

Table 1A
Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status
Summary Table on Single-Family Housing Goal Performance
For Calendar Year 2011

	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 Refinance¹	Qualifying Low-Income Refinance Mortgages¹	All Mortgage Purchases
Purchase of Single-Family Mortgages										
Owner-Occupied 1-Unit Properties/Mortgages:										
UPB (\$ Millions)	\$104,580	\$15,102	\$104,580	\$3,308	\$104,616	\$16,621	\$9,483	\$390,579	\$58,813	\$526,087
Number of Mortgages	462,767	119,071	462,767	34,989	462,768	102,022	52,388	1,844,724	422,277	2,459,189
Owner-Occupied 2-4 Unit Properties/Mortgages:										
UPB (\$ Millions)	\$1,175	\$196	\$1,175	\$33	\$1,175	\$561	\$489	\$5,967	\$1,513	\$7,461
Number of Mortgages	3,935	1,185	3,935	300	3,935	2,126	1,745	21,531	7,564	26,384
Missing Affordability Data Adjustments										
Owner-Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	238		238		68			2,290		
Mortgages Where Income Estimation is Possible										
Not subject to the Cap	0	0	0	0	0	0	0	1	0	
Subject to the Cap	191	23	191	6	64	16	7	2,171	413	
Market Determined Cap	7,682		7,682		7,682			61,242		
Missing Data Adjustment for Affordability Estimation		23		6		16	7		413	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB (\$ Millions)	\$105,756	\$15,297	\$105,756	\$3,341	\$105,791	\$17,182	\$9,972	\$396,547	\$60,326	\$533,548
Number of Mortgages	466,702	120,256	466,702	35,289	466,703	104,148	54,133	1,866,255	429,841	2,485,573
Number of Mortgages (Adjusted)	466,702	120,279	466,702	35,295	466,703	104,164	54,140	1,866,255	430,254	2,485,573
Goals Performance										
Fannie Mae's Single-Family Goals		27%		8%		24%			21%	
Goals Performance Percentage		25.77%		7.56%		22.32%			23.05%	
Fannie Mae's Single-Family Subgoal							13%			
Subgoal Performance Percentage							11.60%			

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 Make 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 the purposes of the housing goals.

Table 1B
Fannie Mae's Mortgage Purchases by Property Size and Housing Goal Status
Summary Table on Multifamily Housing Goal Performance
For Calendar Year 2011

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB (\$ Million)	\$724	\$169	\$1,619	
Number of Mortgages	427	106	774	
Number of Properties	694	694	801	
Number of Units	13,480	3,602	22,382	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$13,086	\$2,611	\$22,225	
Number of Mortgages	1,379	385	1,940	
Number of Properties	1,752	1,752	1,952	
Number of Units	264,806	70,460	368,144	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	<u>Eligible Units</u>	<u>Qualifying Units</u>	<u>Eligible Units</u>	<u>Qualifying Units</u>
Units in Multifamily Properties:				
Number of Units with Missing Data	346		346	N/A
Units Where Rent Estimation is Not Possible	414		414	N/A
Units Where Rent Estimation is Possible	34,101		34,101	N/A
Not Subject to Cap	34,063	22,900	34,063	10,160
Subject to Cap	38	38	38	22
10% Cap	39,053		39,053	N/A
Adjustments to Number of Units for:				
Missing Data		22,938	10,182	N/A
Total Multifamily:				
UPB (\$ Million)		\$13,809	\$2,781	\$23,845
Number of Mortgages		1,806	491	2,714
Number of Properties		2,446	2,446	2,753
Number of Units		278,286	74,062	390,526
Number of Units (Adjusted)		301,224	84,244	390,526
Goals Performance				
Fannie Mae's Multifamily Goals (units)		177,750	42,750	
Goal Performance (units)		301,224	84,244	

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

Table 1C
Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status
Mortgages from At-Risk Loans that were Modified
For Calendar Year 2011

	Total Mortgages Eligible To Qualify as Low-Income Refinance ¹	Qualifying Low-Income Refinance Mortgages ¹	All Mortgage Purchases
Purchase of Loan Modifications of At-Risk Mortgages			
Owner-Occupied 1-Unit Properties/Mortgages:			
UPB (\$ Millions)	\$13,179	\$8,113	\$17,949
Number of Mortgages	61,335	44,375	83,232
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$709	\$278	\$980
Number of Mortgages	2,201	1,135	3,018
Total Loan Modifications of At-Risk Mortgages:			
UPB (\$ Millions)	\$13,888	\$8,390	\$18,929
Number of Mortgages	63,536	45,510	86,250

¹An Enterprise's modification of a loan in accordance with the Make 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 the purposes of the housing goals.

Table 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Fannie Mae
By Income Class of Mortgagor(s)¹
For Calendar Year 2011

	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)	\$3,341	\$3,341	\$1,757	\$16,514	\$3,462	\$17,585	\$21,047
Number of Mortgages	35,289	35,289	18,437	136,358	36,857	144,511	181,368
Portion of Qualifying or Total Mortgages Acquired	29.34%	99.98%	17.70%	31.69%	6.90%	7.41%	7.30%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(Millions)	\$3,183	\$0	\$1,602	\$11,631	\$3,305	\$12,318	\$15,623
Number of Mortgages	25,700	0	12,718	84,531	27,018	88,480	115,498
Portion of Qualifying or Total Mortgages Acquired	21.37%	0.00%	12.21%	19.65%	5.06%	4.53%	4.65%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(Millions)	\$8,773	\$0	\$4,404	\$32,181	\$9,149	\$33,739	\$42,888
Number of Mortgages	59,267	0	29,106	208,952	62,756	216,645	279,401
Portion of Qualifying or Total Mortgages Acquired	49.27%	0.00%	27.94%	48.56%	11.75%	11.10%	11.24%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(Millions)	\$0	\$0	\$4,954	\$0	\$10,796	\$40,423	\$51,219
Number of Mortgages	0	0	26,987	0	61,654	230,761	292,415
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	25.91%	0.00%	11.54%	11.83%	11.76%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$917	\$0	\$11,378	\$42,744	\$54,122
Number of Mortgages	0	0	4,367	0	56,909	221,004	277,913
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	4.19%	0.00%	10.65%	11.33%	11.18%
Income More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$3,545	\$0	\$79,445	\$268,606	\$348,050
Number of Mortgages	0	0	12,516	0	288,512	1,047,523	1,336,035
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	12.02%	0.00%	54.02%	53.68%	53.75%
Missing							
\$UPB(Millions)	\$0	\$0	\$3	\$0	\$84	\$514	\$599
Number of Mortgages	23	6	33	413	415	2,528	2,943
Portion of Qualifying or Total Mortgages Acquired	0.02%	0.02%	0.03%	0.10%	0.08%	0.13%	0.12%
All Income Levels²							
\$UPB(Millions)	\$15,297	\$3,341	\$17,182	\$60,326	\$117,619	\$415,929	\$533,548
Number of Mortgages	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573
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. Mortgage where affordability was estimated are included in "Missing"

²Includes Missing

Table 3
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Fannie Mae
By Affordability of Rent¹
For Calendar Year 2011

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$893	\$893	\$893
Number of Units	18,972	18,972	18,972
Portion of Qualifying or Total Units Financed	6.82%	25.62%	4.86%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$1,888	\$1,888	\$1,888
Number of Units	55,090	55,090	55,090
Portion of Qualifying or Total Units Financed	19.80%	74.38%	14.11%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$3,868		\$3,868
Number of Units	86,896		86,896
Portion of Qualifying or Total Units Financed	31.23%		22.25%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$7,160		\$7,160
Number of Units	117,328		117,328
Portion of Qualifying or Total Units Financed	42.16%		30.04%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)			\$4,055
Number of Units			48,025
Portion of Qualifying or Total Units Financed			12.30%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)			\$1,724
Number of Units			16,592
Portion of Qualifying or Total Units Financed			4.25%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)			\$2,196
Number of Units			13,108
Portion of Qualifying or Total Units Financed			3.36%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$2,060
Number of Units			34,515
Portion of Qualifying or Total Units Financed			8.84%
All Income Levels²			
\$UPB(MILLIONS)	\$13,809	\$2,781	\$23,845
Number of Units	278,286	74,062	390,526
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

¹Based 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."

²Includes Missing.

Table 4
Fannie Mae Single-Family Owner-Occupied Mortgage Purchases
Qualifying for the Low-Income Area Purchase Goal
by Method of Qualification
For Calendar Year 2011

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		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		
Tract Income <= 80% of Area Median						
\$UPB(Millions)	\$1,185	\$1,505	\$2,168	\$2,957	\$7,816	\$7,817
Number of Mortgages	8,329	6,095	15,464	10,788	40,676	40,682
Percentage of Eligible	20.47%	14.98%	38.01%	26.52%	99.99%	100.00%
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$745	\$0	\$1,411	\$0	\$2,156	\$5,569
Number of Mortgages	4,655	0	8,809	0	13,464	26,153
Percentage of Eligible	17.80%	0.00%	33.68%	0.00%	51.48%	100.00%
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$1,309	\$0	\$0	\$0	\$1,309	\$8,777
Number of Mortgages	10,771	0	0	0	10,771	56,844
Percentage of Eligible	18.95%	0.00%	0.00%	0.00%	18.95%	100.00%
Tract Income >= 100% of Area Median²						
\$UPB(Millions)	\$5,901	\$0	\$0	\$0	\$5,901	\$83,628
Number of Mortgages	39,253	0	0	0	39,253	343,024
Percentage of Eligible	11.44%	0.00%	0.00%	0.00%	11.44%	100.00%
Total						
\$UPB(Millions)	\$9,140	\$1,505	\$3,580	\$2,957	\$17,182	\$105,791
Number of Mortgages	63,007	6,095	24,273	10,788	104,164	466,703
Percentage of Eligible	13.50%	1.31%	5.20%	2.31%	22.32%	100.00%

¹Includes mortgages where affordability was estimated.

²Includes 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 2011

	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							
SUPB(Millions)	\$72	\$17	\$83	\$284	\$344	\$1,036	\$1,381
Number of Mortgages	518	159	526	1,884	1,650	5,273	6,923
Portion of Qualifying or Total Mortgages Acquired	0.43%	0.45%	0.50%	0.44%	0.31%	0.27%	0.28%
Asian²							
SUPB(Millions)	\$1,879	\$424	\$2,525	\$3,964	\$12,351	\$34,510	\$46,860
Number of Mortgages	11,193	3,494	12,163	20,746	43,740	117,587	161,327
Portion of Qualifying or Total Mortgages Acquired	9.31%	9.90%	11.68%	4.82%	8.19%	6.03%	6.49%
Black or African American²							
SUPB(Millions)	\$435	\$101	\$566	\$2,664	\$2,572	\$10,059	\$12,631
Number of Mortgages	3,428	1,070	3,698	18,413	12,638	52,225	64,863
Portion of Qualifying or Total Mortgages Acquired	2.85%	3.03%	3.55%	4.28%	2.37%	2.68%	2.61%
Native Hawaiian or Other Pacific Islander²							
SUPB(Millions)	\$55	\$15	\$69	\$231	\$289	\$1,111	\$1,400
Number of Mortgages	400	146	394	1,281	1,313	4,523	5,836
Portion of Qualifying or Total Mortgages Acquired	0.33%	0.41%	0.38%	0.30%	0.25%	0.23%	0.23%
White - Hispanic or Latino³							
SUPB(Millions)	\$1,081	\$282	\$1,315	\$4,633	\$5,621	\$19,542	\$25,163
Number of Mortgages	8,738	3,026	8,870	28,990	28,870	95,832	124,702
Portion of Qualifying or Total Mortgages Acquired	7.26%	8.57%	8.52%	6.74%	5.41%	4.91%	5.02%
White - Non Hispanic or Latino							
SUPB(Millions)	\$10,461	\$2,238	\$10,729	\$40,164	\$82,084	\$290,380	\$372,464
Number of Mortgages	86,307	24,733	68,611	302,757	388,808	1,416,637	1,805,445
Portion of Qualifying or Total Mortgages Acquired	71.76%	70.08%	65.87%	70.37%	72.79%	72.59%	72.64%
Two or More Minority Races⁴							
SUPB(Millions)	\$9	\$2	\$11	\$43	\$49	\$197	\$247
Number of Mortgages	51	15	55	252	188	870	1,058
Portion of Qualifying or Total Mortgages Acquired	0.04%	0.04%	0.05%	0.06%	0.04%	0.04%	0.04%
Joint - either Borrower or Co-Borrower are of a Minority Group⁵							
SUPB(Millions)	\$110	\$13	\$241	\$523	\$2,399	\$7,567	\$9,966
Number of Mortgages	728	126	1,059	3,347	8,318	29,193	37,511
Portion of Qualifying or Total Mortgages Acquired	0.61%	0.36%	1.02%	0.78%	1.56%	1.50%	1.51%
Information not Provided by Borrower or Co-Borrower⁶							
SUPB(Millions)	\$1,193	\$246	\$1,638	\$6,895	\$11,887	\$49,667	\$61,555
Number of Mortgages	8,871	2,509	8,738	45,251	48,414	216,461	264,875
Portion of Qualifying or Total Mortgages Acquired	7.38%	7.11%	8.39%	10.52%	9.06%	11.09%	10.66%
Not Applicable							
SUPB(Millions)	\$1	\$0	\$1	\$46	\$4	\$98	\$101
Number of Mortgages	4	1	7	276	15	492	507
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.01%	0.06%	0.00%	0.03%	0.02%
Data not Provided by Loan Seller							
SUPB(Millions)	\$2	\$1	\$2	\$880	\$19	\$1,761	\$1,781
Number of Mortgages	41	15	41	7,058	167	12,359	12,526
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.04%	0.04%	1.64%	0.03%	0.63%	0.50%
Total							
SUPB(Millions)	\$15,297	\$3,341	\$17,182	\$60,326	\$117,619	\$415,929	\$533,548
Number of Mortgages	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573
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 Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2011

	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)	\$1,115	\$307	\$1,316	\$4,892	\$4,536	\$16,311	\$20,848
Number of Mortgages	9,030	3,265	9,058	30,459	25,007	83,152	108,159
Portion of Qualifying or Total Mortgages Acquired	7.51%	9.25%	8.70%	7.08%	4.68%	4.26%	4.35%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(Millions)	\$12,866	\$2,777	\$14,039	\$47,380	\$99,290	\$342,378	\$441,668
Number of Mortgages	101,483	29,411	85,306	345,384	452,325	1,612,214	2,064,539
Portion of Qualifying or Total Mortgages Acquired	84.37%	83.33%	81.90%	80.27%	84.69%	82.62%	83.06%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
\$UPB(Millions)	\$97	\$11	\$183	\$586	\$1,816	\$6,610	\$8,426
Number of Mortgages	679	101	903	3,723	7,205	28,685	35,890
Portion of Qualifying or Total Mortgages Acquired	0.56%	0.29%	0.87%	0.87%	1.35%	1.47%	1.44%
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(Millions)	\$1,196	\$244	\$1,610	\$6,427	\$11,786	\$47,820	\$59,606
Number of Mortgages	8,851	2,474	8,623	42,325	48,192	207,100	255,292
Portion of Qualifying or Total Mortgages Acquired	7.36%	7.01%	8.28%	9.84%	9.02%	10.61%	10.27%
Not Applicable:							
\$UPB(Millions)	\$1	\$0	\$1	\$71	\$3	\$156	\$160
Number of Mortgages	4	1	7	439	14	833	847
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.01%	0.10%	0.00%	0.04%	0.03%
Data Not Provided by Loan Seller:							
\$UPB(Millions)	\$23	\$3	\$32	\$971	\$188	\$2,653	\$2,841
Number of Mortgages	231	42	266	7,924	1,378	19,468	20,846
Portion of Qualifying or Total Mortgages Acquired	0.19%	0.12%	0.26%	1.84%	0.26%	1.00%	0.84%
Total:							
\$UPB(Millions)	\$15,297	\$3,341	\$17,182	\$60,326	\$117,619	\$415,929	\$533,548
Number of Mortgages	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573
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 Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2011

	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)	\$5,498	\$1,240	\$6,074	\$16,409	\$31,953	\$88,364	\$120,317
Number of Mortgages	43,382	13,077	37,313	115,819	152,171	414,646	566,817
Portion of Qualifying or Total Mortgages Acquired	36.07%	37.05%	35.82%	26.92%	28.49%	21.25%	22.80%
All Female:							
\$UPB(Millions)	\$5,885	\$1,507	\$5,219	\$19,435	\$19,642	\$60,285	\$79,927
Number of Mortgages	47,745	16,300	34,817	145,157	110,428	335,184	445,612
Portion of Qualifying or Total Mortgages Acquired	39.70%	46.18%	33.43%	33.74%	20.67%	17.18%	17.93%
Male and Female:							
\$UPB(Millions)	\$3,277	\$459	\$5,051	\$20,707	\$59,869	\$240,101	\$299,971
Number of Mortgages	24,297	4,546	27,438	143,461	245,649	1,078,313	1,323,962
Portion of Qualifying or Total Mortgages Acquired	20.20%	12.88%	26.34%	33.34%	45.99%	55.26%	53.27%
Not Applicable:							
\$UPB(Millions)	\$1	\$0	\$1	\$31	\$3	\$87	\$90
Number of Mortgages	4	1	7	166	14	362	376
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.01%	0.04%	0.00%	0.02%	0.02%
Not Provided:							
\$UPB(Millions)	\$636	\$135	\$836	\$3,730	\$6,140	\$27,040	\$33,180
Number of Mortgages	4,819	1,363	4,556	25,501	25,729	122,486	148,215
Portion of Qualifying or Total Mortgages Acquired	4.01%	3.86%	4.37%	5.93%	4.82%	6.28%	5.96%
Missing:							
\$UPB(Millions)	\$1	\$0	\$1	\$14	\$12	\$51	\$63
Number of Mortgages	32	8	31	150	130	461	591
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.02%	0.03%	0.03%	0.02%	0.02%	0.02%
Total:							
\$UPB(Millions)	\$15,297	\$3,341	\$17,182	\$60,326	\$117,619	\$415,929	\$533,548
Number of Mortgages	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573
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 Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2011

	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%	43,712	12,555	26,614	168,736	205,800	796,354	1,002,154
10% <= Minority < 20%	27,846	7,974	17,667	96,573	135,663	481,584	617,247
20% <= Minority < 30%	15,875	4,691	10,858	52,668	73,366	254,544	327,910
30% <= Minority < 50%	15,450	4,692	18,095	50,788	63,204	218,426	281,630
50% <= Minority < 80%	11,086	3,404	19,482	36,930	39,180	133,868	173,048
80% <= Minority <= 100%	6,308	1,979	11,447	24,547	16,659	66,246	82,905
Tract Missing / Unable to Classify	2	0	0	12	249	430	679
Total:	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573

Table 8
Distribution of Fannie Mae's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2011

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	30,195	6,840	40,166
10% <= Minority < 20%	59,561	11,276	82,082
20% <= Minority < 30%	49,909	10,148	75,576
30% <= Minority < 50%	63,528	16,145	86,446
50% <= Minority < 80%	46,457	14,293	70,848
80% <= Minority <= 100%	28,636	15,360	35,387
Tract Missing / Unable to Classify	0	0	21
Total:	278,286	74,062	390,526

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2011

	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%	12,554	12,554	4,962	49,555	13,327	52,152	65,479
10% <= Minority < 30%	12,663	12,663	5,352	47,521	13,100	50,102	63,202
30% <= Minority < 50%	4,691	4,691	3,288	16,994	4,896	18,159	23,055
50% <= Minority < 80%	3,403	3,403	2,947	12,942	3,511	13,937	17,448
80% <= Minority <= 100%	1,978	1,978	1,888	9,346	2,023	10,161	12,184
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	35,289	35,289	18,437	136,358	36,857	144,511	181,368
50% < Income <=60% of MSA Median							
Minority < 10%	9,445	0	3,712	33,546	10,070	34,742	44,812
10% <= Minority < 30%	9,323	0	3,643	29,023	9,756	30,343	40,099
30% <= Minority < 50%	3,271	0	2,183	9,994	3,416	10,547	13,963
50% <= Minority < 80%	2,290	0	1,899	7,164	2,374	7,636	10,010
80% <= Minority <= 100%	1,371	0	1,281	4,802	1,402	5,210	6,612
Tract Missing / Unable to Classify	0	0	0	2	0	2	2
Subtotal	25,700	0	12,718	84,531	27,018	88,480	115,498
60% < Income <=80% of MSA Median							
Minority < 10%	21,710	0	8,505	85,442	23,254	87,928	111,182
10% <= Minority < 30%	21,728	0	8,600	72,569	22,942	75,067	98,009
30% <= Minority < 50%	7,484	0	4,906	23,767	7,910	24,805	32,715
50% <= Minority < 80%	5,388	0	4,406	16,791	5,606	17,686	23,292
80% <= Minority <= 100%	2,955	0	2,689	10,373	3,042	11,149	14,191
Tract Missing / Unable to Classify	2	0	0	10	2	10	12
Subtotal	59,267	0	29,106	208,952	62,756	216,645	279,401
80% < Income <=100% of MSA Median							
Minority < 10%	0	0	8,155	0	23,176	95,735	118,911
10% <= Minority < 30%	0	0	8,018	0	22,857	82,167	105,024
30% <= Minority < 50%	0	0	4,433	0	7,658	25,837	33,495
50% <= Minority < 80%	0	0	4,227	0	5,490	17,331	22,821
80% <= Minority <= 100%	0	0	2,154	0	2,471	9,678	12,149
Tract Missing / Unable to Classify	0	0	0	0	2	13	15
Subtotal	0	0	26,987	0	61,654	230,761	292,415
100% < Income <=120% of MSA Median							
Minority < 10%	0	0	373	0	21,784	92,994	114,778
10% <= Minority < 30%	0	0	826	0	21,969	80,140	102,109
30% <= Minority < 50%	0	0	785	0	6,855	24,640	31,495
50% <= Minority < 80%	0	0	1,375	0	4,470	15,782	20,252
80% <= Minority <= 100%	0	0	1,008	0	1,829	7,436	9,265
Tract Missing / Unable to Classify	0	0	0	0	2	12	14
Subtotal	0	0	4,367	0	56,909	221,004	277,913
120% MSA Median Income < Income							
Minority < 10%	0	0	906	0	114,123	431,763	545,886
10% <= Minority < 30%	0	0	2,081	0	118,314	417,469	535,783
30% <= Minority < 50%	0	0	2,495	0	32,429	114,228	146,657
50% <= Minority < 80%	0	0	4,616	0	17,688	61,317	79,005
80% <= Minority <= 100%	0	0	2,418	0	5,877	22,512	28,389
Tract Missing / Unable to Classify	0	0	0	0	81	234	315
Subtotal	0	0	12,516	0	288,512	1,047,523	1,336,035
Borrower Income Missing							
Minority < 10%	3	1	1	193	66	1,040	1,106
10% <= Minority < 30%	7	2	5	128	91	840	931
30% <= Minority < 50%	4	1	5	33	40	210	250
50% <= Minority < 80%	5	1	12	33	41	179	220
80% <= Minority <= 100%	4	1	9	26	15	100	115
Tract Missing / Unable to Classify	0	0	0	0	162	159	321
Subtotal	23	6	33	413	415	2,528	2,943
Total:	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573

Table 10A
Distribution of Fannie Mae's
Single-Family Owner-Occupied Mortgage Purchases
By State and Territory
For Calendar Year 2011

	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	1,261	378	661	4,896	6,549	23,202	29,751
Alaska	177	56	86	1,010	957	4,155	5,112
Arizona	3,875	1,403	1,736	9,457	18,320	33,793	52,113
Arkansas	600	164	877	2,323	3,504	12,523	16,027
California	17,709	4,809	20,284	58,883	77,986	315,380	393,366
Colorado	3,600	1,242	2,156	13,544	14,299	51,652	65,951
Connecticut	1,859	561	1,917	6,948	5,804	25,858	31,662
Delaware	404	134	99	1,744	1,861	6,793	8,654
District of Columbia	453	132	964	1,147	1,857	5,307	7,164
Florida	5,562	1,640	5,380	17,543	34,485	71,872	106,357
Georgia	2,711	895	3,369	11,915	13,657	51,164	64,821
Hawaii	491	99	765	1,868	2,256	7,635	9,891
Idaho	1,054	397	236	2,220	3,673	8,319	11,992
Illinois	5,864	1,768	6,986	24,967	20,352	111,476	131,828
Indiana	2,518	822	3,531	9,226	9,311	34,397	43,708
Iowa	2,032	639	2,709	6,011	6,207	24,132	30,339
Kansas	798	226	143	2,881	3,255	13,114	16,369
Kentucky	946	268	1,145	3,986	3,889	16,355	20,244
Louisiana	947	235	1,530	4,014	5,842	22,162	28,004
Maine	195	55	73	1,542	1,243	6,562	7,805
Maryland	2,395	810	1,045	13,254	9,114	49,248	58,362
Massachusetts	3,944	1,077	5,780	14,134	13,965	65,199	79,164
Michigan	3,752	1,295	558	13,781	15,183	57,943	73,126
Minnesota	3,511	1,353	823	10,929	10,263	39,780	50,043
Mississippi	447	104	299	1,788	2,711	10,616	13,327
Missouri	2,306	766	2,635	10,012	8,754	41,842	50,596
Montana	528	138	138	1,972	2,108	7,942	10,050
Nebraska	899	267	1,076	3,312	3,300	13,687	16,987
Nevada	1,568	612	330	3,224	6,441	9,391	15,832
New Hampshire	591	174	167	2,916	2,132	10,672	12,804
New Jersey	2,588	529	4,245	11,406	15,844	69,162	85,006
New Mexico	592	162	406	2,343	2,990	10,612	13,602
New York	4,501	846	4,861	16,143	25,384	88,230	113,614
North Carolina	2,336	688	954	11,717	13,305	52,820	66,125
North Dakota	303	86	501	730	1,292	3,662	4,954
Ohio	4,163	1,274	734	12,665	15,314	53,096	68,410
Oklahoma	1,229	319	1,201	2,716	6,077	14,579	20,656
Oregon	2,008	596	908	7,499	7,920	29,323	37,243
Pennsylvania	4,861	1,328	1,423	15,983	18,533	69,830	88,363
Rhode Island	344	102	528	1,665	1,368	6,596	7,964
South Carolina	1,371	375	450	5,233	8,140	23,072	31,212
South Dakota	386	114	42	1,361	1,748	6,349	8,097
Tennessee	1,767	530	1,880	6,843	8,619	29,973	38,592
Texas	6,348	1,475	5,985	15,923	45,144	110,100	155,244
Utah	1,754	526	489	5,732	5,580	19,853	25,433
Vermont	270	67	67	1,006	1,027	4,530	5,557
Virginia	3,502	1,046	1,668	14,688	14,362	62,223	76,585
Washington	4,087	1,271	5,406	16,305	15,576	64,065	79,641
West Virginia	254	76	247	974	1,354	4,959	6,313
Wisconsin	4,212	1,266	4,447	16,330	12,495	66,122	78,617
Wyoming	320	87	76	1,039	1,395	4,195	5,590
Guam	0	0	0	8	41	87	128
Puerto Rico	83	11	144	487	1,156	5,416	6,572
Virgin Islands	2	0	0	12	87	272	359
Unable to Geocode	0	0	0	0	92	155	247
Total	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573

Table 10B
Distribution of Fannie Mae's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2011

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	3,759	813	3,912
Alaska	169	28	225
Arizona	11,302	2,826	12,233
Arkansas	2,271	1,079	2,570
California	31,992	5,402	57,592
Colorado	11,550	4,098	13,084
Connecticut	1,001	301	1,048
Delaware	1,404	183	1,489
District of Columbia	1,943	1,268	2,129
Florida	14,380	2,502	25,380
Georgia	9,216	822	12,438
Hawaii	549	107	1,675
Idaho	865	132	1,024
Illinois	8,357	2,899	11,946
Indiana	4,328	2,362	5,134
Iowa	2,015	1,231	2,238
Kansas	2,993	818	3,677
Kentucky	1,976	889	2,372
Louisiana	2,255	515	3,638
Maine	132	35	132
Maryland	9,921	3,206	11,607
Massachusetts	2,772	282	4,255
Michigan	4,171	1,194	7,566
Minnesota	5,219	2,235	5,343
Mississippi	958	240	1,172
Missouri	5,009	2,197	6,150
Montana	361	42	361
Nebraska	1,120	827	1,225
Nevada	4,170	844	4,985
New Hampshire	1,386	226	1,483
New Jersey	2,422	1,516	3,937
New Mexico	3,804	541	4,067
New York	5,935	1,552	29,463
North Carolina	11,195	3,274	14,148
North Dakota	6		8
Ohio	3,088	1,484	3,981
Oklahoma	5,213	1,222	5,345
Oregon	5,899	1,369	6,698
Pennsylvania	8,874	1,811	10,371
South Carolina	4,149	676	5,125
South Dakota	398	61	398
Tennessee	5,449	1,711	6,065
Texas	42,786	11,815	56,900
Utah	3,845	691	4,117
Vermont			101
Virginia	12,018	3,014	13,629
Washington	12,870	2,729	15,091
West Virginia	705	536	736
Wisconsin	1,710	391	1,866
Wyoming	376	66	376
Unable to Geocode			21
Total	278,286	74,062	390,526

Table 11
Distribution of Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2011

	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)	\$1,789	\$531	\$1,602	\$20,567	\$12,854	\$142,366	\$155,220
Number of Mortgages	17,036	6,461	12,110	170,766	63,771	728,052	791,823
Portion of Total	14.16%	18.30%	11.63%	39.69%	11.94%	37.31%	31.86%
60% < LTV <= 80%							
\$UPB(Millions)	\$9,358	\$2,121	\$10,662	\$27,141	\$73,781	\$204,581	\$278,362
Number of Mortgages	71,042	21,449	61,813	184,567	322,144	910,229	1,232,373
Portion of Total	59.06%	60.77%	59.34%	42.90%	60.31%	46.64%	49.58%
80% < LTV <= 90%							
\$UPB(Millions)	\$1,585	\$262	\$2,038	\$6,338	\$14,490	\$35,126	\$49,616
Number of Mortgages	11,765	2,712	11,494	38,669	64,037	161,480	225,517
Portion of Total	9.78%	7.68%	11.03%	8.99%	11.99%	8.27%	9.07%
90% < LTV <= 95%							
\$UPB(Millions)	\$1,917	\$303	\$2,245	\$2,858	\$13,497	\$15,625	\$29,122
Number of Mortgages	15,101	3,307	14,289	16,949	65,789	71,004	136,793
Portion of Total	12.55%	9.37%	13.72%	3.94%	12.32%	3.64%	5.50%
95% < LTV <= 100%							
\$UPB(Millions)	\$648	\$125	\$634	\$1,302	\$2,549	\$6,520	\$9,069
Number of Mortgages	5,334	1,367	4,457	7,571	14,563	29,607	44,170
Portion of Total	4.43%	3.87%	4.28%	1.76%	2.73%	1.52%	1.78%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$2,119	\$0	\$11,614	\$11,614
Number of Mortgages	1	0	1	11,732	2	50,514	50,516
Portion of Total	0.00%	0.00%	0.00%	2.73%	0.00%	2.59%	2.03%
Missing LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$447	\$96	\$544
Number of Mortgages	0	0	0	0	3,815	566	4,381
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.71%	0.03%	0.18%
Total							
\$UPB(Millions)	\$15,297	\$3,341	\$17,182	\$60,326	\$117,619	\$415,929	\$533,548
Number of Mortgages	120,279	35,295	104,164	430,254	534,121	1,951,452	2,485,573
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.