

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 2012

	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
Purchase of Single-Family Mortgages										
Owner-Occupied 1-Unit Properties/Mortgages:										
UPB (\$ Millions)	\$141,900	\$21,570	\$141,900	\$4,621	\$141,900	\$22,963	\$13,762	\$594,763	\$84,456	\$772,972
Number of Mortgages	629,158	160,905	629,158	46,111	629,158	138,660	81,143	2,746,248	595,592	3,553,959
Owner-Occupied 2-4 Unit Properties/Mortgages:										
UPB (\$ Millions)	\$1,239	\$246	\$1,239	\$35	\$1,239	\$658	\$546	\$7,616	\$1,770	\$9,075
Number of Mortgages	4,244	1,394	4,244	329	4,244	2,493	1,997	27,600	9,209	32,591
Missing Affordability Data Adjustments										
Owner-Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	1,072		1,072		12			4,498		
Mortgages Where Income Estimation is Possible										
Not subject to the Cap	0	0	0	0	0	0	0	125	0	
Subject to the Cap	1,015	6	1,015	1	11	3	1	4,232	510	
Market Determined Cap	5,580		5,580		5,580			77,111		
Missing Data Adjustment for Affordability Estimation		6		1		3	1		510	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB (\$ Millions)	\$143,139	\$21,816	\$143,139	\$4,656	\$143,139	\$23,621	\$14,307	\$602,380	\$86,226	\$782,047
Number of Mortgages	633,402	162,299	633,402	46,440	633,402	141,153	83,140	2,773,848	604,801	3,586,550
Number of Mortgages (Adjusted)	633,402	162,305	633,402	46,441	633,402	141,156	83,141	2,773,848	605,311	3,586,550
Goals Performance										
Fannie Mae's Single-Family Goals		23%		7%		20%			20%	
Goals Performance Percentage		25.62%		7.33%		22.29%			21.82%	
Fannie Mae's Single-Family Subgoal							11%			
Subgoal Performance Percentage							13.13%			

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 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 2012

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB (\$ Million)	\$971	\$287	\$1,970	
Number of Mortgages	536	166	951	
Number of Properties	850	850	978	
Number of Units	16,801	5,732	26,579	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$17,350	\$3,859	\$30,942	
Number of Mortgages	1,788	542	2,474	
Number of Properties	2,250	2,250	2,488	
Number of Units	346,409	96,935	474,677	
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	32,360		32,360	N/A
Units Where Rent Estimation is Not Possible	1,096		1,096	N/A
Units Where Rent Estimation is Possible	31,264		31,264	N/A
Not Subject to Cap	30,969	12,525	30,969	6,131
Subject to Cap	295	190	295	80
10% Cap	50,126		50,126	N/A
Adjustments to Number of Units for:				
Missing Data		12,714	6,211	N/A
Total Multifamily:				
UPB (\$ Million)		\$18,321	\$4,146	\$32,912
Number of Mortgages		2,324	707	3,425
Number of Properties		3,100	3,100	3,466
Number of Units		363,210	102,667	501,256
Number of Units (Adjusted)		375,924	108,878	501,256
Goals Performance				
Fannie Mae's Multifamily Goals (units)		285,000	80,000	
Goal Performance (units)		375,924	108,878	

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 2012

	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)	\$6,145	\$3,907	\$9,068
Number of Mortgages	29,762	22,114	43,948
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$361	\$154	\$541
Number of Mortgages	1,160	632	1,758
Total Loan Modifications of At-Risk Mortgages:			
UPB (\$ Millions)	\$6,506	\$4,061	\$9,609
Number of Mortgages	30,922	22,746	45,706

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 2012

	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)	\$4,656	\$4,656	\$2,566	\$21,149	\$4,791	\$21,973	\$26,764
Number of Mortgages	46,440	46,440	25,232	176,346	48,150	182,853	231,003
Portion of Qualifying or Total Mortgages Acquired	28.61%	100.00%	17.88%	29.13%	6.78%	6.36%	6.44%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(Millions)	\$4,569	\$0	\$2,353	\$16,702	\$4,718	\$17,226	\$21,944
Number of Mortgages	35,121	0	17,594	121,210	36,614	124,397	161,011
Portion of Qualifying or Total Mortgages Acquired	21.64%	0.00%	12.46%	20.02%	5.15%	4.33%	4.49%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(Millions)	\$12,591	\$0	\$6,264	\$48,375	\$13,035	\$49,579	\$62,614
Number of Mortgages	80,738	0	39,094	307,245	84,678	313,787	398,465
Portion of Qualifying or Total Mortgages Acquired	49.74%	0.00%	27.70%	50.76%	11.92%	10.91%	11.11%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(Millions)	\$0	\$0	\$6,975	\$0	\$15,598	\$63,146	\$78,744
Number of Mortgages	0	0	36,250	0	84,403	347,516	431,919
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	25.68%	0.00%	11.88%	12.08%	12.04%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$1,328	\$0	\$16,610	\$69,104	\$85,714
Number of Mortgages	0	0	6,565	0	79,238	341,215	420,453
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	4.65%	0.00%	11.15%	11.86%	11.72%
Income More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$4,134	\$0	\$102,126	\$402,840	\$504,966
Number of Mortgages	0	0	16,416	0	375,755	1,561,607	1,937,362
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	11.63%	0.00%	52.90%	54.29%	54.02%
Missing							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$290	\$1,012	\$1,302
Number of Mortgages	6	1	5	510	1,499	4,838	6,337
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.08%	0.21%	0.17%	0.18%
All Income Levels²							
\$UPB(Millions)	\$21,816	\$4,656	\$23,621	\$86,226	\$157,167	\$624,880	\$782,047
Number of Mortgages	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550
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 2012

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$1,396	\$1,396	\$1,396
Number of Units	25,292	25,292	25,292
Portion of Qualifying or Total Units Financed	6.96%	24.63%	5.05%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$2,750	\$2,750	\$2,750
Number of Units	77,375	77,375	77,395
Portion of Qualifying or Total Units Financed	21.30%	75.37%	15.44%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$5,205		\$5,205
Number of Units	116,934		116,946
Portion of Qualifying or Total Units Financed	32.19%		23.33%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$8,970		\$8,970
Number of Units	143,609		143,609
Portion of Qualifying or Total Units Financed	39.54%		28.65%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)			\$5,864
Number of Units			63,776
Portion of Qualifying or Total Units Financed			12.72%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)			\$2,561
Number of Units			22,537
Portion of Qualifying or Total Units Financed			4.50%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)			\$4,070
Number of Units			19,341
Portion of Qualifying or Total Units Financed			3.86%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$2,095
Number of Units			32,360
Portion of Qualifying or Total Units Financed			6.46%
All Income Levels²			
\$UPB(MILLIONS)	\$18,321	\$4,146	\$32,912
Number of Units	363,210	102,667	501,256
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 2012

	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		
Tract Income <= 80% of Area Median						
\$UPB(Millions)	\$1,658	\$1,738	\$3,632	\$3,724	\$10,752	\$10,753
Number of Mortgages	11,644	7,158	26,308	15,823	60,933	60,938
Percentage of Eligible	19.13%	11.76%	43.17%	25.92%	99.99%	100.00%
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$1,002	\$0	\$2,554	\$0	\$3,556	\$8,386
Number of Mortgages	6,426	0	15,782	0	22,208	40,905
Percentage of Eligible	15.71%	0.00%	38.58%	0.00%	54.29%	100.00%
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$1,469	\$0	\$0	\$0	\$1,469	\$9,925
Number of Mortgages	10,789	0	0	0	10,789	62,819
Percentage of Eligible	17.17%	0.00%	0.00%	0.00%	17.17%	100.00%
Tract Income >= 100% of Area Median²						
\$UPB(Millions)	\$7,844	\$0	\$0	\$0	\$7,844	\$114,075
Number of Mortgages	47,227	0	0	0	47,227	468,740
Percentage of Eligible	10.07%	0.00%	0.00%	0.00%	10.08%	100.00%
Total						
\$UPB(Millions)	\$11,972	\$1,738	\$6,186	\$3,725	\$23,621	\$143,139
Number of Mortgages	76,086	7,158	42,090	15,823	141,156	633,402
Percentage of Eligible	12.01%	1.13%	6.65%	2.50%	22.29%	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 2012

	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)	\$89	\$23	\$100	\$358	\$424	\$1,370	\$1,794
Number of Mortgages	618	212	575	2,525	1,955	7,128	9,083
Portion of Qualifying or Total Mortgages Acquired	0.38%	0.46%	0.41%	0.42%	0.28%	0.25%	0.25%
Asian²							
\$UPB(Millions)	\$2,420	\$539	\$3,023	\$6,426	\$15,216	\$56,697	\$71,913
Number of Mortgages	13,806	4,246	14,207	32,525	54,611	193,718	248,329
Portion of Qualifying or Total Mortgages Acquired	8.51%	9.14%	10.06%	5.37%	7.69%	6.74%	6.92%
Black or African American²							
\$UPB(Millions)	\$566	\$138	\$741	\$3,734	\$3,246	\$14,319	\$17,565
Number of Mortgages	4,361	1,381	4,838	26,348	15,904	76,171	92,075
Portion of Qualifying or Total Mortgages Acquired	2.69%	2.97%	3.43%	4.35%	2.24%	2.65%	2.57%
Native Hawaiian or Other Pacific Islander²							
\$UPB(Millions)	\$81	\$19	\$93	\$319	\$403	\$1,629	\$2,033
Number of Mortgages	517	164	484	1,835	1,725	6,714	8,439
Portion of Qualifying or Total Mortgages Acquired	0.32%	0.35%	0.34%	0.30%	0.24%	0.23%	0.24%
White - Hispanic or Latino³							
\$UPB(Millions)	\$1,431	\$380	\$1,641	\$6,056	\$7,766	\$29,614	\$37,379
Number of Mortgages	11,036	3,795	10,853	39,504	38,502	144,894	183,396
Portion of Qualifying or Total Mortgages Acquired	6.80%	8.17%	7.69%	6.53%	5.42%	5.04%	5.11%
White - Non Hispanic or Latino							
\$UPB(Millions)	\$15,586	\$3,258	\$15,846	\$59,166	\$113,501	\$441,173	\$554,673
Number of Mortgages	120,729	33,797	98,586	437,028	531,441	2,109,631	2,641,072
Portion of Qualifying or Total Mortgages Acquired	74.38%	72.77%	69.84%	72.20%	74.82%	73.35%	73.64%
Two or More Minority Races⁴							
\$UPB(Millions)	\$9	\$2	\$11	\$54	\$48	\$281	\$329
Number of Mortgages	54	16	56	332	196	1,225	1,421
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.03%	0.04%	0.05%	0.03%	0.04%	0.04%
Joint - either Borrower or Co-Borrower are of a Minority Group⁵							
\$UPB(Millions)	\$148	\$18	\$316	\$796	\$3,000	\$11,876	\$14,876
Number of Mortgages	935	163	1,472	4,844	10,787	45,893	56,680
Portion of Qualifying or Total Mortgages Acquired	0.58%	0.35%	1.04%	0.80%	1.52%	1.60%	1.58%
Information not Provided by Borrower or Co-Borrower⁶							
\$UPB(Millions)	\$1,486	\$278	\$1,850	\$8,794	\$13,562	\$66,805	\$80,367
Number of Mortgages	10,248	2,667	10,086	56,168	55,206	282,971	338,177
Portion of Qualifying or Total Mortgages Acquired	6.31%	5.74%	7.15%	9.28%	7.77%	9.84%	9.43%
Not Applicable							
\$UPB(Millions)	\$0	\$0	\$0	\$21	\$1	\$60	\$61
Number of Mortgages	1	0	0	128	5	294	299
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.01%
Data not Provided by Loan Seller							
\$UPB(Millions)	\$0	\$0	\$0	\$502	\$1	\$1,055	\$1,056
Number of Mortgages	0	0	0	4,074	5	7,574	7,579
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.67%	0.00%	0.26%	0.21%
Total							
\$UPB(Millions)	\$21,816	\$4,656	\$23,621	\$86,226	\$157,167	\$624,880	\$782,047
Number of Mortgages	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550
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 2012

	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)	\$1,448	\$399	\$1,577	\$6,329	\$6,082	\$23,627	\$29,709
Number of Mortgages	11,202	3,996	10,700	41,365	32,206	121,653	153,859
Portion of Qualifying or Total Mortgages Acquired	6.90%	8.60%	7.58%	6.83%	4.53%	4.23%	4.29%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(Millions)	\$18,807	\$3,982	\$20,021	\$70,442	\$135,371	\$525,552	\$660,923
Number of Mortgages	140,364	39,818	119,533	502,307	614,426	2,429,500	3,043,926
Portion of Qualifying or Total Mortgages Acquired	86.48%	85.74%	84.68%	82.98%	86.50%	84.47%	84.87%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
\$UPB(Millions)	\$139	\$17	\$258	\$861	\$2,566	\$10,817	\$13,383
Number of Mortgages	925	151	1,289	5,310	10,202	46,139	56,341
Portion of Qualifying or Total Mortgages Acquired	0.57%	0.33%	0.91%	0.88%	1.44%	1.60%	1.57%
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(Millions)	\$1,422	\$256	\$1,764	\$8,040	\$13,147	\$63,715	\$76,862
Number of Mortgages	9,811	2,475	9,629	51,920	53,493	270,718	324,211
Portion of Qualifying or Total Mortgages Acquired	6.04%	5.33%	6.82%	8.58%	7.53%	9.41%	9.04%
Not Applicable:							
\$UPB(Millions)	\$0	\$0	\$0	\$39	\$1	\$104	\$104
Number of Mortgages	1	0	0	238	3	536	539
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.04%	0.00%	0.02%	0.02%
Data Not Provided by Loan Seller:							
\$UPB(Millions)	\$0	\$0	\$1	\$514	\$1	\$1,065	\$1,066
Number of Mortgages	2	1	5	4,170	7	7,667	7,674
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.69%	0.00%	0.27%	0.21%
Total:							
\$UPB(Millions)	\$21,816	\$4,656	\$23,621	\$86,226	\$157,167	\$624,880	\$782,047
Number of Mortgages	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550
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 2012

	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)	\$7,898	\$1,734	\$8,408	\$23,854	\$43,776	\$135,711	\$179,487
Number of Mortgages	58,965	17,304	50,801	167,035	205,762	627,412	833,174
Portion of Qualifying or Total Mortgages Acquired	36.33%	37.26%	35.99%	27.59%	28.97%	21.81%	23.23%
All Female:							
\$UPB(Millions)	\$8,451	\$2,138	\$7,239	\$28,797	\$27,301	\$92,174	\$119,475
Number of Mortgages	64,923	21,753	47,196	213,467	149,101	502,167	651,268
Portion of Qualifying or Total Mortgages Acquired	40.00%	46.84%	33.44%	35.27%	20.99%	17.46%	18.16%
Male and Female:							
\$UPB(Millions)	\$4,771	\$658	\$7,115	\$29,009	\$79,308	\$362,110	\$441,419
Number of Mortgages	33,395	6,127	38,286	194,189	327,135	1,592,110	1,919,245
Portion of Qualifying or Total Mortgages Acquired	20.58%	13.19%	27.12%	32.08%	46.05%	55.35%	53.51%
Not Applicable:							
\$UPB(Millions)	\$0	\$0	\$0	\$17	\$1	\$54	\$55
Number of Mortgages	0	0	0	93	2	235	237
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.01%
Not Provided:							
\$UPB(Millions)	\$695	\$125	\$860	\$4,540	\$6,782	\$34,809	\$41,592
Number of Mortgages	5,021	1,257	4,873	30,436	28,337	154,122	182,459
Portion of Qualifying or Total Mortgages Acquired	3.09%	2.71%	3.45%	5.03%	3.99%	5.36%	5.09%
Missing:							
\$UPB(Millions)	\$0	\$0	\$0	\$9	\$0	\$20	\$20
Number of Mortgages	0	0	0	92	0	167	167
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.00%
Total:							
\$UPB(Millions)	\$21,816	\$4,656	\$23,621	\$86,226	\$157,167	\$624,880	\$782,047
Number of Mortgages	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550
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 2012

	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%	36,086	9,875	21,507	148,366	171,866	725,397	897,263
10% <= Minority < 20%	39,788	10,938	26,350	138,781	190,190	729,723	919,913
20% <= Minority < 30%	25,372	7,124	18,208	86,985	118,041	456,594	574,635
30% <= Minority < 50%	30,237	8,754	31,783	103,330	130,520	508,199	638,719
50% <= Minority < 80%	21,157	6,611	28,297	79,218	73,238	316,594	389,832
80% <= Minority <= 100%	9,664	3,138	14,973	48,627	24,972	137,279	162,251
Tract Missing / Unable to Classify	1	0	38	5	1,510	2,427	3,937
Total:	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550

Table 8
Distribution of Fannie Mae's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2012

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	15,128	4,407	19,688
10% <= Minority < 20%	44,625	9,664	65,985
20% <= Minority < 30%	52,955	10,425	75,176
30% <= Minority < 50%	86,003	20,299	128,028
50% <= Minority < 80%	106,030	30,258	142,466
80% <= Minority <= 100%	58,469	27,614	69,387
Tract Missing / Unable to Classify	0	0	525
Total:	363,210	102,667	501,256

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2012

	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%	9,875	9,875	3,517	39,566	10,562	41,037	51,599
10% <= Minority < 30%	18,062	18,062	7,455	63,242	18,577	65,314	83,891
30% <= Minority < 50%	8,754	8,754	6,142	30,629	8,996	31,677	40,673
50% <= Minority < 80%	6,611	6,611	5,244	25,299	6,808	26,320	33,128
80% <= Minority <= 100%	3,138	3,138	2,874	17,609	3,207	18,503	21,710
Tract Missing / Unable to Classify	0	0	0	1	0	2	2
Subtotal	46,440	46,440	25,232	176,346	48,150	182,853	231,003
50% < Income <=60% of MSA Median Income							
Minority < 10%	7,915	0	2,809	30,344	8,503	31,025	39,528
10% <= Minority < 30%	14,096	0	5,677	44,920	14,615	45,906	60,521
30% <= Minority < 50%	6,507	0	4,122	20,528	6,715	21,089	27,804
50% <= Minority < 80%	4,477	0	3,143	15,728	4,604	16,244	20,848
80% <= Minority <= 100%	2,126	0	1,843	9,690	2,177	10,133	12,310
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	35,121	0	17,594	121,210	36,614	124,397	161,011
60% < Income <=80% of MSA Median Income							
Minority < 10%	18,296	0	6,677	78,386	19,643	80,025	99,668
10% <= Minority < 30%	32,999	0	13,493	117,447	34,373	119,512	153,885
30% <= Minority < 50%	14,974	0	8,639	52,088	15,635	53,179	68,814
50% <= Minority < 80%	10,068	0	6,594	38,098	10,498	39,025	49,523
80% <= Minority <= 100%	4,400	0	3,690	21,222	4,528	22,042	26,570
Tract Missing / Unable to Classify	1	0	1	4	1	4	5
Subtotal	80,738	0	39,094	307,245	84,678	313,787	398,465
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	6,765	0	20,044	90,769	110,813
10% <= Minority < 30%	0	0	13,214	0	35,086	135,715	170,801
30% <= Minority < 50%	0	0	7,766	0	15,647	60,001	75,648
50% <= Minority < 80%	0	0	5,646	0	9,911	41,193	51,104
80% <= Minority <= 100%	0	0	2,857	0	3,713	19,831	23,544
Tract Missing / Unable to Classify	0	0	2	0	2	7	9
Subtotal	0	0	36,250	0	84,403	347,516	431,919
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	493	0	19,001	88,985	107,986
10% <= Minority < 30%	0	0	1,399	0	33,942	135,883	169,825
30% <= Minority < 50%	0	0	1,506	0	14,866	60,234	75,100
50% <= Minority < 80%	0	0	2,071	0	8,729	39,581	48,310
80% <= Minority <= 100%	0	0	1,092	0	2,696	16,520	19,216
Tract Missing / Unable to Classify	0	0	4	0	4	12	16
Subtotal	0	0	6,565	0	79,238	341,215	420,453
120% MSA Median Income < Income							
Minority < 10%	0	0	1,246	0	94,100	393,156	487,256
10% <= Minority < 30%	0	0	3,317	0	171,608	682,949	854,557
30% <= Minority < 50%	0	0	3,607	0	68,651	281,537	350,188
50% <= Minority < 80%	0	0	5,599	0	32,686	153,823	186,509
80% <= Minority <= 100%	0	0	2,617	0	8,650	49,936	58,586
Tract Missing / Unable to Classify	0	0	30	0	60	206	266
Subtotal	0	0	16,416	0	375,755	1,561,607	1,937,362
Borrower Income Missing							
Minority < 10%	0	0	0	70	13	400	413
10% <= Minority < 30%	3	1	3	156	30	1,038	1,068
30% <= Minority < 50%	2	0	1	85	10	482	492
50% <= Minority < 80%	1	0	0	93	2	408	410
80% <= Minority <= 100%	0	0	0	106	1	314	315
Tract Missing / Unable to Classify	0	0	1	0	1,443	2,196	3,639
Subtotal	6	1	5	510	1,499	4,838	6,337
Total:	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550

Table 10A
Distribution of Fannie Mae's
Single-Family Owner-Occupied Mortgage Purchases
By State and Territory
For Calendar Year 2012

	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	1,553	423	2,287	6,545	8,233	33,037	41,270
Alaska	346	90	223	1,588	1,598	6,759	8,357
Arizona	4,949	1,640	2,316	16,650	23,398	69,256	92,654
Arkansas	767	213	1,149	3,325	4,455	17,315	21,770
California	20,484	5,507	18,510	94,780	92,421	518,730	611,151
Colorado	6,032	1,949	3,275	19,508	23,176	78,856	102,032
Connecticut	2,277	679	3,369	9,167	6,997	34,537	41,534
Delaware	594	209	277	2,436	2,597	9,610	12,207
District of Columbia	546	132	848	1,699	2,131	7,600	9,731
Florida	6,530	1,777	4,453	27,703	42,902	127,520	170,422
Georgia	3,571	1,085	4,596	16,287	18,295	75,240	93,535
Hawaii	584	125	922	2,702	2,633	12,099	14,732
Idaho	1,916	658	649	3,946	5,965	15,529	21,494
Illinois	8,445	2,534	8,133	29,333	30,184	145,786	175,970
Indiana	3,537	1,114	2,226	12,043	12,648	46,870	59,518
Iowa	2,786	872	2,399	8,715	8,463	34,810	43,273
Kansas	1,019	270	332	3,607	4,191	16,988	21,179
Kentucky	1,444	481	1,821	5,299	5,641	22,498	28,139
Louisiana	1,219	303	781	4,462	7,920	28,128	36,048
Maine	258	69	75	2,060	1,432	8,424	9,856
Maryland	3,052	966	1,742	18,453	11,118	68,644	79,762
Massachusetts	5,684	1,499	8,986	20,436	19,199	96,306	115,505
Michigan	5,555	1,776	1,287	23,971	22,616	106,049	128,665
Minnesota	5,154	1,873	1,783	17,031	15,838	63,345	79,183
Mississippi	552	131	572	2,589	3,494	16,293	19,787
Missouri	3,011	938	2,557	13,458	11,139	55,937	67,076
Montana	757	206	936	2,691	3,137	11,852	14,989
Nebraska	1,419	405	1,323	4,592	5,005	19,730	24,735
Nevada	1,976	761	818	5,454	7,854	20,971	28,825
New Hampshire	770	245	276	3,893	2,781	15,012	17,793
New Jersey	3,519	668	6,184	14,330	20,306	92,914	113,220
New Mexico	769	215	539	3,161	3,839	14,419	18,258
New York	5,294	983	9,460	16,856	27,769	104,393	132,162
North Carolina	3,445	996	3,478	14,364	18,383	70,037	88,420
North Dakota	478	103	783	1,099	2,043	5,360	7,403
Ohio	5,599	1,616	1,533	16,414	21,381	72,364	93,745
Oklahoma	1,537	400	1,824	3,429	8,009	18,676	26,685
Oregon	2,817	862	1,514	9,985	12,014	43,495	55,509
Pennsylvania	6,649	1,823	7,934	20,555	25,371	93,645	119,016
Rhode Island	529	141	814	2,522	1,839	10,045	11,884
South Carolina	1,825	495	936	6,782	10,012	32,667	42,679
South Dakota	722	232	210	2,241	2,851	10,113	12,964
Tennessee	2,504	701	3,825	9,221	12,318	41,131	53,449
Texas	8,904	1,972	7,692	20,018	61,973	147,461	209,434
Utah	2,832	812	942	8,418	9,272	32,270	41,542
Vermont	357	96	523	1,229	1,192	5,537	6,729
Virginia	4,675	1,370	2,829	21,623	18,114	90,846	108,960
Washington	6,011	1,806	8,153	20,951	22,897	88,296	111,193
West Virginia	283	76	209	1,248	1,453	6,344	7,797
Wisconsin	6,135	1,997	2,189	24,344	17,971	96,819	114,790
Wyoming	516	134	240	1,489	1,993	5,811	7,804
Guam	4	2	17	2	46	59	105
Puerto Rico	112	10	368	603	1,656	9,357	11,013
Virgin Islands	1	0	38	5	68	231	299
Unable to Geocode	0	0	0	0	106	192	298
Total	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550

Table 10B
Distribution of Fannie Mae's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2012

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	5,548	862	6,420
Alaska	112	23	112
Arizona	9,299	1,259	10,652
Arkansas	1,543	229	2,230
California	32,382	5,542	57,495
Colorado	11,540	4,858	13,854
Connecticut	1,688	342	1,995
Delaware	2,230	343	2,289
District of Columbia	2,937	1,571	4,229
Florida	18,078	2,914	32,233
Georgia	12,837	3,600	17,533
Hawaii	430	170	1,702
Idaho	947	296	1,280
Illinois	9,678	1,897	14,010
Indiana	6,679	1,315	7,907
Iowa	3,076	2,261	3,156
Kansas	3,166	887	3,371
Kentucky	3,454	585	3,655
Louisiana	2,241	597	3,408
Maine	56	56	60
Maryland	11,629	4,024	14,889
Massachusetts	3,350	796	6,572
Michigan	7,698	1,230	8,519
Minnesota	5,260	2,133	5,609
Mississippi	1,900	239	2,309
Missouri	8,315	5,194	8,657
Montana	407	33	501
Nebraska	1,966	850	2,102
Nevada	2,975	720	4,080
New Hampshire	2,273	686	2,388
New Jersey	2,922	961	5,052
New Mexico	3,844	201	4,175
New York	13,569	5,481	45,385
North Carolina	14,925	3,748	16,864
North Dakota	354	273	510
Ohio	6,789	2,034	8,130
Oklahoma	5,085	1,797	5,641
Oregon	6,393	1,692	7,067
Pennsylvania	7,826	1,817	11,141
Rhode Island	446	217	687
South Carolina	5,232	697	6,580
South Dakota	1,433	653	1,453
Tennessee	9,190	2,409	11,243
Texas	83,471	26,447	98,496
Utah	4,517	1,942	4,845
Virginia	8,770	2,007	13,418
Washington	8,499	2,505	10,399
West Virginia	412	130	413
Wisconsin	5,694	2,144	5,932
Wyoming	145		280
Unable to Geocode			328
Total	363,210	102,667	501,256

Table 11
Distribution of Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2012

	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)	\$2,173	\$647	\$1,816	\$24,108	\$14,815	\$183,953	\$198,768
Number of Mortgages	19,938	7,538	13,780	197,162	73,709	899,810	973,519
Portion of Total	12.28%	16.23%	9.76%	32.57%	10.38%	31.28%	27.14%
60% < LTV <= 80%							
\$UPB(Millions)	\$11,989	\$2,745	\$12,919	\$33,567	\$89,224	\$289,644	\$378,868
Number of Mortgages	87,510	26,599	75,445	229,141	390,568	1,255,228	1,645,796
Portion of Total	53.92%	57.27%	53.45%	37.86%	54.98%	43.64%	45.89%
80% < LTV <= 90%							
\$UPB(Millions)	\$2,619	\$454	\$3,204	\$8,449	\$21,646	\$52,209	\$73,855
Number of Mortgages	18,293	4,333	17,634	56,066	93,970	248,449	342,419
Portion of Total	11.27%	9.33%	12.49%	9.26%	13.23%	8.64%	9.55%
90% < LTV <= 95%							
\$UPB(Millions)	\$4,104	\$657	\$4,648	\$4,157	\$26,462	\$24,416	\$50,879
Number of Mortgages	29,761	6,476	28,011	26,846	124,940	116,793	241,733
Portion of Total	18.34%	13.94%	19.84%	4.44%	17.59%	4.06%	6.74%
95% < LTV <= 100%							
\$UPB(Millions)	\$931	\$153	\$1,032	\$2,951	\$4,625	\$13,303	\$17,928
Number of Mortgages	6,802	1,495	6,286	18,761	23,737	66,004	89,741
Portion of Total	4.19%	3.22%	4.45%	3.10%	3.34%	2.29%	2.50%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$12,994	\$159	\$61,306	\$61,465
Number of Mortgages	0	0	0	77,335	1,379	289,643	291,022
Portion of Total	0.00%	0.00%	0.00%	12.78%	0.19%	10.07%	8.11%
Missing LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$235	\$48	\$284
Number of Mortgages	0	0	0	0	2,034	286	2,320
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.29%	0.01%	0.06%
Total							
\$UPB(Millions)	\$21,816	\$4,656	\$23,621	\$86,226	\$157,167	\$624,880	\$782,047
Number of Mortgages	162,305	46,441	141,156	605,311	710,337	2,876,213	3,586,550
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.

Supplemental AMR Table
HFA Initiative Results
Summary Table on Single-Family Housing Goal Performance
For Calendar Year 2012

	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	All Mortgage Purchases
HFA Initiative										
Owner-Occupied Mortgages:										
UPB (\$ Millions)	\$46.15	\$35.17	\$46.15	\$11.90	\$46.15	\$28.27	\$11.76			\$1,144.74
Number of Mortgages	450	362	450	155	450	262	122			10,659
50% Allowable population of HFA Initiative										
Owner-Occupied Mortgages:										
UPB (\$ Millions)	\$23.07	\$17.59	\$23.07	\$5.95	\$23.07	\$14.13	\$5.88			\$572.37
Number of Mortgages	225	181	225	78	225	131	61			5,330
Goals Performance										
Fannie Mae's Single-Family Goals		23%		7%		20%				
Goals Performance Percentage		80.44%		34.44%		58.22%				
Fannie Mae's Single-Family Subgoal							11%			
Subgoal Performance Percentage							27.11%			

Note: When loans financed through the HFA Initiative are included in our scores Fannie Mae's Single-Family Purchase Money goals performance generally increases: Low-Income PMM - 25.64% vs. 25.62% , Very Low-Income PMM - 7.34% vs. 7.33%, Low-Income Area Goal - 22.30% vs. 22.29%, and Low-Income Area Subgoal - 13.13% vs. 13.13%.

¹ All loans associated with the HFA Initiative are purchase money mortgages.