

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 2014

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low- Income Area Purchase Money	Qualifying Low- Income Area Purchase Money Goal Mortgages	Qualifying Low- Income Area Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low-Income Refinance ¹ Mortgages ¹	All Mortgage Purchases
Purchase of Single-Family Mortgages										
Owner-Occupied 1-Unit Properties/Mortgages:										
UPB (\$ Millions)	\$167,144	\$23,284	\$167,144	\$4,155	\$167,144	\$27,996	\$19,800	\$160,624	\$27,556	\$344,812
Number of Mortgages	752,270	176,267	752,270	42,548	752,270	168,912	114,732	828,776	218,028	1,669,829
Owner-Occupied 2-4 Unit Properties/Mortgages:										
UPB (\$ Millions)	\$1,599	\$251	\$1,599	\$34	\$1,599	\$775	\$698	\$2,960	\$733	\$4,668
Number of Mortgages	5,600	1,579	5,600	324	5,600	2,977	2,609	11,730	4,200	17,650
Missing Affordability Data Adjustments										
Owner-Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	64		64		64			483		
Mortgages Where Income Estimation is Possible										
Not subject to the Cap	0	0	0	0	0	0	0	0	0	
Subject to the Cap	1	0	1	0	0	0	0	416	101	
Market Determined Cap	8,269		8,269		8,269			28,938		
Missing Data Adjustment for Affordability Estimation		0		0		0	0		101	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit										
UPB (\$ Millions)	\$168,742	\$23,535	\$168,742	\$4,189	\$168,742	\$28,771	\$20,498	\$163,584	\$28,289	\$349,480
Number of Mortgages	757,870	177,846	757,870	42,872	757,870	171,889	117,341	840,506	222,228	1,687,479
Number of Mortgages (Adjusted)	757,870	177,846	757,870	42,872	757,870	171,889	117,341	840,506	222,329	1,687,479
Goals Performance										
Fannie Mae's Single-Family Goals		23%		7%		18%			20%	
Goals Performance Percentage		23.47%		5.66%		22.68%			26.45%	
Fannie Mae's Single-Family Subgoal							11%			
Subgoal Performance Percentage							15.48%			

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 2014

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB (\$ Million)	\$365	\$126	\$1,079	
Number of Mortgages*	257	176	367	
Number of Properties	266	181	377	
Number of Units	6,732	2,272	11,880	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$13,124	\$2,277	\$26,690	
Number of Mortgages*	1,561	1,114	1,748	
Number of Properties	1,570	1,123	1,757	
Number of Units	246,489	53,933	360,209	
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	14,287		14,287	N/A
Units Where Rent Estimation is Not Possible	0		0	N/A
Units Where Rent Estimation is Possible	14,287		14,287	N/A
Not Subject to Cap	14,234	8,788	14,234	4,303
Subject to Cap	53	41	53	34
10% Cap	37,209		37,209	N/A
Adjustments to Number of Units for:				
Missing Data		8,829	4,337	N/A
Total Multifamily:				
UPB (\$ Million)		\$13,489	\$2,403	\$27,769
Number of Mortgages		1,816	1,288	2,113
Number of Mortgages with both 5-50 and >50 Unit Properties*		2	2	2
Number of Properties		1,836	1,304	2,134
Number of Units		253,221	56,205	372,089
Number of Units (Adjusted)		262,050	60,542	372,089
Goals Performance				
Fannie Mae's Multifamily Goals (units)		250,000	60,000	
Goal Performance (units)		262,050	60,542	

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

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

Table 1C
Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status
Mortgages from At-Risk Loans that were Modified
For Calendar Year 2014

	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)	\$1,758	\$1,016	\$2,705
Number of Mortgages	8,791	6,269	13,197
Owner-Occupied 2-4 Unit			
Properties/Mortgages:			
UPB (\$ Millions)	\$166	\$53	\$267
Number of Mortgages	497	234	785
Total Loan Modifications of At-Risk			
Mortgages:			
UPB (\$ Millions)	\$1,924	\$1,069	\$2,972
Number of Mortgages	9,288	6,503	13,982

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 2014

	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)	\$4,189	\$4,189	\$2,340	\$7,803	\$4,233	\$8,075	\$12,308
Number of Mortgages	42,872	42,872	24,040	72,546	43,387	74,892	118,279
Portion of Qualifying or Total Mortgages Acquired	24.11%	100.00%	13.99%	32.63%	5.29%	8.64%	7.01%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(Millions)	\$4,853	\$0	\$2,507	\$5,370	\$4,911	\$5,519	\$10,430
Number of Mortgages	38,872	0	19,977	43,423	39,449	44,369	83,818
Portion of Qualifying or Total Mortgages Acquired	21.86%	0.00%	11.62%	19.53%	4.81%	5.12%	4.97%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(Millions)	\$14,493	\$0	\$7,020	\$15,116	\$14,731	\$15,447	\$30,178
Number of Mortgages	96,102	0	46,457	106,259	98,140	108,110	206,250
Portion of Qualifying or Total Mortgages Acquired	54.04%	0.00%	27.03%	47.79%	11.96%	12.47%	12.22%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(Millions)	\$0	\$0	\$8,060	\$0	\$18,388	\$18,673	\$37,062
Number of Mortgages	0	0	44,099	0	101,517	112,474	213,991
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	25.66%	0.00%	12.37%	12.98%	12.68%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$2,132	\$0	\$19,883	\$19,404	\$39,287
Number of Mortgages	0	0	10,514	0	95,678	104,045	199,723
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.12%	0.00%	11.66%	12.00%	11.84%
Income More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$6,712	\$0	\$118,527	\$101,568	\$220,095
Number of Mortgages	0	0	26,802	0	442,384	422,419	864,803
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	15.59%	0.00%	53.91%	48.73%	51.25%
Missing							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$17	\$103	\$120
Number of Mortgages	0	0	0	101	94	521	615
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.05%	0.01%	0.06%	0.04%
All Income Levels²							
\$UPB(Millions)	\$23,535	\$4,189	\$28,771	\$28,289	\$180,691	\$168,789	\$349,480
Number of Mortgages	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479
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 2014

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$1,065	\$1,065	\$1,065
Number of Units	18,396	18,396	18,396
Portion of Qualifying or Total Units Financed	7.26%	32.73%	4.94%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$1,338	\$1,338	\$1,338
Number of Units	37,809	37,809	37,809
Portion of Qualifying or Total Units Financed	14.93%	67.27%	10.16%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$3,254		\$3,254
Number of Units	77,330		77,330
Portion of Qualifying or Total Units Financed	30.54%		20.78%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$7,833		\$7,833
Number of Units	119,686		119,686
Portion of Qualifying or Total Units Financed	47.27%		32.17%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)			\$5,684
Number of Units			58,423
Portion of Qualifying or Total Units Financed			15.70%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)			\$3,132
Number of Units			25,426
Portion of Qualifying or Total Units Financed			6.83%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)			\$3,930
Number of Units			20,715
Portion of Qualifying or Total Units Financed			5.57%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$1,533
Number of Units			14,304
Portion of Qualifying or Total Units Financed			3.84%
All Income Levels²			
\$UPB(MILLIONS)	\$13,489	\$2,403	\$27,769
Number of Units	253,221	56,205	372,089
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 2014

	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)	\$1,823	\$2,146	\$5,752	\$6,697	\$16,418	\$16,418
Number of Mortgages	13,905	9,282	40,470	28,034	91,691	91,691
Percentage of Eligible	15.17%	10.12%	44.14%	30.57%	100.00%	100.00%
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$937	\$0	\$3,143	\$0	\$4,079	\$11,288
Number of Mortgages	6,541	0	19,109	0	25,650	53,154
Percentage of Eligible	12.31%	0.00%	35.95%	0.00%	48.26%	100.00%
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$1,371	\$0	\$0	\$0	\$1,371	\$13,848
Number of Mortgages	10,433	0	0	0	10,433	83,896
Percentage of Eligible	12.44%	0.00%	0.00%	0.00%	12.44%	100.00%
Tract Income >= 100% of Area Median²						
\$UPB(Millions)	\$6,902	\$0	\$0	\$0	\$6,902	\$127,188
Number of Mortgages	44,115	0	0	0	44,115	529,129
Percentage of Eligible	8.34%	0.00%	0.00%	0.00%	8.34%	100.00%
Total						
\$UPB(Millions)	\$11,032	\$2,146	\$8,895	\$6,697	\$28,771	\$168,742
Number of Mortgages	74,994	9,282	59,579	28,034	171,889	757,870
Percentage of Eligible	9.90%	1.22%	7.86%	3.70%	22.68%	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 2014

	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)	\$204	\$33	\$226	\$271	\$1,245	\$1,266	\$2,510
Number of Mortgages	1,369	303	1,256	2,072	5,327	6,339	11,666
Portion of Qualifying or Total Mortgages Acquired	0.77%	0.71%	0.73%	0.93%	0.65%	0.73%	0.69%
Asian²							
\$UPB(Millions)	\$1,867	\$348	\$2,809	\$1,490	\$15,644	\$11,399	\$27,043
Number of Mortgages	11,204	2,952	13,030	8,623	55,876	41,558	97,434
Portion of Qualifying or Total Mortgages Acquired	6.30%	6.89%	7.58%	3.88%	6.81%	4.79%	5.77%
Black or African American²							
\$UPB(Millions)	\$814	\$173	\$1,167	\$1,853	\$4,452	\$6,454	\$10,906
Number of Mortgages	6,174	1,732	7,535	14,936	21,574	38,531	60,105
Portion of Qualifying or Total Mortgages Acquired	3.47%	4.04%	4.38%	6.72%	2.63%	4.45%	3.56%
Native Hawaiian or Other Pacific Islander²							
\$UPB(Millions)	\$88	\$14	\$115	\$129	\$552	\$718	\$1,270
Number of Mortgages	565	134	584	810	2,235	2,987	5,222
Portion of Qualifying or Total Mortgages Acquired	0.32%	0.31%	0.34%	0.36%	0.27%	0.34%	0.31%
White - Hispanic or Latino³							
\$UPB(Millions)	\$2,061	\$440	\$3,068	\$2,967	\$12,319	\$13,708	\$26,028
Number of Mortgages	15,633	4,383	18,883	21,394	58,550	71,765	130,315
Portion of Qualifying or Total Mortgages Acquired	8.79%	10.22%	10.99%	9.62%	7.13%	8.28%	7.72%
White - Non Hispanic or Latino							
\$UPB(Millions)	\$16,772	\$2,908	\$18,728	\$17,969	\$128,339	\$112,173	\$240,513
Number of Mortgages	130,543	30,642	116,266	147,136	602,224	592,000	1,194,224
Portion of Qualifying or Total Mortgages Acquired	73.40%	71.47%	67.64%	66.18%	73.38%	68.29%	70.77%
Two or More Minority Races⁴							
\$UPB(Millions)	\$15	\$3	\$20	\$33	\$80	\$126	\$206
Number of Mortgages	88	25	104	227	321	631	952
Portion of Qualifying or Total Mortgages Acquired	0.05%	0.06%	0.06%	0.10%	0.04%	0.07%	0.06%
Joint - either Borrower or Co-Borrower are of a Minority Group⁵							
\$UPB(Millions)	\$146	\$14	\$405	\$245	\$3,559	\$2,979	\$6,539
Number of Mortgages	984	135	1,838	1,719	13,125	12,867	25,992
Portion of Qualifying or Total Mortgages Acquired	0.55%	0.31%	1.07%	0.77%	1.60%	1.48%	1.54%
Information not Provided by Borrower or Co-Borrower⁶							
\$UPB(Millions)	\$1,568	\$255	\$2,232	\$3,153	\$14,501	\$19,560	\$34,060
Number of Mortgages	11,286	2,566	12,393	23,858	61,415	97,224	158,639
Portion of Qualifying or Total Mortgages Acquired	6.35%	5.99%	7.21%	10.73%	7.48%	11.22%	9.40%
Not Applicable							
\$UPB(Millions)	\$0	\$0	\$0	\$9	\$0	\$21	\$21
Number of Mortgages	0	0	0	57	0	112	112
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	0.01%
Data not Provided by Loan Seller							
\$UPB(Millions)	\$0	\$0	\$0	\$170	\$0	\$385	\$385
Number of Mortgages	0	0	0	1,497	2	2,816	2,818
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.67%	0.00%	0.32%	0.17%
Total							
\$UPB(Millions)	\$23,535	\$4,189	\$28,771	\$28,289	\$180,691	\$168,789	\$349,480
Number of Mortgages	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479
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 2014

	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)	\$2,083	\$460	\$2,952	\$3,242	\$10,073	\$12,499	\$22,572
Number of Mortgages	15,834	4,579	18,530	23,590	50,091	68,112	118,203
Portion of Qualifying or Total Mortgages Acquired	8.90%	10.68%	10.78%	10.61%	6.10%	7.86%	7.00%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(Millions)	\$19,779	\$3,466	\$23,289	\$21,867	\$153,001	\$134,574	\$287,575
Number of Mortgages	150,068	35,686	139,609	174,553	696,971	692,023	1,388,994
Portion of Qualifying or Total Mortgages Acquired	84.38%	83.24%	81.22%	78.51%	84.93%	79.83%	82.31%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
\$UPB(Millions)	\$160	\$17	\$416	\$263	\$3,561	\$3,404	\$6,965
Number of Mortgages	1,091	156	2,030	1,844	14,075	15,288	29,363
Portion of Qualifying or Total Mortgages Acquired	0.61%	0.36%	1.18%	0.83%	1.72%	1.76%	1.74%
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(Millions)	\$1,513	\$246	\$2,114	\$2,731	\$14,056	\$17,881	\$31,936
Number of Mortgages	10,853	2,451	11,720	20,736	59,511	88,354	147,865
Portion of Qualifying or Total Mortgages Acquired	6.10%	5.72%	6.82%	9.33%	7.25%	10.19%	8.76%
Not Applicable:							
\$UPB(Millions)	\$0	\$0	\$0	\$13	\$0	\$35	\$36
Number of Mortgages	0	0	0	87	1	192	193
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.04%	0.00%	0.02%	0.01%
Data Not Provided by Loan Seller:							
\$UPB(Millions)	\$0	\$0	\$0	\$173	\$0	\$396	\$396
Number of Mortgages	0	0	0	1,520	0	2,861	2,861
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.68%	0.00%	0.33%	0.17%
Total:							
\$UPB(Millions)	\$23,535	\$4,189	\$28,771	\$28,289	\$180,691	\$168,789	\$349,480
Number of Mortgages	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479
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 2014

	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)	\$9,134	\$1,648	\$10,498	\$9,007	\$53,515	\$44,438	\$97,953
Number of Mortgages	69,034	16,665	64,109	70,203	251,449	230,005	481,454
Portion of Qualifying or Total Mortgages Acquired	38.82%	38.87%	37.30%	31.58%	30.64%	26.53%	28.53%
All Female:							
\$UPB(Millions)	\$9,204	\$1,941	\$8,647	\$10,194	\$33,419	\$32,148	\$65,567
Number of Mortgages	71,684	20,391	57,018	83,442	179,456	190,428	369,884
Portion of Qualifying or Total Mortgages Acquired	40.31%	47.56%	33.17%	37.53%	21.87%	21.97%	21.92%
Male and Female:							
\$UPB(Millions)	\$4,401	\$475	\$8,553	\$7,307	\$86,088	\$80,952	\$167,040
Number of Mortgages	31,308	4,540	44,718	54,753	356,748	388,300	745,048
Portion of Qualifying or Total Mortgages Acquired	17.60%	10.59%	26.02%	24.63%	43.47%	44.80%	44.15%
Not Applicable:							
\$UPB(Millions)	\$0	\$0	\$0	\$6	\$0	\$15	\$15
Number of Mortgages	0	0	0	34	1	66	67
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.00%
Not Provided:							
\$UPB(Millions)	\$795	\$125	\$1,072	\$1,772	\$7,669	\$11,226	\$18,895
Number of Mortgages	5,820	1,276	6,044	13,870	32,995	57,945	90,940
Portion of Qualifying or Total Mortgages Acquired	3.27%	2.98%	3.52%	6.24%	4.02%	6.68%	5.39%
Missing:							
\$UPB(Millions)	\$0	\$0	\$0	\$2	\$0	\$10	\$10
Number of Mortgages	0	0	0	27	0	86	86
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%
Total:							
\$UPB(Millions)	\$23,535	\$4,189	\$28,771	\$28,289	\$180,691	\$168,789	\$349,480
Number of Mortgages	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479
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 2014

	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%	39,418	9,407	19,829	51,265	187,321	199,040	386,361
10% <= Minority < 20%	43,853	10,015	29,465	45,458	218,228	197,276	415,504
20% <= Minority < 30%	28,579	6,754	22,808	30,083	137,326	129,509	266,835
30% <= Minority < 50%	33,085	7,921	42,245	38,502	155,545	159,347	314,892
50% <= Minority < 80%	23,058	6,090	37,881	33,324	90,353	116,325	206,678
80% <= Minority <= 100%	9,851	2,685	19,622	23,693	31,716	65,164	96,880
Tract Missing / Unable to Classify	2	0	39	3	160	169	329
Total:	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479

Table 8
 Distribution of Fannie Mae's Multifamily Mortgage Purchases
 By Minority Concentration of Census Tract
 For Calendar Year 2014

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	9,535	2,273	14,270
10% <= Minority < 20%	32,900	6,016	47,114
20% <= Minority < 30%	31,606	5,592	50,097
30% <= Minority < 50%	64,509	12,732	103,683
50% <= Minority < 80%	72,495	14,493	106,921
80% <= Minority <= 100%	42,176	15,099	50,004
Tract Missing / Unable to Classify	0	0	0
Total:	253,221	56,205	372,089

Table 9
 Distribution of Single-Family Owner-Occupied Mortgage Purchases
 Minority Percentage of Census Tract by Income of Borrower
 For Calendar Year 2014

	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%	9,407	9,407	2,870	15,927	9,530	16,449	25,979
10% <= Minority < 30%	16,769	16,769	7,325	23,941	16,936	24,658	41,594
30% <= Minority < 50%	7,921	7,921	6,085	12,418	8,027	12,794	20,821
50% <= Minority < 80%	6,090	6,090	5,208	11,479	6,173	11,841	18,014
80% <= Minority <= 100%	2,685	2,685	2,552	8,781	2,721	9,150	11,871
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	42,872	42,872	24,040	72,546	43,387	74,892	118,279
50% < Income <=60% of MSA Median Income							
Minority < 10%	8,710	0	2,407	10,403	8,865	10,597	19,462
10% <= Minority < 30%	15,855	0	6,477	14,655	16,066	14,964	31,030
30% <= Minority < 50%	7,202	0	5,165	7,313	7,298	7,449	14,747
50% <= Minority < 80%	4,961	0	3,948	6,489	5,043	6,631	11,674
80% <= Minority <= 100%	2,143	0	1,979	4,563	2,176	4,728	6,904
Tract Missing / Unable to Classify	1	0	1	0	1	0	1
Subtotal	38,872	0	19,977	43,423	39,449	44,369	83,818
60% < Income <=80% of MSA Median Income							
Minority < 10%	21,301	0	5,995	24,917	21,870	25,368	47,238
10% <= Minority < 30%	39,808	0	15,515	36,918	40,544	37,498	78,042
30% <= Minority < 50%	17,962	0	11,681	18,753	18,364	19,038	37,402
50% <= Minority < 80%	12,007	0	8,831	15,344	12,260	15,636	27,896
80% <= Minority <= 100%	5,023	0	4,434	10,324	5,101	10,567	15,668
Tract Missing / Unable to Classify	1	0	1	3	1	3	4
Subtotal	96,102	0	46,457	106,259	98,140	108,110	206,250
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	6,016	0	22,807	26,236	49,043
10% <= Minority < 30%	0	0	15,486	0	42,354	40,567	82,921
30% <= Minority < 50%	0	0	10,706	0	19,218	19,913	39,131
50% <= Minority < 80%	0	0	7,891	0	12,191	15,870	28,061
80% <= Minority <= 100%	0	0	4,000	0	4,947	9,883	14,830
Tract Missing / Unable to Classify	0	0	0	0	0	5	5
Subtotal	0	0	44,099	0	101,517	112,474	213,991
100% < Income <=120% of MSA Median							
Minority < 10%	0	0	723	0	21,700	24,281	45,981
10% <= Minority < 30%	0	0	2,197	0	40,633	38,303	78,936
30% <= Minority < 50%	0	0	2,343	0	18,062	18,889	36,951
50% <= Minority < 80%	0	0	3,151	0	11,051	14,554	25,605
80% <= Minority <= 100%	0	0	2,098	0	4,230	8,012	12,242
Tract Missing / Unable to Classify	0	0	2	0	2	6	8
Subtotal	0	0	10,514	0	95,678	104,045	199,723
120% MSA Median Income < Income							
Minority < 10%	0	0	1,818	0	102,548	96,007	198,555
10% <= Minority < 30%	0	0	5,273	0	199,020	170,654	369,674
30% <= Minority < 50%	0	0	6,265	0	84,575	81,189	165,764
50% <= Minority < 80%	0	0	8,852	0	43,635	51,745	95,380
80% <= Minority <= 100%	0	0	4,559	0	12,541	22,749	35,290
Tract Missing / Unable to Classify	0	0	35	0	65	75	140
Subtotal	0	0	26,802	0	442,384	422,419	864,803
Borrower Income Missing							
Minority < 10%	0	0	0	18	1	102	103
10% <= Minority < 30%	0	0	0	28	1	141	142
30% <= Minority < 50%	0	0	0	18	1	75	76
50% <= Minority < 80%	0	0	0	12	0	48	48
80% <= Minority <= 100%	0	0	0	25	0	75	75
Tract Missing / Unable to Classify	0	0	0	0	91	80	171
Subtotal	0	0	0	101	94	521	615
Total:	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479

Table 10A
Distribution of Fannie Mae's
Single-Family Owner-Occupied Mortgage Purchases
By State and Territory
For Calendar Year 2014

	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	1,919	475	2,650	2,758	9,284	10,815	20,099
Alaska	283	47	188	441	1,428	1,630	3,058
Arizona	4,856	1,244	3,476	6,824	24,883	25,072	49,955
Arkansas	876	234	1,384	1,404	5,115	5,765	10,880
California	11,557	2,070	17,418	29,988	82,332	153,459	235,791
Colorado	7,736	1,976	10,710	7,521	29,426	24,682	54,108
Connecticut	2,269	602	3,614	3,130	7,365	9,376	16,741
Delaware	643	192	390	952	3,005	2,995	6,000
District of Columbia	650	139	984	754	2,020	2,046	4,066
Florida	9,932	2,144	12,513	11,110	59,771	43,957	103,728
Georgia	4,079	1,016	4,090	5,878	24,215	23,273	47,488
Hawaii	423	66	549	851	2,319	3,152	5,471
Idaho	2,083	547	1,020	1,331	7,608	4,881	12,489
Illinois	10,447	2,935	14,579	9,013	36,334	35,723	72,057
Indiana	4,138	1,151	1,558	4,877	14,870	14,535	29,405
Iowa	3,066	882	1,141	2,850	9,214	8,426	17,640
Kansas	1,364	347	521	1,690	5,468	5,706	11,174
Kentucky	2,136	593	2,296	2,295	7,405	7,178	14,583
Louisiana	1,609	355	2,386	2,222	9,599	10,619	20,218
Maine	315	71	153	879	1,784	2,851	4,635
Maryland	4,203	1,220	2,775	7,096	13,864	19,701	33,565
Massachusetts	4,893	962	4,240	5,676	18,022	20,137	38,159
Michigan	6,255	1,756	2,033	8,953	25,114	32,035	57,149
Minnesota	6,983	2,166	2,783	5,950	19,930	18,314	38,244
Mississippi	547	121	725	1,117	3,604	5,249	8,853
Missouri	3,418	938	2,674	4,853	13,149	15,929	29,078
Montana	738	171	1,034	886	3,315	3,302	6,617
Nebraska	2,229	636	2,191	1,661	6,853	5,633	12,486
Nevada	2,143	533	1,287	2,500	9,870	9,224	19,094
New Hampshire	903	192	490	1,388	3,348	4,327	7,675
New Jersey	3,663	626	6,949	5,206	21,238	24,609	45,847
New Mexico	993	247	878	1,291	4,947	5,110	10,057
New York	5,486	959	9,261	6,474	28,922	30,626	59,548
North Carolina	4,718	1,193	5,244	6,011	24,718	22,010	46,728
North Dakota	456	104	356	445	2,159	1,746	3,905
Ohio	6,580	1,652	2,267	7,199	24,418	22,747	47,165
Oklahoma	1,811	380	2,269	1,800	9,808	7,641	17,449
Oregon	2,758	547	2,390	3,214	14,634	13,073	27,707
Pennsylvania	6,958	1,676	8,719	8,034	26,444	26,627	53,071
Rhode Island	562	111	370	747	2,043	2,412	4,455
South Carolina	2,556	566	1,719	2,850	14,487	10,751	25,238
South Dakota	873	236	317	736	2,892	2,425	5,317
Tennessee	2,967	690	3,137	4,063	14,952	14,707	29,659
Texas	10,563	1,953	11,550	11,798	80,816	61,358	142,174
Utah	3,993	916	1,738	2,939	13,408	10,488	23,896
Vermont	319	79	497	540	1,221	1,628	2,849
Virginia	5,393	1,462	3,918	8,096	20,336	25,476	45,812
Washington	7,223	1,829	5,583	6,589	28,060	24,464	52,524
West Virginia	320	89	357	713	1,531	2,643	4,174
Wisconsin	6,287	1,626	1,981	5,584	19,449	18,598	38,047
Wyoming	603	142	260	679	2,246	2,067	4,313
Guam	2	0	15	2	15	21	36
Puerto Rico	67	8	223	467	1,236	5,453	6,689
Virgin Islands	2	0	39	3	69	89	158
Unable to Geocode	0	0	0	0	86	69	155
Total	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479

Table 10B
Distribution of Fannie Mae's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2014

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	5,441	578	6,409
Alaska	86	0	113
Arizona	8,304	1,576	11,482
Arkansas	3,616	1,279	4,080
California	12,305	3,140	44,766
Colorado	6,506	1,727	9,830
Connecticut	1,361	560	1,822
Delaware	502	3	810
District of Columbia	1,766	1,207	2,907
Florida	12,123	1,012	21,908
Georgia	10,144	1,199	12,328
Hawaii	144	23	730
Idaho	985	59	1,268
Illinois	5,221	1,976	8,705
Indiana	4,648	2,145	6,100
Iowa	1,847	417	1,897
Kansas	3,203	904	3,586
Kentucky	2,371	453	2,832
Louisiana	1,810	552	2,601
Maine	0	0	0
Maryland	8,103	1,636	9,959
Massachusetts	950	247	1,702
Michigan	7,738	1,016	10,497
Minnesota	3,380	515	3,948
Mississippi	2,129	798	2,766
Missouri	4,601	2,448	5,432
Montana	167	1	242
Nebraska	2,573	1,736	2,768
Nevada	2,234	168	3,391
New Hampshire	210	1	400
New Jersey	1,178	703	2,456
New Mexico	756	22	842
New York	4,082	2,000	10,230
North Carolina	15,494	2,721	18,430
North Dakota	0	0	223
Ohio	8,109	3,962	9,447
Oklahoma	6,943	1,743	7,801
Oregon	3,309	308	5,392
Pennsylvania	5,293	1,537	6,689
Rhode Island	98	0	600
South Carolina	4,188	355	5,523
South Dakota	521	369	521
Tennessee	9,128	831	10,726
Texas	59,077	11,479	83,175
Utah	2,270	260	2,295
Vermont	0	0	0
Virginia	8,640	980	10,144
Washington	7,418	637	9,008
West Virginia	299	172	343
Wisconsin	1,646	717	2,661
Wyoming	304	33	304
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	253,221	56,205	372,089

Table 11
Distribution of Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2014

	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)	\$2,069	\$553	\$1,822	\$8,075	\$13,896	\$40,993	\$54,889
Number of Mortgages	19,471	6,624	14,105	73,125	75,633	242,763	318,396
Portion of Total	10.95%	15.45%	8.21%	32.89%	9.22%	28.01%	18.87%
60% < LTV <= 80%							
\$UPB(Millions)	\$10,050	\$1,961	\$12,616	\$13,247	\$87,624	\$93,599	\$181,223
Number of Mortgages	75,228	19,759	72,990	98,545	377,997	445,202	823,199
Portion of Total	42.30%	46.09%	42.46%	44.32%	46.06%	51.36%	48.78%
80% < LTV <= 90%							
\$UPB(Millions)	\$3,113	\$479	\$4,269	\$3,159	\$28,786	\$18,973	\$47,759
Number of Mortgages	21,907	4,706	23,116	23,455	122,211	94,936	217,147
Portion of Total	12.32%	10.98%	13.45%	10.55%	14.89%	10.95%	12.87%
90% < LTV <= 95%							
\$UPB(Millions)	\$7,219	\$1,024	\$9,073	\$1,259	\$47,672	\$6,599	\$54,271
Number of Mortgages	53,442	10,169	55,235	9,206	228,922	34,394	263,316
Portion of Total	30.05%	23.72%	32.13%	4.14%	27.90%	3.97%	15.60%
95% < LTV <= 100%							
\$UPB(Millions)	\$1,084	\$173	\$990	\$715	\$2,707	\$2,347	\$5,054
Number of Mortgages	7,798	1,614	6,443	5,128	15,834	13,715	29,549
Portion of Total	4.38%	3.76%	3.75%	2.31%	1.93%	1.58%	1.75%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$1,833	\$5	\$6,270	\$6,275
Number of Mortgages	0	0	0	12,870	52	35,761	35,813
Portion of Total	0.00%	0.00%	0.00%	5.79%	0.01%	4.13%	2.12%
Missing LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$0	\$9	\$9
Number of Mortgages	0	0	0	0	0	59	59
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
Total							
\$UPB(Millions)	\$23,535	\$4,189	\$28,771	\$28,289	\$180,691	\$168,789	\$349,480
Number of Mortgages	177,846	42,872	171,889	222,329	820,649	866,830	1,687,479
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 2014

	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)	\$33.27	\$17.21	\$33.27	\$3.73	\$33.27	\$18.09	\$14.99			\$185.08
Number of Mortgages	224	137	224	37	224	134	110			1,299
50% Allowable population of HFA Initiative										
Owner-Occupied Mortgages:										
UPB (\$ Millions)	\$16.64	\$8.61	\$16.64	\$1.87	\$16.64	\$9.05	\$7.49			\$92.54
Number of Mortgages	112	69	112	19	112	67	55			649.50
Goals Performance										
Fannie Mae's Single-Family Goals		23%		7%		21%				
Goals Performance Percentage		61.16%		16.52%		59.82%				
Fannie Mae's Single-Family Subgoal							11%			
Subgoal Performance Percentage							49.11%			

Note: When loans financed through the HFA Initiative are included into our scores Fannie Mae's Single-Family Purchase Money goals performance is unchanged: Low-Income PMM - 23.47% vs. 23.47% , Very Low-Income PMM - 5.66% vs. 5.66%, Low-Income Area Goal - 22.68% vs. 22.69%, and Low-Income Area Subgoal - 15.48% vs. 15.49%.

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