



Annual Mortgage Report

Covering Calendar Year: 2010
Through Quarter #: 4

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Table 1A
Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status
 Summary Table on Single-Family Housing Goal Performance
 For Calendar Year 2010

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money	Qualifying Low-Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Area Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low-Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$66,975	\$11,376	\$66,975	\$2,699	\$66,976	\$11,679	\$5,772	\$289,922	\$43,213	\$373,779
Number of Mortgages	310,818	86,427	310,818	26,171	310,830	73,445	32,941	1,405,167	307,244	1,799,879
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$640	\$111	\$640	\$20	\$640	\$276	\$232	\$2,978	\$707	\$3,644
Number of Mortgages	2,253	693	2,253	183	2,253	1,118	890	10,822	3,622	13,215
Missing Affordability Data Adjustments										
Owner Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	134	0	134	0	146	0	0	4,099	0	4,320
Mortgages Where Income Estimation is Possible										
Not Subject to the Cap	0	0	0	0	0	0	0	0	0	0
Subject to the Cap	134	36	134	10	134	15	2	4,099	1,119	4,304
Market Determined Cap	10,665		10,665		10,665			56,009		
Missing Data Adjustment For Affordability Estimation		36		10		15	2		1,119	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$67,615	\$11,487	\$67,615	\$2,719	\$67,616	\$11,955	\$6,003	\$292,900	\$43,920	\$377,423
Number of Mortgages	313,071	87,120	313,071	26,354	313,083	74,563	33,831	1,415,989	310,866	1,813,094
Number of Mortgages(adjusted)	313,071	87,156	313,071	26,364	313,083	74,578	33,832	1,415,989	311,985	
Goals Performance										
Freddie Mac's Single-Family Goals		27%		8%		24%			21%	
Goal Performance Percentages		27.84%		8.42%		23.82%			22.03%	
Freddie Mac's Single-Family Subgoal							13%			
Subgoal Performance Percentages							10.81%			

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

¹ MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for purposes of the housing goals.

Table 1B
Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status
Summary Table on Multifamily Housing Goal Performance
For Calendar Year 2010

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases
Purchases of Multifamily Mortgages			
Multifamily 5-50 Unit Properties:			
UPB(\$ Million)	\$24	\$2	\$254
Number of Mortgages	16	2	52
Number of Properties	17	2	53
Number of Units	459	49	1,978
Multifamily > 50 Unit Properties:			
UPB(\$ Million)	\$7,877	\$859	\$13,447
Number of Mortgages	663	164	848
Number of Properties	678	169	864
Number of Units	157,764	27,827	214,064
Missing Affordability Data Adjustments			
Rental Unit Affordability Estimation			
Units in Multifamily Properties:			
Number of Units With Missing Data	3,975	2,183	NA
Units Where Rent Estimation is Not Possible	0	0	NA
Units Where Rent Estimation is Possible	3,975	2,183	NA
Not Subject to Cap	3,939	2,162	NA
Subject to Cap	35	21	NA
10% Cap	21,604	21,604	NA
Adjustments to Number of Units for Missing Data:	3,975	2,183	NA
Total Multifamily:			
UPB(\$ Million)	\$7,901	\$860	\$13,701
Number of Mortgages	677	166	897
Number of Properties	695	171	917
Number of Units	158,223	27,876	216,042
Number of Units(adjusted)	162,198	30,059	216,042
Goals Performance			
Freddie Mac's Multifamily Goals (units)	161,250	21,000	
Goal Performance (units)	162,198	30,059	

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

Table 1C
Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status
Mortgages from At-Risk Loans that were Modified
For Calendar Year 2010

	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Loan Modifications of At-Risk Mortgages			
Owner Occupied 1-Unit Properties/Mortgages:			
UPB(\$ Millions)	\$8,022	\$4,517	\$8,023
Number of Mortgages	36,453	24,801	36,464
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$310	\$109	\$310
Number of Mortgages	958	443	958
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$8,331	\$4,626	\$8,332
Number of Mortgages	37,411	25,244	37,422

¹ An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a mortgage purchase for purposes of the housing goals.

Table 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class of Mortgagor(s)¹
For Calendar Year 2010

	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)	\$2,719	\$2,719	\$1,470	\$10,626	\$2,845	\$10,714	\$13,559
Number of Mortgages	26,354	26,354	14,082	87,577	28,019	88,219	116,245
Portion of Qualifying or Total Mortgages Acquired	30.25%	100.00%	18.89%	28.17%	7.89%	6.05%	6.41%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(MILLIONS)	\$2,473	\$0	\$1,284	\$8,631	\$2,596	\$8,692	\$11,289
Number of Mortgages	19,002	0	9,750	63,324	20,299	63,823	84,128
Portion of Qualifying or Total Mortgages Acquired	21.81%	0.00%	13.08%	20.37%	5.72%	4.38%	4.64%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(MILLIONS)	\$6,295	\$0	\$3,211	\$24,664	\$6,637	\$24,852	\$31,490
Number of Mortgages	41,765	0	21,018	159,965	44,933	161,334	206,276
Portion of Qualifying or Total Mortgages Acquired	47.94%	0.00%	28.19%	51.46%	12.66%	11.07%	11.38%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$3,604	\$0	\$7,685	\$31,387	\$39,075
Number of Mortgages	0	0	19,899	0	43,903	180,114	224,034
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	26.69%	0.00%	12.37%	12.35%	12.36%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$532	\$0	\$7,874	\$34,030	\$41,908
Number of Mortgages	0	0	2,567	0	39,551	176,411	215,983
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	3.44%	0.00%	11.14%	12.10%	11.91%
Income More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$1,849	\$0	\$47,504	\$192,058	\$239,582
Number of Mortgages	0	0	7,202	0	178,120	783,781	961,994
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	9.66%	0.00%	50.17%	53.76%	53.06%
Missing							
\$UPB(MILLIONS)	\$0	\$0	\$5	\$0	\$29	\$490	\$519
Number of Mortgages	0	0	47	0	184	4,252	4,436
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.06%	0.00%	0.05%	0.29%	0.24%
All Income Levels²							
\$UPB(MILLIONS)	\$11,487	\$2,719	\$11,955	\$43,920	\$75,170	\$302,223	\$377,423
Number of Mortgages	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

² Includes Missing.

Table 3
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2010

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$107	\$107	\$107
Number of Units	1,456	1,456	1,456
Portion of Qualifying or Total Units Financed	0.90%	4.84%	0.67%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$754	\$754	\$754
Number of Units	26,420	26,420	26,420
Portion of Qualifying or Total Units Financed	16.29%	87.89%	12.23%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$2,325	\$0	\$2,325
Number of Units	50,886	0	50,886
Portion of Qualifying or Total Units Financed	31.37%	0.00%	23.55%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$4,716	\$0	\$4,716
Number of Units	79,461	0	79,461
Portion of Qualifying or Total Units Financed	48.99%	0.00%	36.78%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$2,478
Number of Units	0	0	32,327
Portion of Qualifying or Total Units Financed	0.00%	0.00%	14.96%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$1,004
Number of Units	0	0	9,780
Portion of Qualifying or Total Units Financed	0.00%	0.00%	4.53%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$1,800
Number of Units	0	0	9,879
Portion of Qualifying or Total Units Financed	0.00%	0.00%	4.57%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$287	\$112	\$518
Number of Units	3,975	2,183	5,833
Portion of Qualifying or Total Units Financed	2.45%	7.26%	2.70%
All Income Levels²			
\$UPB(MILLIONS)	\$8,188	\$972	\$13,701
Number of Units	162,198	30,059	216,042
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

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

² Includes Missing.

Table 4
Freddie Mac Single-Family Owner-Occupied Mortgage Purchases
Qualifying for the Low-Income Area Purchase Goal
by Method of Qualification
For Calendar Year 2010

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages ¹	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹		
(1) Tract Income <= 80% of Area Median						
\$UPB(MILLIONS)	\$903	\$1,124	\$1,300	\$1,262	\$4,590	\$4,590
Number of Mortgages	6,109	4,410	9,337	5,405	25,260	25,260
Percent of Eligible	24.18%	17.46%	36.96%	21.40%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(MILLIONS)	\$591	\$986	\$823	\$1,023	\$1,414	\$3,423
Number of Mortgages	3,630	3,614	4,941	3,977	8,571	16,161
Percent of Eligible	22.46%	22.36%	30.57%	24.61%	53.03%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(MILLIONS)	\$1,133	\$1,288	\$2,006	\$2,583	\$1,133	\$7,010
Number of Mortgages	9,061	6,594	16,305	13,024	9,061	44,983
Percent of Eligible	20.14%	14.66%	36.25%	28.95%	20.14%	100.00%
(4) Tract Income >= 100% of Area Median²						
\$UPB(MILLIONS)	\$4,819	\$17,705	\$7,215	\$22,854	\$4,819	\$52,593
Number of Mortgages	31,671	63,557	46,850	84,601	31,671	226,679
Percent of Eligible	13.97%	28.04%	20.67%	37.32%	13.97%	100.00%
(5) Total						
\$UPB(MILLIONS)	\$7,445	\$21,104	\$11,345	\$27,721	\$11,955	\$67,616
Number of Mortgages	50,471	78,175	77,432	107,005	74,563	313,083
Percent of Eligible	16.12%	24.97%	24.73%	34.18%	23.82%	100.00%

¹ Includes mortgages where affordability was estimated.

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

Table 5A
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Race of Borrower(s) on Loan Application ¹
For Calendar Year 2010

	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 Native ²							
\$UPB(MILLIONS)	\$40	\$10	\$48	\$231	\$225	\$1,171	\$1,396
Number of Mortgages	334	107	342	1,538	1,171	5,977	7,148
Portion of Qualifying or Total Mortgages Acquired	0.38%	0.41%	0.46%	0.49%	0.33%	0.41%	0.39%
Asian ²							
\$UPB(MILLIONS)	\$1,136	\$249	\$1,565	\$2,764	\$7,902	\$25,827	\$33,729
Number of Mortgages	6,624	2,027	7,439	13,504	28,303	88,553	116,858
Portion of Qualifying or Total Mortgages Acquired	7.60%	7.69%	9.98%	4.34%	7.97%	6.07%	6.45%
Black or African American ²							
\$UPB(MILLIONS)	\$183	\$46	\$231	\$1,617	\$1,083	\$6,021	\$7,104
Number of Mortgages	1,525	491	1,632	10,963	5,659	31,369	37,028
Portion of Qualifying or Total Mortgages Acquired	1.75%	1.86%	2.19%	3.53%	1.59%	2.15%	2.04%
Native Hawaiian or Other Pacific Islander ²							
\$UPB(MILLIONS)	\$35	\$8	\$55	\$184	\$258	\$1,167	\$1,425
Number of Mortgages	235	71	303	1,027	1,131	4,901	6,032
Portion of Qualifying or Total Mortgages Acquired	0.27%	0.27%	0.41%	0.33%	0.32%	0.34%	0.33%
White - Hispanic or Latino ³							
\$UPB(MILLIONS)	\$442	\$127	\$582	\$2,792	\$2,478	\$11,569	\$14,047
Number of Mortgages	3,684	1,375	4,020	16,904	12,788	55,606	68,396
Portion of Qualifying or Total Mortgages Acquired	4.23%	5.22%	5.39%	5.44%	3.60%	3.81%	3.77%
White - Non Hispanic or Latino							
\$UPB(MILLIONS)	\$6,868	\$1,490	\$6,721	\$29,544	\$49,446	\$209,863	\$259,337
Number of Mortgages	57,161	16,350	45,420	222,059	244,661	1,058,000	1,302,804
Portion of Qualifying or Total Mortgages Acquired	65.61%	62.04%	60.92%	71.43%	68.92%	72.57%	71.86%
Two or More Minority Races ⁴							
\$UPB(MILLIONS)	\$10	\$2	\$17	\$49	\$80	\$358	\$438
Number of Mortgages	56	14	84	266	294	1,404	1,698
Portion of Qualifying or Total Mortgages Acquired	0.06%	0.05%	0.11%	0.09%	0.08%	0.10%	0.09%
Joint - either Borrower or Co-Borrower are of a minority group ⁵							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$12	\$4	\$23	\$27
Number of Mortgages	0	0	0	58	9	95	104
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.01%
Information not Provided by Borrower or Co-Borrower ⁶							
\$UPB(MILLIONS)	\$1,608	\$366	\$1,809	\$6,108	\$11,811	\$42,711	\$54,523
Number of Mortgages	11,793	3,518	10,865	39,720	52,386	191,983	244,375
Portion of Qualifying or Total Mortgages Acquired	13.54%	13.35%	14.57%	12.78%	14.76%	13.17%	13.48%
Not Applicable							
\$UPB(MILLIONS)	\$121	\$28	\$97	\$403	\$525	\$2,237	\$2,762
Number of Mortgages	800	255	529	2,630	2,359	9,542	11,901
Portion of Qualifying or Total Mortgages Acquired	0.92%	0.97%	0.71%	0.85%	0.66%	0.65%	0.66%
Data Not Provided by Loan Seller							
\$UPB(MILLIONS)	\$1,045	\$393	\$831	\$215	\$1,358	\$1,276	\$2,634
Number of Mortgages	4,908	2,146	3,929	2,197	6,246	10,504	16,750
Portion of Qualifying or Total Mortgages Acquired	5.63%	8.14%	5.27%	0.71%	1.76%	0.72%	0.92%
Total							
\$UPB(MILLIONS)	\$11,487	\$2,719	\$11,955	\$43,920	\$75,170	\$302,223	\$377,423
Number of Mortgages	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Borrowers are asked to report both Race and Ethnicity. Race associated with the loan is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may be identified with any combination of, and up to, 5 race categories: (1) American Indian or Alaska Native, (2) Asian, (3) Black or African American, (4) Native Hawaiian or Other Pacific Islander, and (5) White. A borrower or co-borrower identified as both White and one minority race is classified as the minority race. If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A Loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories. Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino." Table 5B shows the ethnicity distribution of all loans acquired.

² If the borrower and co-borrower are both identified as the same minority race or different minority races, the loan is classified as the race of the borrower.

³ If the loan is classified as White (see footnote 1) and if either borrower or co-borrower is identified as Hispanic or Latino, the loan is classified as "White - Hispanic or Latino." The category "White - Non Hispanic or Latino" includes loans where borrower and co-borrower are both identified as "Not Hispanic or Latino" or when the ethnicity is missing for both borrowers.

⁴ The loan is classified as "Two or More Minority Races" where: the borrower is identified as two or more minority races and either there is no co-borrower or the co-borrower is identified as one or more minority races; or one borrower's race is missing and the other borrower is identified as two or more minority races.

⁵ If either the borrower or co-borrower is identified as one or more minority race(s) and the other borrower is identified as White, the loan is classified as "Joint."

⁶ This category consists of mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application, even if ethnicity data are reported.

Table 5B
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application ¹
For Calendar Year 2010

	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)	\$452	\$136	\$568	\$2,997	\$1,931	\$9,398	\$11,329
Number of Mortgages	3,777	1,461	4,034	18,077	10,768	46,451	57,220
Portion of Qualifying or Total Mortgages Acquired	4.34%	5.54%	5.41%	5.82%	3.03%	3.19%	3.16%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(MILLIONS)	\$8,267	\$1,807	\$8,605	\$33,757	\$58,727	\$241,776	\$300,532
Number of Mortgages	65,871	19,076	54,985	244,736	280,129	1,177,304	1,457,578
Portion of Qualifying or Total Mortgages Acquired	75.61%	72.39%	73.74%	78.73%	78.91%	80.75%	80.39%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino: ²							
\$UPB(MILLIONS)	\$52	\$7	\$96	\$388	\$912	\$4,441	\$5,353
Number of Mortgages	382	69	517	2,335	3,699	19,670	23,370
Portion of Qualifying or Total Mortgages Acquired	0.44%	0.26%	0.69%	0.75%	1.04%	1.35%	1.29%
Information not Provided by Borrower or Co-Borrower: ³							
\$UPB(MILLIONS)	\$1,657	\$373	\$1,846	\$6,111	\$12,148	\$44,269	\$56,418
Number of Mortgages	12,055	3,564	11,026	39,832	53,688	197,273	250,967
Portion of Qualifying or Total Mortgages Acquired	13.84%	13.52%	14.79%	12.81%	15.12%	13.53%	13.84%
Not Applicable:							
\$UPB(MILLIONS)	\$13	\$3	\$10	\$446	\$94	\$1,050	\$1,144
Number of Mortgages	127	38	72	3,643	477	6,666	7,143
Portion of Qualifying or Total Mortgages Acquired	0.15%	0.14%	0.10%	1.17%	0.13%	0.46%	0.39%
Data Not Provided By Loan Seller							
\$UPB(MILLIONS)	\$1,045	\$393	\$831	\$222	\$1,358	\$1,290	\$2,648
Number of Mortgages	4,908	2,146	3,929	2,243	6,246	10,570	16,816
Portion of Qualifying or Total Mortgages Acquired	5.63%	8.14%	5.27%	0.72%	1.76%	0.73%	0.93%
Total:							
\$UPB(MILLIONS)	\$11,487	\$2,719	\$11,955	\$43,920	\$75,170	\$302,223	\$377,423
Number of Mortgages	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

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

³ This category consists of mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) information is not provided in mail, internet, or telephone application, even if race data are reported.

Table 6
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2010

	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)	\$3,397	\$762	\$3,569	\$11,922	\$17,909	\$59,408	\$77,322
Number of Mortgages	26,947	7,979	22,877	83,608	89,268	287,530	376,822
Portion of Qualifying or Total Mortgages Acquired	30.93%	30.28%	30.68%	26.90%	25.15%	19.72%	20.78%
All Female:							
\$UPB(MILLIONS)	\$3,536	\$949	\$3,036	\$13,786	\$11,205	\$40,357	\$51,565
Number of Mortgages	29,190	10,223	21,074	102,754	65,801	229,158	294,977
Portion of Qualifying or Total Mortgages Acquired	33.51%	38.79%	28.26%	33.05%	18.54%	15.72%	16.27%
Male and Female:							
\$UPB(MILLIONS)	\$2,227	\$317	\$3,165	\$13,970	\$36,032	\$172,083	\$208,136
Number of Mortgages	16,628	3,147	18,284	95,641	154,272	798,274	952,655
Portion of Qualifying or Total Mortgages Acquired	19.09%	11.94%	24.52%	30.77%	43.46%	54.75%	52.54%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$13	\$0	\$22	\$22
Number of Mortgages	0	0	0	60	0	90	90
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)	\$1,282	\$298	\$1,354	\$4,016	\$8,666	\$29,075	\$37,741
Number of Mortgages	9,447	2,859	8,399	26,586	39,418	132,289	171,709
Portion of Qualifying or Total Mortgages Acquired	10.84%	10.85%	11.26%	8.55%	11.10%	9.07%	9.47%
Missing:							
\$UPB(MILLIONS)	\$1,045	\$393	\$831	\$213	\$1,359	\$1,279	\$2,637
Number of Mortgages	4,908	2,146	3,929	2,217	6,248	10,593	16,841
Portion of Qualifying or Total Mortgages Acquired	5.63%	8.14%	5.27%	0.71%	1.76%	0.73%	0.93%
Total:							
\$UPB(MILLIONS)	\$11,487	\$2,719	\$11,955	\$43,920	\$75,170	\$302,223	\$377,423
Number of Mortgages	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific gender of the Borrower or Co-Borrower.

Table 7
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2010

	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%	36,073	10,485	21,497	137,983	155,379	675,890	831,381
10% <= Minority < 20%	20,061	5,950	14,157	68,531	86,957	347,557	434,539
20% <= Minority < 30%	10,726	3,309	8,674	35,922	43,809	173,622	217,433
30% <= Minority < 50%	10,269	3,215	12,712	32,997	37,646	142,265	179,923
50% <= Minority < 80%	6,723	2,289	11,567	22,320	22,274	83,003	105,278
80% <= Minority <= 100%	3,251	1,105	5,840	13,055	8,658	35,028	43,687
Tract Missing / Unable to Classify	18	2	116	58	285	569	854
Total:	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094

Table 8
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2010

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	21,233	4,287	27,505
10% <= Minority < 20%	32,528	4,110	43,677
20% <= Minority < 30%	34,994	6,779	45,106
30% <= Minority < 50%	37,657	4,657	50,035
50% <= Minority < 80%	22,462	6,664	31,105
80% <= Minority <= 100%	13,324	3,561	18,614
Tract Missing / Unable to Classify	0	0	0
Total:	162,198	30,059	216,042

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2010

	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%	10,485	10,485	4,125	36,621	11,476	36,927	48,409
10% <= Minority < 30%	9,259	9,259	4,392	29,386	9,701	29,597	39,299
30% <= Minority < 50%	3,215	3,215	2,433	9,977	3,335	10,043	13,378
50% <= Minority < 80%	2,289	2,289	2,069	7,076	2,374	7,114	9,488
80% <= Minority <= 100%	1,105	1,105	1,062	4,506	1,131	4,527	5,658
Tract Missing / Unable to Classify	2	2	2	11	3	11	14
Subtotal	26,354	26,354	14,082	87,577	28,019	88,219	116,245
50% < Income <=60% of MSA Median Income							
Minority < 10%	7,964	0	3,162	28,443	8,723	28,709	37,435
10% <= Minority < 30%	6,701	0	3,090	21,102	7,072	21,267	28,341
30% <= Minority < 50%	2,317	0	1,681	6,641	2,395	6,675	9,071
50% <= Minority < 80%	1,370	0	1,202	4,514	1,441	4,538	5,979
80% <= Minority <= 100%	648	0	613	2,612	666	2,622	3,288
Tract Missing / Unable to Classify	3	0	3	12	3	12	15
Subtotal	19,002	0	9,750	63,324	20,299	63,823	84,128
60% < Income <=80% of MSA Median Income							
Minority < 10%	17,624	0	6,728	72,919	19,384	73,655	93,045
10% <= Minority < 30%	14,828	0	6,805	53,965	15,708	54,380	70,090
30% <= Minority < 50%	4,738	0	3,450	16,379	5,042	16,503	21,546
50% <= Minority < 80%	3,064	0	2,630	10,730	3,222	10,788	14,010
80% <= Minority <= 100%	1,499	0	1,394	5,937	1,560	5,972	7,532
Tract Missing / Unable to Classify	13	0	12	35	18	36	54
Subtotal	41,765	0	21,018	159,965	44,933	161,334	206,276
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	6,426	0	18,891	83,800	102,704
10% <= Minority < 30%	0	0	6,584	0	15,677	61,725	77,406
30% <= Minority < 50%	0	0	3,252	0	4,874	17,855	22,729
50% <= Minority < 80%	0	0	2,520	0	3,149	11,285	14,434
80% <= Minority <= 100%	0	0	1,107	0	1,295	5,410	6,705
Tract Missing / Unable to Classify	0	0	11	0	18	39	57
Subtotal	0	0	19,899	0	43,903	180,114	224,034
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	289	0	17,149	82,754	99,920
10% <= Minority < 30%	0	0	534	0	14,457	61,503	75,963
30% <= Minority < 50%	0	0	492	0	4,282	17,411	21,694
50% <= Minority < 80%	0	0	764	0	2,631	10,473	13,104
80% <= Minority <= 100%	0	0	477	0	1,000	4,222	5,222
Tract Missing / Unable to Classify	0	0	11	0	33	48	81
Subtotal	0	0	2,567	0	39,551	176,411	215,983
120% of MSA Median Income < Income							
Minority < 10%	0	0	767	0	79,718	368,313	448,098
10% <= Minority < 30%	0	0	1,421	0	68,091	291,481	359,587
30% <= Minority < 50%	0	0	1,396	0	17,701	73,338	91,048
50% <= Minority < 80%	0	0	2,362	0	9,434	38,444	47,879
80% <= Minority <= 100%	0	0	1,180	0	2,998	11,867	14,866
Tract Missing / Unable to Classify	0	0	77	0	179	338	517
Subtotal	0	0	7,202	0	178,120	783,781	961,994
Borrower Income Missing							
Minority < 10%	0	0	2	0	40	1,732	1,772
10% <= Minority < 30%	0	0	6	0	61	1,226	1,287
30% <= Minority < 50%	0	0	9	0	19	440	459
50% <= Minority < 80%	0	0	21	0	24	361	385
80% <= Minority <= 100%	0	0	10	0	11	408	419
Tract Missing / Unable to Classify	0	0	0	0	31	85	116
Subtotal	0	0	47	0	184	4,252	4,436
Total:	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2010

	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	729	229	499	2,495	3,460	12,602	16,062
Alaska	252	68	106	899	928	4,003	4,931
Arizona	1,992	730	896	6,672	9,522	27,164	36,686
Arkansas	424	126	635	1,443	2,155	7,968	10,123
California	8,461	2,354	10,920	36,869	38,863	198,586	237,449
Colorado	2,142	735	1,223	8,997	8,429	38,004	46,433
Connecticut	1,156	358	1,709	4,385	3,833	18,088	21,923
Delaware	406	149	158	1,112	1,417	4,863	6,280
District of Columbia	175	42	457	545	792	2,239	3,031
Florida	5,304	1,754	4,997	10,309	21,517	44,189	65,714
Georgia	1,955	642	2,120	6,871	8,556	30,191	38,753
Hawaii	408	103	672	1,069	1,712	4,545	6,257
Idaho	550	166	113	1,913	2,638	7,978	10,620
Illinois	4,698	1,381	5,709	19,978	17,319	97,799	115,120
Indiana	3,151	1,066	4,106	10,652	9,609	41,267	50,890
Iowa	1,508	482	1,894	3,983	4,384	17,643	22,028
Kansas	1,066	325	634	2,775	4,239	14,227	18,466
Kentucky	1,405	410	1,152	4,928	5,343	22,766	28,109
Louisiana	568	138	894	2,035	2,856	11,346	14,202
Maine	281	76	401	1,564	1,635	7,480	9,115
Maryland	1,807	532	771	10,038	6,704	38,571	45,276
Massachusetts	2,181	516	837	9,447	9,232	45,926	55,173
Michigan	3,118	1,126	434	11,597	11,277	46,268	57,557
Minnesota	3,696	1,543	1,316	13,697	9,571	51,341	60,920
Mississippi	183	41	111	759	966	4,382	5,348
Missouri	2,757	972	3,748	8,361	8,776	37,014	45,790
Montana	304	76	74	1,243	1,203	5,625	6,828
Nebraska	646	204	775	2,046	2,439	10,210	12,649
Nevada	975	399	195	2,255	3,707	6,869	10,576
New Hampshire	526	161	663	2,441	1,887	9,502	11,401
New Jersey	1,553	284	2,195	6,650	9,611	45,469	55,080
New Mexico	551	170	411	1,249	1,962	6,247	8,209
New York	3,038	628	3,347	8,587	16,398	51,777	68,179
North Carolina	2,465	784	855	9,812	11,958	48,339	60,311
North Dakota	240	52	394	554	1,289	2,996	4,285
Ohio	3,840	1,220	948	13,905	12,473	65,259	77,750
Oklahoma	997	300	1,154	1,677	3,931	9,040	12,971
Oregon	1,325	411	992	6,644	5,328	29,229	34,557
Pennsylvania	3,549	949	1,004	9,961	13,441	48,012	61,457
Rhode Island	305	66	70	1,205	1,130	5,035	6,168
South Carolina	1,479	468	499	3,235	5,898	15,051	20,961
South Dakota	209	45	60	710	798	3,935	4,733
Tennessee	1,395	444	812	4,684	5,796	20,797	26,593
Texas	3,912	922	5,687	6,886	24,322	52,994	77,316
Utah	1,028	321	301	5,443	4,005	21,453	25,462
Vermont	300	64	49	1,206	1,222	4,760	5,983
Virginia	2,511	714	1,168	10,932	9,956	47,041	56,998
Washington	2,441	709	3,121	11,761	9,132	50,802	59,935
West Virginia	238	69	185	696	1,286	3,696	4,982
Wisconsin	2,753	797	2,928	12,935	8,889	53,287	62,182
Wyoming	143	35	31	574	545	2,432	2,977
Guam	14	1	105	48	206	372	578
Puerto Rico	10	3	28	132	460	1,224	1,684
Virgin Islands	0	0	4	2	8	31	39
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2010

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	2,530	162	3,136
Alaska	0	0	0
Arizona	8,792	397	9,807
Arkansas	786	0	786
California	7,147	175	19,012
Colorado	3,954	820	5,160
Connecticut	154	27	459
Delaware	0	0	0
District of Columbia	1,000	308	1,205
Florida	16,758	1,981	24,393
Georgia	8,322	2,227	11,683
Hawaii	0	0	0
Idaho	130	0	130
Illinois	2,942	119	5,014
Indiana	2,174	921	2,234
Iowa	977	141	983
Kansas	882	9	914
Kentucky	2,003	792	2,094
Louisiana	1,488	366	2,219
Maine	0	0	0
Maryland	9,660	1,420	10,239
Massachusetts	1,327	30	1,682
Michigan	1,652	366	1,676
Minnesota	2,203	1,006	2,408
Mississippi	2,832	1,205	3,066
Missouri	1,608	573	2,070
Montana	0	0	0
Nebraska	1,053	175	1,053
Nevada	1,747	1,087	2,077
New Hampshire	160	0	160
New Jersey	1,775	94	3,989
New Mexico	624	0	624
New York	6,417	2,896	11,296
North Carolina	6,814	2,200	8,189
North Dakota	168	168	168
Ohio	5,382	1,116	5,532
Oklahoma	1,119	0	1,242
Oregon	1,136	194	1,250
Pennsylvania	5,351	152	7,032
Rhode Island	62	0	300
South Carolina	5,014	1,632	5,722
South Dakota	192	0	278
Tennessee	3,365	356	3,953
Texas	25,589	5,858	34,445
Utah	1,749	0	1,931
Vermont	0	0	0
Virginia	8,072	392	8,692
Washington	4,100	167	4,496
West Virginia	0	0	0
Wisconsin	2,988	527	3,243
Wyoming	0	0	0
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	162,198	30,059	216,042

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2010

	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)	\$1,503	\$456	\$1,262	\$13,716	\$9,428	\$98,485	\$107,917
Number of Mortgages	14,354	5,538	10,018	114,828	48,821	522,347	571,197
Portion of Total	16.48%	21.01%	13.44%	36.94%	13.75%	35.83%	31.50%
60% < LTV <= 80%							
\$UPB(MILLIONS)	\$7,358	\$1,643	\$7,917	\$20,529	\$51,375	\$147,847	\$199,246
Number of Mortgages	55,056	16,134	47,843	138,676	234,595	684,137	918,846
Portion of Total	63.20%	61.22%	64.16%	44.61%	66.08%	46.93%	50.68%
80% < LTV <= 90%							
\$UPB(MILLIONS)	\$947	\$132	\$1,183	\$4,378	\$7,473	\$26,911	\$34,385
Number of Mortgages	7,200	1,413	7,197	26,898	34,173	123,843	158,022
Portion of Total	8.26%	5.36%	9.65%	8.65%	9.63%	8.49%	8.72%
90% < LTV <= 95%							
\$UPB(MILLIONS)	\$610	\$89	\$748	\$2,064	\$4,825	\$12,059	\$16,885
Number of Mortgages	5,358	1,055	5,418	12,218	24,820	54,061	78,885
Portion of Total	6.15%	4.00%	7.27%	3.93%	6.99%	3.71%	4.35%
95% < LTV <=100%							
\$UPB(MILLIONS)	\$34	\$6	\$33	\$1,518	\$473	\$7,053	\$7,527
Number of Mortgages	348	74	326	8,793	3,929	31,467	35,396
Portion of Total	0.40%	0.28%	0.44%	2.83%	1.11%	2.16%	1.95%
100% < LTV							
\$UPB(MILLIONS)	\$1	\$0	\$0	\$1,699	\$326	\$9,792	\$10,118
Number of Mortgages	5	2	4	9,225	3,028	41,383	44,411
Portion of Total	0.01%	0.01%	0.01%	2.97%	0.85%	2.84%	2.45%
Missing LTV							
\$UPB(MILLIONS)	\$1,034	\$392	\$811	\$15	\$1,269	\$76	\$1,345
Number of Mortgages	4,799	2,138	3,757	228	5,641	696	6,337
Portion of Total	5.51%	8.11%	5.04%	0.07%	1.59%	0.05%	0.35%
Total							
\$UPB(MILLIONS)	\$11,487	\$2,719	\$11,955	\$43,920	\$75,170	\$302,223	\$377,423
Number of Mortgages	87,120	26,354	74,563	310,866	355,007	1,457,934	1,813,094
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.