



## **Affordable Housing Tables**

Covering Calendar Year: 2012

For Period Ending: 12/31/2012



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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 2012 (Period Ending 12/31/2012)**

	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 <sup>1</sup>	Qualifying Low- Income Refinance Mortgages <sup>1</sup>	All Mortgage Purchases
<b>Purchases of Single Family Mortgages</b>										
<b>Owner Occupied 1-Unit Properties/Mortgages:</b>										
UPB(\$ Millions)	\$63,513	\$9,261	\$63,513	\$2,034	\$63,513	\$9,491	\$5,339	\$319,351	\$47,510	\$399,483
Number of Mortgages	285,921	69,693	285,921	20,248	285,921	58,132	31,919	1,525,527	340,727	1,890,897
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>										
UPB(\$ Millions)	\$586	\$90	\$586	\$16	\$586	\$278	\$232	\$4,038	\$969	\$4,642
Number of Mortgages	1,861	514	1,861	141	1,861	974	772	14,049	4,666	15,985
<b>Missing Affordability Data Adjustments</b>										
<b>Owner Occupied Mortgages in 1-4 Unit Properties:</b>										
Number of Mortgages With Missing Data	111	N/A	111	N/A	111	N/A	N/A	1,134	N/A	N/A
Mortgages Where Income Estimation is Possible										
Not Subject to the Cap	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	N/A
Subject to the Cap	20	5	20	2	20	2	0	793	182	N/A
<b>Market Determined Cap</b>	<b>2,640</b>		<b>2,640</b>		<b>2,640</b>			<b>42,473</b>		<b>N/A</b>
<b>Missing Data Adjustment For Affordability Estimation</b>		<b>5</b>		<b>2</b>		<b>2</b>	<b>0</b>		<b>182</b>	
<b>Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:</b>										
UPB(\$ Millions)	\$64,099	\$9,350	\$64,099	\$2,049	\$64,099	\$9,769	\$5,571	\$323,389	\$48,479	\$404,125
Number of Mortgages	287,782	70,207	287,782	20,389	287,782	59,106	32,691	1,539,576	345,393	1,906,882
Number of Mortgages(adjusted)	287,782	70,212	287,782	20,391	287,782	59,108	32,691	1,539,576	345,575	1,906,882
<b>Goals Performance</b>										
<b>Freddie Mac's Single-Family Goals</b>		23%		7%		20%			20%	
<b>Goal Performance Percentages</b>		24.40%		7.09%		20.54%			22.45%	
<b>Freddie Mac's Single-Family Subgoal</b>							11%			
<b>Subgoal Performance Percentages</b>							11.36%			

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

<sup>1</sup> 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 2012 (Period Ending 12/31/2012)**

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
<b>Purchases of Multifamily Mortgages</b>				
<b>Multifamily 5-50 Unit Properties:</b>				
UPB(\$ Million)	\$47	\$8	\$293	
Number of Mortgages	27	9	59	
Number of Properties	30	9	62	
Number of Units	829	208	2,194	
<b>Multifamily &gt; 50 Unit Properties:</b>				
UPB(\$ Million)	\$16,685	\$2,214	\$26,075	
Number of Mortgages	1,133	303	1,366	
Number of Properties	1,143	303	1,378	
Number of Units	295,413	58,717	375,328	
<b>Missing Affordability Data Adjustments</b>				
<b>Rental Unit Affordability Estimation</b>				
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units
<b>Units in Multifamily Properties:</b>				
Number of Units With Missing Data	6,162		6,162	N/A
Units Where Rent Estimation is Not Possible	462		462	N/A
Units Where Rent Estimation is Possible	5,700		5,700	N/A
Not Subject to Cap	5,697	2,537	5,697	1,157
Subject to Cap	3	2	3	2
10% Cap	37,752		37,752	N/A
<b>Adjustments to Number of Units for Missing Data:</b>		2,539	1,159	N/A
<b>Total Multifamily:</b>				
UPB(\$ Million)	\$16,732		\$2,223	\$26,369
Number of Mortgages	1,158		312	1,423
Number of Properties	1,173		312	1,440
Number of Units	296,242		58,925	377,522
Number of Units(adjusted)	298,781		60,084	377,522
<b>Goals Performance</b>				
<b>Freddie Mac's Multifamily Goals (units)</b>	225,000		59,000	
<b>Goal Performance (units)</b>	298,781		60,084	

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 2012 (Period Ending 12/31/2012)**

	Total Mortgages Eligible To Qualify As Low-Income Refinance <sup>1</sup>	Qualifying Low- Income Refinance Mortgages <sup>1</sup>	All Mortgage Purchases
<b>Purchases of Loan Modifications of At-Risk Mortgages</b>			
<b>Owner Occupied 1-Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$6,200	\$3,635	\$6,200
Number of Mortgages	30,134	21,165	30,142
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$395	\$140	\$395
Number of Mortgages	1,256	588	1,256
<b>Total Modifications of At-Risk Mortgages:</b>			
UPB(\$ Millions)	\$6,595	\$3,775	\$6,595
Number of Mortgages	31,390	21,753	31,398

<sup>1</sup> 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)<sup>1</sup>**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>Income No More Than 50% of Median Income</b>							
\$UPB(MILLIONS)	\$2,049	\$2,049	\$1,077	\$12,208	\$2,116	\$12,361	\$14,479
Number of Mortgages	20,389	20,389	10,540	102,262	21,241	103,284	124,542
<b>Portion of Qualifying or Total Mortgages Acquired</b>	29.04%	100.00%	17.83%	29.61%	6.68%	6.50%	6.53%
<b>Income More Than 50% But No More Than 60% of Median Income</b>							
\$UPB(MILLIONS)	\$1,943	\$0	\$960	\$9,437	\$2,015	\$9,526	\$11,543
Number of Mortgages	15,048	0	7,262	69,571	15,781	70,185	85,981
<b>Portion of Qualifying or Total Mortgages Acquired</b>	21.43%	0.00%	12.29%	20.14%	4.97%	4.42%	4.51%
<b>Income More Than 60% But No More Than 80% of Median Income</b>							
\$UPB(MILLIONS)	\$5,358	\$0	\$2,488	\$26,835	\$5,551	\$27,072	\$32,630
Number of Mortgages	34,770	0	15,700	173,560	36,449	175,208	211,701
<b>Portion of Qualifying or Total Mortgages Acquired</b>	49.52%	0.00%	26.56%	50.25%	11.47%	11.03%	11.10%
<b>Income More Than 80% But No More Than 100% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$2,951	\$0	\$6,823	\$34,369	\$41,209
Number of Mortgages	0	0	15,591	0	37,760	194,200	232,042
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	26.38%	0.00%	11.88%	12.23%	12.17%
<b>Income More Than 100% But No More Than 120% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$521	\$0	\$7,431	\$37,217	\$44,665
Number of Mortgages	0	0	2,689	0	36,140	189,648	225,871
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	4.55%	0.00%	11.37%	11.94%	11.85%
<b>Income More Than 120% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$1,771	\$0	\$45,850	\$213,348	\$259,358
Number of Mortgages	0	0	7,322	0	170,361	854,520	1,025,465
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	12.39%	0.00%	53.60%	53.80%	53.78%
<b>Missing</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$25	\$217	\$242
Number of Mortgages	0	0	2	0	112	1,168	1,280
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.00%	0.04%	0.07%	0.07%
<b>All Income Levels<sup>2</sup></b>							
\$UPB(MILLIONS)	\$9,350	\$2,049	\$9,769	\$48,479	\$69,812	\$334,109	\$404,125
Number of Mortgages	70,207	20,389	59,106	345,393	317,844	1,588,213	1,906,882
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

<sup>2</sup> Includes Missing.

**Table 3**  
**Distribution of Rental Units**  
**Financed by Multifamily Mortgages Purchased by Freddie Mac**  
**By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
<b>Affordable At No More Than 30% Of Median Income</b>			
\$UPB(MILLIONS)	\$16	\$16	\$16
Number of Units	495	495	495
<b>Portion of Qualifying or Total Units Financed</b>	0.17%	0.82%	0.13%
<b>Affordable At More Than 30% but No More than 50% Of Median Income</b>			
\$UPB(MILLIONS)	\$2,207	\$2,207	\$2,207
Number of Units	58,430	58,430	58,430
<b>Portion of Qualifying or Total Units Financed</b>	19.56%	97.25%	15.48%
<b>Affordable At More Than 50% but No More than 60% Of Median Income</b>			
\$UPB(MILLIONS)	\$5,065	\$0	\$5,065
Number of Units	98,379	0	98,379
<b>Portion of Qualifying or Total Units Financed</b>	32.93%	0.00%	26.06%
<b>Affordable At More Than 60% but No More than 80% Of Median Income</b>			
\$UPB(MILLIONS)	\$9,443	\$0	\$9,443
Number of Units	138,938	0	138,938
<b>Portion of Qualifying or Total Units Financed</b>	46.50%	0.00%	36.80%
<b>Affordable At More Than 80% but No More than 100% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$4,708
Number of Units	0	0	49,626
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	13.15%
<b>Affordable At More Than 100% but No More than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$1,980
Number of Units	0	0	15,781
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	4.18%
<b>Affordable At More Than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$2,236
Number of Units	0	0	9,711
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	2.57%
<b>Tenant Rent Missing</b>			
\$UPB(MILLIONS)	\$339	\$163	\$713
Number of Units	2,539	1,159	6,162
<b>Portion of Qualifying or Total Units Financed</b>	0.85%	1.93%	1.63%
<b>All Income Levels<sup>2</sup></b>			
\$UPB(MILLIONS)	\$17,071	\$2,386	\$26,369
Number of Units	298,781	60,084	377,522
<b>Portion of Qualifying or Total Units Financed</b>	100.00%	100.00%	100.00%

<sup>1</sup> 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."

<sup>2</sup> 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 2012 (Period Ending 12/31/2012)**

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages <sup>1</sup>	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median <sup>1</sup>	Family Income > 100% of Area Median <sup>1</sup>	Family Income <= 100% of Area Median <sup>1</sup>	Family Income > 100% of Area Median <sup>1</sup>		
<b>(1) Tract Income &lt;= 80% of Area Median</b>						
\$UPB(MILLIONS)	\$630	\$750	\$1,357	\$1,542	\$4,279	\$4,279
Number of Mortgages	4,572	3,177	10,051	6,836	24,636	24,636
Percent of Eligible	18.56%	12.90%	40.80%	27.75%	100.00%	100.00%
<b>(2) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &gt;= 30% Minority</b>						
\$UPB(MILLIONS)	\$371	\$606	\$922	\$1,426	\$1,293	\$3,324
Number of Mortgages	2,355	2,386	5,700	5,492	8,055	15,933
Percent of Eligible	14.78%	14.98%	35.77%	34.47%	50.56%	100.00%
<b>(3) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &lt; 30% Minority</b>						
\$UPB(MILLIONS)	\$697	\$1,010	\$1,376	\$2,004	\$697	\$5,087
Number of Mortgages	5,251	4,840	11,927	10,560	5,251	32,578
Percent of Eligible	16.12%	14.86%	36.61%	32.41%	16.12%	100.00%
<b>(4) Tract Income &gt;= 100% of Area Median<sup>2</sup></b>						
\$UPB(MILLIONS)	\$3,500	\$13,268	\$7,070	\$27,571	\$3,500	\$51,409
Number of Mortgages	21,164	46,959	44,970	101,542	21,164	214,635
Percent of Eligible	9.86%	21.88%	20.95%	47.31%	9.86%	100.00%
<b>(5) Total</b>						
\$UPB(MILLIONS)	\$5,198	\$15,633	\$10,725	\$32,543	\$9,769	\$64,099
Number of Mortgages	33,342	57,362	72,648	124,430	59,106	287,782
Percent of Eligible	11.59%	19.93%	25.24%	43.24%	20.54%	100.00%

<sup>1</sup> Includes mortgages where affordability was estimated.

<sup>2</sup> 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 <sup>1</sup>**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>American Indian or Alaskan Native <sup>2</sup></b>							
SUPB(MILLIONS)	\$28	\$6	\$29	\$284	\$206	\$1,301	\$1,508
Number of Mortgages	220	59	191	1,939	1,024	6,853	7,882
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.31%</b>	<b>0.29%</b>	<b>0.32%</b>	<b>0.56%</b>	<b>0.32%</b>	<b>0.43%</b>	<b>0.41%</b>
<b>Asian<sup>2</sup></b>							
SUPB(MILLIONS)	\$939	\$229	\$1,201	\$3,552	\$7,067	\$33,794	\$40,868
Number of Mortgages	5,319	1,782	5,573	17,794	24,814	113,955	138,788
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>7.58%</b>	<b>8.74%</b>	<b>9.43%</b>	<b>5.15%</b>	<b>7.81%</b>	<b>7.18%</b>	<b>7.28%</b>
<b>Black or African American <sup>2</sup></b>							
SUPB(MILLIONS)	\$182	\$48	\$236	\$2,046	\$1,130	\$7,830	\$8,964
Number of Mortgages	1,383	461	1,531	14,501	5,426	42,248	47,689
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>1.97%</b>	<b>2.26%</b>	<b>2.59%</b>	<b>4.20%</b>	<b>1.71%</b>	<b>2.66%</b>	<b>2.50%</b>
<b>Native Hawaiian or Other Pacific Islander <sup>2</sup></b>							
SUPB(MILLIONS)	\$32	\$7	\$47	\$221	\$244	\$1,335	\$1,580
Number of Mortgages	208	62	231	1,278	1,016	5,739	6,756
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.30%</b>	<b>0.30%</b>	<b>0.39%</b>	<b>0.37%</b>	<b>0.32%</b>	<b>0.36%</b>	<b>0.35%</b>
<b>White - Hispanic or Latino<sup>3</sup></b>							
SUPB(MILLIONS)	\$467	\$130	\$531	\$3,778	\$2,733	\$15,614	\$18,357
Number of Mortgages	3,586	1,290	3,466	23,606	13,120	76,779	89,944
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>5.11%</b>	<b>6.33%</b>	<b>5.86%</b>	<b>6.83%</b>	<b>4.13%</b>	<b>4.83%</b>	<b>4.72%</b>
<b>White - Non Hispanic or Latino</b>							
SUPB(MILLIONS)	\$7,117	\$1,513	\$6,987	\$33,903	\$52,737	\$241,466	\$294,375
Number of Mortgages	55,556	15,662	44,215	255,929	249,392	1,198,518	1,448,616
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>79.13%</b>	<b>76.82%</b>	<b>74.81%</b>	<b>74.10%</b>	<b>78.46%</b>	<b>75.46%</b>	<b>75.97%</b>
<b>Two or More Minority Races <sup>4</sup></b>							
SUPB(MILLIONS)	\$7	\$1	\$14	\$59	\$77	\$447	\$524
Number of Mortgages	43	7	63	357	272	1,798	2,070
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.06%</b>	<b>0.03%</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.09%</b>	<b>0.11%</b>	<b>0.11%</b>
<b>Joint - either Borrower or Co-Borrower are of a minority group <sup>5</sup></b>							
SUPB(MILLIONS)	\$0	\$0	\$0	\$8	\$0	\$14	\$14
Number of Mortgages	0	0	0	48	1	76	77
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Information not Provided by Borrower or Co-Borrower <sup>6</sup></b>							
SUPB(MILLIONS)	\$563	\$113	\$709	\$4,337	\$5,519	\$30,402	\$35,931
Number of Mortgages	3,792	1,037	3,754	28,009	22,361	134,405	156,800
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>5.40%</b>	<b>5.09%</b>	<b>6.35%</b>	<b>8.11%</b>	<b>7.04%</b>	<b>8.46%</b>	<b>8.22%</b>
<b>Not Applicable</b>							
SUPB(MILLIONS)	\$15	\$4	\$14	\$275	\$98	\$1,877	\$1,975
Number of Mortgages	100	29	81	1,782	416	7,650	8,066
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.52%</b>	<b>0.13%</b>	<b>0.48%</b>	<b>0.42%</b>
<b>Data Not Provided by Loan Seller</b>							
SUPB(MILLIONS)	\$0	\$0	\$0	\$17	\$0	\$28	\$28
Number of Mortgages	0	0	1	150	2	192	194
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.04%</b>	<b>0.00%</b>	<b>0.01%</b>	<b>0.01%</b>
<b>Total</b>							
SUPB(MILLIONS)	\$9,350	\$2,049	\$9,769	\$48,479	\$69,812	\$334,109	\$404,125
Number of Mortgages	70,207	20,389	59,106	345,393	317,844	1,588,213	1,906,882
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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."

<sup>6</sup> 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 <sup>1</sup>**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>Borrower and Co-Borrower are Hispanic or Latino:</b>							
\$UPB(MILLIONS)	\$449	\$134	\$487	\$3,997	\$1,995	\$12,710	\$14,712
Number of Mortgages	3,480	1,328	3,278	24,977	10,252	64,701	74,985
<b>Portion of Qualifying or Total Mortgages Acquired</b>	4.96%	6.51%	5.55%	7.23%	3.23%	4.07%	3.93%
<b>Borrower and Co-Borrower are not Hispanic or Latino:</b>							
\$UPB(MILLIONS)	\$8,299	\$1,802	\$8,507	\$39,351	\$61,387	\$283,689	\$345,256
Number of Mortgages	62,695	18,028	51,773	286,432	281,682	1,355,925	1,638,343
<b>Portion of Qualifying or Total Mortgages Acquired</b>	89.30%	88.42%	87.59%	82.93%	88.62%	85.37%	85.92%
<b>Joint - Either Borrower or Co-Borrower are Hispanic or Latino: <sup>2</sup></b>							
\$UPB(MILLIONS)	\$57	\$6	\$97	\$449	\$1,028	\$5,508	\$6,540
Number of Mortgages	383	56	488	2,849	4,099	24,527	28,642
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.55%	0.27%	0.83%	0.82%	1.29%	1.54%	1.50%
<b>Information not Provided by Borrower or Co-Borrower: <sup>3</sup></b>							
\$UPB(MILLIONS)	\$541	\$106	\$676	\$4,272	\$5,380	\$31,488	\$36,880
Number of Mortgages	3,617	969	3,551	27,752	21,698	138,269	160,008
<b>Portion of Qualifying or Total Mortgages Acquired</b>	5.15%	4.75%	6.01%	8.03%	6.83%	8.71%	8.39%
<b>Not Applicable:</b>							
\$UPB(MILLIONS)	\$4	\$1	\$2	\$372	\$21	\$652	\$673
Number of Mortgages	32	8	14	3,128	110	4,453	4,563
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.05%	0.04%	0.02%	0.91%	0.03%	0.28%	0.24%
<b>Data Not Provided By Loan Seller</b>							
\$UPB(MILLIONS)	\$0	\$0	\$1	\$38	\$1	\$63	\$64
Number of Mortgages	0	0	2	255	3	338	341
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.07%	0.00%	0.02%	0.02%
<b>Total:</b>							
\$UPB(MILLIONS)	\$9,350	\$2,049	\$9,769	\$48,479	\$69,812	\$334,109	\$404,125
Number of Mortgages	70,207	20,389	59,106	345,393	317,844	1,588,213	1,906,882
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

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

<sup>3</sup> 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)<sup>1</sup>**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>All Male:</b>							
\$UPB(MILLIONS)	\$3,397	\$755	\$3,426	\$13,726	\$18,739	\$70,970	\$89,741
Number of Mortgages	25,578	7,476	21,085	97,542	89,171	341,605	430,910
<b>Portion of Qualifying or Total Mortgages Acquired</b>	36.43%	36.67%	35.67%	28.24%	28.05%	21.51%	22.60%
<b>All Female:</b>							
\$UPB(MILLIONS)	\$3,487	\$935	\$2,853	\$16,106	\$11,244	\$47,993	\$59,252
Number of Mortgages	27,245	9,548	18,961	121,155	62,675	271,754	334,510
<b>Portion of Qualifying or Total Mortgages Acquired</b>	38.81%	46.83%	32.08%	35.08%	19.72%	17.11%	17.54%
<b>Male and Female:</b>							
\$UPB(MILLIONS)	\$2,220	\$314	\$3,188	\$16,402	\$37,331	\$199,629	\$237,109
Number of Mortgages	15,691	2,918	17,423	111,607	155,650	902,787	1,059,026
<b>Portion of Qualifying or Total Mortgages Acquired</b>	22.35%	14.31%	29.48%	32.31%	48.97%	56.84%	55.54%
<b>Not Applicable:</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$17	\$1	\$32	\$33
Number of Mortgages	1	0	2	98	4	159	163
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	0.01%
<b>Not Provided:</b>							
\$UPB(MILLIONS)	\$246	\$47	\$301	\$2,217	\$2,497	\$15,468	\$17,970
Number of Mortgages	1,692	447	1,633	14,866	10,341	71,759	82,121
<b>Portion of Qualifying or Total Mortgages Acquired</b>	2.41%	2.19%	2.76%	4.30%	3.25%	4.52%	4.31%
<b>Missing:</b>							
\$UPB(MILLIONS)	\$0	\$0	\$1	\$12	\$1	\$18	\$19
Number of Mortgages	0	0	2	125	3	149	152
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.04%	0.00%	0.01%	0.01%
<b>Total:</b>							
\$UPB(MILLIONS)	\$9,350	\$2,049	\$9,769	\$48,479	\$69,812	\$334,109	\$404,125
Number of Mortgages	70,207	20,389	59,106	345,393	317,844	1,588,213	1,906,882
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> 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 2012 (Period Ending 12/31/2012)**

	<b>Qualifying Low-Income Purchase Money Mortgages</b>	<b>Qualifying Very Low-Income Purchase Money Mortgages</b>	<b>Qualifying Low-Income Area Purchase Money Mortgages</b>	<b>Qualifying Low-Income Refinance Mortgages</b>	<b>Total Purchase Money Mortgages Acquired</b>	<b>Total Refinance Mortgages Acquired</b>	<b>Total Mortgages Acquired</b>
Minority < 10%	19,635	5,343	11,823	95,536	92,961	454,360	547,624
10% <= Minority < 20%	18,336	5,076	12,001	79,363	88,485	405,094	493,849
20% <= Minority < 30%	10,547	3,032	7,755	47,720	49,999	240,065	290,171
30% <= Minority < 50%	11,404	3,425	12,238	55,335	51,282	260,294	311,679
50% <= Minority < 80%	7,381	2,483	10,448	41,862	27,129	161,548	188,703
80% <= Minority <= 100%	2,896	1,029	4,745	25,535	7,714	66,104	73,834
Tract Missing / Unable to Classify	8	1	96	42	274	748	1,022
<b>Total:</b>	<b>70,207</b>	<b>20,389</b>	<b>59,106</b>	<b>345,393</b>	<b>317,844</b>	<b>1,588,213</b>	<b>1,906,882</b>

**Table 8**  
**Distribution of Freddie Mac's Multifamily Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	7,785	1,237	9,953
10% <= Minority < 20%	32,435	3,519	42,088
20% <= Minority < 30%	45,169	10,359	58,164
30% <= Minority < 50%	85,331	13,747	107,808
50% <= Minority < 80%	87,951	19,395	110,744
80% <= Minority <= 100%	40,110	11,827	48,765
Tract Missing / Unable to Classify	0	0	0
<b>Total:</b>	<b>298,781</b>	<b>60,084</b>	<b>377,522</b>

**Table 9**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**Minority Percentage of Census Tract by Income of Borrower**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>Income &lt;= 50% of Median Income</b>							
Minority < 10%	5,343	5,343	1,952	25,693	5,790	26,017	31,812
10% <= Minority < 30%	8,108	8,108	3,335	36,607	8,335	36,960	45,303
30% <= Minority < 50%	3,425	3,425	2,382	16,730	3,510	16,903	20,417
50% <= Minority < 80%	2,483	2,483	1,948	13,833	2,547	13,962	16,509
80% <= Minority <= 100%	1,029	1,029	922	9,392	1,058	9,435	10,493
Tract Missing / Unable to Classify	1	1	1	7	1	7	8
Subtotal	20,389	20,389	10,540	102,262	21,241	103,284	124,542
<b>50% &lt; Income &lt;=60% of MSA Median Income</b>							
Minority < 10%	4,382	0	1,587	19,970	4,749	20,178	24,933
10% <= Minority < 30%	6,185	0	2,565	25,323	6,403	25,530	31,940
30% <= Minority < 50%	2,416	0	1,528	11,045	2,501	11,144	13,647
50% <= Minority < 80%	1,455	0	1,048	8,180	1,502	8,252	9,754
80% <= Minority <= 100%	610	0	534	5,044	625	5,072	5,697
Tract Missing / Unable to Classify	0	0	0	9	1	9	10
Subtotal	15,048	0	7,262	69,571	15,781	70,185	85,981
<b>60% &lt; Income &lt;=80% of MSA Median Income</b>							
Minority < 10%	9,910	0	3,439	49,873	10,666	50,499	61,189
10% <= Minority < 30%	14,590	0	5,736	65,153	15,147	65,695	80,858
30% <= Minority < 50%	5,563	0	3,200	27,560	5,771	27,796	33,571
50% <= Minority < 80%	3,443	0	2,267	19,849	3,564	20,031	23,595
80% <= Minority <= 100%	1,257	0	1,051	11,099	1,291	11,161	12,452
Tract Missing / Unable to Classify	7	0	7	26	10	26	36
Subtotal	34,770	0	15,700	173,560	36,449	175,208	211,701
<b>80% &lt; Income &lt;=100% of MSA Median Income</b>							
Minority < 10%	0	0	3,698	0	11,063	56,614	67,716
10% <= Minority < 30%	0	0	5,871	0	15,811	75,282	91,132
30% <= Minority < 50%	0	0	2,967	0	6,043	31,151	37,198
50% <= Minority < 80%	0	0	2,124	0	3,656	21,165	24,821
80% <= Minority <= 100%	0	0	918	0	1,167	9,951	11,118
Tract Missing / Unable to Classify	0	0	13	0	20	37	57
Subtotal	0	0	15,591	0	37,760	194,200	232,042
<b>100% &lt; Income &lt;=120% of MSA Median Income</b>							
Minority < 10%	0	0	338	0	10,673	55,800	66,507
10% <= Minority < 30%	0	0	607	0	15,390	74,747	90,170
30% <= Minority < 50%	0	0	566	0	5,901	31,029	36,945
50% <= Minority < 80%	0	0	778	0	3,251	20,023	23,274
80% <= Minority <= 100%	0	0	394	0	910	8,005	8,916
Tract Missing / Unable to Classify	0	0	6	0	15	44	59
Subtotal	0	0	2,689	0	36,140	189,648	225,871
<b>120% of MSA Median Income &lt; Income</b>							
Minority < 10%	0	0	809	0	50,012	244,922	295,129
10% <= Minority < 30%	0	0	1,642	0	77,392	366,660	444,326
30% <= Minority < 50%	0	0	1,594	0	27,551	142,184	169,809
50% <= Minority < 80%	0	0	2,283	0	12,608	78,073	90,707
80% <= Minority <= 100%	0	0	925	0	2,662	22,406	25,083
Tract Missing / Unable to Classify	0	0	69	0	136	275	411
Subtotal	0	0	7,322	0	170,361	854,520	1,025,465
<b>Borrower Income Missing</b>							
Minority < 10%	0	0	0	0	8	330	338
10% <= Minority < 30%	0	0	0	0	6	285	291
30% <= Minority < 50%	0	0	1	0	5	87	92
50% <= Minority < 80%	0	0	0	0	1	42	43
80% <= Minority <= 100%	0	0	1	0	1	74	75
Tract Missing / Unable to Classify	0	0	0	0	91	350	441
Subtotal	0	0	2	0	112	1,168	1,280
<b>Total:</b>	<b>70,207</b>	<b>20,389</b>	<b>59,106</b>	<b>345,393</b>	<b>317,844</b>	<b>1,588,213</b>	<b>1,906,882</b>

**Table 10A**  
**Distribution of Freddie Mac's**  
**Single-Family Owner-Occupied Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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	624	178	922	2,464	3,012	11,755	14,792
Alaska	183	45	121	761	791	3,131	3,922
Arizona	1,546	554	743	10,008	7,967	43,413	51,388
Arkansas	399	105	628	1,706	2,203	8,176	10,394
California	5,635	1,595	5,088	46,454	29,680	245,949	275,640
Colorado	1,874	586	1,065	8,089	7,983	32,452	40,438
Connecticut	1,242	374	1,862	5,341	3,963	20,796	24,759
Delaware	265	77	121	1,228	1,220	5,254	6,477
District of Columbia	180	40	403	693	902	3,358	4,261
Florida	2,653	731	1,686	15,922	17,898	75,395	93,338
Georgia	1,496	467	1,872	10,375	7,902	45,729	53,648
Hawaii	319	80	541	982	1,381	5,001	6,383
Idaho	403	131	165	2,074	1,867	8,673	10,559
Illinois	3,958	1,174	3,860	20,312	16,273	95,166	111,453
Indiana	2,562	831	1,465	10,464	8,545	38,594	47,148
Iowa	1,322	358	1,073	4,726	4,443	19,582	24,038
Kansas	1,234	327	352	2,982	4,818	14,459	19,278
Kentucky	1,312	398	1,647	5,426	5,225	24,675	29,905
Louisiana	429	121	289	1,697	2,576	9,259	11,864
Maine	333	104	76	1,570	1,795	6,952	8,747
Maryland	1,804	547	977	10,409	6,585	40,248	46,835
Massachusetts	2,064	509	3,267	10,996	9,056	54,364	63,430
Michigan	2,464	768	596	16,273	10,875	67,958	78,856
Minnesota	2,939	993	1,059	13,988	9,796	51,642	61,464
Mississippi	92	23	112	578	681	3,598	4,290
Missouri	2,134	668	1,861	8,863	8,067	37,649	45,725
Montana	290	78	357	1,135	1,081	4,870	5,952
Nebraska	551	145	488	1,945	2,053	8,713	10,775
Nevada	654	271	231	3,357	2,746	12,613	15,359
New Hampshire	594	170	245	2,476	2,234	9,930	12,170
New Jersey	1,124	216	2,089	6,845	7,279	44,262	51,546
New Mexico	259	80	178	1,385	1,381	6,585	7,969
New York	2,637	580	3,792	9,915	13,058	52,181	65,254
North Carolina	2,343	698	2,401	9,724	11,751	47,472	59,252
North Dakota	276	80	431	628	1,254	2,837	4,093
Ohio	3,269	933	861	14,573	12,004	66,531	78,539
Oklahoma	498	128	534	1,468	2,728	7,381	10,134
Oregon	1,140	343	649	5,889	4,751	25,120	29,898
Pennsylvania	2,913	839	3,419	10,668	11,316	48,071	59,400
Rhode Island	302	78	441	1,240	1,101	5,365	6,467
South Carolina	1,008	320	545	3,693	5,196	17,579	22,794
South Dakota	123	35	41	549	540	2,410	2,950
Tennessee	1,192	345	1,816	4,399	5,553	19,040	24,614
Texas	3,115	699	2,720	8,430	22,708	53,745	76,581
Utah	1,166	337	385	4,846	4,266	20,133	24,481
Vermont	252	63	482	1,335	1,266	5,734	7,002
Virginia	2,595	774	1,603	11,521	10,625	50,037	60,682
Washington	1,867	618	2,279	10,659	7,541	45,641	53,225
West Virginia	190	61	155	729	1,207	4,012	5,219
Wisconsin	2,250	682	951	12,856	7,930	51,080	59,078
Wyoming	125	31	62	476	585	1,945	2,532
Guam	8	1	91	38	168	354	522
Puerto Rico	0	0	4	233	11	1,333	1,344
Virgin Islands	0	0	5	0	7	11	18
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
<b>Total</b>	<b>70,207</b>	<b>20,389</b>	<b>59,106</b>	<b>345,393</b>	<b>317,844</b>	<b>1,588,213</b>	<b>1,906,882</b>



**Table 10B**  
**Distribution of Freddie Mac's**  
**Multifamily Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	3,413	700	3,984
Alaska	0	0	0
Arizona	8,920	1,620	9,672
Arkansas	1,478	64	1,542
California	15,041	982	29,415
Colorado	13,477	4,105	13,843
Connecticut	469	0	1,045
Delaware	633	73	844
District of Columbia	1,239	714	1,250
Florida	19,535	1,801	36,849
Georgia	18,413	3,718	19,687
Hawaii	64	0	348
Idaho	640	115	640
Illinois	4,854	1,560	6,670
Indiana	1,167	86	1,374
Iowa	828	252	847
Kansas	4,095	1,430	4,405
Kentucky	1,828	312	1,890
Louisiana	2,245	285	3,027
Maine	0	0	0
Maryland	32,327	8,860	35,323
Massachusetts	4,602	34	5,913
Michigan	4,975	619	5,307
Minnesota	3,736	1,558	4,146
Mississippi	2,024	576	2,340
Missouri	5,222	801	5,415
Montana	0	0	0
Nebraska	1,376	46	1,492
Nevada	7,041	916	7,413
New Hampshire	203	1	242
New Jersey	3,607	120	5,246
New Mexico	1,316	0	1,609
New York	4,200	512	11,626
North Carolina	19,908	8,846	20,222
North Dakota	855	656	855
Ohio	8,296	1,555	9,802
Oklahoma	2,158	588	2,728
Oregon	2,414	197	2,638
Pennsylvania	2,837	205	5,367
Rhode Island	250	214	250
South Carolina	3,808	697	4,523
South Dakota	261	0	261
Tennessee	7,713	559	8,754
Texas	55,177	8,086	68,749
Utah	1,502	354	1,502
Vermont	0	0	0
Virginia	11,222	3,979	13,230
Washington	9,702	1,549	11,021
West Virginia	1,064	483	1,112
Wisconsin	2,648	256	3,104
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
<b>Total</b>	<b>298,781</b>	<b>60,084</b>	<b>377,522</b>

**Table 11**  
**Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases<sup>1</sup>**  
**By LTV Category**  
**For Calendar Year 2012 (Period Ending 12/31/2012)**

	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
<b>0% &lt; LTV &lt;= 60%</b>							
\$UPB(MILLIONS)	\$995	\$328	\$798	\$12,197	\$6,440	\$92,127	\$98,607
Number of Mortgages	9,484	3,864	6,300	105,036	33,334	473,211	506,722
<b>Portion of Total</b>	13.51%	18.95%	10.66%	30.41%	10.49%	29.80%	26.57%
<b>60% &lt; LTV &lt;= 80%</b>							
\$UPB(MILLIONS)	\$5,389	\$1,268	\$5,545	\$16,228	\$40,890	\$143,307	\$184,326
Number of Mortgages	39,580	12,183	32,675	113,876	181,335	633,283	815,131
<b>Portion of Total</b>	56.38%	59.75%	55.28%	32.97%	57.05%	39.87%	42.75%
<b>80% &lt; LTV &lt;= 90%</b>							
\$UPB(MILLIONS)	\$1,163	\$189	\$1,361	\$4,160	\$8,986	\$26,801	\$35,807
Number of Mortgages	8,079	1,783	7,615	28,829	38,604	132,923	171,602
<b>Portion of Total</b>	11.51%	8.74%	12.88%	8.35%	12.15%	8.37%	9.00%
<b>90% &lt; LTV &lt;= 95%</b>							
\$UPB(MILLIONS)	\$1,802	\$264	\$2,064	\$2,065	\$13,199	\$13,032	\$26,246
Number of Mortgages	13,048	2,554	12,503	13,860	62,045	64,308	126,413
<b>Portion of Total</b>	18.59%	12.53%	21.15%	4.01%	19.52%	4.05%	6.63%
<b>95% &lt; LTV &lt;=100%</b>							
\$UPB(MILLIONS)	\$1	\$0	\$1	\$1,441	\$123	\$7,748	\$7,871
Number of Mortgages	12	3	9	9,298	940	38,742	39,682
<b>Portion of Total</b>	0.02%	0.01%	0.02%	2.69%	0.30%	2.44%	2.08%
<b>100% &lt; LTV</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$8,598	\$173	\$44,391	\$44,563
Number of Mortgages	0	0	0	52,433	1,573	213,232	214,805
<b>Portion of Total</b>	0.00%	0.00%	0.00%	15.18%	0.49%	13.43%	11.26%
<b>Missing LTV</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$3,791	\$1	\$6,704	\$6,705
Number of Mortgages	4	2	4	22,061	13	32,514	32,527
<b>Portion of Total</b>	0.01%	0.01%	0.01%	6.39%	0.00%	2.05%	1.71%
<b>Total</b>							
\$UPB(MILLIONS)	\$9,350	\$2,049	\$9,769	\$48,479	\$69,812	\$334,109	\$404,125
Number of Mortgages	70,207	20,389	59,106	345,393	317,844	1,588,213	1,906,882
<b>Portion of Total</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> Does not include second mortgages and non-applicable categories.