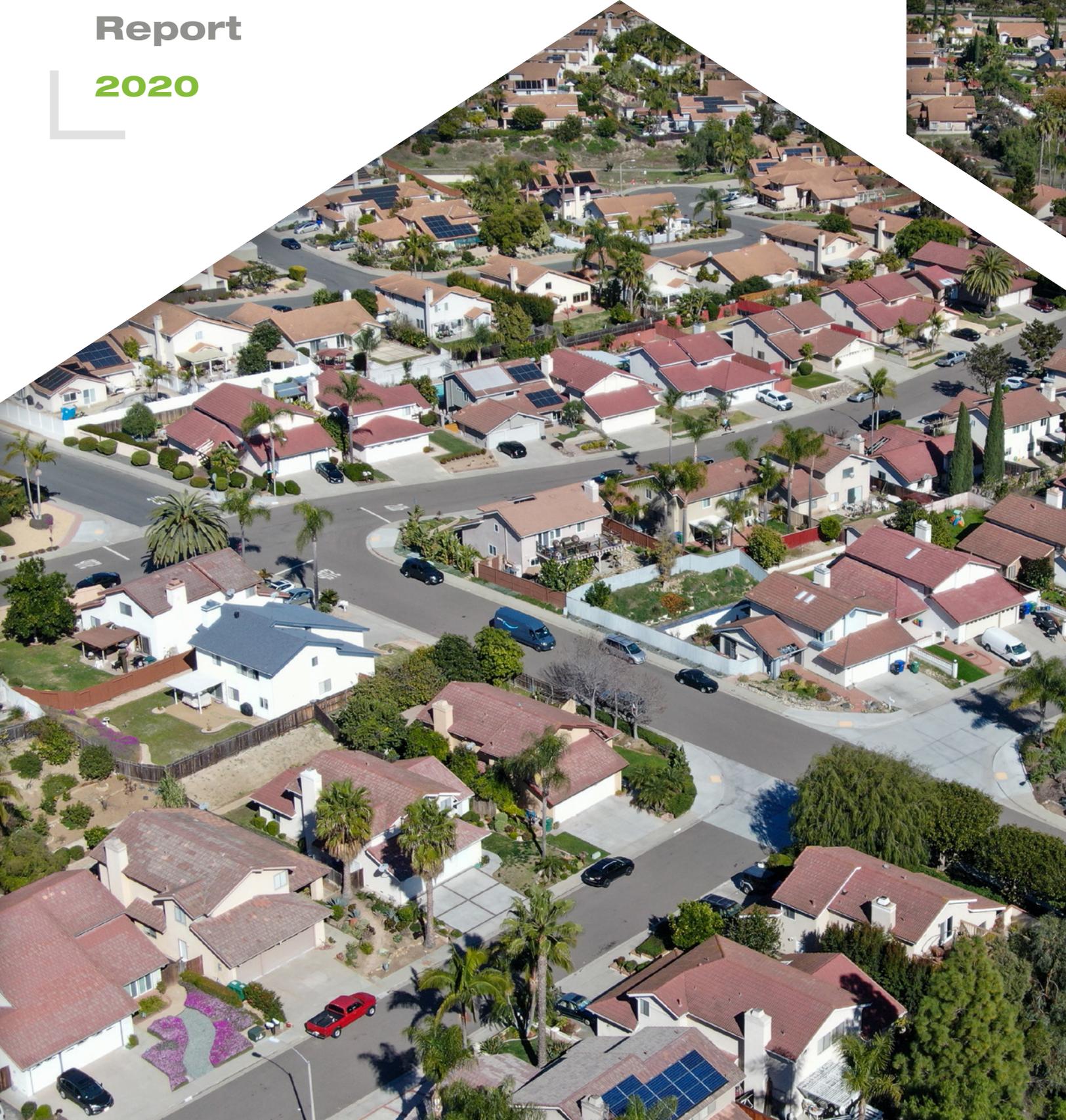




# Annual Mortgage Report

2020



## **Affordable Housing Tables**

Covering Calendar Year: 2020  
For Period Ending: 12/31/2020

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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 2020 (Period Ending 12/31/2020)**

	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)	\$286,370	\$53,752	\$286,370	\$9,701	\$286,370	\$48,488	\$39,484	\$712,032	\$93,816	\$1,035,289
Number of Mortgages	977,046	277,774	977,046	67,620	977,046	211,612	165,379	2,467,881	485,127	3,579,145
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>										
UPB(\$ Millions)	\$2,086	\$648	\$2,086	\$86	\$2,086	\$1,030	\$1,009	\$6,590	\$1,241	\$8,679
Number of Mortgages	5,842	2,787	5,842	596	5,842	3,142	3,055	17,867	5,049	23,717
<b>Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:</b>										
UPB(\$ Millions)	\$288,456	\$54,400	\$288,456	\$9,787	\$288,456	\$49,518	\$40,493	\$718,622	\$95,057	\$1,044,068
Number of Mortgages	982,888	280,561	982,888	68,216	982,888	214,754	168,434	2,485,748	490,176	3,602,862
<b>Goals Performance</b>										
<b>Freddie Mac's Single-Family Goals</b>		24%		6%		18%			21%	
<b>Goal Performance Percentages</b>		28.54%		6.94%		21.85%			19.72%	
<b>Freddie Mac's Single-Family Subgoal</b>							14%			
<b>Subgoal Performance Percentages</b>							17.14%			

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 2020 (Period Ending 12/31/2020)**

	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)	\$2,336	\$649	\$5,042	
Number of Mortgages*	1,325	780	1,776	
Number of Properties	1,326	781	1,777	
Number of Units	26,556	9,160	41,263	
<b>Multifamily &gt; 50 Unit Properties:</b>				
UPB(\$ Million)	\$40,527	\$6,694	\$71,307	
Number of Mortgages*	2,654	1,553	2,981	
Number of Properties	2,947	1,834	3,274	
Number of Units	437,007	92,318	626,188	
<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	15,143		15,143	N/A
Units Where Rent Estimation is Not Possible	1,552		1,552	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	11,605	8,188	11,605	4,692
Small (5-50 Unit) Properties	1,986	1,586	1,986	935
Not Subject to Cap	11,278	7,821	11,278	4,320
Subject to Cap	2,313	1,954	2,313	1,307
5% Cap	33,373		33,373	N/A
<b>Adjustments to Number of Units for Missing Data:</b>		9,775	5,626	N/A
<b>Total Multifamily:</b>				
UPB(\$ Million)	\$42,863		\$7,343	\$76,349
Number of Mortgages	3,978		2,332	4,756
Number of Mortgages with both 5-50 and > 50 Unit Properties*	1		1	1
Number of Properties	4,273		2,615	5,051
Number of Units	463,563		101,478	667,451
Number of Units(adjusted)	473,338		107,105	667,451
<b>Goals Performance</b>				
<b>Freddie Mac's Multifamily Goals (units)</b>	315,000		60,000	
<b>Goal Performance (units)</b>	473,338		107,105	
<b>Freddie Mac's Small Multifamily Goals (units)</b>				
	10,000			
<b>Goal Performance (units)</b>	28,142			

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

Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status

Mortgages from At-Risk Loans that were Modified

For Calendar Year 2020 (Period Ending 12/31/2020)

	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)	\$0	\$0	\$0
Number of Mortgages	0	0	0
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
<b>Total Modifications of At-Risk Mortgages:</b>			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0

<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 1D

**Distribution of Rental Units Financed by Freddie Mac's Purchases of Mortgages on Single Family Rental Properties**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
<b>Purchases of Single Family Mortgages</b>			
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$3,317	\$644	\$8,679
Number of Mortgages	11,734	2,695	23,717
Number of Units*	14,852	3,561	29,321
<b>Investor Owned 1-4 Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$12,218	\$2,022	\$41,264
Number of Mortgages	70,724	12,303	177,116
Number of Units*	104,172	20,045	231,549
<b>Total Single Family:</b>			
UPB(\$ Millions)	\$15,534	\$2,665	\$49,943
Number of Mortgages	82,458	14,998	200,833
Number of Units*	119,024	23,606	260,870

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

**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 2020 (Period Ending 12/31/2020)**

	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)	\$9,787	\$9,787	\$4,744	\$14,647	\$9,878	\$14,683	\$24,561
Number of Mortgages	68,216	68,216	33,809	99,554	68,970	99,830	168,800
Portion of Qualifying or Total Mortgages Acquired	24.31%	100.00%	15.74%	20.31%	6.51%	3.92%	4.69%
<b>Income More Than 50% But No More Than 60% of Median Income</b>							
UPB(\$ Millions)	\$11,425	\$0	\$4,790	\$18,423	\$11,537	\$18,481	\$30,019
Number of Mortgages	61,827	0	26,561	100,713	62,606	101,079	163,685
Portion of Qualifying or Total Mortgages Acquired	22.04%	0.00%	12.37%	20.55%	5.91%	3.97%	4.54%
<b>Income More Than 60% But No More Than 80% of Median Income</b>							
UPB(\$ Millions)	\$33,188	\$0	\$12,725	\$61,988	\$33,627	\$62,244	\$95,870
Number of Mortgages	150,518	0	59,707	289,909	153,095	291,321	444,416
Portion of Qualifying or Total Mortgages Acquired	53.65%	0.00%	27.80%	59.14%	14.45%	11.45%	12.34%
<b>Income More Than 80% But No More Than 100% of Median Income</b>							
UPB(\$ Millions)	\$0	\$0	\$11,620	\$0	\$34,725	\$83,701	\$118,426
Number of Mortgages	0	0	46,063	0	134,072	337,638	471,710
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	21.45%	0.00%	12.66%	13.27%	13.09%
<b>Income More Than 100% But No More Than 120% of Median Income</b>							
UPB(\$ Millions)	\$0	\$0	\$3,986	\$0	\$36,319	\$92,330	\$128,649
Number of Mortgages	0	0	14,025	0	124,410	332,895	457,305
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.53%	0.00%	11.75%	13.09%	12.69%
<b>Income More Than 120% of Median Income</b>							
UPB(\$ Millions)	\$0	\$0	\$11,653	\$0	\$183,309	\$463,214	\$646,523
Number of Mortgages	0	0	34,589	0	515,972	1,380,907	1,896,879
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	16.11%	0.00%	48.72%	54.29%	52.65%
<b>Missing</b>							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$1	\$19	\$20
Number of Mortgages	0	0	0	0	3	64	67
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>All Income Levels <sup>2</sup></b>							
UPB(\$ Millions)	\$54,400	\$9,787	\$49,518	\$95,057	\$309,396	\$734,672	\$1,044,068
Number of Mortgages	280,561	68,216	214,754	490,176	1,059,128	2,543,734	3,602,862
Portion of Qualifying or Total Mortgages Acquired	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 3A  
**Distribution of Rental Units**  
**Financed by Multifamily Mortgages Purchased by Freddie Mac**  
**By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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)	\$3,226	\$3,226	\$3,236
Number of Units	39,506	39,506	39,618
<b>Portion of Qualifying or Total Units Financed</b>	<b>8.35%</b>	<b>36.89%</b>	<b>5.94%</b>
<b>Affordable At More Than 30% but No More than 50% Of Median Income</b>			
\$UPB(MILLIONS)	\$4,118	\$4,118	\$4,140
Number of Units	61,972	61,972	62,204
<b>Portion of Qualifying or Total Units Financed</b>	<b>13.09%</b>	<b>57.86%</b>	<b>9.32%</b>
<b>Affordable At More Than 50% but No More than 60% Of Median Income</b>			
\$UPB(MILLIONS)	\$10,959	\$0	\$10,970
Number of Units	133,632	0	133,748
<b>Portion of Qualifying or Total Units Financed</b>	<b>28.23%</b>	<b>0.00%</b>	<b>20.04%</b>
<b>Affordable At More Than 60% but No More than 80% Of Median Income</b>			
\$UPB(MILLIONS)	\$24,560	\$0	\$24,625
Number of Units	228,453	0	228,860
<b>Portion of Qualifying or Total Units Financed</b>	<b>48.26%</b>	<b>0.00%</b>	<b>34.29%</b>
<b>Affordable At More Than 80% but No More than 100% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$15,962
Number of Units	0	0	113,006
<b>Portion of Qualifying or Total Units Financed</b>	<b>0.00%</b>	<b>0.00%</b>	<b>16.93%</b>
<b>Affordable At More Than 100% but No More than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$8,082
Number of Units	0	0	46,121
<b>Portion of Qualifying or Total Units Financed</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.91%</b>
<b>Affordable At More Than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$6,947
Number of Units	0	0	28,737
<b>Portion of Qualifying or Total Units Financed</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.31%</b>
<b>Tenant Rent Missing</b>			
\$UPB(MILLIONS)	\$1,553	\$894	\$2,386
Number of Units	9,775	5,626	15,157
<b>Portion of Qualifying or Total Units Financed</b>	<b>2.07%</b>	<b>5.25%</b>	<b>2.27%</b>
<b>All Income Levels<sup>2</sup></b>			
\$UPB(MILLIONS)	\$44,415	\$8,237	\$76,349
Number of Units	473,338	107,105	667,451
<b>Portion of Qualifying or Total Units Financed</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

<sup>2</sup> Includes Missing.

**Table 3B**  
**Distribution of Rental Units**  
**Financed by Freddie Mac's Purchases of Mortgages on Single-Family**  
**Rental Properties By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
<b>Affordable At No More Than 30% Of Median Income</b>			
UPB(\$ Millions)	\$839	\$839	\$839
Number of Units	4,307	4,307	4,307
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	3.62%	18.25%	1.65%
<b>Affordable At More Than 30% but No More than 50% Of Median Income</b>			
UPB(\$ Millions)	\$1,826	\$1,826	\$1,827
Number of Units	19,299	19,299	19,301
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	16.21%	81.75%	7.40%
<b>Affordable At More Than 50% but No More than 60% Of Median Income</b>			
UPB(\$ Millions)	\$2,871	\$0	\$2,871
Number of Units	27,045	0	27,048
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	22.72%	0.00%	10.37%
<b>Affordable At More Than 60% but No More than 80% Of Median Income</b>			
UPB(\$ Millions)	\$9,998	\$0	\$9,998
Number of Units	68,373	0	68,376
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	57.44%	0.00%	26.21%
<b>Affordable At More Than 80% but No More than 100% Of Median Income</b>			
UPB(\$ Millions)	\$0	\$0	\$12,049
Number of Units	0	0	59,750
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	0.00%	0.00%	22.90%
<b>Affordable At More Than 100% but No More than 120% Of Median Income</b>			
UPB(\$ Millions)	\$0	\$0	\$8,217
Number of Units	0	0	32,384
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	0.00%	0.00%	12.41%
<b>Affordable At More Than 120% Of Median Income</b>			
UPB(\$ Millions)	\$0	\$0	\$11,043
Number of Units	0	0	33,821
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	0.00%	0.00%	12.96%
<b>Tenant Rent Missing</b>			
UPB(\$ Millions)	\$0	\$0	\$3,098
Number of Units	0	0	15,883
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	0.00%	0.00%	6.09%
<b>All Income Levels<sup>1</sup></b>			
UPB(\$ Millions)	\$15,534	\$2,665	\$49,943
Number of Units	119,024	23,606	260,870
<b>Portion of Total Low-income, Very low-Income or Aggregate Units Financed</b>	100.00%	100.00%	100.00%

<sup>1</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 2020 (Period Ending 12/31/2020)**

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		<u>Qualifying Low-Income Area Purchase Money Mortgages<sup>1</sup></u>	<u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u>
	<u>Family Income &lt;= 100% of Area Median<sup>1</sup></u>	<u>Family Income &gt; 100% of Area Median<sup>1</sup></u>	<u>Family Income &lt;= 100% of Area Median<sup>1</sup></u>	<u>Family Income &gt; 100% of Area Median<sup>1</sup></u>		
<b>(1) Tract Income &lt;= 80% of Area Median</b>						
UPB(\$ Millions)	\$2,467	\$3,793	\$14,172	\$11,846	\$32,279	\$32,279
Number of Mortgages	14,137	11,394	70,290	37,220	133,041	133,041
Percent of Eligible	10.63%	8.56%	52.83%	27.98%	100.00%	100.00%
<b>(2) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &gt;= 30% Minority</b>						
UPB(\$ Millions)	\$1,489	\$3,495	\$6,725	\$8,255	\$8,214	\$19,964
Number of Mortgages	7,234	9,798	28,159	23,684	35,393	68,875
Percent of Eligible	10.50%	14.23%	40.88%	34.39%	51.39%	100.00%
<b>(3) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &lt; 30% Minority</b>						
UPB(\$ Millions)	\$1,576	\$2,320	\$11,491	\$12,566	\$1,576	\$27,952
Number of Mortgages	9,824	8,797	60,575	44,663	9,824	123,859
Percent of Eligible	7.93%	7.10%	48.91%	36.06%	7.93%	100.00%
<b>(4) Tract Income &gt;= 100% of Area Median<sup>2</sup></b>						
UPB(\$ Millions)	\$7,449	\$36,006	\$43,019	\$121,695	\$7,449	\$208,170
Number of Mortgages	36,496	97,957	184,096	338,323	36,496	656,872
Percent of Eligible	5.56%	14.91%	28.03%	51.51%	5.56%	100.00%
<b>(5) Total</b>						
UPB(\$ Millions)	\$12,981	\$45,614	\$75,408	\$154,362	\$49,518	\$288,456
Number of Mortgages	67,691	127,946	343,120	443,890	214,754	982,888
Percent of Eligible	6.89%	13.02%	34.91%	45.16%	21.85%	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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases**  
**By Race of Borrower(s) on Loan Application<sup>1</sup>**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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>							
UPB(\$ Millions)	\$303	\$54	\$324	\$534	\$1,724	\$3,485	\$5,209
Number of Mortgages	1,596	389	1,478	2,875	6,133	13,190	19,323
Portion of Qualifying or Total Mortgages Acquired	0.57%	0.57%	0.69%	0.59%	0.58%	0.52%	0.54%
<b>Asian<sup>2</sup></b>							
UPB(\$ Millions)	\$4,321	\$815	\$5,068	\$6,965	\$27,952	\$76,443	\$104,395
Number of Mortgages	17,885	4,688	16,739	27,613	76,881	207,427	284,308
Portion of Qualifying or Total Mortgages Acquired	6.37%	6.87%	7.79%	5.63%	7.26%	8.15%	7.89%
<b>Black or African American<sup>2</sup></b>							
UPB(\$ Millions)	\$2,929	\$576	\$3,291	\$3,773	\$11,851	\$19,909	\$31,760
Number of Mortgages	14,851	3,889	14,937	19,891	42,616	75,611	118,227
Portion of Qualifying or Total Mortgages Acquired	5.29%	5.70%	6.96%	4.06%	4.02%	2.97%	3.28%
<b>Native Hawaiian or Other Pacific Islander<sup>2</sup></b>							
UPB(\$ Millions)	\$103	\$15	\$132	\$255	\$618	\$1,919	\$2,537
Number of Mortgages	467	99	491	1,109	1,911	5,838	7,749
Portion of Qualifying or Total Mortgages Acquired	0.17%	0.15%	0.23%	0.23%	0.18%	0.23%	0.22%
<b>White - Hispanic or Latino<sup>3</sup></b>							
UPB(\$ Millions)	\$5,183	\$1,056	\$6,262	\$7,930	\$23,853	\$46,555	\$70,409
Number of Mortgages	25,292	6,670	26,580	38,432	81,706	162,354	244,060
Portion of Qualifying or Total Mortgages Acquired	9.01%	9.78%	12.38%	7.84%	7.71%	6.38%	6.77%
<b>White - Non Hispanic or Latino</b>							
UPB(\$ Millions)	\$34,915	\$6,129	\$27,516	\$59,187	\$201,841	\$451,940	\$653,781
Number of Mortgages	188,265	44,852	126,829	320,945	718,499	1,645,367	2,363,866
Portion of Qualifying or Total Mortgages Acquired	67.10%	65.75%	59.06%	65.48%	67.84%	64.68%	65.61%
<b>Two or More Minority Races<sup>4</sup></b>							
UPB(\$ Millions)	\$88	\$17	\$136	\$139	\$660	\$1,387	\$2,047
Number of Mortgages	404	110	492	610	1,907	4,075	5,982
Portion of Qualifying or Total Mortgages Acquired	0.14%	0.16%	0.23%	0.12%	0.18%	0.16%	0.17%
<b>Joint - either Borrower or Co-Borrower are of a minority group<sup>5</sup></b>							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Information not Provided by Borrower or Co-Borrower<sup>6</sup></b>							
UPB(\$ Millions)	\$6,367	\$1,096	\$6,550	\$15,998	\$39,143	\$129,681	\$168,824
Number of Mortgages	31,014	7,342	26,434	77,506	124,924	420,398	545,322
Portion of Qualifying or Total Mortgages Acquired	11.05%	10.76%	12.31%	15.81%	11.79%	16.53%	15.14%
<b>Not Applicable</b>							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	1	1
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Data Not Provided by Loan Seller</b>							
UPB(\$ Millions)	\$191	\$30	\$238	\$275	\$1,753	\$3,352	\$5,106
Number of Mortgages	787	177	774	1,195	4,551	9,473	14,024
Portion of Qualifying or Total Mortgages Acquired	0.28%	0.26%	0.36%	0.24%	0.43%	0.37%	0.39%
<b>Total</b>							
UPB(\$ Millions)	\$54,400	\$9,787	\$49,518	\$95,057	\$309,396	\$734,672	\$1,044,068
Number of Mortgages	280,561	68,216	214,754	490,176	1,059,128	2,543,734	3,602,862
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases**  
**By Ethnicity of Borrower(s) on Loan Application<sup>1</sup>**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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)	\$5,812	\$1,208	\$6,694	\$8,969	\$22,143	\$43,915	\$66,058
Number of Mortgages	28,359	7,666	28,832	43,707	78,306	157,892	236,198
Portion of Qualifying or Total Mortgages Acquired	10.11%	11.24%	13.43%	8.92%	7.39%	6.21%	6.56%
<b>Borrower and Co-Borrower are not Hispanic or Latino:</b>							
UPB(\$ Millions)	\$41,651	\$7,422	\$35,491	\$69,201	\$239,205	\$544,730	\$783,934
Number of Mortgages	218,278	52,787	156,661	364,348	828,815	1,913,080	2,741,895
Portion of Qualifying or Total Mortgages Acquired	77.80%	77.38%	72.95%	74.33%	78.25%	75.21%	76.10%
<b>Joint - Either Borrower or Co-Borrower are Hispanic or Latino:<sup>2</sup></b>							
UPB(\$ Millions)	\$430	\$41	\$903	\$833	\$6,794	\$13,796	\$20,591
Number of Mortgages	1,980	257	3,128	3,755	20,010	42,800	62,810
Portion of Qualifying or Total Mortgages Acquired	0.71%	0.38%	1.46%	0.77%	1.89%	1.68%	1.74%
<b>Information not Provided by Borrower or Co-Borrower:<sup>3</sup></b>							
UPB(\$ Millions)	\$6,131	\$1,047	\$6,085	\$15,333	\$39,267	\$127,364	\$166,631
Number of Mortgages	30,041	7,021	24,631	74,679	125,317	412,881	538,198
Portion of Qualifying or Total Mortgages Acquired	10.71%	10.29%	11.47%	15.24%	11.83%	16.23%	14.94%
<b>Not Applicable:</b>							
UPB(\$ Millions)	\$9	\$1	\$6	\$13	\$36	\$82	\$118
Number of Mortgages	49	13	32	86	137	336	473
Portion of Qualifying or Total Mortgages Acquired	0.02%	0.02%	0.01%	0.02%	0.01%	0.01%	0.01%
<b>Data Not Provided By Loan Seller</b>							
UPB(\$ Millions)	\$365	\$67	\$339	\$708	\$1,950	\$4,785	\$6,735
Number of Mortgages	1,854	472	1,470	3,601	6,543	16,745	23,288
Portion of Qualifying or Total Mortgages Acquired	0.66%	0.69%	0.68%	0.73%	0.62%	0.66%	0.65%
<b>Total:</b>							
UPB(\$ Millions)	\$54,400	\$9,787	\$49,518	\$95,057	\$309,396	\$734,672	\$1,044,068
Number of Mortgages	280,561	68,216	214,754	490,176	1,059,128	2,543,734	3,602,862
Portion of Qualifying or Total Mortgages Acquired	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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases**  
**By Gender of Borrower(s)<sup>1</sup>**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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)	\$21,176	\$3,887	\$17,689	\$31,220	\$93,956	\$212,682	\$306,639
Number of Mortgages	109,342	26,751	78,755	161,693	332,669	737,592	1,070,261
<b>Portion of Qualifying or Total Mortgages Acquired</b>	38.97%	39.22%	36.67%	32.99%	31.41%	29.00%	29.71%
<b>All Female:</b>							
UPB(\$ Millions)	\$20,043	\$4,292	\$14,640	\$31,016	\$61,227	\$120,838	\$182,065
Number of Mortgages	107,512	30,822	69,858	167,909	242,204	473,728	715,932
<b>Portion of Qualifying or Total Mortgages Acquired</b>	38.32%	45.18%	32.53%	34.25%	22.87%	18.62%	19.87%
<b>Male and Female:</b>							
UPB(\$ Millions)	\$10,398	\$1,112	\$14,467	\$24,275	\$136,887	\$332,803	\$469,691
Number of Mortgages	49,690	7,237	54,811	117,963	427,493	1,105,056	1,532,549
<b>Portion of Qualifying or Total Mortgages Acquired</b>	17.71%	10.61%	25.52%	24.07%	40.36%	43.44%	42.54%
<b>Not Applicable:</b>							
UPB(\$ Millions)	\$12	\$2	\$9	\$25	\$44	\$134	\$178
Number of Mortgages	63	16	39	129	160	488	648
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.02%	0.02%	0.02%	0.03%	0.02%	0.02%	0.02%
<b>Not Provided:</b>							
UPB(\$ Millions)	\$2,771	\$494	\$2,713	\$8,521	\$17,281	\$68,213	\$85,495
Number of Mortgages	13,954	3,390	11,291	42,481	56,602	226,867	283,469
<b>Portion of Qualifying or Total Mortgages Acquired</b>	4.97%	4.97%	5.26%	8.67%	5.34%	8.92%	7.87%
<b>Missing:</b>							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$1	\$1
Number of Mortgages	0	0	0	1	0	3	3
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total:</b>							
UPB(\$ Millions)	\$54,400	\$9,787	\$49,518	\$95,057	\$309,396	\$734,672	\$1,044,068
Number of Mortgages	280,561	68,216	214,754	490,176	1,059,128	2,543,734	3,602,862
<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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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%	71,164	17,683	24,203	118,225	273,266	607,815	881,081
10% <= Minority < 20%	70,186	16,299	30,315	116,016	280,866	638,323	919,189
20% <= Minority < 30%	43,465	10,181	24,570	72,332	170,794	403,596	574,390
30% <= Minority < 50%	49,257	11,731	55,966	86,359	186,198	470,287	656,485
50% <= Minority < 80%	33,157	8,609	52,442	64,280	109,804	301,819	411,623
80% <= Minority <= 100%	13,299	3,710	27,079	32,916	37,705	121,241	158,946
Tract Missing / Unable to Classify	33	3	179	48	495	653	1,148
<b>Total:</b>	<b>280,561</b>	<b>68,216</b>	<b>214,754</b>	<b>490,176</b>	<b>1,059,128</b>	<b>2,543,734</b>	<b>3,602,862</b>

**Table 8A**  
**Distribution of Freddie Mac's Multifamily Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	21,320	6,995	28,217
10% <= Minority < 20%	50,159	9,657	75,315
20% <= Minority < 30%	60,910	10,998	92,404
30% <= Minority < 50%	109,990	20,070	168,752
50% <= Minority < 80%	143,655	28,749	195,570
80% <= Minority <= 100%	87,304	30,637	107,193
Tract Missing / Unable to Classify	0	0	0
<b>Total:</b>	<b>473,338</b>	<b>107,105</b>	<b>667,451</b>

Table 8B

**Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family  
Rental Properties by Minority Concentration of Census Tract  
For Calendar Year 2020 (Period Ending 12/31/2020)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	16,037	4,125	28,511
10% <= Minority < 20%	21,272	4,126	45,134
20% <= Minority < 30%	15,981	3,000	37,108
30% <= Minority < 50%	23,097	4,221	54,322
50% <= Minority < 80%	23,138	4,243	51,516
80% <= Minority <= 100%	19,482	3,891	44,154
Tract Missing / Unable to Classify	17	0	125
<b>Total:</b>	<b>119,024</b>	<b>23,606</b>	<b>260,870</b>

Table 9

**Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases  
Minority Percentage of Census Tract by Income of Borrower  
For Calendar Year 2020 (Period Ending 12/31/2020)**

	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%	17,683	17,683	4,420	23,750	17,944	23,843	41,787
10% <= Minority < 30%	26,480	26,480	9,382	36,964	26,738	37,053	63,791
30% <= Minority < 50%	11,731	11,731	8,784	17,583	11,847	17,623	29,470
50% <= Minority < 80%	8,609	8,609	7,630	13,911	8,694	13,948	22,642
80% <= Minority <= 100%	3,710	3,710	3,593	7,340	3,744	7,357	11,101
Tract Missing / Unable to Classify	3	3	0	6	3	6	9
Subtotal	68,216	68,216	33,809	99,554	68,970	99,830	168,800
<b>50% &lt; Income &lt;=60% of MSA Median Income</b>							
Minority < 10%	15,944	0	3,181	24,393	16,220	24,507	40,727
10% <= Minority < 30%	25,298	0	7,464	38,428	25,543	38,561	64,104
30% <= Minority < 50%	10,679	0	7,273	17,699	10,829	17,751	28,580
50% <= Minority < 80%	7,137	0	5,989	13,318	7,220	13,361	20,581
80% <= Minority <= 100%	2,765	0	2,650	6,866	2,789	6,890	9,679
Tract Missing / Unable to Classify	4	0	4	9	5	9	14
Subtotal	61,827	0	26,561	100,713	62,606	101,079	163,685
<b>60% &lt; Income &lt;=80% of MSA Median Income</b>							
Minority < 10%	37,537	0	6,881	70,082	38,477	70,584	109,061
10% <= Minority < 30%	61,873	0	15,782	112,956	62,766	113,452	176,218
30% <= Minority < 50%	26,847	0	16,775	51,077	27,230	51,262	78,492
50% <= Minority < 80%	17,411	0	13,828	37,051	17,686	37,196	54,882
80% <= Minority <= 100%	6,824	0	6,427	18,710	6,909	18,793	25,702
Tract Missing / Unable to Classify	26	0	14	33	27	34	61
Subtotal	150,518	0	59,707	289,909	153,095	291,321	444,416
<b>80% &lt; Income &lt;=100% of MSA Median Income</b>							
Minority < 10%	0	0	5,398	0	33,988	80,703	114,691
10% <= Minority < 30%	0	0	12,654	0	56,495	134,366	190,861
30% <= Minority < 50%	0	0	12,792	0	23,825	59,996	83,621
50% <= Minority < 80%	0	0	10,413	0	14,611	42,363	56,974
80% <= Minority <= 100%	0	0	4,794	0	5,320	20,137	25,457
Tract Missing / Unable to Classify	0	0	12	0	33	73	106
Subtotal	0	0	46,063	0	134,072	337,638	471,710
<b>100% &lt; Income &lt;=120% of MSA Median Income</b>							
Minority < 10%	0	0	1,279	0	31,183	77,712	108,895
10% <= Minority < 30%	0	0	3,013	0	53,138	133,333	186,471
30% <= Minority < 50%	0	0	2,967	0	22,186	61,433	83,619
50% <= Minority < 80%	0	0	4,045	0	13,145	41,712	54,857
80% <= Minority <= 100%	0	0	2,692	0	4,700	18,624	23,324
Tract Missing / Unable to Classify	0	0	29	0	58	81	139
Subtotal	0	0	14,025	0	124,410	332,895	457,305
<b>120% of MSA Median Income &lt; Income</b>							
Minority < 10%	0	0	3,044	0	135,454	330,451	465,905
10% <= Minority < 30%	0	0	6,590	0	226,978	585,131	812,109
30% <= Minority < 50%	0	0	7,375	0	90,481	262,207	352,688
50% <= Minority < 80%	0	0	10,537	0	48,448	153,235	201,683
80% <= Minority <= 100%	0	0	6,923	0	14,243	49,434	63,677
Tract Missing / Unable to Classify	0	0	120	0	368	449	817
Subtotal	0	0	34,589	0	515,972	1,380,907	1,896,879
<b>Borrower Income Missing</b>							
Minority < 10%	0	0	0	0	0	15	15
10% <= Minority < 30%	0	0	0	0	2	23	25
30% <= Minority < 50%	0	0	0	0	0	15	15
50% <= Minority < 80%	0	0	0	0	0	4	4
80% <= Minority <= 100%	0	0	0	0	0	6	6
Tract Missing / Unable to Classify	0	0	0	0	1	1	2
Subtotal	0	0	0	0	3	64	67
<b>Total:</b>	<b>280,561</b>	<b>68,216</b>	<b>214,754</b>	<b>490,176</b>	<b>1,059,128</b>	<b>2,543,734</b>	<b>3,602,862</b>

**Table 10A**  
**Distribution of Freddie Mac's**  
**Single-Family Owner-Occupied Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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	3,193	818	1,697	3,969	13,189	21,589	34,778
Alaska	708	167	917	949	2,285	4,273	6,558
Arizona	8,730	1,872	6,152	22,013	36,771	95,977	132,748
Arkansas	1,837	534	2,487	2,011	7,823	12,213	20,036
California	9,645	1,232	19,580	64,645	82,047	470,368	552,415
Colorado	7,740	1,580	5,573	23,363	28,777	89,005	117,782
Connecticut	4,555	1,191	1,856	4,573	12,875	21,484	34,359
Delaware	1,167	337	634	1,830	4,336	7,954	12,290
District of Columbia	891	183	1,094	1,130	2,899	5,925	8,824
Florida	14,972	3,040	26,194	18,613	81,010	120,231	201,241
Georgia	8,792	2,147	7,008	12,472	34,459	65,905	100,364
Hawaii	461	82	826	1,258	2,050	6,320	8,370
Idaho	2,480	494	1,252	3,939	9,050	17,064	26,114
Illinois	15,467	4,212	7,514	19,188	46,698	113,001	159,699
Indiana	10,989	3,505	7,797	14,969	28,150	56,279	84,429
Iowa	3,677	1,158	1,768	4,699	9,639	20,620	30,259
Kansas	3,455	923	1,347	3,661	9,875	18,012	27,887
Kentucky	4,829	1,529	1,948	6,667	13,771	30,087	43,858
Louisiana	2,067	481	1,703	2,972	9,377	21,170	30,547
Maine	1,213	302	464	2,269	4,860	9,555	14,415
Maryland	8,499	2,524	5,356	15,962	21,913	58,200	80,113
Massachusetts	7,448	1,389	4,234	16,111	23,892	73,387	97,279
Michigan	12,677	3,719	5,351	21,088	36,351	91,172	127,523
Minnesota	10,831	3,117	4,339	17,040	25,577	58,389	83,966
Mississippi	658	140	535	979	3,836	6,834	10,670
Missouri	7,614	2,233	9,157	10,953	22,070	48,721	70,791
Montana	993	217	499	1,764	3,947	7,400	11,347
Nebraska	1,883	565	1,986	3,032	5,288	12,873	18,161
Nevada	2,437	550	1,799	6,190	11,166	28,980	40,146
New Hampshire	1,981	467	862	3,863	6,256	14,777	21,033
New Jersey	6,748	1,339	3,773	8,630	30,999	71,389	102,388
New Mexico	816	173	746	1,483	4,807	8,729	13,536
New York	7,490	1,506	4,152	7,382	33,054	53,682	86,736
North Carolina	9,700	2,422	9,718	11,923	37,905	60,968	98,873
North Dakota	948	249	192	1,169	2,665	4,767	7,432
Ohio	16,923	5,005	8,752	17,350	45,943	83,913	129,856
Oklahoma	2,807	714	2,885	2,064	10,604	13,243	23,847
Oregon	3,758	619	2,999	10,114	17,654	49,318	66,972
Pennsylvania	10,978	3,010	4,579	12,211	35,487	62,781	98,268
Rhode Island	949	196	437	2,038	3,053	8,828	11,881
South Carolina	4,977	1,224	3,555	6,085	19,753	31,232	50,985
South Dakota	605	153	624	1,562	1,996	6,420	8,416
Tennessee	5,751	1,315	3,009	8,945	22,729	42,013	64,742
Texas	15,635	2,672	18,320	17,749	86,186	141,751	227,937
Utah	5,841	1,041	2,760	15,279	18,734	58,426	77,160
Vermont	456	92	204	886	2,323	4,491	6,814
Virginia	9,751	2,519	6,048	19,473	31,407	82,270	113,677
Washington	6,903	1,224	6,123	20,994	30,442	95,665	126,107
West Virginia	813	215	419	948	2,996	4,808	7,804
Wisconsin	6,351	1,708	3,210	10,805	18,216	47,131	65,347
Wyoming	448	112	120	874	1,583	3,580	5,163
Guam	12	0	106	21	123	230	353
Puerto Rico	7	0	22	17	130	249	379
Virgin Islands	5	0	72	2	102	85	187
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
<b>Total</b>	<b>280,561</b>	<b>68,216</b>	<b>214,754</b>	<b>490,176</b>	<b>1,059,128</b>	<b>2,543,734</b>	<b>3,602,862</b>

**Table 10B**  
**Distribution of Freddie Mac's**  
**Multifamily Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	5,257	1,769	5,944
Alaska	406	385	406
Arizona	24,101	2,051	31,573
Arkansas	3,389	1,252	3,572
California	24,936	12,785	58,778
Colorado	13,676	1,590	17,598
Connecticut	3,107	803	4,184
Delaware	2,378	416	2,836
District of Columbia	1,578	1,203	2,771
Florida	36,350	6,780	69,239
Georgia	29,799	3,447	38,087
Hawaii	752	608	924
Idaho	1,079	283	1,403
Illinois	7,068	2,431	9,831
Indiana	8,936	3,355	9,688
Iowa	2,979	1,226	3,037
Kansas	3,216	1,654	3,666
Kentucky	3,160	1,068	3,516
Louisiana	3,691	254	4,073
Maine	88	60	150
Maryland	16,863	2,982	19,774
Massachusetts	2,372	872	5,874
Michigan	5,750	2,320	6,854
Minnesota	6,041	1,530	7,405
Mississippi	1,618	253	1,627
Missouri	7,488	4,510	7,919
Montana	478	100	666
Nebraska	2,642	470	2,873
Nevada	8,776	1,043	14,778
New Hampshire	716	170	862
New Jersey	8,881	1,860	14,753
New Mexico	1,849	140	2,929
New York	14,504	5,463	29,627
North Carolina	21,780	4,301	25,453
North Dakota	889	851	892
Ohio	17,567	6,005	21,726
Oklahoma	5,529	2,078	5,727
Oregon	4,430	740	5,599
Pennsylvania	15,395	2,178	21,469
Rhode Island	582	264	735
South Carolina	5,276	543	7,648
South Dakota	1,126	245	1,232
Tennessee	10,944	2,080	13,913
Texas	99,140	13,059	130,537
Utah	3,475	332	4,153
Vermont	97	79	101
Virginia	18,694	5,828	22,308
Washington	10,544	1,711	14,139
West Virginia	683	268	791
Wisconsin	2,476	1,215	2,921
Wyoming	789	194	890
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>473,338</b>	<b>107,105</b>	<b>667,451</b>

**Table 10C**  
**Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family**  
**Rental Properties by State and Territory**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	1,121	215	1,704
Alaska	386	58	723
Arizona	3,170	456	7,713
Arkansas	703	83	1,062
California	11,996	1,987	55,820
Colorado	2,774	377	7,130
Connecticut	2,555	804	3,298
Delaware	314	84	503
District of Columbia	543	137	1,380
Florida	3,132	520	12,391
Georgia	2,565	391	5,290
Hawaii	176	35	862
Idaho	1,068	89	2,053
Illinois	6,465	1,323	12,024
Indiana	2,454	795	3,327
Iowa	721	263	868
Kansas	751	221	1,086
Kentucky	1,178	404	1,661
Louisiana	1,129	161	2,435
Maine	653	83	1,152
Maryland	2,505	433	3,705
Massachusetts	7,406	1,313	12,543
Michigan	2,948	769	4,370
Minnesota	2,609	535	3,563
Mississippi	198	18	382
Missouri	2,893	922	3,740
Montana	551	109	927
Nebraska	438	95	560
Nevada	1,082	163	3,137
New Hampshire	1,221	304	1,557
New Jersey	5,051	516	10,322
New Mexico	531	98	1,070
New York	5,142	1,175	16,119
North Carolina	3,113	449	5,924
North Dakota	125	71	137
Ohio	5,823	2,150	7,716
Oklahoma	1,065	113	1,618
Oregon	1,616	152	4,723
Pennsylvania	4,371	1,125	5,960
Rhode Island	1,706	285	2,203
South Carolina	860	184	2,065
South Dakota	218	73	284
Tennessee	1,905	270	4,006
Texas	7,122	831	16,455
Utah	3,287	410	5,964
Vermont	241	22	482
Virginia	3,203	496	5,250
Washington	4,092	597	8,519
West Virginia	116	29	210
Wisconsin	3,462	1,341	4,344
Wyoming	252	72	391
Guam	10	0	37
Puerto Rico	1	0	39
Virgin Islands	7	0	66
Other Territories	0	0	0
Unable to Geocode	0	0	0
<b>Total</b>	<b>119,024</b>	<b>23,606</b>	<b>260,870</b>

**Table 11**  
**Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases<sup>1</sup>**  
**By LTV Category**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	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)	\$3,650	\$1,022	\$2,311	\$35,905	\$21,566	\$245,983	\$267,548
Number of Mortgages	24,994	8,821	13,700	197,717	87,392	892,627	980,019
Portion of Total	8.91%	12.93%	6.38%	40.34%	8.25%	35.09%	27.20%
<b>60% &lt; LTV &lt;= 80%</b>							
UPB(\$ Millions)	\$17,361	\$3,295	\$16,085	\$47,826	\$128,137	\$400,444	\$528,580
Number of Mortgages	87,856	22,382	67,131	239,314	415,516	1,357,554	1,773,070
Portion of Total	31.31%	32.81%	31.26%	48.82%	39.23%	53.37%	49.21%
<b>80% &lt; LTV &lt;= 90%</b>							
UPB(\$ Millions)	\$8,570	\$1,421	\$8,556	\$8,738	\$58,095	\$69,785	\$127,879
Number of Mortgages	41,218	9,303	33,460	40,790	186,427	230,739	417,166
Portion of Total	14.69%	13.64%	15.58%	8.32%	17.60%	9.07%	11.58%
<b>90% &lt; LTV &lt;= 95%</b>							
UPB(\$ Millions)	\$14,944	\$2,165	\$16,229	\$2,242	\$85,259	\$17,695	\$102,954
Number of Mortgages	73,713	14,671	67,681	10,601	293,080	59,465	352,545
Portion of Total	26.27%	21.51%	31.52%	2.16%	27.67%	2.34%	9.79%
<b>95% &lt; LTV &lt;=100%</b>							
UPB(\$ Millions)	\$9,874	\$1,884	\$6,337	\$324	\$16,265	\$644	\$16,909
Number of Mortgages	52,755	13,027	32,769	1,542	76,149	2,708	78,857
Portion of Total	18.80%	19.10%	15.26%	0.31%	7.19%	0.11%	2.19%
<b>100% &lt; LTV</b>							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$72	\$10	\$82
Number of Mortgages	1	1	2	2	515	42	557
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.02%
<b>Missing LTV</b>							
UPB(\$ Millions)	\$1	\$1	\$0	\$23	\$2	\$112	\$115
Number of Mortgages	24	11	11	210	49	599	648
Portion of Total	0.01%	0.02%	0.01%	0.04%	0.00%	0.02%	0.02%
<b>Total</b>							
UPB(\$ Millions)	\$54,400	\$9,787	\$49,518	\$95,057	\$309,396	\$734,672	\$1,044,068
Number of Mortgages	280,561	68,216	214,754	490,176	1,059,128	2,543,734	3,602,862
Portion of Total	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.

**Table 12**  
**Distribution of Single-Family Owner-Occupied Mortgages**  
**Purchased by Freddie Mac**  
**By Income Class and First Time/Repeat Borrower Status**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
<b>Income No More Than 50% of Median Income</b>				
UPB(\$ Millions)	\$6,525	\$3,287	\$1	\$9,814
Number of Mortgages	44,881	23,558	13	68,452
<b>Portion of Qualifying or Total Mortgages Acquired</b>	9.90%	4.40%	2.60%	7.00%
<b>Income More Than 50% But No More Than 60% of Median Income</b>				
UPB(\$ Millions)	\$7,481	\$3,968	\$2	\$11,452
Number of Mortgages	39,987	22,012	15	62,014
<b>Portion of Qualifying or Total Mortgages Acquired</b>	8.80%	4.20%	3.00%	6.30%
<b>Income More Than 60% But No More Than 80% of Median Income</b>				
UPB(\$ Millions)	\$20,039	\$13,207	\$7	\$33,254
Number of Mortgages	89,687	61,167	38	150,892
<b>Portion of Qualifying or Total Mortgages Acquired</b>	19.70%	11.50%	7.60%	15.30%
<b>Income More Than 80% But No More Than 100% of Median Income</b>				
UPB(\$ Millions)	\$17,441	\$16,610	\$12	\$34,064
Number of Mortgages	65,015	65,501	54	130,570
<b>Portion of Qualifying or Total Mortgages Acquired</b>	14.30%	12.40%	10.80%	13.30%
<b>Income More Than 100% But No More Than 120% of Median Income</b>				
UPB(\$ Millions)	\$16,864	\$18,574	\$21	\$35,458
Number of Mortgages	55,181	64,927	83	120,191
<b>Portion of Qualifying or Total Mortgages Acquired</b>	12.20%	12.30%	16.70%	12.20%
<b>Income More Than 120% of Median Income</b>				
UPB(\$ Millions)	\$59,242	\$105,464	\$91	\$164,797
Number of Mortgages	159,374	292,781	295	452,450
<b>Portion of Qualifying or Total Mortgages Acquired</b>	35.10%	55.20%	59.20%	46.00%
<b>Missing</b>				
UPB(\$ Millions)	\$0	\$1	\$0	\$1
Number of Mortgages	1	2	0	3
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.00%
<b>All Income Levels<sup>1</sup></b>				
UPB(\$ Millions)	\$127,591	\$161,112	\$136	\$288,839
Number of Mortgages	454,126	529,948	498	984,572
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%

<sup>1</sup>Includes Missing.

Table 13  
**Single-Family Owner-Occupied Purchase Money Mortgages**  
**Acquired by Freddie Mac**  
**By Low-Income Area Purchase SUBGOAL Status and First Time/Repeat Borrower Status**  
**For Calendar Year 2020 (Period Ending 12/31/2020)**

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
<b>Subgoal-Qualifying Mortgages</b>				
UPB(\$ Millions)	\$25,027	\$15,456	\$10	\$40,493
Number of Mortgages	105,072	63,319	43	168,434
<b>Portion of Qualifying or Total Mortgages Acquired</b>	23.20%	12.00%	8.60%	17.10%
<b>Non-Qualifying Mortgages</b>				
UPB(\$ Millions)	\$102,358	\$145,479	\$126	\$247,963
Number of Mortgages	348,068	465,931	455	814,454
<b>Portion of Qualifying or Total Mortgages Acquired</b>	76.80%	88.00%	91.40%	82.90%
<b>Total Mortgages</b>				
UPB(\$ Millions)	\$127,385	\$160,935	\$136	\$288,456
Number of Mortgages	453,140	529,250	498	982,888
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%