



2021

Annual Mortgage Report

March 16, 2022


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Affordable Housing Tables

Covering Calendar Year: 2021
For Period Ending: 12/31/2021

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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 2021 (Period Ending 12/31/2021)

	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)	\$380,092	\$69,791	\$380,092	\$11,786	\$380,092	\$67,082	\$56,258	\$728,127	\$123,965	\$1,150,503
Number of Mortgages	1,193,659	326,944	1,193,659	75,416	1,193,659	258,738	212,427	2,625,597	650,092	3,966,790
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$3,363	\$619	\$3,363	\$81	\$3,363	\$1,486	\$1,468	\$9,577	\$2,181	\$12,942
Number of Mortgages	7,881	2,482	7,881	529	7,881	3,745	3,665	26,261	8,753	34,147
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$383,454	\$70,411	\$383,454	\$11,867	\$383,454	\$68,567	\$57,726	\$737,704	\$126,147	\$1,163,445
Number of Mortgages	1,201,540	329,426	1,201,540	75,945	1,201,540	262,483	216,092	2,651,858	658,845	4,000,937
Goals Performance										
Freddie Mac's Single-Family Goals										
Goal Performance Percentages		24%		6%		18%			21%	
Freddie Mac's Single-Family Subgoal		27.42%		6.32%		21.85%			24.84%	
Subgoal Performance Percentages							14%			17.98%

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

¹MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the 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 2021 (Period Ending 12/31/2021)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$2,825	\$732	\$4,790	
Number of Mortgages*	1,424	873	1,745	
Number of Properties	1,437	874	1,758	
Number of Units	31,341	9,650	41,874	
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$32,213	\$5,770	\$60,041	
Number of Mortgages*	2,277	1,392	2,550	
Number of Properties	2,612	1,709	2,889	
Number of Units	339,066	76,383	501,203	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units
Units in Multifamily Properties:				
Number of Units With Missing Data	4,050		4,050	N/A
Units Where Rent Estimation is Not Possible	226		226	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	2,959	2,245	2,959	1,478
Small (5-50 Unit) Properties	865	572	865	343
Not Subject to Cap	2,844	2,157	2,844	1,418
Subject to Cap	980	660	980	403
5% Cap	27,154		27,154	N/A
Adjustments to Number of Units for Missing Data:		2,817		1,821
Total Multifamily:				
UPB(\$ Million)		\$35,038	\$6,501	\$64,831
Number of Mortgages		3,700	2,264	4,294
Number of Mortgages with both 5-50 and > 50 Unit Properties*		1	1	1
Number of Properties		4,049	2,583	4,647
Number of Units		370,407	86,033	543,077
Number of Units(adjusted)		373,225	87,854	543,077
Goals Performance				
Freddie Mac's Multifamily Goals (units)		315,000	60,000	
Goal Performance (units)		373,225	87,854	
Freddie Mac's Small Multifamily Goals (units)				
Goal Performance (units)		10,000		31,913

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 2021 (Period Ending 12/31/2021)

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

¹An 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 2021 (Period Ending 12/31/2021)**

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$5,083	\$923	\$12,942
Number of Mortgages	17,173	3,710	34,146
Number of Units*	21,744	4,853	42,322
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$15,329	\$2,699	\$51,274
Number of Mortgages	84,541	14,998	215,977
Number of Units*	125,133	24,764	280,627
Total Single Family:			
UPB(\$ Millions)	\$20,412	\$3,622	\$64,216
Number of Mortgages	101,714	18,708	250,123
Number of Units*	146,877	29,617	322,949

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)¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	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)	\$11,867	\$11,867	\$5,843	\$22,826	\$11,973	\$22,882	\$34,854
Number of Mortgages	75,945	75,945	37,511	153,175	76,723	153,594	230,317
Portion of Qualifying or Total Mortgages Acquired	23.05%	100.00%	14.29%	23.25%	5.94%	5.67%	5.76%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$14,416	\$0	\$6,223	\$25,448	\$14,563	\$25,532	\$40,095
Number of Mortgages	71,935	0	30,936	138,652	72,857	139,187	212,044
Portion of Qualifying or Total Mortgages Acquired	21.84%	0.00%	11.79%	21.04%	5.64%	5.14%	5.30%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$44,127	\$0	\$17,206	\$77,873	\$44,708	\$78,185	\$122,893
Number of Mortgages	181,546	0	71,032	367,018	184,660	368,811	553,471
Portion of Qualifying or Total Mortgages Acquired	55.11%	0.00%	27.06%	55.71%	14.29%	13.62%	13.83%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$16,270	\$0	\$47,577	\$95,650	\$143,227
Number of Mortgages	0	0	56,671	0	167,649	391,237	558,886
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	21.59%	0.00%	12.97%	14.44%	13.97%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$6,071	\$0	\$50,180	\$97,539	\$147,719
Number of Mortgages	0	0	19,453	0	157,285	357,473	514,758
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	7.41%	0.00%	12.17%	13.20%	12.87%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$16,953	\$0	\$241,291	\$433,347	\$674,638
Number of Mortgages	0	0	46,879	0	633,118	1,298,280	1,931,398
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	17.86%	0.00%	48.99%	47.93%	48.27%
Missing							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$1	\$17	\$18
Number of Mortgages	0	0	1	0	2	61	63
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Income Levels ²							
UPB(\$ Millions)	\$70,411	\$11,867	\$68,567	\$126,147	\$410,293	\$753,152	\$1,163,445
Number of Mortgages	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."
²Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$2,812	\$2,812	\$2,844
Number of Units	30,412	30,412	30,619
Portion of Qualifying or Total Units Financed	8.15%	34.62%	5.64%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$3,689	\$3,689	\$3,719
Number of Units	55,622	55,622	55,975
Portion of Qualifying or Total Units Financed	14.90%	63.31%	10.31%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$8,751	\$0	\$8,816
Number of Units	109,273	0	109,989
Portion of Qualifying or Total Units Financed	29.28%	0.00%	20.25%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$19,786	\$0	\$19,897
Number of Units	175,101	0	176,096
Portion of Qualifying or Total Units Financed	46.92%	0.00%	32.43%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$14,031
Number of Units	0	0	94,524
Portion of Qualifying or Total Units Financed	0.00%	0.00%	17.41%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$7,896
Number of Units	0	0	42,206
Portion of Qualifying or Total Units Financed	0.00%	0.00%	7.77%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$6,808
Number of Units	0	0	29,617
Portion of Qualifying or Total Units Financed	0.00%	0.00%	5.45%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$564	\$346	\$820
Number of Units	2,817	1,821	4,051
Portion of Qualifying or Total Units Financed	0.75%	2.07%	0.75%
All Income Levels²			
\$UPB(MILLIONS)	\$35,602	\$6,847	\$64,831
Number of Units	373,225	87,854	543,077
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, are included in "Tenant Rent Missing."

² Includes Missing.

Table 3B
Distribution of Rental Units
Financed by Freddie Mac's Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$1,261	\$1,261	\$1,261
Number of Units	5,977	5,977	5,977
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	4.07%	20.18%	1.85%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$2,361	\$2,361	\$2,361
Number of Units	23,640	23,640	23,642
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	16.10%	79.82%	7.32%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$3,915	\$0	\$3,916
Number of Units	33,831	0	33,842
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	23.03%	0.00%	10.48%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$12,875	\$0	\$12,876
Number of Units	83,429	0	83,435
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	56.80%	0.00%	25.84%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$15,613
Number of Units	0	0	74,564
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	23.09%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$10,842
Number of Units	0	0	42,071
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	13.03%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$14,029
Number of Units	0	0	42,921
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	13.29%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$3,319
Number of Units	0	0	16,497
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	5.11%
All Income Levels¹			
UPB(\$ Millions)	\$20,412	\$3,622	\$64,216
Number of Units	146,877	29,617	322,949
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	100.00%	100.00%	100.00%

¹Includes 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 2021 (Period Ending 12/31/2021)

	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)	\$3,406	\$5,175	\$19,919	\$17,850	\$46,350	\$46,350
Number of Mortgages	15,230	13,281	90,686	53,052	172,249	172,249
Percent of Eligible	8.84%	7.71%	52.65%	30.80%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$1,716	\$4,287	\$9,660	\$13,317	\$11,376	\$28,980
Number of Mortgages	6,321	9,637	37,522	36,228	43,843	89,708
Percent of Eligible	7.05%	10.74%	41.83%	40.38%	48.87%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$2,149	\$3,017	\$15,676	\$19,190	\$2,149	\$40,032
Number of Mortgages	10,842	9,761	75,368	62,142	10,842	158,113
Percent of Eligible	6.86%	6.17%	47.67%	39.30%	6.86%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$8,692	\$34,386	\$55,799	\$169,142	\$8,692	\$268,019
Number of Mortgages	35,549	84,336	220,937	440,479	35,549	781,301
Percent of Eligible	4.55%	10.79%	28.28%	56.38%	4.55%	100.00%
(5) Total						
UPB(\$ Millions)	\$15,963	\$46,865	\$101,054	\$219,499	\$68,567	\$383,454
Number of Mortgages	67,942	117,015	424,513	591,901	262,483	1,201,540
Percent of Eligible	5.65%	9.74%	35.33%	49.26%	21.85%	100.00%

¹Includes mortgages where affordability was estimated.

²Includes 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 Application¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
American Indian or Alaskan Native²							
UPB(\$ Millions)	\$459	\$82	\$532	\$823	\$2,562	\$4,295	\$6,856
Number of Mortgages	2,192	547	2,139	4,405	8,488	16,757	25,245
Portion of Qualifying or Total Mortgages Acquired	0.67%	0.72%	0.81%	0.67%	0.66%	0.62%	0.63%
Asian²							
UPB(\$ Millions)	\$6,633	\$1,140	\$7,759	\$8,071	\$43,979	\$67,810	\$111,789
Number of Mortgages	24,579	5,863	22,893	32,757	112,424	188,128	300,552
Portion of Qualifying or Total Mortgages Acquired	7.46%	7.72%	8.72%	4.97%	8.70%	6.95%	7.51%
Black or African American²							
UPB(\$ Millions)	\$4,340	\$748	\$5,010	\$7,122	\$18,938	\$30,119	\$49,057
Number of Mortgages	19,690	4,558	20,026	38,486	61,345	120,189	181,534
Portion of Qualifying or Total Mortgages Acquired	5.98%	6.00%	7.63%	5.84%	4.75%	4.44%	4.54%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$156	\$21	\$187	\$350	\$904	\$2,026	\$2,931
Number of Mortgages	627	124	615	1,492	2,554	6,318	8,872
Portion of Qualifying or Total Mortgages Acquired	0.19%	0.16%	0.23%	0.23%	0.20%	0.23%	0.22%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$7,068	\$1,281	\$8,807	\$12,047	\$34,913	\$56,636	\$91,549
Number of Mortgages	31,126	7,490	32,595	57,722	108,891	203,045	311,936
Portion of Qualifying or Total Mortgages Acquired	9.45%	9.86%	12.42%	8.76%	8.43%	7.50%	7.80%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$42,692	\$7,103	\$36,099	\$74,002	\$250,910	\$447,575	\$698,485
Number of Mortgages	211,001	48,144	148,030	406,383	827,218	1,680,747	2,507,965
Portion of Qualifying or Total Mortgages Acquired	64.05%	63.39%	56.40%	61.68%	64.01%	62.05%	62.68%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$144	\$22	\$226	\$228	\$1,084	\$1,654	\$2,739
Number of Mortgages	583	127	737	1,022	2,939	5,139	8,078
Portion of Qualifying or Total Mortgages Acquired	0.18%	0.17%	0.28%	0.16%	0.23%	0.19%	0.20%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
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%
Information not Provided by Borrower or Co-Borrower⁶							
UPB(\$ Millions)	\$8,629	\$1,429	\$9,611	\$23,205	\$54,685	\$140,340	\$195,025
Number of Mortgages	38,541	8,853	34,412	115,231	162,457	480,531	642,988
Portion of Qualifying or Total Mortgages Acquired	11.70%	11.66%	13.11%	17.49%	12.57%	17.74%	16.07%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$1
Number of Mortgages	0	0	0	0	1	1	2
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Data Not Provided by Loan Seller							
UPB(\$ Millions)	\$289	\$42	\$337	\$299	\$2,318	\$2,696	\$5,014
Number of Mortgages	1,087	239	1,036	1,347	5,977	7,788	13,765
Portion of Qualifying or Total Mortgages Acquired	0.33%	0.31%	0.39%	0.20%	0.46%	0.29%	0.34%
Total							
UPB(\$ Millions)	\$70,411	\$11,867	\$68,567	\$126,147	\$410,293	\$753,152	\$1,163,445
Number of Mortgages	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrowers are asked to report both Race and Ethnicity. Race associated with the loan is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may be identified with any combination of, and up to, 5 race categories: (1) American Indian or Alaska Native, (2) Asian, (3) Black or African American, (4) Native Hawaiian or Other Pacific Islander, and (5) White. A borrower or co-borrower identified as both White and one minority race is classified as the minority race.

If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A Loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories.

Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino" Table 5B shows the ethnicity distribution of all loans acquired.

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

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

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

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

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

Table 5B
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	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)	\$8,161	\$1,538	\$9,635	\$14,297	\$33,094	\$57,466	\$90,560
Number of Mortgages	35,976	9,007	36,195	69,116	106,512	212,682	319,194
Portion of Qualifying or Total Mortgages Acquired	10.92%	11.86%	13.79%	10.49%	8.24%	7.85%	7.98%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$53,164	\$8,878	\$48,492	\$88,362	\$312,197	\$543,445	\$855,642
Number of Mortgages	252,525	57,835	189,140	472,897	993,936	1,978,390	2,972,326
Portion of Qualifying or Total Mortgages Acquired	76.66%	76.15%	72.06%	71.78%	76.91%	73.04%	74.29%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$667	\$54	\$1,402	\$1,183	\$10,314	\$14,906	\$25,221
Number of Mortgages	2,762	313	4,362	5,406	28,110	47,508	75,618
Portion of Qualifying or Total Mortgages Acquired	0.84%	0.41%	1.66%	0.82%	2.18%	1.75%	1.89%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$7,700	\$1,275	\$8,235	\$20,815	\$50,522	\$129,749	\$180,270
Number of Mortgages	34,913	8,023	29,879	104,029	151,270	443,800	595,070
Portion of Qualifying or Total Mortgages Acquired	10.60%	10.56%	11.38%	15.79%	11.71%	16.38%	14.87%
Not Applicable:							
UPB(\$ Millions)	\$7	\$2	\$8	\$14	\$30	\$62	\$92
Number of Mortgages	34	13	27	76	102	247	349
Portion of Qualifying or Total Mortgages Acquired	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$712	\$120	\$796	\$1,475	\$4,136	\$7,524	\$11,660
Number of Mortgages	3,216	754	2,880	7,321	12,364	26,016	38,380
Portion of Qualifying or Total Mortgages Acquired	0.98%	0.99%	1.10%	1.11%	0.96%	0.96%	0.96%
Total:							
UPB(\$ Millions)	\$70,411	\$11,867	\$68,567	\$126,147	\$410,293	\$753,152	\$1,163,445
Number of Mortgages	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

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

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

Table 6
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2021 (Period Ending 12/31/2021)

	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)	\$27,467	\$4,734	\$24,440	\$41,919	\$127,897	\$222,492	\$350,389
Number of Mortgages	128,262	29,746	95,816	218,652	413,019	801,821	1,214,840
Portion of Qualifying or Total Mortgages Acquired	38.93%	39.17%	36.50%	33.19%	31.96%	29.60%	30.36%
All Female:							
UPB(\$ Millions)	\$25,792	\$5,231	\$19,870	\$42,142	\$83,758	\$138,782	\$222,541
Number of Mortgages	126,249	34,581	83,847	232,324	301,418	569,189	870,607
Portion of Qualifying or Total Mortgages Acquired	38.32%	45.53%	31.94%	35.26%	23.32%	21.01%	21.76%
Male and Female:							
UPB(\$ Millions)	\$13,761	\$1,341	\$20,655	\$30,593	\$176,196	\$321,476	\$497,672
Number of Mortgages	59,288	8,029	69,503	149,014	509,694	1,089,984	1,599,678
Portion of Qualifying or Total Mortgages Acquired	18.00%	10.57%	26.48%	22.62%	39.44%	40.24%	39.98%
Not Applicable:							
UPB(\$ Millions)	\$20	\$3	\$18	\$44	\$95	\$197	\$291
Number of Mortgages	89	17	65	220	289	702	991
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.02%	0.02%	0.03%	0.02%	0.03%	0.02%
Not Provided:							
UPB(\$ Millions)	\$3,371	\$558	\$3,584	\$11,449	\$22,346	\$70,204	\$92,550
Number of Mortgages	15,537	3,572	13,252	58,635	67,872	246,947	314,819
Portion of Qualifying or Total Mortgages Acquired	4.72%	4.70%	5.05%	8.90%	5.25%	9.12%	7.87%
Missing:							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$1	\$0	\$1
Number of Mortgages	1	0	0	0	2	0	2
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total:							
UPB(\$ Millions)	\$70,411	\$11,867	\$68,567	\$126,147	\$410,293	\$753,152	\$1,163,445
Number of Mortgages	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

Table 7
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2021 (Period Ending 12/31/2021)

	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%	81,970	19,456	29,575	152,845	319,919	639,101	959,020
10% <= Minority < 20%	80,630	17,976	36,741	150,418	336,956	668,435	1,005,391
20% <= Minority < 30%	51,965	11,432	29,556	96,535	210,175	423,040	633,215
30% <= Minority < 50%	58,587	13,145	66,575	117,602	232,515	495,657	728,172
50% <= Minority < 80%	40,367	9,712	65,399	91,744	142,203	334,594	476,797
80% <= Minority <= 100%	15,894	4,222	34,420	49,635	50,038	147,002	197,040
Tract Missing / Unable to Classify	13	2	217	66	488	814	1,302
Total:	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2021 (Period Ending 12/31/2021)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	20,082	6,462	26,310
10% <= Minority < 20%	38,620	7,980	58,220
20% <= Minority < 30%	51,243	9,834	81,662
30% <= Minority < 50%	91,194	16,561	141,533
50% <= Minority < 80%	107,168	24,336	151,014
80% <= Minority <= 100%	64,917	22,681	84,338
Tract Missing / Unable to Classify	0	0	0
Total:	373,225	87,854	543,077

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 2021 (Period Ending 12/31/2021)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	19,717	4,981	35,091
10% <= Minority < 20%	26,097	4,936	55,548
20% <= Minority < 30%	19,810	3,872	46,278
30% <= Minority < 50%	28,186	5,142	67,523
50% <= Minority < 80%	29,201	5,683	65,157
80% <= Minority <= 100%	23,830	5,003	53,173
Tract Missing / Unable to Classify	36	0	179
Total:	146,877	29,617	322,949

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 2021 (Period Ending 12/31/2021)

	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%	19,456	19,456	4,887	34,527	19,707	34,644	54,351
10% <= Minority < 30%	29,408	29,408	10,298	55,250	29,672	55,390	85,062
30% <= Minority < 50%	13,145	13,145	9,610	27,447	13,273	27,513	40,786
50% <= Minority < 80%	9,712	9,712	8,638	22,942	9,807	23,007	32,814
80% <= Minority <= 100%	4,222	4,222	4,077	13,002	4,262	13,033	17,295
Tract Missing / Unable to Classify	2	2	1	7	2	7	9
Subtotal	75,945	75,945	37,511	153,175	76,723	153,594	230,317
50% < Income <=60% of MSA Median Income							
Minority < 10%	18,423	0	3,762	32,209	18,730	32,388	51,118
10% <= Minority < 30%	28,859	0	8,470	51,692	29,165	51,877	81,042
30% <= Minority < 50%	12,571	0	8,259	24,760	12,739	24,838	37,577
50% <= Minority < 80%	8,798	0	7,337	19,563	8,897	19,623	28,520
80% <= Minority <= 100%	3,282	0	3,106	10,412	3,324	10,445	13,769
Tract Missing / Unable to Classify	2	0	2	16	2	16	18
Subtotal	71,935	0	30,936	138,652	72,857	139,187	212,044
60% < Income <=80% of MSA Median Income							
Minority < 10%	44,091	0	8,198	86,109	45,040	86,681	131,721
10% <= Minority < 30%	74,328	0	18,594	140,011	75,445	140,629	216,074
30% <= Minority < 50%	32,871	0	19,527	65,395	33,414	65,668	99,082
50% <= Minority < 80%	21,857	0	16,939	49,239	22,256	49,453	71,709
80% <= Minority <= 100%	8,390	0	7,770	26,221	8,494	26,335	34,829
Tract Missing / Unable to Classify	9	0	4	43	11	45	56
Subtotal	181,546	0	71,032	367,018	184,660	368,811	553,471
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	6,639	0	41,009	91,597	132,606
10% <= Minority < 30%	0	0	14,988	0	70,048	152,682	222,730
30% <= Minority < 50%	0	0	15,411	0	30,215	70,245	100,460
50% <= Minority < 80%	0	0	13,260	0	19,063	51,109	70,172
80% <= Minority <= 100%	0	0	6,355	0	7,277	25,526	32,803
Tract Missing / Unable to Classify	0	0	18	0	37	78	115
Subtotal	0	0	56,671	0	167,649	391,237	558,886
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	1,853	0	38,033	83,490	121,523
10% <= Minority < 30%	0	0	4,285	0	66,565	141,398	207,963
30% <= Minority < 50%	0	0	4,049	0	28,302	65,424	93,726
50% <= Minority < 80%	0	0	5,491	0	17,784	45,858	63,642
80% <= Minority <= 100%	0	0	3,754	0	6,550	21,201	27,751
Tract Missing / Unable to Classify	0	0	21	0	51	102	153
Subtotal	0	0	19,453	0	157,285	357,473	514,758
120% of MSA Median Income < Income							
Minority < 10%	0	0	4,236	0	157,399	310,286	467,685
10% <= Minority < 30%	0	0	9,662	0	276,236	549,480	825,716
30% <= Minority < 50%	0	0	9,719	0	114,572	241,957	356,529
50% <= Minority < 80%	0	0	13,734	0	64,396	145,533	209,929
80% <= Minority <= 100%	0	0	9,358	0	20,131	50,458	70,589
Tract Missing / Unable to Classify	0	0	170	0	384	566	950
Subtotal	0	0	46,879	0	633,118	1,298,280	1,931,398
Borrower Income Missing							
Minority < 10%	0	0	0	0	1	15	16
10% <= Minority < 30%	0	0	0	0	0	19	19
30% <= Minority < 50%	0	0	0	0	0	12	12
50% <= Minority < 80%	0	0	0	0	0	11	11
80% <= Minority <= 100%	0	0	0	0	0	4	4
Tract Missing / Unable to Classify	0	0	1	0	1	0	1
Subtotal	0	0	1	0	2	61	63
Total:	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2021 (Period Ending 12/31/2021)

	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	4,031	945	3,154	6,125	17,251	27,059	44,310
Alaska	895	231	1,133	1,336	2,627	4,263	6,890
Arizona	8,887	1,736	7,179	29,037	41,664	106,086	147,750
Arkansas	2,130	535	1,947	3,095	9,433	14,275	23,708
California	11,335	1,329	27,037	75,997	99,189	422,244	521,433
Colorado	9,096	1,805	7,287	26,738	33,514	85,004	118,518
Connecticut	6,158	1,606	2,604	8,320	16,036	29,054	45,090
Delaware	1,651	440	1,073	2,770	6,497	10,339	16,836
District of Columbia	1,036	198	1,024	1,324	3,286	5,353	8,639
Florida	18,371	3,622	18,350	32,305	109,627	156,873	266,500
Georgia	10,545	2,278	8,048	20,944	43,430	81,446	124,876
Hawaii	617	108	1,171	1,521	3,102	6,302	9,404
Idaho	1,937	325	1,472	5,323	8,903	20,378	29,281
Illinois	18,751	4,924	9,659	25,430	58,873	109,662	168,535
Indiana	11,437	3,456	8,653	19,374	29,950	58,818	88,768
Iowa	4,181	1,203	3,856	6,055	11,160	20,929	32,089
Kansas	4,037	1,114	1,761	4,692	12,052	17,515	29,567
Kentucky	5,416	1,564	2,383	8,901	16,340	32,744	49,084
Louisiana	2,828	624	2,806	4,444	12,886	23,601	36,487
Maine	1,460	293	569	2,834	6,058	9,964	16,022
Maryland	11,165	3,077	7,361	22,630	28,222	68,352	96,574
Massachusetts	7,993	1,504	5,204	20,054	26,444	73,813	100,257
Michigan	13,921	4,033	6,463	27,016	40,820	92,441	133,261
Minnesota	12,380	3,428	4,631	20,397	29,622	58,395	88,017
Mississippi	908	189	854	1,681	5,084	9,280	14,364
Missouri	9,409	2,715	9,254	15,412	28,193	53,930	82,123
Montana	1,054	222	704	2,303	4,854	8,952	13,806
Nebraska	2,171	564	2,402	3,955	6,607	13,384	19,991
Nevada	2,915	620	2,215	9,121	14,209	33,685	47,894
New Hampshire	1,969	460	1,108	4,807	6,612	15,581	22,193
New Jersey	8,479	1,510	4,900	13,682	36,882	81,621	118,503
New Mexico	996	221	1,095	2,201	6,048	10,989	17,037
New York	10,655	2,061	6,603	11,890	45,718	70,115	115,833
North Carolina	10,824	2,409	12,026	18,749	46,619	76,691	123,310
North Dakota	1,112	277	321	1,480	3,109	4,766	7,875
Ohio	18,644	5,241	10,320	25,255	52,220	95,317	147,537
Oklahoma	3,472	857	3,831	3,433	13,043	15,644	28,687
Oregon	4,546	690	5,948	13,001	21,003	50,770	71,773
Pennsylvania	14,437	3,957	6,460	19,322	46,759	80,115	126,874
Rhode Island	971	177	547	2,572	3,314	9,253	12,567
South Carolina	6,313	1,459	5,791	9,738	26,228	38,666	64,894
South Dakota	823	156	862	1,577	2,759	5,347	8,106
Tennessee	6,702	1,373	5,981	12,888	27,832	50,073	77,905
Texas	17,698	2,695	20,214	26,693	105,002	161,854	266,856
Utah	5,193	836	5,334	15,427	18,761	49,579	68,340
Vermont	655	135	308	1,093	2,893	4,444	7,337
Virginia	12,469	3,204	8,236	26,241	38,398	87,346	125,744
Washington	7,579	1,206	7,274	24,138	34,003	90,203	124,206
West Virginia	1,021	280	505	1,501	3,860	6,210	10,070
Wisconsin	7,496	1,876	4,059	12,742	22,491	45,110	67,601
Wyoming	639	175	244	1,214	2,185	3,972	6,157
Guam	6	1	123	34	143	287	430
Puerto Rico	11	1	48	28	337	421	758
Virgin Islands	1	0	91	5	142	128	270
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2021 (Period Ending 12/31/2021)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	5,268	1,025	6,010
Alaska	252	55	254
Arizona	17,643	2,017	25,115
Arkansas	4,603	1,369	5,191
California	16,642	7,110	44,219
Colorado	10,725	972	14,946
Connecticut	6,786	3,282	9,377
Delaware	364	40	825
District of Columbia	288	272	298
Florida	18,858	2,812	45,694
Georgia	20,729	4,226	26,034
Hawaii	229	113	320
Idaho	673	162	912
Illinois	10,195	3,670	14,863
Indiana	8,594	2,889	9,079
Iowa	1,525	796	1,691
Kansas	2,900	1,467	3,671
Kentucky	4,103	1,610	5,002
Louisiana	3,050	617	4,933
Maine	92	1	92
Maryland	10,295	3,340	12,381
Massachusetts	2,456	374	4,247
Michigan	5,070	1,309	6,908
Minnesota	3,663	922	4,401
Mississippi	2,521	756	2,639
Missouri	3,127	2,077	4,146
Montana	213	14	341
Nebraska	2,330	667	2,508
Nevada	5,899	529	11,138
New Hampshire	288	45	442
New Jersey	12,349	2,817	18,388
New Mexico	4,203	431	5,231
New York	9,879	3,242	18,053
North Carolina	16,230	2,291	21,721
North Dakota	344	344	344
Ohio	22,465	7,706	25,282
Oklahoma	6,428	2,805	6,491
Oregon	5,267	630	7,101
Pennsylvania	11,905	3,885	15,533
Rhode Island	228	94	391
South Carolina	4,577	682	7,147
South Dakota	2,045	631	2,096
Tennessee	7,118	1,004	9,479
Texas	77,565	11,434	109,641
Utah	3,236	749	3,434
Vermont	6	0	63
Virginia	9,722	2,500	12,086
Washington	7,879	1,225	9,558
West Virginia	64	7	314
Wisconsin	2,313	823	2,908
Wyoming	25	15	139
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	373,225	87,854	543,077

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 2021 (Period Ending 12/31/2021)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	1,491	282	2,481
Alaska	618	91	1,006
Arizona	3,102	442	9,068
Arkansas	975	124	1,605
California	14,775	2,757	64,688
Colorado	2,860	461	7,520
Connecticut	3,912	1,244	4,971
Delaware	377	108	671
District of Columbia	624	134	1,441
Florida	3,854	596	16,604
Georgia	3,255	468	7,346
Hawaii	188	45	921
Idaho	969	113	2,372
Illinois	8,554	1,810	14,818
Indiana	3,334	1,009	4,521
Iowa	774	231	976
Kansas	1,028	312	1,446
Kentucky	1,426	354	2,113
Louisiana	1,093	120	2,772
Maine	935	124	1,610
Maryland	3,378	634	4,921
Massachusetts	9,605	1,535	15,899
Michigan	4,009	889	5,907
Minnesota	2,991	606	4,236
Mississippi	243	34	551
Missouri	3,483	1,064	4,474
Montana	543	82	1,001
Nebraska	623	127	851
Nevada	1,126	214	3,746
New Hampshire	1,468	293	1,862
New Jersey	6,604	600	13,265
New Mexico	514	86	1,329
New York	7,646	1,827	21,912
North Carolina	3,699	523	8,017
North Dakota	154	82	173
Ohio	8,082	3,055	10,315
Oklahoma	1,315	155	2,221
Oregon	1,961	215	5,148
Pennsylvania	6,262	1,627	8,527
Rhode Island	2,168	302	2,842
South Carolina	1,033	145	2,790
South Dakota	244	76	329
Tennessee	2,036	270	5,044
Texas	7,114	888	20,020
Utah	2,931	449	5,602
Vermont	327	46	690
Virginia	4,078	619	6,763
Washington	4,233	586	9,210
West Virginia	217	44	367
Wisconsin	4,359	1,649	5,396
Wyoming	248	70	353
Guam	23	0	71
Puerto Rico	3	0	76
Virgin Islands	13	0	91
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	146,877	29,617	322,949

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2021 (Period Ending 12/31/2021)

	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)	\$5,149	\$1,362	\$3,361	\$54,577	\$29,143	\$281,404	\$310,547
Number of Mortgages	31,567	10,667	17,145	307,409	110,383	1,094,023	1,204,406
Portion of Total	9.58%	14.05%	6.53%	46.66%	8.54%	40.39%	30.10%
60% < LTV <= 80%							
UPB(\$ Millions)	\$23,983	\$4,261	\$22,840	\$63,481	\$173,400	\$420,468	\$593,868
Number of Mortgages	109,773	26,504	84,462	312,776	520,000	1,440,508	1,960,508
Portion of Total	33.32%	34.90%	32.18%	47.47%	40.24%	53.18%	49.00%
80% < LTV <= 90%							
UPB(\$ Millions)	\$11,687	\$1,801	\$12,284	\$6,906	\$78,550	\$44,095	\$122,644
Number of Mortgages	50,789	10,766	42,885	32,626	233,538	148,352	381,890
Portion of Total	15.42%	14.18%	16.34%	4.95%	18.07%	5.48%	9.55%
90% < LTV <= 95%							
UPB(\$ Millions)	\$19,322	\$2,627	\$23,087	\$1,027	\$111,271	\$6,779	\$118,050
Number of Mortgages	87,331	16,433	85,794	5,071	352,379	23,691	376,070
Portion of Total	26.51%	21.64%	32.69%	0.77%	27.27%	0.87%	9.40%
95% < LTV <=100%							
UPB(\$ Millions)	\$10,269	\$1,816	\$6,995	\$97	\$17,868	\$204	\$18,072
Number of Mortgages	49,933	11,565	32,183	471	75,542	849	76,391
Portion of Total	15.16%	15.23%	12.26%	0.07%	5.85%	0.03%	1.91%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$57	\$3	\$60
Number of Mortgages	1	0	1	0	368	12	380
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%
Missing LTV							
UPB(\$ Millions)	\$2	\$0	\$1	\$58	\$5	\$198	\$203
Number of Mortgages	32	10	13	492	84	1,208	1,292
Portion of Total	0.01%	0.01%	0.00%	0.07%	0.01%	0.04%	0.03%
Total							
UPB(\$ Millions)	\$70,411	\$11,867	\$68,567	\$126,147	\$410,293	\$753,152	\$1,163,445
Number of Mortgages	329,426	75,945	262,483	658,845	1,292,294	2,708,643	4,000,937
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Does 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 2021 (Period Ending 12/31/2021)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$7,594	\$4,296	\$1	\$11,892
Number of Mortgages	47,602	28,533	9	76,144
Portion of Qualifying or Total Mortgages Acquired	8.60%	4.40%	1.50%	6.30%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$9,060	\$5,376	\$3	\$14,439
Number of Mortgages	44,504	27,565	19	72,088
Portion of Qualifying or Total Mortgages Acquired	8.00%	4.20%	3.20%	6.00%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$26,064	\$18,107	\$12	\$44,184
Number of Mortgages	105,210	76,578	59	181,847
Portion of Qualifying or Total Mortgages Acquired	19.00%	11.80%	9.80%	15.10%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$23,973	\$22,676	\$19	\$46,667
Number of Mortgages	81,580	81,620	78	163,278
Portion of Qualifying or Total Mortgages Acquired	14.70%	12.60%	12.90%	13.60%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$23,590	\$25,375	\$18	\$48,983
Number of Mortgages	70,809	81,048	69	151,926
Portion of Qualifying or Total Mortgages Acquired	12.80%	12.50%	11.40%	12.60%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$81,212	\$136,263	\$120	\$217,595
Number of Mortgages	203,860	353,372	369	557,601
Portion of Qualifying or Total Mortgages Acquired	36.80%	54.50%	61.20%	46.40%
Missing				
UPB(\$ Millions)	\$0	\$1	\$0	\$1
Number of Mortgages	1	1	0	2
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
UPB(\$ Millions)	\$171,494	\$212,093	\$174	\$383,761
Number of Mortgages	553,566	648,717	603	1,202,886
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

¹Includes 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 2021 (Period Ending 12/31/2021)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$34,518	\$23,194	\$15	\$57,726
Number of Mortgages	129,458	86,580	54	216,092
Portion of Qualifying or Total Mortgages Acquired	23.40%	13.40%	9.00%	18.00%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$136,835	\$188,734	\$159	\$325,728
Number of Mortgages	423,415	561,485	548	985,448
Portion of Qualifying or Total Mortgages Acquired	76.60%	86.60%	91.00%	82.00%
Total Mortgages				
UPB(\$ Millions)	\$171,353	\$211,928	\$174	\$383,454
Number of Mortgages	552,873	648,065	602	1,201,540
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%