



2025

Annual Mortgage Report

March 2026


Freddie Mac
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Affordable Housing Tables

Covering Calendar Year: 2025
For Period Ending: 12/31/2025

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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 2025 (Period Ending 12/31/2025)

	Total Mortgages Eligible to Qualify As Low- Income or Very Low-Income Purchase Mortgages	Qualifying Low- Income Purchase Mortgages	Qualifying Very Low- Income Purchase Mortgages	Total Mortgages Eligible to Qualify As Low- Income Area, Low-Income Census Tracts or Minority Census Tracts Purchase Mortgages	Qualifying Low- Income Area Purchase Money Goal Mortgages	Qualifying Low- Income Census Tract Purchase Subgoal Mortgages	Qualifying Minority Census Tract Purchase Subgoal Mortgages	Total Mortgages Eligible As Low-Income Refinance	Qualifying Low- Income Refinance Mortgages	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$276,127	\$46,456	\$7,458	\$276,127	\$56,683	\$20,552	\$22,186	\$84,398	\$13,938	\$366,627
Number of Mortgages	750,724	207,979	47,266	750,724	207,082	62,942	86,962	258,832	77,832	1,029,828
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$3,315	\$603	\$89	\$3,315	\$1,579	\$958	\$535	\$1,497	\$291	\$4,812
Number of Mortgages	7,049	2,462	533	7,049	3,856	1,716	1,833	3,803	1,392	10,853
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$279,442	\$47,058	\$7,547	\$279,442	\$58,263	\$21,510	\$22,721	\$85,895	\$14,230	\$371,440
Number of Mortgages	757,773	210,441	47,799	757,773	210,938	64,658	88,795	262,635	79,224	1,040,681
Goals Performance										
Freddie Mac's Single-Family Goals		25%	6%		21%				26%	
Goal Performance Percentages		27.77%	6.31%		27.84%				30.17%	
Freddie Mac's Single-Family Subgoal						4%	12%			
Subgoal Performance Percentages						8.53%	11.72%			

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

Table 1B
Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status
Summary Table on Multifamily Housing Goal Performance
For Calendar Year 2025 (Period Ending 12/31/2025)

	Qualifying Low- Income Purchases		Qualifying Very Low-Income Purchases	All Goal-Eligible Acquisitions
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$1,480		\$493	\$2,999
Number of Mortgages ¹	715		432	1,177
Number of Properties	718		434	1,180
Number of Units	14,475		5,578	22,889
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$38,388		\$7,403	\$69,241
Number of Mortgages ¹	1,999		1,306	2,239
Number of Properties	2,420		1,717	2,674
Number of Units	335,471		77,025	489,869
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	16,656		16,656	N/A
Units Where Rent Estimation is Not Possible	1,229		1,229	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	11,742	5,783	11,742	2,410
Small (5-50 Unit) Properties	3,685	1,755	3,685	678
Not Subject to Cap	11,509	5,549	11,509	2,197
Subject to Cap	3,918	1,989	3,918	891
5% Cap	25,638		25,638	
Adjustments to Number of Units for Missing Data:		7,538		3,088
Total Multifamily:				
UPB(\$ Million)	\$39,868		\$7,896	\$72,240
Number of Mortgages	2,714		1,738	3,416
Number of Mortgages with both 5-50 and > 50 Unit Properties ¹	0		0	0
Number of Properties	3,138		2,151	3,854
Number of Units	349,946		82,603	512,758
Number of Units(adjusted)	357,484		85,691	512,758
Goals Performance				
Freddie Mac's Multifamily Goals Percentage	61.0%		14.0%	
Goal-Qualifying Units (Numerator)	357,484		85,691	
Goal-Eligible Units (Denominator) ²	512,758		512,758	
Goal Performance Percentage	69.7%		16.7%	
Freddie Mac's Small Multifamily Goals Percentage				
	2.0%			
Goal-Qualifying Units (Numerator)	16,230			
Goal-Eligible Units (Denominator) ²	512,758			
Goal Performance Percentage	3.2%			

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

¹ Mortgages can double count when secured by both 5-50 and >50 unit properties.

² Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals.

Table 1C

Distribution of Rental Units Financed by Freddie Mac's Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2025 (Period Ending 12/31/2025)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$2,145	\$434	\$4,812
Number of Mortgages	6,430	1,775	10,853
Number of Units*	8,220	2,337	13,652
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$5,328	\$708	\$16,983
Number of Mortgages	28,481	4,163	65,636
Number of Units*	37,596	6,967	78,481
Total Single Family:			
UPB(\$ Millions)	\$7,472	\$1,142	\$21,796
Number of Mortgages	34,911	5,938	76,489
Number of Units*	45,816	9,304	92,133

□

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 2025 (Period Ending 12/31/2025)

	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)	\$7,547	\$7,547	\$4,706	\$3,149	\$7,564	\$3,158	\$10,722
Number of Mortgages	47,799	47,799	29,616	24,888	47,930	24,966	72,896
Portion of Qualifying or Total Mortgages Acquired	22.71%	100.00%	14.04%	31.41%	6.19%	9.36%	7.00%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$9,627	\$0	\$5,425	\$2,846	\$9,657	\$2,852	\$12,509
Number of Mortgages	46,073	0	25,981	16,331	46,273	16,380	62,653
Portion of Qualifying or Total Mortgages Acquired	21.89%	0.00%	12.32%	20.61%	5.98%	6.14%	6.02%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$29,884	\$0	\$15,859	\$8,235	\$30,002	\$8,260	\$38,262
Number of Mortgages	116,569	0	62,766	38,005	117,234	38,174	155,408
Portion of Qualifying or Total Mortgages Acquired	55.39%	0.00%	29.76%	47.97%	15.15%	14.32%	14.93%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$15,434	\$0	\$32,102	\$9,242	\$41,344
Number of Mortgages	0	0	50,456	0	102,574	34,859	137,433
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	23.92%	0.00%	13.25%	13.07%	13.21%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$4,281	\$0	\$33,288	\$9,960	\$43,248
Number of Mortgages	0	0	12,357	0	92,321	31,462	123,783
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	5.86%	0.00%	11.93%	11.80%	11.89%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$12,557	\$0	\$171,711	\$53,644	\$225,355
Number of Mortgages	0	0	29,762	0	367,714	120,794	488,508
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	14.11%	0.00%	47.51%	45.30%	46.94%
Missing							
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%
All Income Levels ²							
UPB(\$ Millions)	\$47,058	\$7,547	\$58,263	\$14,230	\$284,324	\$87,116	\$371,440
Number of Mortgages	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

□

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

² Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2025 (Period Ending 12/31/2025)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Goal Eligible Units Financed ²
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$3,876	\$3,876	\$3,876
Number of Units	34,179	34,179	34,179
Portion of Qualifying or Total Units Financed	9.56%	39.89%	6.67%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$4,020	\$4,020	\$4,030
Number of Units	48,424	48,424	48,572
Portion of Qualifying or Total Units Financed	13.55%	56.51%	9.47%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$9,928	\$0	\$9,928
Number of Units	100,823	0	100,823
Portion of Qualifying or Total Units Financed	28.20%	0.00%	19.66%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$22,044	\$0	\$22,044
Number of Units	166,520	0	166,520
Portion of Qualifying or Total Units Financed	46.58%	0.00%	32.48%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$13,824
Number of Units	0	0	83,379
Portion of Qualifying or Total Units Financed	0.00%	0.00%	16.26%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$6,311
Number of Units	0	0	31,044
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.05%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$9,114
Number of Units	0	0	31,585
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.16%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$1,368	\$559	\$3,113
Number of Units	7,538	3,088	16,656
Portion of Qualifying or Total Units Financed	2.11%	3.60%	3.25%
All Income Levels³			
\$UPB(MILLIONS)	\$41,236	\$8,454	\$72,240
Number of Units	357,484	85,691	512,758
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 Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals.

³ 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 2025 (Period Ending 12/31/2025)

	Low-Income Purchases	Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$197	\$197	\$197
Number of Units	1,022	1,022	1,022
Portion of Total Low-income, Very low-Income or Total Units Financed	2.23%	10.98%	1.11%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$945	\$945	\$945
Number of Units	8,282	8,282	8,282
Portion of Total Low-income, Very low-Income or Total Units Financed	18.08%	89.02%	8.99%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$1,450	\$0	\$1,450
Number of Units	10,616	0	10,617
Portion of Total Low-income, Very low-Income or Total Units Financed	23.17%	0.00%	11.52%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$4,880	\$0	\$4,880
Number of Units	25,896	0	25,896
Portion of Total Low-income, Very low-Income or Total Units Financed	56.52%	0.00%	28.11%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$5,502
Number of Units	0	0	21,427
Portion of Total Low-income, Very low-Income or Total Units Financed	0.00%	0.00%	23.26%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$3,655
Number of Units	0	0	11,260
Portion of Total Low-income, Very low-Income or Total Units Financed	0.00%	0.00%	12.22%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$4,240
Number of Units	0	0	9,919
Portion of Total Low-income, Very low-Income or Total Units Financed	0.00%	0.00%	10.77%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$926
Number of Units	0	0	3,710
Portion of Total Low-income, Very low-Income or Total Units Financed	0.00%	0.00%	4.03%
All Income Levels¹			
UPB(\$ Millions)	\$7,472	\$1,142	\$21,796
Number of Units	45,816	9,304	92,133
Portion of Total Low-income, Very low-Income or Total Units Financed	100.00%	100.00%	100.00%

□

¹ 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 2025 (Period Ending 12/31/2025)

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		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)	\$5,434	\$5,964	\$11,944	\$10,875	\$34,216	\$34,216
Number of Mortgages	23,928	15,192	50,440	26,927	116,487	116,487
Percent of Eligible	20.54%	13.04%	43.30%	23.12%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$3,117	\$5,825	\$6,897	\$10,266	\$10,014	\$26,104
Number of Mortgages	12,306	13,614	24,660	22,933	36,966	73,513
Percent of Eligible	16.74%	18.52%	33.55%	31.20%	50.28%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$2,589	\$3,914	\$8,897	\$12,057	\$2,589	\$27,457
Number of Mortgages	11,995	10,840	38,728	31,894	11,995	93,457
Percent of Eligible	12.83%	11.60%	41.44%	34.13%	12.83%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$11,444	\$52,142	\$28,647	\$99,432	\$11,444	\$191,665
Number of Mortgages	45,490	114,548	104,504	209,774	45,490	474,316
Percent of Eligible	9.59%	24.15%	22.03%	44.23%	9.59%	100.00%
(5) Total						
UPB(\$ Millions)	\$22,583	\$67,844	\$56,385	\$132,629	\$58,263	\$279,442
Number of Mortgages	93,719	154,194	218,332	291,528	210,938	757,773
Percent of Eligible	12.37%	20.35%	28.81%	38.47%	27.84%	100.00%

0

¹ Includes mortgages where affordability was estimated.

² 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 Application¹
For Calendar Year 2025 (Period Ending 12/31/2025)

	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)	\$401	\$70	\$528	\$114	\$2,187	\$597	\$2,784
Number of Mortgages	1,815	436	2,013	672	6,331	2,088	8,419
Portion of Qualifying or Total Mortgages Acquired	0.86%	0.91%	0.95%	0.85%	0.82%	0.78%	0.81%
Asian²							
UPB(\$ Millions)	\$3,755	\$497	\$6,216	\$676	\$32,063	\$10,680	\$42,744
Number of Mortgages	13,731	2,671	17,580	2,772	70,244	22,466	92,710
Portion of Qualifying or Total Mortgages Acquired	6.52%	5.59%	8.33%	3.50%	9.07%	8.43%	8.91%
Black or African American²							
UPB(\$ Millions)	\$2,852	\$516	\$4,131	\$1,051	\$12,685	\$3,765	\$16,450
Number of Mortgages	12,170	3,097	14,880	6,419	35,415	14,454	49,869
Portion of Qualifying or Total Mortgages Acquired	5.78%	6.48%	7.05%	8.10%	4.58%	5.42%	4.79%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$76	\$11	\$123	\$28	\$570	\$186	\$756
Number of Mortgages	311	64	393	130	1,369	526	1,895
Portion of Qualifying or Total Mortgages Acquired	0.15%	0.13%	0.19%	0.16%	0.18%	0.20%	0.18%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$5,066	\$863	\$8,081	\$1,130	\$26,697	\$5,919	\$32,617
Number of Mortgages	21,033	4,963	27,682	5,862	71,490	18,510	90,000
Portion of Qualifying or Total Mortgages Acquired	9.99%	10.38%	13.12%	7.40%	9.24%	6.94%	8.65%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$28,934	\$4,645	\$30,853	\$9,270	\$170,562	\$53,514	\$224,076
Number of Mortgages	136,081	30,878	120,065	53,150	488,647	173,365	662,012
Portion of Qualifying or Total Mortgages Acquired	64.66%	64.60%	56.92%	67.09%	63.13%	65.02%	63.61%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$129	\$22	\$253	\$29	\$1,029	\$254	\$1,282
Number of Mortgages	504	121	764	145	2,371	627	2,998
Portion of Qualifying or Total Mortgages Acquired	0.24%	0.25%	0.36%	0.18%	0.31%	0.24%	0.29%
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-Borrower ⁶							
UPB(\$ Millions)	\$5,649	\$892	\$7,751	\$1,903	\$36,357	\$11,878	\$48,235
Number of Mortgages	24,080	5,400	26,605	9,922	93,534	33,841	127,375
Portion of Qualifying or Total Mortgages Acquired	11.44%	11.30%	12.61%	12.52%	12.08%	12.69%	12.24%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$1	\$1
Number of Mortgages	0	0	1	1	1	2	3
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)	\$195	\$31	\$327	\$29	\$2,174	\$321	\$2,494
Number of Mortgages	716	169	955	151	4,644	756	5,400
Portion of Qualifying or Total Mortgages Acquired	0.34%	0.35%	0.45%	0.19%	0.60%	0.28%	0.52%
Total							
UPB(\$ Millions)	\$47,058	\$7,547	\$58,263	\$14,230	\$284,324	\$87,116	\$371,440
Number of Mortgages	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A Loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories. Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino "Table SB shows the ethnicity distribution of all loans acquired.

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

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

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

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

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

Table 5B
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2025 (Period Ending 12/31/2025)

	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)	\$6,000	\$1,093	\$9,126	\$1,324	\$25,339	\$5,654	\$30,993
Number of Mortgages	24,978	6,242	31,657	6,887	70,605	18,646	89,251
Portion of Qualifying or Total Mortgages Acquired	11.87%	13.06%	15.01%	8.69%	9.12%	6.99%	8.58%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$35,091	\$5,555	\$40,807	\$10,955	\$215,418	\$67,966	\$283,383
Number of Mortgages	159,599	35,952	150,683	62,073	592,094	209,882	801,976
Portion of Qualifying or Total Mortgages Acquired	75.84%	75.21%	71.43%	78.35%	76.49%	78.72%	77.06%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$583	\$41	\$1,308	\$134	\$8,557	\$1,873	\$10,430
Number of Mortgages	2,316	252	3,977	643	20,092	4,835	24,927
Portion of Qualifying or Total Mortgages Acquired	1.10%	0.53%	1.89%	0.81%	2.60%	1.81%	2.40%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$4,942	\$778	\$6,512	\$1,711	\$33,182	\$11,102	\$44,284
Number of Mortgages	21,595	4,862	22,693	9,046	85,913	31,639	117,552
Portion of Qualifying or Total Mortgages Acquired	10.26%	10.17%	10.76%	11.42%	11.10%	11.87%	11.30%
Not Applicable:							
UPB(\$ Millions)	\$5	\$2	\$4	\$1	\$15	\$5	\$20
Number of Mortgages	21	9	19	6	55	16	71
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)	\$438	\$79	\$506	\$105	\$1,813	\$516	\$2,329
Number of Mortgages	1,932	482	1,909	569	5,287	1,617	6,904
Portion of Qualifying or Total Mortgages Acquired	0.92%	1.01%	0.91%	0.72%	0.68%	0.61%	0.66%
Total:							
UPB(\$ Millions)	\$47,058	\$7,547	\$58,263	\$14,230	\$284,324	\$87,116	\$371,440
Number of Mortgages	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

□

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

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

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

Table 6
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Sex of Borrower(s)¹
For Calendar Year 2025 (Period Ending 12/31/2025)

	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)	\$18,287	\$3,032	\$20,769	\$4,878	\$85,047	\$27,805	\$112,852
Number of Mortgages	82,147	18,793	77,576	27,110	242,732	85,785	328,517
Portion of Qualifying or Total Mortgages Acquired	39.04%	39.32%	36.78%	34.22%	31.36%	32.17%	31.57%
□							
All Female:							
UPB(\$ Millions)	\$16,468	\$3,360	\$16,135	\$5,223	\$53,944	\$16,868	\$70,812
Number of Mortgages	76,954	21,777	64,970	30,448	173,494	63,505	236,999
Portion of Qualifying or Total Mortgages Acquired	36.57%	45.56%	30.80%	38.43%	22.41%	23.82%	22.77%
Male and Female:							
UPB(\$ Millions)	\$10,281	\$851	\$18,673	\$3,286	\$131,355	\$37,087	\$168,442
Number of Mortgages	42,501	5,323	58,957	17,129	321,534	101,618	423,152
Portion of Qualifying or Total Mortgages Acquired	20.20%	11.14%	27.95%	21.62%	41.54%	38.11%	40.66%
Not Applicable:							
UPB(\$ Millions)	\$27	\$5	\$37	\$7	\$134	\$57	\$190
Number of Mortgages	117	34	121	32	361	154	515
Portion of Qualifying or Total Mortgages Acquired	0.06%	0.07%	0.06%	0.04%	0.05%	0.06%	0.05%
Not Provided:							
UPB(\$ Millions)	\$1,995	\$299	\$2,648	\$837	\$13,844	\$5,300	\$19,144
Number of Mortgages	8,722	1,872	9,314	4,505	35,925	15,573	51,498
Portion of Qualifying or Total Mortgages Acquired	4.14%	3.92%	4.42%	5.69%	4.64%	5.84%	4.95%
Missing:							
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%
Total:							
UPB(\$ Millions)	\$47,058	\$7,547	\$58,263	\$14,230	\$284,324	\$87,116	\$371,440
Number of Mortgages	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

□

¹ Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific sex 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 2025 (Period Ending 12/31/2025)

	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%	26,199	6,290	13,455	11,613	86,425	36,048	122,473
10% <= Minority < 20%	49,962	10,667	31,043	18,693	194,673	66,903	261,576
20% <= Minority < 30%	39,871	8,487	29,451	13,393	159,995	50,430	210,425
30% <= Minority < 50%	48,174	10,742	60,443	16,157	179,294	57,513	236,807
50% <= Minority < 80%	33,357	7,874	52,233	12,056	115,890	38,265	154,155
80% <= Minority <= 100%	12,868	3,737	24,253	7,310	37,670	17,444	55,114
Tract Missing / Unable to Classify	10	2	60	2	99	32	131
Total:	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681

□

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2025 (Period Ending 12/31/2025)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Minority < 10%	3,645	1,358	5,771
10% <= Minority < 20%	24,156	5,959	35,602
20% <= Minority < 30%	34,252	5,927	55,218
30% <= Minority < 50%	83,343	15,685	133,966
50% <= Minority < 80%	123,979	24,884	177,776
80% <= Minority <= 100%	88,109	31,877	104,425
Tract Missing / Unable to Classify	0	0	0
Total:	357,484	85,691	512,758

¹ Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals.

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 2025 (Period Ending 12/31/2025)**

	Qualifying Low- Income Units	Qualifying Very Low-Income Units	Total Units Financed
Minority < 10%	2,846	825	5,570
10% <= Minority < 20%	6,938	1,537	14,258
20% <= Minority < 30%	6,705	1,314	14,400
30% <= Minority < 50%	10,496	1,861	21,802
50% <= Minority < 80%	10,649	1,893	21,165
80% <= Minority <= 100%	8,178	1,874	14,881
Tract Missing / Unable to Classify	4	0	57
Total:	45,816	9,304	92,133

□

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 2025 (Period Ending 12/31/2025)

	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%	6,290	6,290	2,084	3,591	6,311	3,606	9,917
10% <= Minority < 30%	19,154	19,154	8,378	9,593	19,205	9,626	28,831
30% <= Minority < 50%	10,742	10,742	8,619	4,946	10,771	4,959	15,730
50% <= Minority < 80%	7,874	7,874	6,980	4,046	7,890	4,057	11,947
80% <= Minority <= 100%	3,737	3,737	3,554	2,711	3,751	2,717	6,468
Tract Missing / Unable to Classify	2	2	1	1	2	1	3
Subtotal	47,799	47,799	29,616	24,888	47,930	24,966	72,896
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,924	0	1,708	2,417	5,962	2,427	8,389
10% <= Minority < 30%	19,589	0	7,568	6,506	19,666	6,523	26,189
30% <= Minority < 50%	10,470	0	7,957	3,412	10,516	3,417	13,933
50% <= Minority < 80%	7,256	0	6,085	2,466	7,285	2,479	9,764
80% <= Minority <= 100%	2,833	0	2,663	1,529	2,843	1,533	4,376
Tract Missing / Unable to Classify	1	0	0	1	1	1	2
Subtotal	46,073	0	25,981	16,331	46,273	16,380	62,653
60% < Income <=80% of MSA Median Income							
Minority < 10%	13,985	0	4,035	5,605	14,104	5,642	19,746
10% <= Minority < 30%	51,090	0	18,938	15,987	51,389	16,051	67,440
30% <= Minority < 50%	26,962	0	19,054	7,799	27,090	7,829	34,919
50% <= Minority < 80%	18,227	0	14,875	5,544	18,315	5,563	23,878
80% <= Minority <= 100%	6,298	0	5,863	3,070	6,329	3,089	9,418
Tract Missing / Unable to Classify	7	0	1	0	7	0	7
Subtotal	116,569	0	62,766	38,005	117,234	38,174	155,408
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	3,191	0	11,450	5,116	16,566
10% <= Minority < 30%	0	0	15,688	0	46,342	15,032	61,374
30% <= Minority < 50%	0	0	15,024	0	23,616	7,154	30,770
50% <= Minority < 80%	0	0	11,969	0	15,884	5,028	20,912
80% <= Minority <= 100%	0	0	4,583	0	5,277	2,525	7,802
Tract Missing / Unable to Classify	0	0	1	0	5	4	9
Subtotal	0	0	50,456	0	102,574	34,859	137,433
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	708	0	10,069	4,360	14,429
10% <= Minority < 30%	0	0	2,938	0	42,152	13,886	56,038
30% <= Minority < 50%	0	0	2,903	0	21,443	6,758	28,201
50% <= Minority < 80%	0	0	3,545	0	14,090	4,450	18,540
80% <= Minority <= 100%	0	0	2,260	0	4,558	2,007	6,565
Tract Missing / Unable to Classify	0	0	3	0	9	1	10
Subtotal	0	0	12,357	0	92,321	31,462	123,783
120% of MSA Median Income < Income							
Minority < 10%	0	0	1,729	0	38,529	14,897	53,426
10% <= Minority < 30%	0	0	6,984	0	175,914	56,215	232,129
30% <= Minority < 50%	0	0	6,886	0	85,858	27,396	113,254
50% <= Minority < 80%	0	0	8,779	0	52,426	16,688	69,114
80% <= Minority <= 100%	0	0	5,330	0	14,912	5,573	20,485
Tract Missing / Unable to Classify	0	0	54	0	75	25	100
Subtotal	0	0	29,762	0	367,714	120,794	488,508
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	0	0
10% <= Minority < 30%	0	0	0	0	0	0	0
30% <= Minority < 50%	0	0	0	0	0	0	0
50% <= Minority < 80%	0	0	0	0	0	0	0
80% <= Minority <= 100%	0	0	0	0	0	0	0
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0
Total:	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681

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Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2025 (Period Ending 12/31/2025)

	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	2,988	771	1,965	1,124	9,847	3,686	13,533
Alaska	345	83	234	156	1,063	373	1,436
Arizona	4,953	1,052	4,273	2,382	21,619	7,630	29,249
Arkansas	1,603	399	1,606	763	6,176	2,671	8,847
California	5,936	823	14,118	4,354	49,962	23,335	73,297
Colorado	5,413	1,196	4,617	1,871	19,984	6,765	26,749
Connecticut	3,339	616	3,553	975	9,372	2,749	12,121
Delaware	1,256	313	1,060	308	4,228	995	5,223
District of Columbia	463	142	306	96	1,309	304	1,613
Florida	10,881	2,095	20,736	3,870	60,589	14,618	75,207
Georgia	5,768	1,244	6,394	2,987	23,883	9,312	33,195
Hawaii	232	48	481	89	1,461	489	1,950
Idaho	1,527	304	1,043	661	6,432	2,111	8,543
Illinois	13,145	3,259	13,326	3,619	38,015	12,968	50,983
Indiana	9,369	2,610	6,593	3,067	21,869	6,901	28,770
Iowa	3,471	1,003	2,928	907	7,308	2,267	9,575
Kansas	2,650	654	1,350	715	7,647	2,299	9,946
Kentucky	4,185	1,149	3,992	1,351	11,062	3,692	14,754
Louisiana	1,585	372	1,444	644	6,149	2,471	8,620
Maine	762	146	1,223	422	3,168	1,405	4,573
Maryland	5,549	1,334	4,153	1,556	14,966	4,006	18,972
Massachusetts	3,666	655	4,164	1,600	14,089	5,543	19,632
Michigan	10,035	2,442	10,849	4,271	28,465	12,134	40,599
Minnesota	8,983	2,201	5,496	1,887	20,354	4,891	25,245
Mississippi	673	161	715	408	2,773	1,543	4,316
Missouri	7,267	2,046	5,959	2,632	18,381	6,935	25,316
Montana	486	99	452	294	2,543	1,326	3,869
Nebraska	1,474	355	1,282	662	4,477	1,764	6,241
Nevada	1,488	284	1,565	747	8,294	2,388	10,682
New Hampshire	1,055	190	692	663	4,192	1,931	6,123
New Jersey	4,459	858	3,533	1,640	22,271	7,573	29,844
New Mexico	783	141	957	378	3,797	1,400	5,197
New York	6,501	1,319	5,940	2,234	28,209	7,423	35,632
North Carolina	7,377	1,813	9,267	2,929	28,865	10,237	39,102
North Dakota	442	118	109	140	1,268	380	1,648
Ohio	13,219	3,349	7,861	4,149	34,593	10,377	44,970
Oklahoma	2,433	723	2,600	784	7,738	2,608	10,346
Oregon	2,484	398	2,259	942	11,962	3,667	15,629
Pennsylvania	9,584	2,408	4,888	2,783	30,658	7,975	38,633
Rhode Island	547	82	1,019	342	2,351	1,014	3,365
South Carolina	4,251	983	6,771	1,635	16,486	5,098	21,584
South Dakota	312	72	169	223	1,295	689	1,984
Tennessee	4,543	958	4,791	2,254	17,392	6,897	24,289
Texas	11,437	2,156	16,941	5,253	62,285	24,322	86,607
Utah	3,340	546	2,122	1,187	12,028	4,403	16,431
Vermont	497	81	793	197	1,700	586	2,286
Virginia	6,618	1,459	5,247	2,482	22,114	6,960	29,074
Washington	4,348	688	5,514	1,941	20,575	7,935	28,510
West Virginia	881	269	877	394	2,525	971	3,496
Wisconsin	5,465	1,245	2,421	2,040	14,806	5,954	20,760
Wyoming	357	86	190	209	1,215	608	1,823
Guam	2	1	19	2	20	19	39
Puerto Rico	14	0	40	5	160	26	186
Virgin Islands	0	0	41	0	56	11	67
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681

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Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2025 (Period Ending 12/31/2025)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Alabama	2,984	654	3,758
Alaska	0	0	0
Arizona	11,689	1,503	16,173
Arkansas	2,431	471	2,755
California	18,964	6,058	43,118
Colorado	6,165	1,050	7,241
Connecticut	1,826	727	3,391
Delaware	444	20	1,110
District of Columbia	1,846	448	3,855
Florida	29,407	6,135	57,992
Georgia	24,562	3,715	29,719
Hawaii	564	101	575
Idaho	349	272	1,000
Illinois	12,701	2,852	18,825
Indiana	9,062	2,317	10,957
Iowa	2,131	1,000	2,220
Kansas	4,235	781	5,033
Kentucky	3,421	446	3,593
Louisiana	3,876	619	5,508
Maine	108	73	156
Maryland	6,913	1,957	7,849
Massachusetts	2,081	443	4,767
Michigan	8,804	3,329	11,155
Minnesota	4,753	2,214	5,604
Mississippi	2,179	286	2,638
Missouri	5,515	1,442	6,058
Montana	508	216	906
Nebraska	1,979	929	2,174
Nevada	5,979	439	9,730
New Hampshire	796	45	994
New Jersey	5,165	1,772	11,649
New Mexico	643	246	2,102
New York	12,309	7,350	23,774
North Carolina	14,734	4,066	16,758
North Dakota	2,288	668	2,328
Ohio	15,614	6,295	17,878
Oklahoma	2,919	1,243	3,387
Oregon	2,691	430	3,875
Pennsylvania	11,135	1,560	17,746
Rhode Island	167	59	616
South Carolina	10,304	2,575	13,765
South Dakota	32	32	32
Tennessee	5,432	791	7,938
Texas	63,715	12,842	77,917
Utah	2,436	148	2,692
Vermont	0	0	0
Virginia	18,751	2,800	24,970
Washington	9,291	1,104	11,830
West Virginia	437	12	659
Wisconsin	3,146	1,157	3,988
Wyoming	0	0	0
Guam	0	0	0
Puerto Rico	0	0	0
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	357,484	85,691	512,758

¹ Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals.

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 2025 (Period Ending 12/31/2025)

	Qualifying Low- Income Units	Qualifying Very Low-Income Units	Total Units Financed
Alabama	610	111	982
Alaska	173	31	291
Arizona	789	61	2,142
Arkansas	542	53	795
California	2,643	363	10,569
Colorado	638	97	1,555
Connecticut	897	186	1,240
Delaware	142	25	277
District of Columbia	117	21	185
Florida	927	103	5,309
Georgia	1,284	164	2,640
Hawaii	33	9	237
Idaho	311	42	766
Illinois	2,919	781	4,736
Indiana	1,328	414	1,810
Iowa	397	140	448
Kansas	479	144	705
Kentucky	525	93	856
Louisiana	394	49	809
Maine	229	36	523
Maryland	779	143	1,303
Massachusetts	1,560	233	3,005
Michigan	2,135	424	2,882
Minnesota	766	202	1,076
Mississippi	192	29	357
Missouri	1,364	466	1,692
Montana	150	32	338
Nebraska	269	58	374
Nevada	299	34	982
New Hampshire	314	53	502
New Jersey	1,034	140	3,058
New Mexico	225	48	537
New York	2,627	816	6,417
North Carolina	1,729	130	3,234
North Dakota	48	24	59
Ohio	3,478	1,176	4,440
Oklahoma	612	63	864
Oregon	513	54	1,257
Pennsylvania	2,309	625	3,207
Rhode Island	432	71	792
South Carolina	441	64	1,301
South Dakota	110	42	153
Tennessee	915	101	1,765
Texas	3,489	229	7,611
Utah	710	120	1,344
Vermont	101	21	228
Virginia	1,026	118	1,883
Washington	911	107	2,080
West Virginia	163	24	239
Wisconsin	1,589	703	1,939
Wyoming	141	31	188
Guam	0	0	7
Puerto Rico	7	0	98
Virgin Islands	1	0	46
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	45,816	9,304	92,133

□

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2025 (Period Ending 12/31/2025)

	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)	\$6,531	\$1,734	\$5,459	\$7,356	\$31,589	\$31,141	\$62,730
Number of Mortgages	38,526	13,281	28,269	48,435	115,537	121,772	237,309
Portion of Total	18.31%	27.79%	13.40%	61.14%	14.93%	45.67%	22.80%
60% < LTV <= 80%							
UPB(\$ Millions)	\$16,744	\$2,629	\$20,687	\$5,624	\$119,327	\$43,587	\$162,914
Number of Mortgages	71,114	15,471	71,870	25,943	305,644	116,314	421,958
Portion of Total	33.79%	32.37%	34.07%	32.75%	39.49%	43.62%	40.55%
80% < LTV <= 90%							
UPB(\$ Millions)	\$7,193	\$965	\$9,862	\$758	\$50,564	\$7,752	\$58,316
Number of Mortgages	28,997	5,570	31,854	2,989	123,614	17,842	141,456
Portion of Total	13.78%	11.65%	15.10%	3.77%	15.97%	6.69%	13.59%
90% < LTV <= 95%							
UPB(\$ Millions)	\$8,569	\$1,044	\$14,382	\$387	\$65,034	\$4,345	\$69,380
Number of Mortgages	35,544	6,142	47,072	1,463	165,342	9,880	175,222
Portion of Total	16.89%	12.85%	22.32%	1.85%	21.36%	3.71%	16.84%
95% < LTV <=100%							
UPB(\$ Millions)	\$8,022	\$1,176	\$7,873	\$104	\$17,802	\$291	\$18,093
Number of Mortgages	36,260	7,335	31,873	394	63,861	827	64,688
Portion of Total	17.23%	15.35%	15.11%	0.50%	8.25%	0.31%	6.22%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$8	\$0	\$8
Number of Mortgages	0	0	0	0	48	0	48
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
Missing LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total							
UPB(\$ Millions)	\$47,058	\$7,547	\$58,263	\$14,230	\$284,324	\$87,116	\$371,440
Number of Mortgages	210,441	47,799	210,938	79,224	774,046	266,635	1,040,681
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

□
¹ Does not include second mortgages and non-applicable categories.

Table 12
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac Eligible to Qualify for the Low-Income Purchase Goal
By Income Class and First Time/Repeat Borrower Status
For Calendar Year 2025 (Period Ending 12/31/2025)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$5,238	\$2,309	\$0	\$7,547
Number of Mortgages	32,034	15,765	0	47,799
Portion of Qualifying or Total Mortgages Acquired	8.30%	4.30%	0.00%	6.30%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$6,753	\$2,874	\$0	\$9,627
Number of Mortgages	31,483	14,590	0	46,073
Portion of Qualifying or Total Mortgages Acquired	8.10%	3.90%	0.00%	6.10%
☐				
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$20,155	\$9,729	\$0	\$29,884
Number of Mortgages	76,549	40,020	0	116,569
Portion of Qualifying or Total Mortgages Acquired	19.80%	10.80%	0.00%	15.40%
☐				
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$19,560	\$12,351	\$0	\$31,910
Number of Mortgages	60,215	41,394	1	101,610
Portion of Qualifying or Total Mortgages Acquired	15.50%	11.20%	50.00%	13.40%
☐				
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$18,306	\$14,729	\$0	\$33,035
Number of Mortgages	48,492	42,627	0	91,119
Portion of Qualifying or Total Mortgages Acquired	12.50%	11.50%	0.00%	12.00%
☐				
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$65,203	\$102,235	\$1	\$167,439
Number of Mortgages	138,649	215,953	1	354,603
Portion of Qualifying or Total Mortgages Acquired	35.80%	58.30%	50.00%	46.80%
☐				
Missing				
UPB(\$ Millions)				
Number of Mortgages				
Portion of Qualifying or Total Mortgages Acquired				
☐				
All Income Levels¹				
UPB(\$ Millions)	\$135,214	\$144,227	\$1	\$279,442
Number of Mortgages	387,422	370,349	2	757,773
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

☐

¹ Includes Missing.

Table 13
Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
Freddie Mac by First Time/Repeat Borrower Status, for Mortgages Qualifying
and Not Qualifying for the Low-Income Census Tract Purchase SUBGOAL
For Calendar Year 2025 (Period Ending 12/31/2025)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Low-Income Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$11,758	\$9,752	\$0	\$21,510
Number of Mortgages	36,128	28,530	0	64,658
Portion of Qualifying or Total Mortgages Acquired	9.30%	7.70%	0.00%	8.50%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$123,457	\$134,475	\$1	\$257,933
Number of Mortgages	351,294	341,819	2	693,115
Portion of Qualifying or Total Mortgages Acquired	90.70%	92.30%	100.00%	91.50%
Total Mortgages				
UPB(\$ Millions)	\$135,214	\$144,227	\$1	\$279,442
Number of Mortgages	387,422	370,349	2	757,773
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

□

Table 14
Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
Freddie Mac by First Time/Repeat Borrower Status, for Mortgages Qualifying
and Not Qualifying for the Minority Census Tract Purchase SUBGOAL
For Calendar Year 2025 (Period Ending 12/31/2025)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Minority Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$16,599	\$6,121	\$0	\$22,721
Number of Mortgages	63,851	24,943	1	88,795
Portion of Qualifying or Total Mortgages Acquired	16.50%	6.70%	50.00%	11.70%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$118,615	\$138,106	\$1	\$256,721
Number of Mortgages	323,571	345,406	1	668,978
Portion of Qualifying or Total Mortgages Acquired	83.50%	93.30%	50.00%	88.30%
Total Mortgages				
UPB(\$ Millions)	\$135,214	\$144,227	\$1	\$279,442
Number of Mortgages	387,422	370,349	2	757,773
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

□