

Table 9-2007

**Single-Family Mortgages by Goal Category:  
GSE Purchases and Conventional Conforming Market Originations  
Metropolitan Areas, 2007**

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
ABILENE, TX	1,028	799	33.1 %*	38.1 %	30.1 %**	24.6 %*	22.0 %	25.9 %	12.4 %	10.7 %	9.6 %
AGUADILLA- ISABELA-SAN SEBASTIAN, PR	816	311	4.5	9.6	6.4	96.4	80.1	84.5	0.2	3.2	0.9
AKRON, OH	7,100	4,661	51.4	52.5	46.3	24.8	25.4	21.5	23.9	23.8	19.2
ALBANY, GA	8,859	6,157	42.9	43.8	42.5	27.1	27.9	28.5	14.8	15.4	14.4
ALBANY-SCHENECTADY-TROY, NY	1,094	837	32.7	33.4	29.5	34.4	32.5	40.5	12.4	11.7	10.8
ALBUQUERQUE, NM	15,034	10,213	35.4	40.0	32.9	56.4	61.3	57.8	13.2	17.4	11.4
ALEXANDRIA, LA	1,044	728	29.2	35.7	27.1	23.6	27.3	27.4	7.9	10.5	7.6
ALLEN-TOWN-BETHLEHEM-EASTON, PA	10,898	7,467	44.8	47.4	41.1	33.8	36.8	32.1	19.3	20.3	16.2
ALTOONA, PA	730	623	50.7	47.7	42.3	30.4	25.4	26.4	24.9	18.2	17.3
AMARILLO, TX	2,729	1,015	40.8	36.8	33.2	22.7	20.7	21.6	17.2	11.0	12.1
AMES, IA	844	581	53.7	53.0	49.5	13.5	13.1	14.7	20.0	18.0	16.7
ANCHORAGE, AK	4,321	3,725	41.9	41.9	40.4	34.8	41.9	35.7	13.0	14.7	13.9
ANDERSON, IN	1,307	800	57.9	60.8	52.4	32.3	28.3	27.3	29.9	29.2	24.6
ANDERSON, SC	1,803	1,406	42.2	46.2	39.2	21.5	24.3	24.2	17.0	20.1	15.7
ANN ARBOR, MI	3,959	2,530	51.4	51.4	49.6	27.0	30.3	26.8	20.5	21.5	19.7
ANNISTON, AL	1,135	691	43.4	42.3	41.2	10.9	8.0	12.2	17.0	12.7	15.2
APPLETON-OSHKOSH-NEENAH, WI	2,474	1,587	54.1	55.4	51.6	14.7	14.1	15.0	21.5	23.3	18.4
ASHEVILLE, NC	5,963	4,418	31.3	33.3	30.9	29.1	29.7	29.8	9.8	9.5	9.0
ATHENS, GA	1,778	2,106	33.2	36.3	32.7	30.4	33.7	33.3	11.4	13.5	12.3
ATLANTA, GA	78,551	63,258	47.3	50.0	43.5	42.8	43.3	42.4	19.7	20.8	17.4
ATLANTIC-CAPE MAY, NJ	5,058	3,206	39.3	41.1	35.0	44.7	42.6	41.7	12.7	11.8	9.5
AUBURN-OPELIKA, AL	1,945	1,167	34.8	36.0	32.6	32.8	30.0	35.1	11.7	11.9	11.3
AUGUSTA-AIKEN, GA-SC	5,179	3,877	36.4	37.1	35.0	43.6	41.4	43.4	14.0	13.9	12.9
AUSTIN-SAN MARCOS, TX	23,186	15,783	34.5	37.0	32.3	44.2	44.0	43.7	13.3	13.9	11.4
BAKERSFIELD, CA	12,677	8,965	23.1	22.0	18.8	49.1	50.8	46.9	9.7	7.0	5.6
BALTIMORE, MD	43,810	30,667	48.2	49.7	42.0	43.2	44.5	40.4	21.4	21.1	16.0
BANGOR, ME	1,572	890	39.9	42.5	39.1	27.5	29.4	28.9	15.7	12.8	14.5
BARNSTABLE-YARMOUTH, MA	4,091	3,165	32.7	29.1	25.9	32.3	29.3	29.6	12.3	7.7	6.4
BATON ROUGE, LA	9,673	7,272	35.2	44.7	35.4	32.7	32.2	32.9	12.5	16.0	12.3
BATTLE CREEK, MI	1,075	1,027	55.6	55.0	49.1	32.7	29.1	26.6	29.1	25.2	23.2
BAY CITY, MI	742	657	56.3	54.7	53.3	28.3	23.1	23.7	29.8	22.1	24.0
BEAUMONT-PORT ARTHUR, TX	2,601	1,490	37.1	31.1	28.2	22.3	21.1	19.6	13.4	7.8	8.7
BELLINGHAM, WA	3,005	2,424	32.2	33.4	29.3	24.8	23.9	24.0	8.9	7.7	6.8
BEND, OR	3,665	2,901	29.8	27.2	23.5	23.6	25.7	24.6	10.7	7.7	6.4
BILLINGS, MT	2,221	1,326	36.0	35.6	34.9	26.7	26.5	26.5	12.8	11.2	11.4
BINGHAMTON, NY	2,534	875	38.6	45.9	41.9	19.4	26.6	23.5	15.1	14.2	14.3
BIRMINGHAM-HOOVER, AL	16,108	9,240	46.0	44.5	41.4	28.0	30.3	28.8	18.6	16.4	15.3

\* Interpreted as follows: 33.1% of Fannie Mae's year 2007 purchases were for low- and moderate-income borrowers.

\*\* Interpreted as follows: 30.1% of mortgages originated during 2007 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.  
Additional footnotes follow the table.

U. S. Department of Housing and Urban Development, Office of Policy Development and Research.

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
BISMARCK, ND	918	935	49.8	50.2	52.8	24.6	26.1	24.7	15.1	20.0	21.6
BLACKSBURG-CHRISTIANBURG-RADFORD, VA	1,202	1,181	32.7	38.9	34.4	10.7	11.3	11.0	9.3	14.0	11.0
BLOOMINGTON-NORMAL, IL	1,864	1,367	55.6	51.3	50.8	35.0	32.7	32.7	29.2	26.1	25.2
BLOOMINGTON, IN	1,617	1,472	45.2	45.6	44.0	30.3	27.9	28.8	19.4	19.7	18.0
BOISE CITY, ID	12,094	8,377	36.5	38.6	35.3	27.6	30.5	28.6	12.9	13.2	11.1
BOSTON, MA-NH	52,411	38,299	45.5	44.8	42.6	33.1	33.6	31.8	17.4	15.2	14.9
BOULDER-LONGMONT, CO	4,290	3,366	43.0	44.3	41.3	30.7	31.6	30.9	17.0	17.6	16.1
BOWLING GREEN, KY	1,178	997	44.8	38.1	37.1	27.7	20.5	32.2	16.9	12.5	14.6
BREMERTON-SILVERDALE, WA	4,263	2,877	37.4	35.4	31.5	21.6	19.7	20.0	12.1	11.1	8.1
BRIDGEPORT-STAMFORD-NORWALK, CT	10,233	6,084	52.1	52.9	47.9	40.1	43.9	39.5	23.5	24.7	20.9
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,991	1,368	17.0	15.4	13.5	43.2	43.6	43.4	5.4	3.1	3.4
BRUNSWICK, GA	1,099	1,200	28.5	28.1	29.9	27.6	31.4	34.3	9.0	10.2	10.5
BUFFALO-NIAGARA FALLS, NY	6,930	5,125	45.6	45.3	46.1	20.0	18.4	19.7	18.4	16.1	16.8
BURLINGTON-SOUTH BURLINGTON, VT	2,741	2,073	47.1	45.3	47.7	26.6	21.3	23.8	16.9	15.2	16.9
BURLINGTON, NC	1,446	1,124	45.6	45.1	40.9	24.6	23.8	23.1	17.2	15.9	14.9
CANTON-MASSILLON, OH	4,026	2,705	52.4	53.3	47.9	24.4	25.0	21.6	22.6	21.8	18.7
CAPE CORAL-FORT MYERS FL	12,740	10,268	26.5	24.8	23.0	27.2	29.8	29.2	8.3	6.2	5.7
CARSON CITY, NV	720	524	38.4	40.1	35.2	49.7	47.7	48.1	13.2	11.2	8.3
CASPER, WY	1,418	632	39.5	40.3	44.6	21.7	27.2	25.0	14.8	18.0	17.4
CEDAR RAPIDS, IA	2,948	2,331	57.5	55.8	53.8	29.1	26.4	28.4	28.2	24.1	24.3
CHAMPAIGN-URBANA, IL	2,034	1,937	49.7	48.5	44.9	28.0	25.5	28.6	20.8	20.7	18.0
CHARLESTON-NORTH CHARLESTON, SC	10,016	6,936	38.3	35.7	33.7	36.7	35.5	37.7	13.0	10.6	10.0
CHARLESTON, WV	1,882	1,416	41.7	39.7	40.5	26.5	27.3	31.0	16.9	13.9	15.7
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	29,762	21,953	41.1	43.8	39.7	32.9	32.5	32.5	16.2	17.3	15.0
CHARLOTTEVILLE, VA	2,952	1,949	40.4	43.8	37.1	27.7	32.2	29.4	14.1	15.1	12.1
CHATTANOOGA, TN-GA	6,195	4,374	42.7	46.1	40.3	31.2	31.7	32.9	17.9	17.1	16.1
CHEYENNE, WY	1,194	697	38.5	44.6	44.0	23.5	24.2	26.4	13.0	12.7	15.3
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI	145,752	117,435	45.5	45.7	41.4	39.8	38.7	37.2	16.6	15.8	13.8
CHICO, CA	2,692	1,936	27.2	22.5	21.6	28.6	30.8	29.6	10.8	6.3	6.0
CINCINNATI-MIDDLETOWN, OH-KY-IN	22,260	19,631	51.2	48.8	45.0	28.7	27.5	26.8	23.2	20.8	18.4
CLARKSVILLE, TN-KY	2,146	1,494	35.7	37.5	31.2	50.9	44.6	44.8	9.7	10.3	8.6
CLEVELAND-ELYRIA-MENTOR, OH	19,460	12,065	50.4	50.5	44.9	23.1	24.9	21.3	21.1	20.3	16.9
CLEVELAND, TN	1,008	892	38.6	40.2	36.5	9.7	11.1	12.7	14.7	13.6	11.4
COEUR D'ALENE, ID	2,424	1,959	30.1	30.1	29.1	15.2	15.0	12.8	8.9	5.5	6.7
COLLEGE STATION-BRYAN, TX	1,853	1,304	25.1	21.6	21.4	29.2	30.8	28.8	8.1	7.0	6.9
COLORADO SPRINGS, CO	8,985	6,210	40.2	40.9	36.6	28.4	28.5	25.9	15.2	15.1	12.8
COLUMBIA, MO	1,631	1,559	47.7	49.9	46.4	28.0	28.4	30.1	20.1	21.9	19.2
COLUMBIA, SC	8,827	6,160	46.7	45.3	42.7	34.8	33.9	35.1	19.9	20.0	18.7
COLUMBUS, GA-AL	2,898	1,902	37.5	34.1	31.6	38.9	34.8	39.2	15.0	11.0	11.5
COLUMBUS, IN	722	810	54.6	48.8	48.2	20.1	17.7	18.1	25.7	22.5	22.0
COLUMBUS, OH	19,230	14,031	47.8	48.2	43.0	27.4	29.1	26.7	20.7	20.7	17.2
CORPUS CHRISTI, TX	3,179	2,066	25.2	25.6	20.7	47.7	48.5	49.3	9.1	6.7	5.3
CORVALLIS, OR (MSA)	928	663	36.2	42.1	36.7	36.7	37.7	39.4	15.7	17.8	15.0
CUMBERLAND, MD-WV	720	514	45.8	44.2	38.2	22.4	26.1	25.7	39.2	16.5	14.3
DALLAS-FORT WORTH-ARLINGTON, TX	67,837	48,749	38.2	42.3	34.0	30.0	31.0	28.7	14.8	15.7	12.3
DALTON, GA	1,112	815	58.6	51.2	52.3	25.4	21.0	25.0	26.5	21.6	24.5
DANVILLE, IL	615	285	53.1	44.1	43.5	29.8	24.2	28.5	26.8	16.8	16.0
DANVILLE, VA	546	427	41.0	38.7	38.7	42.9	39.6	37.0	17.5	13.5	14.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,501	2,977	54.8	55.2	52.4	27.3	25.8	27.6	25.3	24.0	23.5
DAYTON, OH	7,735	6,157	51.3	49.0	45.8	30.6	30.1	27.6	23.5	20.7	18.9

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	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
DECATUR, AL	1,671	735	46.6	42.9	47.3	17.0	20.7	19.8	21.4	17.7	21.7
DECATUR, IL	1,162	617	52.7	51.5	45.2	24.2	21.2	24.3	25.0	25.4	20.8
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	8,775	5,651	35.0	36.2	32.1	19.3	21.7	19.8	12.1	10.6	8.9
DENVER-AURORA, CO	40,890	31,016	43.4	45.1	40.0	31.3	32.9	30.9	18.2	18.5	15.8
DES MOINES-WEST DES MOINES, IA	8,721	6,265	57.3	55.2	52.0	22.1	22.3	22.2	27.3	25.0	23.2
DETROIT-WARREN-LIVONIA, MI	48,793	35,653	52.3	51.6	47.8	29.0	29.5	24.7	23.9	22.8	19.6
DOTHAN, AL	1,336	820	39.7	39.1	37.6	31.2	30.7	35.1	14.4	13.3	14.3
DOVER, DE	2,139	1,412	35.8	33.7	33.1	30.5	28.0	29.0	8.8	8.8	7.5
DUBUQUE, IA	923	642	58.1	49.1	48.7	17.4	12.5	14.8	25.7	17.6	20.1
DULUTH-SUPERIOR, MN-WI	2,711	2,611	50.7	46.8	44.9	21.6	23.4	22.4	22.4	17.8	17.5
DURHAM, NC	5,662	4,872	37.0	37.1	36.1	42.5	40.5	42.2	13.8	13.1	13.1
EAU CLAIRE, WI	1,356	1,803	51.6	49.7	46.4	30.8	28.0	29.6	19.0	17.9	16.3
EL CENTRO, CA	1,832	1,342	15.7	14.6	11.7	58.2	62.3	59.7	5.2	4.2	2.8
EL PASO, TX	6,040	3,732	23.4	25.8	22.5	52.1	50.9	51.3	9.1	8.1	6.8
ELIZABETHTOWN, KY	915	604	42.3	44.5	37.1	27.5	25.3	26.2	15.3	13.8	12.4
ELKHART-GOSHEN, IN	1,705	1,431	61.2	62.7	54.3	19.1	17.6	16.4	27.9	27.9	22.6
ELMIRA, NY	294	315	53.1	45.2	44.6	31.6	21.0	20.3	21.7	15.3	16.5
ERIE, PA	1,186	1,086	46.3	52.1	42.9	21.4	17.7	18.8	20.9	20.9	17.2
EUGENE-SPRINGFIELD, OR	4,951	3,780	35.8	39.6	32.5	27.0	29.1	27.8	11.5	11.6	8.1
EVANSVILLE-HENDERSON, IN-KY	3,031	2,981	57.3	51.7	48.0	27.7	25.6	25.9	27.9	24.1	21.1
FAIRBANKS, AK	910	501	38.5	44.7	41.1	10.9	13.6	12.2	9.2	11.4	10.1
FAJARDO, PR	362	228	10.2	11.4	8.8	95.9	97.4	70.1	1.4	4.8	1.4
FARGO, ND-MN	1,799	1,584	51.3	50.2	47.6	19.3	21.1	21.2	20.1	17.2	17.7
FARMINGTON, NM	1,067	686	18.9	17.2	17.4	37.9	35.3	38.4	3.9	4.0	3.5
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	6,655	4,799	35.0	38.7	32.5	13.0	16.4	15.2	11.6	12.0	9.9
FAYETTEVILLE, NC	2,588	2,047	31.9	34.9	29.5	59.3	55.3	55.9	9.8	10.3	8.4
FLAGSTAFF, AZ	1,908	1,532	18.6	19.5	16.7	42.6	45.8	44.6	5.1	5.1	3.9
FLINT, MI	3,811	2,834	50.6	50.3	45.5	20.7	21.1	17.7	21.6	18.9	17.3
FLORENCE-MUSCLE SHOALS, AL	1,728	747	50.4	49.3	47.0	23.2	19.7	23.6	21.7	19.7	20.8
FLORENCE, SC	1,458	1,057	37.7	37.9	39.0	44.6	45.7	50.3	14.5	11.8	13.9
FOND DU LAC, WI	916	669	52.1	49.0	49.6	7.9	9.9	7.3	18.5	16.4	16.8
FORT COLLINS-LOVELAND, CO	5,193	3,688	39.8	42.2	38.7	21.5	20.8	20.9	13.8	15.0	12.6
FORT SMITH, AR-OK	2,202	1,433	38.3	37.6	36.6	31.8	30.2	32.9	14.1	12.7	12.4
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	2,546	1,539	36.0	33.7	30.8	36.6	34.6	35.1	13.1	10.3	9.2
FORT WAYNE, IN	4,228	3,362	58.9	62.0	55.5	25.4	25.8	22.6	31.1	31.2	26.1
FRESNO, CA	11,131	8,140	22.1	20.4	17.6	57.6	60.4	57.1	9.4	7.0	5.5
GADSDEN, AL	1,147	568	47.9	44.5	43.9	17.7	15.3	19.9	19.8	15.8	18.1
GAINESVILLE, FL	2,889	2,108	31.6	30.9	30.2	35.8	40.1	38.5	13.0	12.4	12.1
GAINESVILLE, GA	2,051	1,863	42.1	45.5	38.8	24.5	23.1	24.0	14.6	15.7	13.8
GLENS FALLS, NY	1,341	846	37.5	36.7	35.0	25.0	25.5	23.0	12.4	11.9	10.7
GOLDSBORO, NC	480	580	34.0	34.2	29.1	41.5	40.5	40.8	13.9	12.2	10.2
GRAND FORKS, ND-MN	737	598	46.9	45.5	41.7	21.3	23.4	23.3	17.1	13.7	13.0
GRAND JUNCTION, CO	3,409	2,328	29.0	32.0	27.2	46.3	44.8	46.0	10.6	9.3	8.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	7,282	6,684	54.1	56.0	51.7	27.5	28.0	27.2	23.2	23.4	21.3
GREAT FALLS, MT	767	693	32.0	32.9	33.4	23.2	26.1	24.8	10.3	10.9	10.8
GREELEY, CO	3,636	2,786	34.4	37.8	31.9	21.9	22.5	21.4	9.9	10.4	8.3
GREEN BAY, WI	3,590	3,129	46.3	52.4	48.2	24.8	25.3	24.0	17.6	20.9	18.4
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	7,371	5,639	42.2	43.6	41.2	34.7	34.2	34.6	17.9	17.9	16.0
GREENVILLE-SPARTANBURG-ANDERSON, SC	7,591	5,648	42.3	44.0	40.0	29.5	29.1	32.2	17.0	16.5	14.7
GREENVILLE, NC	1,672	1,432	33.4	32.1	32.4	42.6	39.7	38.8	11.4	9.7	9.1
GUYAMA, PR	197	113	3.6	11.5	7.0	88.3	76.1	77.9	0.0	0.9	1.3

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	Fannie Mae	Freddie Mac									
GULFPORT-BILOXI, MS	2,914	1,434	28.0	26.5	24.9	29.8	29.4	29.3	8.5	7.2	7.7
HAGERSTOWN-MARTINSBURG, MD-WV	3,929	3,099	39.0	40.0	36.1	22.0	23.4	23.5	12.1	13.2	10.5
HANFORD-CORCORAN, CA	1,582	1,099	23.8	25.8	21.3	52.2	57.9	55.8	7.7	8.8	6.0
HARRISBURG-LEBANON-CARLISLE, PA	5,448	3,949	48.4	51.7	47.0	25.0	25.1	24.6	20.2	21.7	18.3
HARRISONBURG, VA	1,311	922	41.4	40.9	40.9	34.4	36.2	35.6	14.0	15.0	13.3
HARTFORD-WESTHARTFORD-EAST HARTFORD, CT	15,435	10,466	52.7	53.9	50.2	24.9	26.8	24.9	22.1	20.6	19.2
HATTIESBURG, MS	1,454	828	27.3	28.9	25.2	24.4	19.0	26.4	8.6	8.3	7.6
HICKORY-MORGANTON-LENOIR, NC	2,980	2,506	42.8	46.3	42.0	13.8	14.0	14.4	17.4	17.2	15.9
HINESVILLE-FORT STEWART, GA	484	324	24.5	24.3	23.1	100.0	100.0	100.0	5.5	4.4	7.1
HOLLAND-GRAND HAVEN, MI	2,758	2,109	60.4	58.7	57.2	21.5	21.0	21.2	26.0	23.9	23.2
HONOLULU, HI	10,065	6,781	31.7	27.8	25.1	70.5	70.4	70.3	11.7	8.4	7.5
HOT SPRINGS, AR	1,306	896	28.9	30.3	28.3	11.3	14.0	11.7	11.4	12.7	10.4
HOUMA-BAYOU CANE-THIBODAUX, LA	1,840	949	28.0	34.4	30.0	31.0	35.7	35.1	7.9	8.1	8.8
HOUSTON-SUGAR LAND-BAYTOWN, TX	63,712	45,685	35.7	40.2	31.0	38.7	39.6	37.0	12.8	14.0	10.3
HUNTINGTON-ASHLAND, WV-KY-OH	1,780	1,539	40.8	42.8	38.4	19.6	16.0	17.9	17.0	15.2	13.1
HUNTSVILLE, AL	6,606	3,859	43.9	41.9	40.4	34.4	34.5	33.8	19.3	18.9	17.1
IDAHO FALLS, ID	1,918	1,231	40.8	40.1	39.5	27.2	26.5	27.0	14.1	13.7	13.5
INDIANAPOLIS-CARMEL, IN	22,955	16,239	49.2	52.4	45.6	23.2	24.6	21.4	22.3	23.8	19.4
IOWA CITY, IA	1,732	968	50.5	46.4	49.5	31.2	27.6	33.1	21.3	17.3	20.7
ITHACA, NY	378	212	41.7	40.7	42.4	30.4	27.8	28.8	12.7	11.0	13.2
JACKSON, MI	1,516	1,137	56.4	54.9	52.5	21.4	21.9	17.4	27.6	23.5	22.4
JACKSON, MS	6,309	3,061	39.0	29.8	27.5	36.3	34.3	36.6	15.2	9.6	9.3
JACKSON, TN	1,053	635	43.1	50.2	37.8	23.5	28.5	26.8	15.8	17.7	13.5
JACKSONVILLE, FL	20,798	14,357	43.4	42.6	39.8	37.9	38.0	36.0	18.0	15.9	14.6
JACKSONVILLE, NC	1,574	1,067	20.6	21.7	19.6	41.7	39.2	38.4	4.4	4.1	3.4
JANESVILLE, WI	2,442	1,436	60.5	54.3	51.8	19.7	14.0	17.0	26.9	22.4	21.0
JEFFERSON CITY, MO	1,752	927	54.6	57.6	53.8	18.6	26.0	23.0	24.5	23.8	24.1
JOHNSON CITY, TN	1,821	1,103	35.7	37.3	34.2	17.2	18.9	19.2	12.0	12.5	11.3
JOHNSTOWN, PA	522	512	46.4	48.2	41.1	13.0	13.5	13.2	19.4	18.8	14.1
JONESBORO, AR	808	595	36.5	35.2	29.8	17.5	19.7	19.2	11.2	10.9	9.0
JOPLIN, MO	1,856	1,237	52.4	45.9	45.1	17.5	16.9	17.7	24.0	19.8	18.5
KALAMAZOO-PORTAGE, MI	2,517	2,603	48.1	48.5	44.5	31.3	29.9	29.8	21.0	18.9	17.7
KANKAKEE-BRADLEY, IL	1,004	1,190	46.1	43.9	37.7	20.7	19.3	18.9	18.0	16.0	13.6
KANSAS CITY, MO-KS	27,209	20,212	50.8	53.8	46.8	29.3	29.6	28.3	22.9	23.9	19.2
KENNEWICK-PASCO-RICHLAND, WA	2,666	2,073	45.3	49.2	41.6	29.7	28.5	26.6	18.9	19.5	15.8
KILLEEN-TEMPLE, TX	2,488	1,430	29.6	34.3	26.1	49.6	44.3	42.9	8.4	7.1	5.8
KINGSPORT-BRISTOL-BRISTOL, TN-VA	2,066	1,547	40.7	40.6	40.1	24.9	26.7	26.3	15.5	15.2	15.3
KINGSTON, NY	1,904	1,384	33.0	30.9	31.0	22.8	23.2	22.9	10.2	7.8	7.7
KNOXVILLE, TN	9,050	6,487	42.7	46.4	41.0	26.9	28.7	28.5	17.7	17.9	15.8
KOKOMO, IN	1,061	723	69.8	64.3	61.6	26.3	25.2	22.6	41.5	35.7	32.4
LA CROSSE, WI-MN	1,365	839	46.4	45.2	45.7	22.6	22.4	21.5	19.4	16.2	18.0
LAFAYETTE, IN	1,714	1,301	55.4	54.7	47.9	20.9	20.7	20.7	24.3	23.3	18.8
LAFAYETTE, LA	2,902	2,166	33.9	38.8	34.4	36.6	35.8	39.3	11.8	12.4	12.4
LAKE CHARLES, LA	1,615	1,093	36.2	43.8	34.3	23.8	26.5	22.7	14.2	15.2	12.5
LAKE HAVASU CITY-KINGMAN, AZ	4,148	2,862	24.5	21.2	19.7	17.7	16.8	16.8	8.4	5.4	4.4
LAKELAND-WINTER HAVEN, FL	8,482	6,043	32.9	34.8	30.2	30.4	34.6	30.3	10.3	9.4	8.2
LANCASTER, PA	4,985	3,715	49.8	52.4	48.6	19.4	21.5	19.2	17.4	18.7	16.8
LANSING-EAST LANSING, MI	4,031	3,476	56.2	53.4	51.0	28.0	26.1	24.6	25.3	23.6	21.3
LAREDO, TX	1,002	789	15.3	23.5	17.7	33.3	38.1	39.9	5.3	5.5	5.1
LAS CRUCES, NM	1,939	1,660	19.1	16.7	17.3	47.6	51.4	50.9	5.5	4.6	5.0
LAS VEGAS-PARADISE, NV-AZ	33,949	28,169	30.1	29.7	25.5	42.3	44.5	41.4	9.3	7.4	5.6

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	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
LAWRENCE, KS	1,195	939	45.0	49.0	41.0	18.6	21.2	21.0	19.0	21.8	17.3
LAWTON, OK	740	598	34.1	35.1	30.5	55.4	61.9	55.4	13.7	14.1	11.5
LEBANON, PA	1,299	893	46.9	51.5	46.4	15.4	17.1	13.9	18.0	21.8	17.1
LEWISTON-AUBURN, ME	1,137	651	41.6	46.3	43.9	13.5	14.1	12.5	13.5	13.8	13.3
LEWISTON, ID-WA	903	529	33.9	37.6	33.9	32.7	34.0	34.2	11.6	14.1	11.5
LEXINGTON-FAYETTE, KY	5,947	4,185	52.4	47.2	42.6	28.9	30.3	29.7	24.3	20.4	17.6
LIMA, OH	826	798	57.6	44.1	46.4	24.8	19.5	21.4	28.5	21.5	21.5
LINCOLN, NE	3,683	2,046	62.4	50.6	52.8	17.9	15.8	17.9	29.7	19.9	22.1
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	7,430	5,581	39.2	40.8	37.4	24.1	23.8	25.4	15.0	14.0	12.7
LOGAN, UT-ID	1,446	1,298	36.8	37.8	35.4	28.4	29.4	27.7	12.1	12.3	10.5
LONGVIEW, TX	1,084	867	36.1	34.3	28.7	27.5	28.8	28.8	13.6	9.8	9.8
LONGVIEW, WA	1,702	1,225	39.5	36.5	33.7	17.2	16.3	14.5	13.2	12.1	9.9
LOS ANGELES-LONG BEACH, CA	97,027	78,298	20.7	16.8	12.9	64.8	65.3	61.3	8.1	4.7	3.2
LOUISVILLE-JEFFERSON COUNTY, KY-IN	14,188	12,283	50.9	48.6	44.1	25.6	23.6	26.1	22.6	20.4	18.3
LUBBOCK, TX	1,864	1,536	28.7	31.9	25.3	27.0	28.3	29.5	10.8	10.4	8.1
LYNCHBURG, VA	2,669	2,131	37.4	41.7	39.7	19.8	20.3	20.0	13.6	15.6	14.5
MACON, GA	1,903	1,617	42.1	41.3	36.3	30.0	32.6	35.4	17.2	16.6	13.7
MADERA, CA	1,998	1,492	24.2	20.6	17.3	57.3	60.3	59.7	9.1	5.3	4.6
MADISON, WI	6,726	5,480	46.3	48.6	45.2	24.3	25.8	24.4	15.8	17.1	15.1
MANCHESTER-NASHUA, NH	5,183	3,785	48.2	49.2	45.8	23.0	23.3	23.3	17.4	16.4	15.5
MANSFIELD, OH	817	657	52.2	49.5	45.3	20.9	19.5	18.3	22.8	20.5	18.8
MAYAGUEZ, PR	318	125	13.6	21.6	12.9	80.2	87.2	57.9	4.7	10.4	3.3
MCALLEN-EDINBURG-MISSION, TX	3,209	2,076	10.6	13.0	11.7	55.6	54.9	57.2	3.4	3.0	3.5
MEDFORD, OR	3,103	2,210	30.6	30.3	25.3	22.6	21.4	11.8	8.3	6.5	6.5
MEMPHIS, TN-AR-MS	15,032	8,667	38.9	42.1	34.3	30.0	30.6	30.4	16.2	15.0	12.6
MERCED, CA	2,802	2,434	19.4	14.5	12.4	58.4	57.1	58.3	7.4	3.8	2.8
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	87,162	57,852	27.7	25.4	21.1	58.6	59.1	56.3	11.5	8.1	6.3
MICHIGAN CITY-LA PORTE, IN	1,096	952	57.3	54.9	50.8	22.1	20.2	19.4	27.2	22.7	20.9
MIDLAND, TX	1,487	1,011	31.5	32.1	26.7	25.4	26.3	26.2	11.5	9.3	9.1
MILWAUKEE-WAUKESHA-WEST ALLIS, WI	18,662	14,744	46.1	49.6	42.8	27.8	30.3	25.8	18.6	20.5	16.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	40,952	36,913	55.8	57.6	52.2	30.9	30.2	30.0	23.6	23.8	20.5
MISSOULA, MT	1,651	1,069	27.7	33.3	32.3	21.7	22.1	22.5	8.1	8.0	10.0
MOBILE, AL	5,364	2,910	42.5	37.3	36.7	27.2	26.3	25.2	14.5	10.9	11.0
MODESTO, CA	6,371	5,515	25.7	21.6	17.8	56.0	59.3	56.6	8.7	5.8	3.8
MONROE, LA	1,412	760	35.8	38.8	32.3	20.5	22.4	23.7	13.4	11.7	10.5
MONROE, MI	1,435	1,185	61.0	54.9	53.7	24.6	24.1	24.7	23.8	20.5	19.3
MONTGOMERY, AL	4,626	2,287	44.6	40.4	41.7	30.1	27.8	29.2	18.0	15.0	16.0
MORGANTOWN, WV	785	609	28.3	29.5	32.9	24.6	21.8	23.5	9.6	8.6	9.6
MORRISTOWN, TN	1,150	820	35.0	36.4	34.1	24.4	22.4	26.2	12.0	11.3	11.4
MOUNT VERNON-ANACORTES, WA	1,821	1,417	33.4	32.6	28.7	26.1	29.1	26.6	8.0	8.0	5.7
MUNCIE, IN	817	808	56.3	50.4	47.0	26.9	25.6	23.5	30.9	25.6	21.3
MUSKEGON-NORTON SHORES, MI	1,691	1,204	57.2	55.9	52.3	24.0	24.5	22.9	26.8	24.9	22.3
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	7,010	5,400	23.0	23.7	22.6	18.6	19.7	20.2	6.2	6.9	6.0
NAPA, CA	1,041	895	30.7	29.9	24.0	50.6	51.3	52.4	9.0	7.9	5.3
NAPLES-MARCO ISLAND, FL	5,196	4,282	28.0	25.0	22.8	45.7	41.9	42.0	10.3	7.2	6.0
NASHVILLE-DAVIDSON-MURFREESBORO-FRANKLIN, TN	23,394	15,999	43.1	46.1	41.4	25.4	26.5	27.1	16.8	18.4	16.2
NEW HAVEN-MERIDEN, CT	11,258	7,352	50.1	52.0	46.4	30.2	33.8	29.3	19.6	20.2	17.0
NEW ORLEANS-METAIRIE-KENNER, LA	13,136	9,051	30.2	37.5	29.7	34.1	35.4	37.0	10.1	11.0	9.1
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY	157,531	100,087	25.1	23.3	21.3	39.7	39.5	36.0	7.7	5.9	5.3
NILES-BENTON HARBOR, MI	1,553	1,357	42.0	40.1	36.9	20.8	17.6	17.8	18.1	14.9	13.3
NORWICH-NEW LONDON, CT	3,179	2,180	47.7	48.2	43.1	19.0	22.8	19.1	16.3	18.1	13.7

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Ocala, FL	5,515	3,921	33.6	30.7	28.2	28.2	29.8	28.2	12.2	7.9
Ocean City, NJ	2,465	1,831	23.3	21.5	19.3	40.2	37.5	35.6	10.7	8.0	7.2
OdeSSA, TX	852	469	28.5	31.2	25.9	35.3	32.8	40.0	6.3	6.7	6.3
OGDEN-CLEARFIELD, UT	9,969	8,277	45.9	44.8	40.3	26.7	24.6	23.7	16.4	14.9	12.0
OKLAHOMA CITY, OK	12,792	9,900	39.3	45.8	38.3	26.5	29.1	27.5	16.9	18.7	16.0
OLYMPIA, WA	4,250	3,175	38.3	37.5	34.1	30.1	31.7	30.3	10.3	9.9	8.0
OMAHA-COUNCIL BLUFF, NE-IA	10,841	6,260	58.0	49.5	48.3	26.8	25.7	24.9	29.1	21.1	20.8
ORLANDO-KISSIMEE, FL	41,326	27,021	34.1	33.4	29.0	45.2	46.9	44.1	12.6	10.7	8.7
OSHKOSH-NEENAH, WI	1,768	1,009	56.0	55.8	50.3	27.4	28.5	26.0	24.1	19.9	19.4
OWENSBORO, KY	784	860	59.0	48.1	46.4	23.6	20.1	23.1	28.3	18.9	19.6
OXNARD-THOUSAND OAKS-VENTURA, CA	6,660	5,793	35.0	31.8	26.0	53.3	52.1	53.3	12.6	9.5	7.0
PALM BAY-MELBOURNE-TITUSVILLE, FL	9,330	5,950	41.6	40.9	36.5	33.2	34.6	32.7	16.5	15.0	12.1
PALM COAST, FL	2,062	1,541	32.8	27.7	27.7	11.7	11.7	11.0	10.8	5.5	6.0
PANAMA CITY-LYNN HAVEN, FL	2,879	1,791	24.4	20.5	20.5	14.6	12.2	12.8	9.8	6.7	6.8
PARKERSBURG-MARIETTA-VIENNA, WV-OH	988	624	46.2	48.2	43.0	27.1	28.2	27.9	19.2	15.3	15.8
PASCAGOULA, MS	1,813	818	35.0	33.6	30.5	23.9	22.1	23.3	11.4	9.3	8.8
PENSACOLA-FERRY PASS- BRENT, FL	5,578	3,540	37.5	36.7	33.8	27.1	27.0	26.5	15.4	13.1	11.7
PEORIA-PEKIN, IL	3,564	3,190	56.1	50.4	49.4	28.1	21.8	25.5	26.7	20.1	20.8
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-E-MD	77,238	51,463	48.2	46.8	43.0	36.4	35.4	33.5	21.4	19.1	16.9
PHOENIX-MESA-SCOTTSDALE, AZ	85,214	67,791	38.8	40.1	33.9	44.3	45.0	42.0	15.2	14.6	11.8
PINE BLUFF, AR	479	374	36.0	34.1	35.7	35.3	34.0	30.5	16.0	13.3	13.5
PITTSBURGH, PA	17,245	13,093	42.5	45.3	39.2	26.9	26.8	25.4	17.6	17.5	14.3
PITTSFIELD, MA	995	680	48.4	42.6	42.9	27.0	24.0	24.4	20.7	14.3	16.0
POCATELLO, ID	1,381	815	38.5	39.6	38.5	28.2	32.9	28.2	16.0	16.9	16.8
PONCE, PR	612	416	8.5	10.1	11.0	66.8	45.0	53.2	1.0	1.2	2.1
PORT ST. LUCIE, FL	7,337	4,932	33.3	28.4	27.1	25.8	26.6	26.7	11.7	7.9	7.1
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	7,818	4,879	42.3	43.2	41.8	25.6	25.5	26.0	13.6	13.9	13.0
PORTLAND-VANCOUVER-BEAVERTON, OR-WA	38,031	30,119	41.1	42.2	36.5	36.4	37.0	35.8	14.3	14.2	11.2
POUGHKEPPSIE-NEWBURGH-MIDDLETOWN, NY	7,251	5,420	38.6	37.0	34.7	27.6	27.7	25.6	12.1	10.0	9.5
PRESCOTT, AZ	4,282	3,109	27.8	27.3	24.1	11.9	9.7	11.7	7.7	5.6	4.5
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	18,414	12,342	41.5	40.4	36.3	25.9	27.0	25.0	14.6	11.5	10.4
PROVO-OREM, UT	9,718	7,963	34.1	34.2	30.3	19.3	20.2	19.2	7.7	7.6	5.5
PUEBLO, CO	1,907	1,394	34.8	39.5	35.0	39.6	45.1	41.9	13.1	15.2	12.6
PUNTA GORDA, FL	3,290	2,183	33.0	29.0	27.5	15.3	15.0	14.3	12.5	8.5	7.9
RACINE, WI	2,143	2,345	48.4	53.6	46.8	20.3	25.3	21.8	17.2	21.4	16.9
RALEIGH-CARY, NC	17,336	14,274	42.4	44.0	41.1	38.2	37.6	37.9	16.2	17.5	15.6
RAPID CITY, SD	1,342	856	38.8	35.9	39.8	22.0	20.8	22.0	13.6	13.2	14.9
READING, PA	4,694	3,309	48.8	51.7	46.1	17.3	15.6	15.1	21.2	20.0	17.9
REDDING, CA	2,613	1,840	28.2	23.4	22.0	29.4	28.7	29.7	10.3	6.3	5.2
RENO-SPARKS, NV	6,715	4,893	35.4	35.8	30.8	24.7	24.9	26.2	11.8	10.4	8.6
RICHMOND, VA	20,714	13,997	48.0	49.6	45.1	44.8	45.4	44.2	21.0	21.6	17.9
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	63,064	50,603	22.5	18.3	14.7	59.9	62.1	58.7	9.1	5.2	4.1
ROANOKE, VA	3,866	2,807	44.5	48.9	44.5	34.5	39.5	37.7	18.8	19.8	17.2
ROCHESTER, MN	2,023	1,737	56.5	59.1	52.0	26.9	30.2	29.2	23.6	25.6	21.1
ROCHESTER, NY	6,817	6,221	46.1	49.7	49.6	25.5	23.4	24.4	24.4	19.4	20.3
ROCKFORD, IL	5,053	3,095	56.3	54.2	51.1	25.8	21.3	23.2	24.5	20.2	20.8
ROCKY MOUNT, NC	970	894	38.0	38.3	34.6	59.2	61.2	62.1	16.1	14.4	12.1
ROME, GA	754	674	42.9	43.0	39.9	20.7	22.3	25.3	17.7	15.8	15.7
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	28,484	22,291	30.3	27.6	24.2	39.1	40.3	37.9	11.1	8.5	7.0
SAGINAW-SAGINAW TOWNSHIP NORTH, MI	1,222	980	53.4	53.7	48.4	21.6	16.2	16.5	24.6	21.7	20.3
SALEM, OR	5,336	4,501	39.6	43.9	35.8	28.3	28.9	27.0	13.2	12.8	10.1

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	SALINAS, CA	2,171	2,274	20.8	21.9	14.7	70.1	68.0	69.8	7.1	6.0
SALISBURY, MD	1,523	1,146	42.0	39.3	39.0	19.8	19.7	21.4	15.7	12.3	11.8
SALT LAKE CITY-OGDEN, UT	22,208	17,251	43.6	43.9	37.8	27.5	28.7	26.5	14.8	14.3	10.9
SAN ANGELO, TX	688	591	35.0	37.0	31.6	39.8	39.9	40.8	11.4	9.4	9.0
SAN ANTONIO, TX	19,227	12,907	30.8	34.2	27.6	39.2	41.6	38.1	11.7	12.4	9.0
SAN DIEGO-CARLSBAD-SAN MARCOS, CA	26,732	23,632	21.3	18.2	14.9	52.1	52.1	50.7	7.7	4.8	3.8
SAN FRANCISCO-OAKLAND-FREMONT, CA	27,410	25,288	38.2	38.2	30.0	65.7	66.4	64.8	14.8	12.6	8.5
SAN GERMAN-CABO ROJO, PR	502	168	5.0	10.1	5.3	98.2	38.7	84.8	0.4	1.8	0.6
SAN JOSE-SUNNYVALE-SANTA CLARA, CA	9,553	9,180	41.4	45.0	36.7	70.7	72.3	70.6	15.3	15.4	10.4
SAN JUAN-CAGUAS-GUAYNABO, PR	9,302	5,586	8.9	13.7	8.5	51.9	62.4	54.2	2.1	3.5	2.1
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,061	2,188	21.1	17.7	14.7	39.5	39.9	38.0	6.8	3.4	3.3
SANDUSKY, OH	673	492	56.5	52.9	50.1	26.9	29.3	26.6	26.7	24.9	22.9
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	2,639	2,533	28.6	23.7	21.5	59.1	52.1	54.1	11.8	6.5	6.4
SANTA CRUZ-WATSONVILLE, CA	1,456	1,316	27.0	26.9	24.3	35.2	33.7	35.6	9.6	6.6	7.5
SANTA FE, NM	2,391	1,688	31.9	31.7	25.8	50.5	49.6	48.5	13.8	11.1	8.6
SANTA ROSA-PETALUMA, CA	4,273	3,901	31.1	28.6	25.6	38.8	39.2	38.4	9.4	7.0	6.2
SARASOTA-BRADENTON-VENICE, FL	11,171	7,867	34.0	31.7	30.1	25.4	25.4	24.8	13.7	10.7	10.1
SAVANNAH, GA	4,644	3,693	35.4	35.1	31.0	38.1	37.5	38.0	12.3	12.0	10.8
SCRANTON--WILKES-BARRE, PA	4,682	2,918	47.5	49.7	41.4	27.4	27.9	25.4	20.2	19.4	16.2
SEATTLE-TACOMA-BELLEVUE, WA	59,825	47,549	38.5	37.1	31.8	39.4	38.5	37.2	12.9	11.7	9.1
SEBASTIAN-VERO BEACH, FL	2,349	1,478	33.8	34.3	0.0	54.0	49.8	0.0	12.5	9.9	0.0
SHEBOGAN, WI	1,312	863	51.7	49.1	48.8	15.9	15.2	17.3	20.5	17.3	18.4
SHERMAN-DENISON, TX	962	610	39.2	39.9	32.0	16.8	19.3	18.1	17.0	13.0	11.2
SHREVEPORT-BOSSIER CITY, LA	4,415	2,055	39.3	41.6	34.4	26.2	27.2	27.1	15.3	14.3	11.6
SIoux CITY, IA-NE	1,337	807	58.4	54.7	47.9	24.3	21.1	24.9	29.9	21.5	20.9
SIoux FALLS, SD	2,421	1,603	43.7	43.0	47.3	15.5	16.6	18.4	16.1	15.9	18.6
SOUTH BEND-MISHAWAKA, IN-MI	2,950	2,145	52.5	53.9	46.9	26.7	25.4	22.0	25.9	26.2	20.7
SPARTANBURG, WA	3,022	2,083	49.4	50.3	45.9	25.8	25.3	25.7	20.8	20.6	17.9
SPOKANE, WA	8,228	5,611	41.1	41.9	37.8	39.2	38.3	37.3	17.9	16.8	15.6
SPRINGFIELD, IL	2,637	1,192	53.4	52.7	47.9	20.2	17.6	18.0	24.7	25.1	21.5
SPRINGFIELD, MA	6,155	4,835	52.7	51.3	46.9	30.2	31.5	27.8	21.4	18.2	16.4
SPRINGFIELD, MO	5,160	4,811	44.6	47.6	43.8	27.7	27.8	28.7	18.7	19.7	17.2
SPRINGFIELD, OH	1,077	1,008	52.8	52.8	47.6	25.4	29.8	25.1	21.4	23.4	18.3
ST. CLOUD, MN	1,502	1,835	50.8	54.1	50.0	23.4	25.6	24.6	19.2	18.7	18.7
ST. GEORGE, UT	2,613	2,337	21.0	20.4	17.6	22.2	23.4	21.6	6.8	3.5	3.2
ST. JOSEPH, MO-KS	1,179	807	54.5	55.7	50.1	27.1	29.0	26.1	25.5	24.3	21.4
ST. LOUIS, MO-IL	41,844	32,635	52.1	53.1	47.4	31.0	31.2	30.1	24.1	24.6	19.8
STATE COLLEGE, PA	903	829	37.1	39.6	38.2	22.9	26.4	28.3	13.3	15.4	15.0
STOCKTON, CA	7,910	6,736	24.1	20.5	16.2	53.7	52.9	50.8	9.5	6.1	4.1
SUMTER, SC	794	527	39.1	41.7	33.9	50.4	51.4	51.7	14.1	15.4	10.9
SYRACUSE, NY	7,970	2,632	34.2	46.2	40.8	18.1	26.4	24.9	11.6	17.7	14.6
TALLAHASSEE, FL	4,379	2,899	40.5	37.8	37.4	53.9	54.4	55.0	17.0	13.3	15.0
TAMPA-ST. PETERSBURG-CLEARWATER, FL	43,180	31,253	35.4	34.8	31.3	42.2	42.3	41.2	14.5	12.7	10.6
TERRE HAUTE, IN	895	1,405	51.4	47.3	42.4	22.5	25.4	23.4	23.2	20.5	16.7
TEXARKANA, TX-TEXARKANA, AR	770	403	32.9	37.3	32.5	25.1	25.8	27.5	14.2	10.5	10.6
TOLEDO, OH	5,871	5,441	54.7	51.1	48.4	24.7	21.4	19.7	25.1	20.8	20.4
TOPEKA, KS	2,049	1,520	52.7	55.0	49.0	20.0	21.1	19.3	23.5	25.7	21.2
TRENTON, NJ	4,304	2,848	51.3	51.5	46.9	47.9	48.5	42.2	23.2	24.2	20.4
TUCSON, AZ	17,579	11,021	31.0	35.1	29.3	40.6	44.6	41.6	11.5	13.1	9.9
TULSA, OK	8,971	7,977	41.9	45.3	38.5	29.1	27.6	27.9	18.1	18.1	15.0
TUSCALOOSA, AL	2,458	1,256	38.3	34.0	33.0	34.9	31.3	36.1	14.0	12.1	10.8

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	TYLER, TX	1,789	1,113	35.9	36.6	30.4	26.0	24.8	25.4	13.7	10.7
UTICA-ROME, NY	3,663	1,341	35.8	45.6	42.8	15.7	21.6	19.4	11.9	18.8	16.0
VALDOSTA, GA	852	996	30.5	31.8	29.1	38.8	41.7	42.6	8.7	8.5	9.3
VALLEJO-FAIRFIELD-NAPA, CA	4,841	4,266	33.0	30.7	25.7	64.1	64.5	62.1	10.7	8.1	5.9
VICTORIA, TX	532	429	31.8	30.4	26.3	53.8	51.3	52.8	12.1	9.6	8.7
VINELAND-MILLVILLE-BRIDGETON, NJ	1,767	1,094	40.9	41.9	37.8	49.8	52.2	48.6	13.9	12.3	11.8
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	25,986	17,293	42.7	42.5	37.4	50.6	50.8	48.3	17.6	15.6	12.6
VISALIA-TULARE-PORTERVILLE, CA	5,715	3,882	24.2	22.6	20.3	60.6	62.6	61.3	9.2	7.3	6.1
WACO, TX	1,303	988	35.0	37.1	28.3	30.9	31.8	31.1	13.9	12.4	9.3
WARNER ROBINS, GA	1,562	1,057	46.5	47.9	41.3	16.9	21.9	23.0	16.7	17.8	13.5
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV	85,024	61,580	55.6	56.4	46.9	64.7	66.1	60.9	23.9	23.7	17.6
WATERLOO-CEDAR FALLS, IA	1,681	1,164	56.4	54.0	49.9	25.3	23.9	22.9	27.5	24.1	21.4
WAUSAU, WI	1,133	927	52.4	55.6	48.4	17.2	19.2	18.6	23.3	22.1	19.9
WEIRTON-STEUBENVILLE, WV-OH	714	469	57.8	53.1	46.5	13.4	14.5	13.0	22.4	21.4	15.8
WENATCHEE, WA	1,707	1,532	30.9	32.0	28.4	36.9	35.8	35.2	9.8	10.7	8.3
WHEELING, WV-OH	700	694	47.2	45.3	43.4	17.9	16.7	17.0	19.0	18.3	17.1
WICHITA FALLS, TX	940	616	42.9	39.4	34.1	20.9	19.6	21.2	18.8	11.6	12.1
WICHITA, KS	6,148	4,526	52.2	59.8	49.1	27.6	29.4	27.5	23.8	28.1	20.5
WILLIAMSPORT, PA	592	572	51.4	47.4	42.1	13.9	14.3	13.0	22.9	17.5	14.8
WILMINGTON, NC	6,928	5,723	26.9	28.1	25.4	27.8	29.8	30.0	8.9	9.3	8.5
WINCHESTER, VA-WV	1,838	1,552	36.6	38.0	34.6	19.6	16.9	23.3	13.2	12.1	13.2
WINSTON-SALEM, NC	4,540	3,542	45.6	45.8	43.6	35.0	33.3	34.0	19.8	17.6	17.0
WORCESTER, MA	9,278	7,100	48.0	46.6	44.0	24.8	24.8	23.2	17.4	15.4	14.4
YAKIMA, WA	2,355	1,629	36.2	38.3	31.9	37.1	41.3	36.9	12.8	13.8	10.8
YAUCO, PR	161	111	5.0	8.1	6.4	83.9	33.3	65.7	0.0	0.9	0.8
YORK-HANOVER, PA	5,654	4,139	48.8	49.4	44.7	18.1	19.7	17.5	17.4	15.5	14.8
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	4,299	2,716	53.1	54.2	47.8	18.3	19.4	15.0	21.2	20.8	17.6
YUBA CITY, CA	2,089	1,510	20.1	18.0	14.6	55.3	58.5	57.6	5.8	4.8	2.5
YUMA, AZ	2,436	1,591	28.4	26.1	25.3	41.8	42.6	40.5	10.2	8.9	7.7

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2007, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2007. The "Market" is defined as the conventional conforming market for home purchase and refinance loans. Thus it includes all conventional loans except "jumbo" loans above the conforming loan limit, which was \$417,000 in 2007. Mortgages with a loan amount greater than six times borrower income are excluded for purposes of the low- and moderate-income and special affordable analyses.

Because missing value percentages differ between GSE and HMDA data, mortgages with missing data are excluded from both the GSE and market analyses. Neither HMDA data nor the GSE data available at the MSA level include the number of units in the property; therefore, the analysis is based on numbers of mortgages for 1 to 4-family owner-occupied and investor properties, even though official goal performance is based on numbers of units.

In both the GSE and market analyses, mortgages classified as special affordable include mortgages from very-low-income borrowers and low-income borrowers living in low-income census tracts.

The Housing Goals are defined on a national level. The GSEs are not required to meet the Housing Goals in individual MSAs.

<sup>1</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.