Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status Summary Table on Single-Family Housing Goal Performance

For Calendar Year 2015

|  | Total Mortgages Eligible To Qualify As Low-Income Purchase Money | Qualifying <br> Low-Income <br> Purchase <br> Money <br> Mortgages | Total <br> Mortgages Eligible To Qualify As Very Low-Income Purchase Money | Qualifying Very <br> Low-Income <br> Purchase <br> Money <br> Mortgages | Total <br> Mortgages Eligible To Qualify As LowIncome Area Purchase Money | Qualifying Low- <br> Income Area <br> Purchase <br> Money Goal <br> Mortgages | Qualifying LowIncome Area <br> Purchase <br> Money <br> Subgoal <br> Mortgages | Total <br> Mortgages Eligible To Qualify As Low-Income Refinance ${ }^{1}$ | Qualifying <br> Low-Income <br> Refinance <br> Mortgages ${ }^{1}$ | All Mortgage Purchases |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Purchase of Single-Family Mortgages |  |  |  |  |  |  |  |  |  |  |
| Owner-Occupied 1-Unit Properties/Mortgages: |  |  |  |  |  |  |  |  |  |  |
| UPB (\$ Millions) | \$183,773 | \$25,990 | \$183,773 | \$4,558 | \$183,773 | \$28,627 | \$22,373 | \$227,266 | \$31,457 | \$430,342 |
| Number of Mortgages | 797,063 | 187,381 | 797,063 | 44,691 | 797,063 | 161,230 | 122,592 | 1,032,245 | 227,468 | 1,924,105 |
| Owner-Occupied 2-4 Unit Properties/Mortgages: |  |  |  |  |  |  |  |  |  |  |
| UPB (\$ Millions) | \$1,604 | \$244 | \$1,604 | \$33 | \$1,604 | \$783 | \$720 | \$3,734 | \$724 | \$5,388 |
| Number of Mortgages | 5,369 | 1,510 | 5,369 | 331 | 5,369 | 2,727 | 2,480 | 13,013 | 3,912 | 18,542 |
| Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties: |  |  |  |  |  |  |  |  |  |  |
| UPB (\$ Millions) | \$185,377 | \$26,234 | \$185,377 | \$4,590 | \$185,377 | \$29,410 | \$23,092 | \$231,001 | \$32,181 | \$435,729 |
| Number of Mortgages | 802,432 | 188,891 | 802,432 | 45,022 | 802,432 | 163,957 | 125,072 | 1,045,258 | 231,380 | 1,942,647 |
| Goals Performance |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae's Single-Family Goals |  | 24\% |  | 6\% |  | 19\% |  |  | 21\% |  |
| Goals Performance Percentage |  | 23.54\% |  | 5.61\% |  | 20.43\% |  |  | 22.14\% |  |
| Fannie Mae's Single-Family Subgoal |  |  |  |  |  |  | 14\% |  |  |  |
| Subgoal Performance Percentage |  |  |  |  |  |  | 15.59\% |  |  |  |

Mortgages may count toward more than one goal. On certain tables, sum of entries may not equal totals due to rounding.
 guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for the purposes of the housing goals.

Table 1B
Fannie Mae's Mortgage Purchases by Property Size and Housing Goal Status Summary Table on Multifamily Housing Goal Performance

For Calendar Year 2015

|  | Qualifying Low-Income Purchases |  | Qualifying Very Low-Income Purchases |  | All Mortgage Purchases |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Purchases of Multifamily Mortgages |  |  |  |  |  |
| Multifamily 5-50 Unit Properties: |  |  |  |  |  |
| UPB (\$ Million) |  | \$366 |  | \$107 | \$1,132 |
| Number of Mortgages |  | 263 |  | 152 | 361 |
| Number of Properties |  | 264 |  | 152 | 362 |
| Number of Units |  | 6,173 |  | 1,743 | 11,198 |
| Multifamily > 50 Unit Properties: |  |  |  |  |  |
| UPB (\$ Million) |  | \$17,709 |  | \$2,790 | \$39,057 |
| Number of Mortgages |  | 1,930 |  | 1,335 | 2,210 |
| Number of Properties |  | 1,932 |  | 1,335 | 2,212 |
| Number of Units |  | 293,142 |  | 64,158 | 457,600 |
| 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 | 16,755 |  | 16,755 |  | N/A |
| Units Where Rent Estimation is Not Possible | 0 |  | 0 |  | N/A |
| Units Where Rent Estimation is Possible | 16,755 |  | 16,755 |  | N/A |
| Large (>50 unit) properties | 15,940 | 7,637 |  |  | N/A |
| Small (5-50 unit) properties | 815 | 558 |  |  | N/A |
| Not Subject to Cap | 16,755 | 8,195 | 16,755 | 3,177 | N/A |
| Subject to Cap | 0 | 0 | 0 | 0 | N/A |
| 5\% Cap | 23,440 |  | 23,440 |  | N/A |
| Adjustments to Number of Units for: |  |  |  |  |  |
| Missing Data |  | 8,195 |  | 3,177 | N/A |
| Total Multifamily: |  |  |  |  |  |
| UPB (\$ Million) |  | \$18,075 |  | \$2,897 | \$40,188 |
| Number of Mortgages |  | 2,193 |  | 1,487 | 2,571 |
| Number of Mortgages with both 5-50 and >50 Unit |  | 0 |  | 0 | 0 |
| Number of Properties |  | 2,196 |  | 1,487 | 2,574 |
| Number of Units |  | 299,315 |  | 65,901 | 468,798 |
| Number of Units (Adjusted) |  | 307,510 |  | 69,078 | 468,798 |
| Goals Performance |  |  |  |  |  |
| Fannie Mae's Multifamily Goals (units) |  | 300,000 |  | 60,000 |  |
| Goal Performance (units) |  | 307,510 |  | 69,078 |  |
| Fannie Mae's Small Multifamily Goals (units) |  | 6,000 |  |  |  |
| Goal Performance (units) |  | 6,731 |  |  |  |


|  | Total Mortgages Eligible To Qualify as <br> Low-Income Refinance ${ }^{1}$ |  | Qualifying Low-Income Refinance Mortgages ${ }^{1}$ |  | All Mortgage Purchases |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Purchase of Loan Modifications of At-Risk Mortgages |  |  |  |  |  |
|  |  |  |  |  |  |
| Owner-Occupied 1-Unit Properties/Mortgages: |  |  |  |  |  |
| UPB (\$ Millions) |  | \$912 |  | \$543 | \$1,386 |
| Number of Mortgages |  | 4,695 |  | 3,433 | 6,965 |
| Owner-Occupied 2-4 Unit |  |  |  |  |  |
| Properties/Mortgages: |  |  |  |  |  |
| UPB (\$ Millions) |  | \$106 |  | \$29 | \$147 |
| Number of Mortgages |  | 299 |  | 130 | 426 |
| Total Loan Modifications of At-Risk |  |  |  |  |  |
| Mortgages: |  |  |  |  |  |
| UPB (\$ Millions) |  | \$1,018 |  | \$571 | \$1,533 |
| Number of Mortgages |  | 4,994 |  | 3,563 | 7,391 |

${ }^{1}$ An Enterprise's modification of a loan in accordance with the Make 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 the purposes of the housing goals.

|  | Qualifying Low-Income Purchases | Qualifying Very Low-Income Purchases | All Mortgage Purchases |
| :---: | :---: | :---: | :---: |
| Purchases of Single Family Mortgages |  |  |  |
| Owner-Occupied 2-4 Unit Properties/Mortgages: |  |  |  |
| UPB (\$ Millions) | \$1,068 | \$180 | \$2,820 |
| Number of Mortgages | 9,165 | 1,964 | 18,083 |
| Number of Units | 10,888 | 2,291 | 21,937 |
| Investor Owned 1-4 Unit Properties/Mortgages: |  |  |  |
| UPB (\$ Millions) | \$10,426 | \$1,466 | \$36,557 |
| Number of Mortgages | 85,604 | 14,063 | 204,102 |
| Number of Units | 115,467 | 19,273 | 253,006 |
| Total Single Family: |  |  |  |
| UPB (\$ Millions) | \$11,494 | \$1,646 | \$39,377 |
| Number of Mortgages | 94,769 | 16,027 | 222,185 |
| Number of Units | 126,355 | 21,564 | 274,943 |

[^0]Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Fannie Mae
By Income Class of Mortgagor(s) ${ }^{1}$
For Calendar Year 2015

|  | Qualifying Low-Income Purchase Money Mortgages | Qualifying Very <br> Low-Income Purchase Money Mortgages | Qualifying LowIncome Area Purchase Money Mortgages | Qualifying <br> Low-Income <br> Refinance <br> Mortgages | Total Purchase Money Mortgages Acquired | Total Refinance Mortgages Acquired | Total Mortgages Acquired |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income No More Than 50\% of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$4,590 | \$4,590 | \$2,273 | \$7,273 | \$4,641 | \$7,436 | \$12,076 |
| Number of Mortgages | 45,022 | 45,022 | 22,385 | 65,008 | 45,599 | 66,432 | 112,031 |
| Portion of Qualifying or Total Mortgages Acquired | 23.83\% | 100.00\% | 13.65\% | 28.10\% | 5.24\% | 6.19\% | 5.77\% |
| Income More Than 50\% But No More Than 60\% of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$5,425 | \$0 | \$2,413 | \$6,132 | \$5,502 | \$6,222 | \$11,724 |
| Number of Mortgages | 41,459 | 0 | 18,397 | 46,253 | 42,192 | 46,854 | 89,046 |
| Portion of Qualifying or Total Mortgages Acquired | 21.95\% | 0.00\% | 11.22\% | 19.99\% | 4.85\% | 4.37\% | 4.58\% |
| Income More Than 60\% But No More Than 80\% of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$16,219 | \$0 | \$6,760 | \$18,776 | \$16,503 | \$18,983 | \$35,486 |
| Number of Mortgages | 102,410 | 0 | 42,408 | 120,119 | 104,737 | 121,405 | 226,142 |
| Portion of Qualifying or Total Mortgages Acquired | 54.22\% | 0.00\% | 25.87\% | 51.91\% | 12.04\% | 11.32\% | 11.64\% |
| Income More Than $\mathbf{8 0 \%}$ But No More Than 100\% of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$7,777 | \$0 | \$20,859 | \$25,131 | \$45,991 |
| Number of Mortgages | 0 | 0 | 39,917 | 0 | 109,690 | 136,244 | 245,934 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 24.35\% | 0.00\% | 12.61\% | 12.70\% | 12.66\% |
| Income More Than 100\% But No More Than $\mathbf{1 2 0 \%}$ of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$2,543 | \$0 | \$22,626 | \$27,561 | \$50,187 |
| Number of Mortgages | 0 | 0 | 11,867 | 0 | 103,930 | 132,014 | 235,944 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 7.24\% | 0.00\% | 11.95\% | 12.31\% | 12.15\% |
| Income More Than 120\% of Median Income |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$7,643 | \$0 | \$128,708 | \$151,080 | \$279,789 |
| Number of Mortgages | 0 | 0 | 28,982 | 0 | 463,696 | 567,877 | 1,031,573 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 17.68\% | 0.00\% | 53.30\% | 52.94\% | 53.10\% |
| Missing |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$0 | \$15 | \$462 | \$477 |
| Number of Mortgages | 0 | 0 | 1 | 0 | 67 | 1,910 | 1,977 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.18\% | 0.10\% |
| All Income Levels ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$26,234 | \$4,590 | \$29,410 | \$32,181 | \$198,854 | \$236,875 | \$435,729 |
| Number of Mortgages | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |
| 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."
²Includes "Missing."

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Fannie Mae

> By Affordability of Rent ${ }^{1}$
> For Calendar Year 2015

|  | Qualifying Low-Income Purchases | Qualifying Very LowIncome Purchases | Total Units Financed |
| :---: | :---: | :---: | :---: |
| Affordable At No More Than 30\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) | \$1,106 | \$1,106 | \$1,106 |
| Number of Units | 19,208 | 19,208 | 19,208 |
| Portion of Qualifying or Total Units Financed | 6.42\% | 29.15\% | 4.10\% |
| Affordable At More Than 30\% but No More than 50\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) | \$1,792 | \$1,792 | \$1,792 |
| Number of Units | 46,693 | 46,693 | 46,693 |
| Portion of Qualifying or Total Units Financed | 15.60\% | 70.85\% | 9.96\% |
| Affordable At More Than 50\% but No More than 60\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) | \$4,088 |  | \$4,088 |
| Number of Units | 83,161 |  | 83,161 |
| Portion of Qualifying or Total Units Financed | 27.78\% |  | 17.74\% |
| Affordable At More Than 60\% but No More than 80\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) | \$11,090 |  | \$11,090 |
| Number of Units | 150,253 |  | 150,253 |
| Portion of Qualifying or Total Units Financed | 50.20\% |  | 32.05\% |
| Affordable At More Than 80\% but No More than 100\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) |  |  | \$9,044 |
| Number of Units |  |  | 85,609 |
| Portion of Qualifying or Total Units Financed |  |  | 18.26\% |
| Affordable At More Than 100\% but No More than 120\% Of Median |  |  |  |
| \$UPB(MILLIONS) |  |  | \$4,667 |
| Number of Units |  |  | 34,865 |
| Portion of Qualifying or Total Units Financed |  |  | 7.44\% |
| Affordable At More Than 120\% Of Median Income |  |  |  |
| \$UPB(MILLIONS) |  |  | \$5,749 |
| Number of Units |  |  | 32,254 |
| Portion of Qualifying or Total Units Financed |  |  | 6.88\% |
| Tenant Rent Missing |  |  |  |
| \$UPB(MILLIONS) |  |  | \$2,653 |
| Number of Units |  |  | 16,755 |
| Portion of Qualifying or Total Units Financed |  |  | 3.57\% |
| All Income Levels ${ }^{2}$ |  |  |  |
| \$UPB(MILLIONS) | \$18,075 | \$2,897 | \$40,188 |
| Number of Units | 299,315 | 65,901 | 468,798 |
| 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 and cooperatives, are included in "Tenant Rent Missing."
${ }^{2}$ Includes "Tenant Rent Missing."

Financed by Purchases of Mortgages on Single Family
Rental Properties By Affordability of Rent ${ }^{1}$
For Calendar Year 2015

|  | Qualifying Low-Income Purchases | Qualifying Very Low-Income Purchases | Total Units Financed |
| :---: | :---: | :---: | :---: |
| Affordable At No More Than 30\% Of Median Income |  |  |  |
| UPB (\$ Millions) | \$494 | \$494 | \$494 |
| Number of Units | 3,996 | 3,996 | 3,996 |
| Portion of Qualifying or Total Units Financed | 3.16\% | 18.53\% | 1.45\% |
| Affordable At More Than 30\% but No More than 50\% Of Median Income |  |  |  |
| UPB (\$ Millions) | \$1,152 | \$1,152 | \$1,152 |
| Number of Units | 17,568 | 17,568 | 17,568 |
| Portion of Qualifying or Total Units Financed | 13.90\% | 81.47\% | 6.39\% |
| Affordable At More Than 50\% but No More than 60\% Of Median Income |  |  |  |
| UPB (\$ Millions) | \$2,047 |  | \$2,047 |
| Number of Units | 28,768 |  | 28,768 |
| Portion of Qualifying or Total Units Financed | 22.77\% |  | 10.46\% |
| Affordable At More Than 60\% but No More than $\mathbf{8 0 \%}$ Of Median Income |  |  |  |
| UPB (\$ Millions) | \$7,802 |  | \$7,802 |
| Number of Units | 76,023 |  | 76,023 |
| Portion of Qualifying or Total Units Financed | 60.17\% |  | 27.65\% |
| Affordable At More Than 80\% but No More than 100\% Of Median Income |  |  |  |
| UPB (\$ Millions) |  |  | \$9,587 |
| Number of Units |  |  | 66,663 |
| Portion of Qualifying or Total Units Financed |  |  | 24.25\% |
| Affordable At More Than 100\% but No More than 120\% Of Median Income |  |  |  |
| UPB (\$ Millions) |  |  | \$7,138 |
| Number of Units |  |  | 37,905 |
| Portion of Qualifying or Total Units Financed |  |  | 13.79\% |
| Affordable At More Than 120\% Of Median Income |  |  |  |
| UPB (\$ Millions) |  |  | \$10,819 |
| Number of Units |  |  | 41,503 |
| Portion of Qualifying or Total Units Financed |  |  | 15.10\% |
| Tenant Rent Missing |  |  |  |
| UPB (\$ Millions) |  |  | \$338 |
| Number of Units |  |  | 2,517 |
| Portion of Qualifying or Total Units Financed |  |  | 0.92\% |
| All Income Levels ${ }^{2}$ |  |  |  |
| UPB (\$ Millions) | \$11,495 | \$1,646 | \$39,377 |
| Number of Units | 126,355 | 21,564 | 274,943 |
| 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 and cooperatives, are included in "Tenant Rent Missing." ${ }^{2}$ Includes "Tenant Rent Missing."

Fannie Mae Single-Family $\begin{gathered}\text { Table } 4 \\ \text { Owner-Occupied Mortgage Purchases }\end{gathered}$
Qualifying for the Low-Income Area Purchase Goal
by Method of Qualification
For Calendar Year 2015
Tract is in a Designated Disaster Area
Tract is not in a Designated Disaster Area

|  | 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 ${ }^{1}$ | Qualifying LowIncome Area Purchase Money Mortgages ${ }^{1}$ | Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income <= 80\% of Area Median |  |  |  |  |  |  |
| \$UPB(Millions) | \$1,596 | \$1,778 | \$7,041 | \$8,409 | \$18,825 | \$18,825 |
| Number of Mortgages | 10,858 | 7,035 | 48,016 | 33,814 | 99,723 | 99,723 |
| Percentage of Eligible | 10.89\% | 7.05\% | 48.15\% | 33.91\% | 100.00\% | 100.00\% |
| 80\% < Tract Income < 100\% of Area Median and Tract >= $\mathbf{3 0 \%}$ Minority |  |  |  |  |  |  |
| \$UPB(Millions) | \$774 | \$0 | \$3,494 | \$0 | \$4,268 | \$12,098 |
| Number of Mortgages | 5,019 | 0 | 20,330 | 0 | 25,349 | 53,754 |
| Percentage of Eligible | 9.34\% | 0.00\% | 37.82\% | 0.00\% | 47.16\% | 100.00\% |
| $\mathbf{8 0 \%}$ < Tract Income < 100\% of Area Median and Tract < 30\% Minority |  |  |  |  |  |  |
| \$UPB(Millions) | \$906 | \$0 | \$0 | \$0 | \$906 | \$15,853 |
| Number of Mortgages | 6,476 | 0 | 0 | 0 | 6,476 | 92,004 |
| Percentage of Eligible | 7.04\% | 0.00\% | 0.00\% | 0.00\% | 7.04\% | 100.00\% |
| Tract Income >= 100\% of Area Median ${ }^{2}$ |  |  |  |  |  |  |
| \$UPB(Millions) | \$5,413 | \$0 | \$0 | \$0 | \$5,413 | \$138,602 |
| Number of Mortgages | 32,409 | 0 | 0 | 0 | 32,409 | 556,951 |
| Percentage of Eligible | 5.82\% | 0.00\% | 0.00\% | 0.00\% | 5.82\% | 100.00\% |
| Total |  |  |  |  |  |  |
| \$UPB(Millions) | \$8,688 | \$1,778 | \$10,535 | \$8,409 | \$29,410 | \$185,377 |
| Number of Mortgages | 54,762 | 7,035 | 68,346 | 33,814 | 163,957 | 802,432 |
| Percentage of Eligible | 6.82\% | 0.88\% | 8.52\% | 4.21\% | 20.43\% | 100.00\% |


|  | Qualifying <br> Low-Income <br> Purchase Money <br> Mortgages | Qualifying Very <br> Low-Income <br> Purchase Money <br> Mortgages | Qualifying Low- <br> Income Area <br> Purchase Money <br> Mortgages | Qualifying <br> Low-Income <br> Refinance <br> Mortgages | Total Purchase Money Mortgages Acquired | Total Refinance Mortgages Acquired | Total Mortgages Acquired |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| American Indian or Alaskan Native ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$166 | \$27 | \$187 | \$270 | \$954 | \$1,471 | \$2,425 |
| Number of Mortgages | 1,112 | 257 | 1,007 | 1,888 | 4,144 | 6,590 | 10,734 |
| Portion of Qualifying or Total Mortgages Acquired | 0.59\% | 0.57\% | 0.61\% | 0.82\% | 0.48\% | 0.61\% | 0.55\% |
| Asian ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$1,988 | \$354 | \$2,891 | \$1,853 | \$16,499 | \$19,162 | \$35,661 |
| Number of Mortgages | 11,129 | 2,809 | 12,300 | 9,558 | 55,988 | 62,761 | 118,749 |
| Portion of Qualifying or Total Mortgages Acquired | 5.89\% | 6.24\% | 7.50\% | 4.13\% | 6.44\% | 5.85\% | 6.11\% |
| Black or African American ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$941 | \$187 | \$1,268 | \$1,753 | \$5,089 | \$7,088 | \$12,177 |
| Number of Mortgages | 6,641 | 1,745 | 7,717 | 12,963 | 23,455 | 37,644 | 61,099 |
| Portion of Qualifying or Total Mortgages Acquired | 3.52\% | 3.88\% | 4.71\% | 5.60\% | 2.70\% | 3.51\% | 3.15\% |
| Native Hawaiian or Other Pacific Islander ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$85 | \$15 | \$121 | \$146 | \$564 | \$978 | \$1,542 |
| Number of Mortgages | 533 | 132 | 571 | 849 | 2,148 | 3,645 | 5,793 |
| Portion of Qualifying or Total Mortgages Acquired | 0.28\% | 0.29\% | 0.35\% | 0.37\% | 0.25\% | 0.34\% | 0.30\% |
| White - Hispanic or Latino ${ }^{3}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$2,347 | \$476 | \$3,462 | \$3,441 | \$14,232 | \$18,482 | \$32,713 |
| Number of Mortgages | 16,779 | 4,487 | 19,921 | 22,826 | 64,103 | 86,025 | 150,128 |
| Portion of Qualifying or Total Mortgages Acquired | 8.88\% | 9.97\% | 12.15\% | 9.87\% | 7.37\% | 8.02\% | 7.73\% |
| White - Non Hispanic or Latino |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$18,739 | \$3,227 | \$18,562 | \$20,740 | \$140,635 | \$156,437 | \$297,072 |
| Number of Mortgages | 139,416 | 32,717 | 107,993 | 155,333 | 637,665 | 731,449 | 1,369,114 |
| Portion of Qualifying or Total Mortgages Acquired | 73.81\% | 72.67\% | 65.87\% | 67.13\% | 73.30\% | 68.19\% | 70.48\% |
| Two or More Minority Races ${ }^{4}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$14 | \$2 | \$17 | \$27 | \$87 | \$159 | \$246 |
| Number of Mortgages | 84 | 18 | 88 | 185 | 343 | 677 | 1,020 |
| Portion of Qualifying or Total Mortgages Acquired | 0.04\% | 0.04\% | 0.05\% | 0.08\% | 0.04\% | 0.06\% | 0.05\% |
| Joint - either Borrower or Co-Borrower are of a Minority |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$173 | \$15 | \$468 | \$260 | \$3,960 | \$4,486 | \$8,446 |
| Number of Mortgages | 1,084 | 136 | 1,985 | 1,669 | 14,151 | 17,008 | 31,159 |
| Portion of Qualifying or Total Mortgages Acquired | 0.57\% | 0.30\% | 1.21\% | 0.72\% | 1.63\% | 1.59\% | 1.60\% |
| Information not Provided by Borrower or Co-Borrower ${ }^{6}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$1,781 | \$287 | \$2,435 | \$3,592 | \$16,834 | \$28,394 | \$45,228 |
| Number of Mortgages | 12,113 | 2,721 | 12,375 | 25,234 | 67,914 | 125,323 | 193,237 |
| Portion of Qualifying or Total Mortgages Acquired | 6.41\% | 6.04\% | 7.55\% | 10.91\% | 7.81\% | 11.68\% | 9.95\% |
| Not Applicable |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$3 | \$0 | \$12 | \$12 |
| Number of Mortgages | 0 | 0 | 0 | 22 | 0 | 56 | 56 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.00\% | 0.01\% | 0.00\% |
| Data not Provided by Loan Seller |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$96 | \$0 | \$207 | \$207 |
| Number of Mortgages | 0 | 0 | 0 | 853 | 0 | 1,558 | 1,558 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 0.00\% | 0.37\% | 0.00\% | 0.15\% | 0.08\% |
| Total |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$26,234 | \$4,590 | \$29,410 | \$32,181 | \$198,854 | \$236,875 | \$435,729 |
| Number of Mortgages | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |
| 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 coborrower 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.
${ }^{2}$ 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 - NonHispanic 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.
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 Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application ${ }^{1}$
For Calendar Year 2015

|  | Qualifying <br> Low-Income Purchase Money Mortgages | Qualifying Very <br> Low-Income <br> Purchase Money <br> Mortgages | Qualifying Low- <br> Income Area <br> Purchase Money <br> Mortgages | Qualifying <br> Low-Income <br> Refinance <br> Mortgages | Total Purchase <br> Money <br> Mortgages <br> Acquired | Total Refinance <br> Mortgages Acquired | Total Mortgages Acquired |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Borrower and Co-Borrower are Hispanic or Latino: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$2,355 | \$491 | \$3,304 | \$3,691 | \$11,538 | \$16,302 | \$27,840 |
| Number of Mortgages | 16,888 | 4,645 | 19,434 | 24,601 | 54,391 | 79,069 | 133,460 |
| Portion of Qualifying or Total Mortgages Acquired | 8.94\% | 10.32\% | 11.85\% | 10.63\% | 6.25\% | 7.37\% | 6.87\% |
| Borrower and Co-Borrower are not Hispanic or Latino: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$21,990 | \$3,814 | \$23,325 | \$24,893 | \$166,846 | \$188,815 | \$355,662 |
| Number of Mortgages | 159,205 | 37,674 | 130,690 | 181,408 | 733,926 | 855,574 | 1,589,500 |
| Portion of Qualifying or Total Mortgages Acquired | 84.28\% | 83.68\% | 79.71\% | 78.40\% | 84.37\% | 79.76\% | 81.82\% |
| Joint - Either Borrower or Co-Borrower are Hispanic or Latino: ${ }^{2}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$191 | \$20 | \$506 | \$291 | \$4,188 | \$4,953 | \$9,141 |
| Number of Mortgages | 1,227 | 178 | 2,265 | 1,895 | 15,832 | 19,795 | 35,627 |
| Portion of Qualifying or Total Mortgages Acquired | 0.65\% | 0.40\% | 1.38\% | 0.82\% | 1.82\% | 1.85\% | 1.83\% |
| Information not Provided by Borrower or Co-Borrower: ${ }^{3}$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$1,699 | \$265 | \$2,275 | \$3,201 | \$16,282 | \$26,570 | \$42,852 |
| Number of Mortgages | 11,571 | 2,525 | 11,568 | 22,552 | 65,762 | 116,599 | 182,361 |
| Portion of Qualifying or Total Mortgages Acquired | 6.13\% | 5.61\% | 7.06\% | 9.75\% | 7.56\% | 10.87\% | 9.39\% |
| Not Applicable: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$7 | \$0 | \$17 | \$17 |
| Number of Mortgages | 0 | 0 | 0 | 49 | 0 | 89 | 89 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 0.00\% | 0.02\% | 0.00\% | 0.01\% | 0.00\% |
| Data Not Provided by Loan Seller: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$98 | \$0 | \$217 | \$217 |
| Number of Mortgages | 0 | 0 | 0 | 875 | 0 | 1,610 | 1,610 |
| Portion of Qualifying or Total Mortgages Acquired | 0.00\% | 0.00\% | 0.00\% | 0.38\% | 0.00\% | 0.15\% | 0.08\% |
| Total: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$26,234 | \$4,590 | \$29,410 | \$32,181 | \$198,854 | \$236,875 | \$435,729 |
| Number of Mortgages | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |
| 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

For Calendar Year 2015

|  | Qualifying Low-Income Purchase Money Mortgages | Qualifying Very LowIncome 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) | \$10,133 | \$1,790 | \$10,605 | \$10,427 | \$58,328 | \$62,668 | \$120,996 |
| Number of Mortgages | 73,038 | 17,434 | 60,607 | 74,249 | 263,496 | 285,502 | 548,998 |
| Portion of Qualifying or Total Mortgages | 38.67\% | 38.72\% | 36.97\% | 32.09\% | 30.29\% | 26.61\% | 28.26\% |
| All Female: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$10,115 | \$2,126 | \$8,574 | \$11,450 | \$36,871 | \$41,475 | \$78,346 |
| Number of Mortgages | 75,124 | 21,341 | 52,890 | 85,455 | 188,913 | 216,503 | 405,416 |
| Portion of Qualifying or Total Mortgages | 39.77\% | 47.40\% | 32.26\% | 36.93\% | 21.72\% | 20.18\% | 20.87\% |
| Male and Female: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$5,072 | \$529 | \$9,038 | \$8,151 | \$94,644 | \$115,497 | \$210,140 |
| Number of Mortgages | 34,289 | 4,837 | 44,211 | 56,143 | 380,400 | 492,580 | 872,980 |
| Portion of Qualifying or Total Mortgages | 18.15\% | 10.74\% | 26.96\% | 24.26\% | 43.73\% | 45.92\% | 44.94\% |
| Not Applicable: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$4 | \$0 | \$7 | \$7 |
| Number of Mortgages | 0 | 0 | 0 | 21 | 0 | 35 | 35 |
| Portion of Qualifying or Total Mortgages | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.00\% | 0.00\% | 0.00\% |
| Not Provided: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$915 | \$146 | \$1,193 | \$2,148 | \$9,012 | \$17,223 | \$26,235 |
| Number of Mortgages | 6,440 | 1,410 | 6,249 | 15,495 | 37,102 | 78,055 | 115,157 |
| Portion of Qualifying or Total Mortgages | 3.41\% | 3.13\% | 3.81\% | 6.70\% | 4.27\% | 7.28\% | 5.93\% |
| Missing: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$2 | \$0 | \$6 | \$6 |
| Number of Mortgages | 0 | 0 | 0 | 17 | 0 | 61 | 61 |
| Portion of Qualifying or Total Mortgages | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.00\% | 0.01\% | 0.00\% |
| Total: |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$26,234 | \$4,590 | \$29,410 | \$32,181 | \$198,854 | \$236,875 | \$435,729 |
| Number of Mortgages | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |
| Portion of Qualifying or Total Mortgages | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% |

${ }^{1}$ Borrower and co-borrower with a "Not Applicable" or "Not Provided" are placed in the specific gender of the borrower or co-borrower.

Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2015

|  | 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\% | 44,179 | 10,587 | 14,962 | 52,688 | 207,722 | 240,216 | 447,938 |
| 10\% < $=$ Minority < 20\% | 47,590 | 11,156 | 25,568 | 49,865 | 231,041 | 251,599 | 482,640 |
| 20\% < = Minority < 30\% | 30,141 | 7,047 | 21,678 | 32,191 | 144,018 | 164,567 | 308,585 |
| $30 \%$ < Minority < $50 \%$ | 33,888 | 7,824 | 41,796 | 39,942 | 160,698 | 200,612 | 361,310 |
| 50\% < = Minority < 80\% | 23,361 | 5,900 | 39,324 | 33,877 | 93,392 | 143,370 | 236,762 |
| 80\% < = Minority < $=100 \%$ | 9,731 | 2,508 | 20,602 | 22,810 | 32,923 | 72,257 | 105,180 |
| Tract Missing / Unable to | 1 | 0 | 27 | 7 | 117 | 115 | 232 |
| Total: | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |

Table 8A
Distribution of Fannie Mae's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2015

|  | Qualifying Low- <br> Income Units | Qualifying Very Low- <br> Income Units | Total Units Financed |
| :--- | ---: | ---: | ---: |
| Minority < 10\% | 12,243 | 3,830 | 19,249 |
| $10 \%<=$ Minority < 20\% | 31,494 | 5,349 | 55,807 |
| $20 \%<=$ Minority < 30\% | 41,951 | 6,071 | 73,450 |
| $30 \%<=$ Minority < 50\% | 70,944 | 12,008 | 121,443 |
| $50 \%<=$ Minority < 80\% | 93,707 | 21,397 | 138,685 |
| $80 \%<=$ Minority <= 100\% | 48,976 | 17,246 | 60,164 |
| Tract Missing / Unable to Classify | 0 | 0 | 0 |
| Total: | 299,315 | 65,901 | 468,798 |

Distribution of Rental Units Financed by Purchases of Mortgages on Single Family Rental Properties by Minority Concentration of Census Tract

For Calendar Year 2015

|  | Qualifying Low- <br> Income Units | Qualifying Very Low- <br> Income Units | Total Units Financed |
| :--- | ---: | ---: | ---: |
| Minority < 10\% | 17,161 | 3,776 | 28,156 |
| $10 \%<=$ Minority $<20 \%$ | 23,916 | 4,159 | 47,963 |
| $20 \%<=$ Minority $<30 \%$ | 17,817 | 2,874 | 40,510 |
| $30 \%<=$ Minority $<50 \%$ | 24,844 | 3,957 | 59,654 |
| $50 \%<=$ Minority $<80 \%$ | 24,525 | 3,778 | 56,743 |
| $80 \%<=$ Minority $<=100 \%$ | 18,083 | 3,016 | 41,831 |
| Tract Missing / Unable to Classify | 9 | 4 | 86 |
| Total: | 126,355 | 21,564 | 274,943 |


|  | Qualifying LowIncome Purchase Money Mortgages | Qualifying Very LowIncome Purchase Money Mortgages | Qualifying LowIncome Area Purchase Money Mortgages | Qualifying LowIncome Refinance Mortgages | Total Purchase Money Mortgages Acquired | Total Refinance Mortgages Acquired | Total Mortgages Acquired |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income <=50\% of Median Income |  |  |  |  |  |  |  |
| Minority < 10\% | 10,587 | 10,587 | 2,172 | 14,607 | 10,773 | 14,967 | 25,740 |
| 10\% < = Minority < 30\% | 18,203 | 18,203 | 6,871 | 22,308 | 18,399 | 22,767 | 41,166 |
| 30\% < = Minority < 50\% | 7,824 | 7,824 | 5,853 | 11,074 | 7,902 | 11,276 | 19,178 |
| 50\% < = Minority < 80\% | 5,900 | 5,900 | 5,108 | 9,817 | 5,980 | 10,018 | 15,998 |
| 80\% < = Minority < = 100\% | 2,508 | 2,508 | 2,381 | 7,202 | 2,545 | 7,404 | 9,949 |
| Tract Missing / Unable to Classify | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subtotal | 45,022 | 45,022 | 22,385 | 65,008 | 45,599 | 66,432 | 112,031 |
| 50\% < Income <=60\% of MSA Median Income |  |  |  |  |  |  |  |
| Minority < 10\% | 9,972 | 0 | 1,719 | 10,628 | 10,222 | 10,799 | 21,021 |
| 10\% < = Minority < 30\% | 17,028 | 0 | 5,720 | 16,398 | 17,265 | 16,595 | 33,860 |
| 30\% < = Minority < 50\% | 7,397 | 0 | 5,040 | 7,898 | 7,528 | 7,991 | 15,519 |
| 50\% < = Minority < 80\% | 4,996 | 0 | 4,021 | 6,757 | 5,082 | 6,828 | 11,910 |
| 80\% < = Minority < = 100\% | 2,066 | 0 | 1,897 | 4,570 | 2,095 | 4,639 | 6,734 |
| Tract Missing / Unable to Classify | 0 | 0 | 0 | 2 | 0 | 2 | 2 |
| Subtotal | 41,459 | 0 | 18,397 | 46,253 | 42,192 | 46,854 | 89,046 |
| 60\% < Income < $=80 \%$ of MSA Median Income |  |  |  |  |  |  |  |
| Minority < 10\% | 23,620 | 0 | 4,039 | 27,453 | 24,349 | 27,820 | 52,169 |
| 10\% <= Minority < 30\% | 42,500 | 0 | 13,175 | 43,350 | 43,345 | 43,751 | 87,096 |
| 30\% <= Minority < 50\% | 18,667 | 0 | 11,432 | 20,970 | 19,074 | 21,192 | 40,266 |
| 50\% < = Minority < 80\% | 12,465 | 0 | 9,201 | 17,303 | 12,710 | 17,474 | 30,184 |
| 80\% < = Minority < = 100\% | 5,157 | 0 | 4,560 | 11,038 | 5,258 | 11,163 | 16,421 |
| Tract Missing / Unable to Classify | 1 | 0 | 1 | 5 | 1 | 5 | 6 |
| Subtotal | 102,410 | 0 | 42,408 | 120,119 | 104,737 | 121,405 | 226,142 |
| 80\% < Income <=100\% of MSA Median Income |  |  |  |  |  |  |  |
| Minority < 10\% | 0 | 0 | 4,066 | 0 | 25,819 | 30,910 | 56,729 |
| 10\% < = Minority < 30\% | 0 | 0 | 13,071 | 0 | 45,767 | 50,145 | 95,912 |
| 30\% < = Minority < 50\% | 0 | 0 | 10,428 | 0 | 20,298 | 24,226 | 44,524 |
| 50\% < = Minority < 80\% | 0 | 0 | 8,244 | 0 | 12,774 | 19,447 | 32,221 |
| 80\% < = Minority < = 100\% | 0 | 0 | 4,107 | 0 | 5,031 | 11,509 | 16,540 |
| Tract Missing / Unable to Classify | 0 | 0 | 1 | 0 | 1 | 7 | 8 |
| Subtotal | 0 | 0 | 39,917 | 0 | 109,690 | 136,244 | 245,934 |
| 100\% < Income <= $\mathbf{1 2 0 \%}$ of MSA Median Income |  |  |  |  |  |  |  |
| Minority < 10\% | 0 | 0 | 847 | 0 | 24,666 | 29,669 | 54,335 |
| 10\% < = Minority < 30\% | 0 | 0 | 2,544 | 0 | 43,906 | 49,348 | 93,254 |
| 30\% < = Minority < 50\% | 0 | 0 | 2,646 | 0 | 19,183 | 24,435 | 43,618 |
| 50\% < = Minority < 80\% | 0 | 0 | 3,518 | 0 | 11,590 | 18,742 | 30,332 |
| 80\% < = Minority <= $100 \%$ | 0 | 0 | 2,312 | 0 | 4,585 | 9,812 | 14,397 |
| Tract Missing / Unable to Classify | 0 | 0 | 0 | 0 | 0 | 8 | 8 |
| Subtotal | 0 | 0 | 11,867 | 0 | 103,930 | 132,014 | 235,944 |
| 120\% MSA Median Income < Income |  |  |  |  |  |  |  |
| Minority < 10\% | 0 | 0 | 2,119 | 0 | 111,892 | 125,720 | 237,612 |
| 10\% < = Minority < 30\% | 0 | 0 | 5,865 | 0 | 206,375 | 232,734 | 439,109 |
| 30\% < = Minority < 50\% | 0 | 0 | 6,397 | 0 | 86,710 | 111,115 | 197,825 |
| 50\% < = Minority < 80\% | 0 | 0 | 9,231 | 0 | 45,255 | 70,623 | 115,878 |
| 80\% < = Minority < $=100 \%$ | 0 | 0 | 5,345 | 0 | 13,409 | 27,623 | 41,032 |
| Tract Missing / Unable to Classify | 0 | 0 | 25 | 0 | 55 | 62 | 117 |
| Subtotal | 0 | 0 | 28,982 | 0 | 463,696 | 567,877 | 1,031,573 |
| Borrower Income Missing |  |  |  |  |  |  |  |
| Minority < 10\% | 0 | 0 | 0 | 0 | 1 | 331 | 332 |
| 10\% < = Minority < 30\% | 0 | 0 | 0 | 0 | 2 | 826 | 828 |
| $30 \%<=$ Minority < 50\% | 0 | 0 | 0 | 0 | 3 | 377 | 380 |
| 50\% < = Minority < 80\% | 0 | 0 | 1 | 0 | 1 | 238 | 239 |
| 80\% < = Minority < = 100\% | 0 | 0 | 0 | 0 | 0 | 107 | 107 |
| Tract Missing / Unable to Classify | 0 | 0 | 0 | 0 | 60 | 31 | 91 |
| Subtotal | 0 | 0 | 1 | 0 | 67 | 1,910 | 1,977 |
| Total: | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |

Distribution of Fannie Mae's
Single-Family Owner-Occupied Mortgage Purchases
By State and Territory
For Calendar Year 2015

|  | Qualifying LowIncome Purchase Money Mortgages | Qualifying Very Low-Income Purchase Money Mortgages | Qualifying LowIncome Area Purchase Money Mortgages | Qualifying LowIncome Refinance Mortgages | Total Purchase Money Mortgages Acquired | Total Refinance Mortgages Acquired | Total Mortgages Acquired |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alabama | 2,097 | 501 | 2,221 | 2,441 | 10,336 | 11,199 | 21,535 |
| Alaska | 306 | 68 | 218 | 490 | 1,419 | 1,899 | 3,318 |
| Arizona | 5,236 | 1,327 | 3,670 | 6,965 | 26,475 | 29,366 | 55,841 |
| Arkansas | 895 | 226 | 732 | 1,181 | 5,290 | 5,479 | 10,769 |
| California | 10,078 | 1,447 | 17,801 | 34,615 | 82,813 | 219,347 | 302,160 |
| Colorado | 7,810 | 1,850 | 11,077 | 11,136 | 29,366 | 39,733 | 69,099 |
| Connecticut | 2,807 | 684 | 2,890 | 2,796 | 8,218 | 10,007 | 18,225 |
| Delaware | 687 | 183 | 385 | 985 | 3,342 | 3,540 | 6,882 |
| District of Columbia | 587 | 142 | 853 | 763 | 1,963 | 2,558 | 4,521 |
| Florida | 10,406 | 2,167 | 13,557 | 10,034 | 65,992 | 48,018 | 114,010 |
| Georgia | 4,506 | 1,012 | 3,527 | 5,833 | 26,658 | 28,217 | 54,875 |
| Hawaii | 437 | 56 | 512 | 901 | 2,577 | 4,350 | 6,927 |
| Idaho | 2,468 | 652 | 1,227 | 1,699 | 9,008 | 6,382 | 15,390 |
| Illinois | 11,239 | 3,280 | 15,017 | 9,102 | 36,479 | 43,182 | 79,661 |
| Indiana | 4,636 | 1,280 | 1,716 | 4,506 | 16,284 | 16,031 | 32,315 |
| lowa | 3,854 | 1,126 | 1,327 | 3,089 | 11,379 | 10,930 | 22,309 |
| Kansas | 1,501 | 371 | 569 | 1,444 | 5,907 | 5,996 | 11,903 |
| Kentucky | 2,185 | 614 | 1,191 | 2,135 | 7,930 | 7,866 | 15,796 |
| Louisiana | 1,491 | 330 | 2,385 | 1,833 | 9,420 | 10,636 | 20,056 |
| Maine | 352 | 94 | 190 | 733 | 2,032 | 2,820 | 4,852 |
| Maryland | 4,560 | 1,327 | 3,030 | 7,196 | 14,449 | 23,085 | 37,534 |
| Massachusetts | 5,059 | 997 | 2,989 | 6,636 | 17,881 | 27,589 | 45,470 |
| Michigan | 7,039 | 1,927 | 6,067 | 8,334 | 27,590 | 36,522 | 64,112 |
| Minnesota | 8,141 | 2,575 | 3,359 | 7,596 | 23,039 | 25,974 | 49,013 |
| Mississippi | 625 | 131 | 961 | 921 | 4,064 | 5,523 | 9,587 |
| Missouri | 4,010 | 1,090 | 1,669 | 4,684 | 15,089 | 18,803 | 33,892 |
| Montana | 796 | 177 | 334 | 1,087 | 3,443 | 4,129 | 7,572 |
| Nebraska | 2,458 | 733 | 781 | 1,812 | 7,949 | 7,663 | 15,612 |
| Nevada | 2,191 | 455 | 1,404 | 3,079 | 10,862 | 12,270 | 23,132 |
| New Hampshire | 1,042 | 246 | 492 | 1,403 | 3,768 | 4,881 | 8,649 |
| New Jersey | 3,478 | 642 | 6,759 | 4,568 | 21,323 | 28,240 | 49,563 |
| New Mexico | 1,088 | 260 | 982 | 1,108 | 5,257 | 5,172 | 10,429 |
| New York | 5,367 | 995 | 7,661 | 5,773 | 28,712 | 31,961 | 60,673 |
| North Carolina | 5,388 | 1,304 | 3,969 | 5,734 | 28,489 | 25,622 | 54,111 |
| North Dakota | 523 | 109 | 140 | 546 | 2,170 | 2,465 | 4,635 |
| Ohio | 6,875 | 1,833 | 2,796 | 6,209 | 25,131 | 23,773 | 48,904 |
| Oklahoma | 1,761 | 411 | 2,168 | 1,728 | 9,375 | 8,248 | 17,623 |
| Oregon | 3,107 | 581 | 2,971 | 3,893 | 16,837 | 18,729 | 35,566 |
| Pennsylvania | 7,140 | 1,729 | 2,989 | 7,501 | 27,885 | 29,770 | 57,655 |
| Rhode Island | 578 | 101 | 373 | 816 | 2,285 | 3,095 | 5,380 |
| South Carolina | 2,869 | 624 | 1,793 | 2,704 | 16,694 | 12,647 | 29,341 |
| South Dakota | 981 | 260 | 344 | 809 | 3,213 | 3,230 | 6,443 |
| Tennessee | 3,019 | 668 | 2,262 | 3,644 | 15,925 | 14,998 | 30,923 |
| Texas | 11,149 | 1,977 | 10,450 | 11,571 | 80,833 | 74,230 | 155,063 |
| Utah | 4,459 | 1,012 | 2,054 | 4,413 | 14,531 | 16,435 | 30,966 |
| Vermont | 338 | 68 | 122 | 505 | 1,323 | 1,749 | 3,072 |
| Virginia | 5,599 | 1,430 | 3,857 | 8,387 | 21,737 | 30,545 | 52,282 |
| Washington | 7,402 | 1,726 | 6,969 | 7,832 | 29,123 | 33,383 | 62,506 |
| West Virginia | 328 | 87 | 388 | 614 | 1,809 | 2,563 | 4,372 |
| Wisconsin | 7,292 | 1,981 | 2,246 | 6,498 | 22,807 | 25,491 | 48,298 |
| Wyoming | 584 | 146 | 267 | 727 | 2,215 | 2,531 | 4,746 |
| Guam | 2 | 0 | 22 | 3 | 36 | 45 | 81 |
| Puerto Rico | 64 | 10 | 197 | 361 | 1,063 | 3,709 | 4,772 |
| Virgin Islands | 1 | 0 | 27 | 7 | 57 | 84 | 141 |
| Unable to Geocode | 0 | 0 | 0 | 0 | 59 | 26 | 85 |
| Total | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |

Table 10B
Distribution of Fannie Mae's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2015

|  | Qualifying LowIncome Units | Qualifying Very LowIncome Units | Total Units Financed |
| :---: | :---: | :---: | :---: |
| Alabama | 2,844 | 643 | 4,288 |
| Alaska | 0 | 0 | 48 |
| Arizona | 10,748 | 925 | 15,087 |
| Arkansas | 1,891 | 614 | 2,475 |
| California | 15,220 | 3,800 | 56,283 |
| Colorado | 8,134 | 1,817 | 11,856 |
| Connecticut | 916 | 211 | 1,658 |
| Delaware | 2,560 | 403 | 2,586 |
| District of Columbia | 116 | 50 | 705 |
| Florida | 17,258 | 1,629 | 36,891 |
| Georgia | 16,034 | 3,400 | 21,072 |
| Hawaii | 1 | 1 | 1,390 |
| Idaho | 1,016 | 208 | 1,175 |
| Illinois | 10,175 | 2,521 | 16,101 |
| Indiana | 5,577 | 3,097 | 6,280 |
| lowa | 844 | 758 | 1,066 |
| Kansas | 4,960 | 2,385 | 5,500 |
| Kentucky | 3,564 | 1,533 | 4,257 |
| Louisiana | 1,621 | 90 | 4,056 |
| Maine | 0 | 0 | 115 |
| Maryland | 11,952 | 2,670 | 13,825 |
| Massachusetts | 2,306 | 867 | 5,501 |
| Michigan | 6,427 | 596 | 7,728 |
| Minnesota | 3,406 | 1,040 | 4,399 |
| Mississippi | 1,958 | 257 | 2,922 |
| Missouri | 7,113 | 2,810 | 8,688 |
| Montana | 610 | 147 | 860 |
| Nebraska | 382 | 151 | 689 |
| Nevada | 7,172 | 901 | 8,846 |
| New Hampshire | 300 | 73 | 496 |
| New Jersey | 3,999 | 866 | 6,253 |
| New Mexico | 1,224 | 143 | 1,354 |
| New York | 5,331 | 1,170 | 15,452 |
| North Carolina | 11,940 | 1,600 | 16,017 |
| North Dakota | 0 | 0 | 0 |
| Ohio | 9,255 | 3,039 | 11,414 |
| Oklahoma | 9,668 | 3,104 | 10,192 |
| Oregon | 4,021 | 312 | 7,047 |
| Pennsylvania | 5,193 | 1,067 | 7,719 |
| Rhode Island | 268 | 86 | 600 |
| South Carolina | 6,669 | 1,359 | 9,523 |
| South Dakota | 113 | 0 | 113 |
| Tennessee | 5,060 | 578 | 8,840 |
| Texas | 66,052 | 13,682 | 91,274 |
| Utah | 3,003 | 408 | 3,570 |
| Vermont | 0 | 0 | 0 |
| Virginia | 11,294 | 2,842 | 15,869 |
| Washington | 8,334 | 1,065 | 13,131 |
| West Virginia | 164 | 122 | 164 |
| Wisconsin | 2,501 | 745 | 3,301 |
| Wyoming | 42 | 42 | 42 |
| Guam | 0 | 0 | 0 |
| Puerto Rico | 79 | 74 | 80 |
| Virgin Islands | 0 | 0 | 0 |
| Other Territories | 0 | 0 | 0 |
| Unable to Geocode | 0 | 0 | 0 |
| Total | 299,315 | 65,901 | 468,798 |

Distribution of Rental Units Financed by Purchases of Mortgages on
Single Family Rental Properties by State And Territory
For Calendar Year 2015

|  | Qualifying LowIncome Units | Qualifying Very LowIncome Units | Total Units Financed |
| :---: | :---: | :---: | :---: |
| Alabama | 972 | 192 | 1,545 |
| Alaska | 633 | 35 | 932 |
| Arizona | 3,951 | 628 | 7,839 |
| Arkansas | 668 | 145 | 987 |
| California | 16,303 | 1,579 | 71,946 |
| Colorado | 4,297 | 668 | 9,057 |
| Connecticut | 2,381 | 595 | 3,005 |
| Delaware | 440 | 63 | 686 |
| District of Columbia | 525 | 134 | 1,155 |
| Florida | 3,789 | 495 | 13,390 |
| Georgia | 3,101 | 365 | 5,688 |
| Hawaii | 275 | 47 | 1,405 |
| Idaho | 1,664 | 201 | 2,310 |
| Illinois | 5,221 | 1,021 | 10,067 |
| Indiana | 2,140 | 428 | 2,652 |
| Iowa | 876 | 270 | 1,083 |
| Kansas | 792 | 172 | 1,065 |
| Kentucky | 1,013 | 256 | 1,320 |
| Louisiana | 1,081 | 199 | 2,379 |
| Maine | 430 | 49 | 674 |
| Maryland | 2,650 | 438 | 3,999 |
| Massachusetts | 6,365 | 1,229 | 9,512 |
| Michigan | 3,074 | 640 | 4,424 |
| Minnesota | 3,013 | 571 | 3,866 |
| Mississippi | 242 | 48 | 546 |
| Missouri | 2,788 | 766 | 3,387 |
| Montana | 842 | 124 | 1,243 |
| Nebraska | 719 | 147 | 892 |
| Nevada | 1,821 | 241 | 4,372 |
| New Hampshire | 882 | 200 | 1,061 |
| New Jersey | 3,613 | 435 | 8,063 |
| New Mexico | 1,079 | 158 | 1,921 |
| New York | 4,425 | 1,128 | 13,456 |
| North Carolina | 3,203 | 472 | 5,703 |
| North Dakota | 216 | 55 | 379 |
| Ohio | 4,714 | 1,299 | 5,814 |
| Oklahoma | 1,095 | 182 | 1,835 |
| Oregon | 2,892 | 248 | 6,375 |
| Pennsylvania | 4,626 | 1,081 | 6,409 |
| Rhode Island | 1,147 | 184 | 1,491 |
| South Carolina | 1,022 | 144 | 2,448 |
| South Dakota | 280 | 65 | 369 |
| Tennessee | 1,969 | 319 | 3,608 |
| Texas | 7,277 | 909 | 18,943 |
| Utah | 2,528 | 439 | 4,084 |
| Vermont | 211 | 30 | 318 |
| Virginia | 3,800 | 500 | 6,033 |
| Washington | 5,106 | 637 | 9,374 |
| West Virginia | 137 | 26 | 230 |
| Wisconsin | 3,540 | 1,163 | 4,030 |
| Wyoming | 501 | 140 | 672 |
| Guam | 0 | 0 | 4 |
| Puerto Rico | 17 | 0 | 816 |
| Virgin Islands | 9 | 4 | 67 |
| Other Territories | 0 | 0 | 0 |
| Unable to Geocode | 0 | 0 | 14 |
| Total | 126,355 | 21,564 | 274,943 |


|  | 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) | \$2,152 | \$562 | \$1,670 | \$10,202 | \$14,356 | \$62,360 | \$76,716 |
| Number of Mortgages | 19,427 | 6,474 | 11,778 | 81,686 | 75,110 | 310,483 | 385,593 |
| Portion of Total | 10.28\% | 14.38\% | 7.18\% | 35.30\% | 8.63\% | 28.94\% | 19.85\% |
| 60\% < LTV <= 80\% |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$10,256 | \$1,995 | \$11,659 | \$16,791 | \$89,356 | \$139,186 | \$228,543 |
| Number of Mortgages | 73,166 | 19,280 | 62,591 | 114,443 | 370,483 | 601,046 | 971,529 |
| Portion of Total | 38.73\% | 42.82\% | 38.18\% | 49.46\% | 42.59\% | 56.03\% | 50.01\% |
| 80\% < LTV <= 90\% |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$3,672 | \$562 | \$4,661 | \$2,838 | \$34,889 | \$22,995 | \$57,884 |
| Number of Mortgages | 24,698 | 5,307 | 23,457 | 19,144 | 142,377 | 100,346 | 242,723 |
| Portion of Total | 13.08\% | 11.79\% | 14.31\% | 8.27\% | 16.37\% | 9.35\% | 12.49\% |
| 90\% < LTV <= 95\% |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$7,586 | \$1,051 | \$9,179 | \$1,125 | \$52,999 | \$8,291 | \$61,290 |
| Number of Mortgages | 53,227 | 10,019 | 52,220 | 7,672 | 240,781 | 38,105 | 278,886 |
| Portion of Total | 28.18\% | 22.25\% | 31.85\% | 3.32\% | 27.68\% | 3.55\% | 14.36\% |
| 95\% < LTV < $=100 \%$ |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$2,568 | \$420 | \$2,241 | \$373 | \$7,180 | \$1,247 | \$8,427 |
| Number of Mortgages | 18,373 | 3,942 | 13,911 | 2,546 | 40,465 | 6,925 | 47,390 |
| Portion of Total | 9.73\% | 8.76\% | 8.48\% | 1.10\% | 4.65\% | 0.65\% | 2.44\% |
| 100\% < LTV |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$851 | \$74 | \$2,766 | \$2,840 |
| Number of Mortgages | 0 | 0 | 0 | 5,889 | 695 | 15,638 | 16,333 |
| Portion of Total | 0.00\% | 0.00\% | 0.00\% | 2.55\% | 0.08\% | 1.46\% | 0.84\% |
| Missing LTV |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$0 | \$0 | \$0 | \$0 | \$0 | \$30 | \$30 |
| Number of Mortgages | 0 | 0 | 0 | 0 | 0 | 193 | 193 |
| Portion of Total | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.02\% | 0.01\% |
| Total |  |  |  |  |  |  |  |
| \$UPB(Millions) | \$26,234 | \$4,590 | \$29,410 | \$32,181 | \$198,854 | \$236,875 | \$435,729 |
| Number of Mortgages | 188,891 | 45,022 | 163,957 | 231,380 | 869,911 | 1,072,736 | 1,942,647 |
| Portion of Total | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% | 100.00\% |

[^1]
[^0]:    Mortgages and units may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

[^1]:    ${ }^{1}$ Does not include second mortgages and non-applicable categories.

