

Affordable Housing Tables

Covering Calendar Year: 2011 For Period Ending: 12/31/2011

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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 2011 (Period Ending 12/31/2011)

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low- Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low- Income Purchase Money	Qualifying Very Low- Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money	Qualifying Low- Income Area Purchase Money Goal Mortgages	Qualifying Low- Income Area Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$58,820	\$7,742		\$1,643		\$8,023	\$4,217	\$237,239	\$37,232	\$310,225
Number of Mortgages	258,365	59,825	258,365	17,018	258,365	48,936	22,976	1,134,223	263,384	1,460,756
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$637	\$92	\$637	\$15	\$637	\$284	\$253	\$3,362	\$831	\$4,014
Number of Mortgages	2,067	533	2,067	136	2,067	1,023	859	11,581	3,933	13,716
Missing Affordability Data Adjustments										
Owner Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	56	N/A	56	N/A	56	N/A	N/A	1,279	N/A	N/A
Mortgages Where Income Estimation is Possible										
Not Subject to the Cap	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	N/A
Subject to the Cap	20	5	20	1	20	5	1	1,074	265	N/A
Market Determined Cap	7,370		7,370		7,370			43,465		N/A
Missing Data Adjustment For Affordability Estimation		5		1		5	1		265	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$59,457	\$7,834	\$59,457	\$1,658	\$59,457	\$8,307	\$4,470	\$240,602	\$38,063	\$314,239
Number of Mortgages	260,432	60,358	260,432	17,154		49,959	23,835	1,145,804	267,317	1,474,472
Number of Mortgages(adjusted)	260,432	60,363	260,432	17,155		49,964	23,836	1,145,804	267,582	1,474,472
Goals Performance										
Freddie Mac's Single-Family Goals		27%		8%		24%			21%	
Goal Performance Percentages		23.18%		6.59%		19.18%			23.35%	
Freddie Mac's Single-Family Subgoal							13%			
Subgoal Performance Percentages							9.15%			

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

¹ MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for purposes of the housing goals.

Table 1B

Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status

Summary Table on Multifamily Housing Goal Performance

For Calendar Year 2011 (Period Ending 12/31/2011)

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases
Purchases of Multifamily Mortgages			
Multifamily 5-50 Unit Properties:			
UPB(\$ Million)	\$44	\$2	\$282
Number of Mortgages	24	5	56
Number of Properties	25	6	57
Number of Units	691	60	2,173
Multifamily > 50 Unit Properties:			
UPB(\$ Million)	\$12,450	\$1,195	\$18,950
Number of Mortgages	904	197	1,116
Number of Properties	914	197	1,126
Number of Units	224,662	34,076	287,943
Missing Affordability Data Adjustments Rental Unit Affordability Estimation			
Remai one Anordability Estimation			
Units in Multifamily Properties:			
Number of Units With Missing Data	6,261	6,261	N/A
Units Where Rent Estimation is Not Possible	649	649	N/A
Units Where Rent Estimation is Possible	3,648	1,335	N/A
Not Subject to Cap	3,412	1,121	N/A
Subject to Cap	236	214	N/A
10% Cap	29,012	29,012	N/A
Adjustments to Number of Units for Missing			
Data:	3,648	1,335	N/A
Total Multifamily:			
UPB(\$ Million)	\$12,494	\$1,197	\$19,232
Number of Mortgages	923	199	1,166
Number of Properties	939	203	1,183
Number of Units	225,353	34,136	290,116
Number of Units(adjusted)	229,001	35,471	290,116
Goals Performance			
Freddie Mac's Multifamily Goals (units)	161,250	21,000	
Goal Performance (units)	229,001	35,471	

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

Table 1C
Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status
Mortgages from At-Risk Loans that were Modified
For Calendar Year 2011 (Period Ending 12/31/2011)

	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Loan Modifications of At-Risk Mortgages			
Owner Occupied 1-Unit Properties/Mortgages:			
UPB(\$ Millions)	\$11,174	\$6,322	\$11,176
Number of Mortgages	51,362	34,900	51,387
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$496	\$175	\$496
Number of Mortgages	1,548	725	1,548
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$11,670	\$6,497	\$11,673
Number of Mortgages	52,910	35,625	52,935

¹ An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a mortgage purchase for purposes of the housing goals.

Table 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class of Mortgagor(s)¹
For Calendar Year 2011 (Period Ending 12/31/2011)

	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)	\$1,658	\$1,658	\$788	\$10,250	\$1,732	\$10,377	\$12,109
Number of Mortgages	17,154	17,154	8,206	83,738	18,166	84,580	102,750
Portion of Qualifying or Total Mortgages Acquired	28.42%	100.00%	16.43%	31.33%	6.20%	7.16%	6.97%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(MILLIONS)	\$1,607	\$0	\$742	\$7,351	\$1,685	\$7,409	\$9,094
Number of Mortgages	12,874	0	5,878	53,411	13,715	53,843	67,560
Portion of Qualifying or Total Mortgages Acquired	21.33%	0.00%	11.77%	19.98%	4.68%	4.56%	4.58%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(MILLIONS)	\$4,569	\$0	\$2,062	\$20,462	\$4,791	\$20,629	\$25,421
Number of Mortgages	30,330	0	13,520	130,168	32,371	131,338	163,718
Portion of Qualifying or Total Mortgages Acquired	50.25%	0.00%	27.06%	48.69%	11.05%	11.12%	11.10%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$2,591	\$0	\$6,137	\$25,520	\$31,659
Number of Mortgages	0	0	13,965	0	34,198	143,875	178,086
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	27.95%	0.00%	11.67%	12.18%	12.08%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$437	\$0	\$6,758	\$26,973	\$33,733
Number of Mortgages	0	0	2,062	0	32,911	137,802	170,724
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	4.13%	0.00%	11.24%	11.66%	11.58%
Income More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$1,687	\$0	\$44,523	\$157,455	\$201,991
Number of Mortgages	0	0	6,327	0	161,496	628,708	790,255
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	12.66%	0.00%	55.13%	53.21%	53.60%
Missing							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$11	\$221	\$233
Number of Mortgages	0	0	1	0	60	1,319	1,379
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.02%	0.11%	0.09%
All Income Levels ²							
\$UPB(MILLIONS)	\$7,834	\$1,658	\$8,307	\$38,063	\$65,637	\$248,583	\$314,239
Number of Mortgages	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472
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 3

Distribution of Rental Units

Financed by Multifamily Mortgages Purchased by Freddie Mac By Affordability of Rent¹

For Calendar Year 2011 (Period Ending 12/31/2011)

Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
\$90	\$90	\$90
·	·	1,638
0.72%	4.62%	0.56%
\$1,107	\$1,107	\$1,107
32,512	32,498	32,512
14.20%	91.62%	11.21%
\$3,617	\$0	\$3,617
72,966	0	72,966
31.86%	0.00%	25.15%
\$7,680	\$0	\$7,680
118,237	0	118,237
51.63%	0.00%	40.76%
\$0	\$0	\$3,573
0	0	41,319
0.00%	0.00%	14.24%
	•	\$1,095
	•	9,606
0.00%	0.00%	3.31%
·	•	\$1,375
		7,577
0.00%	0.00%	2.61%
•		
·	•	\$694
		6,26 ² 2.16%
1.39/6	3.1076	2.10/
#40.005	#4 00 7	#40.00
		\$19,232
		290,116
100.00%	100.00%	100.00%
	\$90 1,638 0.72% \$1,107 32,512 14.20% \$3,617 72,966 31.86% \$7,680 118,237 51.63%	Section Sect

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 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 2011 (Period Ending 12/31/2011)

Tract is not in a Designated Disaster Area

Tract is in a Designated Disaster Area

Qualifying Low-Total Mortgages Family Income <= Family Income <= Income Area Eligible To Qualify As 100% of Area Family Income > 100% 100% of Area Family Income > 100% **Purchase Money** Low-Income Area **Purchase Money** Median¹ of Area Median¹ Median¹ of Area Median¹ Mortgages¹ (1) Tract Income <= 80% of Area Median \$UPB(MILLIONS) \$434 \$741 \$984 \$1,384 \$3,542 \$3,542 Number of Mortgages 3,173 2,962 6,745 5,428 18,308 18,308 Percent of Eligible 17.33% 36.84% 29.65% 100.00% 16.18% 100.00% (2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority \$UPB(MILLIONS) \$289 \$663 \$638 \$1,066 \$927 \$2,656 3,709 3,802 5,527 Number of Mortgages 1,818 2,468 11,797 Percent of Eligible 15.41% 20.92% 31.44% 32.23% 46.85% 100.00% (3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority \$UPB(MILLIONS) \$693 \$1,022 \$1,444 \$2,283 \$693 \$5,442 5,668 5,057 12,152 5,668 34,167 **Number of Mortgages** 11,290 Percent of Eligible 14.80% 35.57% 33.04% 100.00% 16.59% 16.59% (4) Tract Income >= 100% of Area Median 2 \$UPB(MILLIONS) \$3,145 \$14,446 \$6,086 \$24,140 \$3,145 \$47,816 50,378 38,727 86,599 20,456 Number of Mortgages 20,456 196,160 Percent of Eligible 25.68% 19.74% 10.43% 10.43% 44.15% 100.00% (5) Total \$UPB(MILLIONS) \$4,560 \$16,872 \$9,153 \$28,872 \$8,307 \$59,457 Number of Mortgages 31,115 60,865 61,333 107,119 49,959 260,432 Percent of Eligible 11.95% 23.37% 23.55% 41.13% 19.18% 100.00%

¹ Includes mortgages where affordability was estimated.

² Includes tracts with missing median incomes or missing percent minority.

Table 5A Distribution of Single-Family Owner-Occupied Mortgage Purchases By Race of Borrower(s) on Loan Application ¹ For Calendar Year 2011 (Period Ending 12/31/2011)

	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 Native ²							
\$UPB(MILLIONS)	\$27	\$6	\$31	\$259	\$192	\$1,029	\$1,220
Number of Mortgages	215	67	206	1,687	942	5,423	6,366
Portion of Qualifying or Total Mortgages Acquired	0.36%	0.39%	0.41%	0.63%	0.32%	0.46%	0.43%
Asian ²							
\$UPB(MILLIONS)	\$915	\$198	\$1,220	\$2,653	\$7,600	\$26,266	\$33,867
Number of Mortgages	5,225	1,586	5,609	13,085	25,945	87,167	113,112
Portion of Qualifying or Total Mortgages Acquired	8.66%	9.25%	11.23%	4.89%	8.86%	7.38%	7.67%
Black or African American ²							
\$UPB(MILLIONS)	\$142	\$34	\$180	\$1,680	\$968	\$5,723	\$6,692
Number of Mortgages	1,143	361	1,159	11,418	4,711	30,354	35,066
Portion of Qualifying or Total Mortgages Acquired	1.89%	2.10%	2.32%	4.27%	1.61%	2.57%	2.38%
Native Hawaiian or Other Pacific Islander ²							
\$UPB(MILLIONS)	\$27	\$6	\$38	\$182	\$220	\$952	\$1,172
Number of Mortgages	183	62	200	995	918	4,030	4,948
Portion of Qualifying or Total Mortgages Acquired	0.30%	0.36%	0.40%	0.37%	0.31%	0.34%	0.34%
White - Hispanic or Latino ³							
\$UPB(MILLIONS)	\$358	\$98	\$454	\$3,144	\$2,349	\$11,007	\$13,358
Number of Mortgages	2,912	1,055	2,991	18,794	11,194	53,743	64,940
Portion of Qualifying or Total Mortgages Acquired	4.82%	6.15%	5.99%	7.03%	3.82%	4.55%	4.40%
White - Non Hispanic or Latino							
\$UPB(MILLIONS)	\$5,593	\$1,159	\$5,478	\$25,328	\$47,018	\$172,966	\$220,001
Number of Mortgages	45,190	12,510	34,883	190,385	219,495	865,270	1,084,846
Portion of Qualifying or Total Mortgages Acquired	74.87%	72.93%	69.82%	71.22%	74.93%	73.24%	73.58%
Two or More Minority Races ⁴							
\$UPB(MILLIONS)	\$6	\$1	\$11	\$50	\$83	\$317	\$400
Number of Mortgages	36	5	50	284	280	1,288	1,568
Portion of Qualifying or Total Mortgages Acquired	0.06%	0.03%	0.10%	0.11%	0.10%	0.11%	0.11%
Joint - either Borrower or Co-Borrower are of a minority group ⁵							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$15	\$1	\$29	\$29
Number of Mortgages	2	2	1	85	3	136	139
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.01%	0.00%	0.03%	0.00%	0.01%	0.01%
Information not Provided by Borrower or Co-Borrower 6	****		****			*******	\$33.870
\$UPB(MILLIONS)	\$662	\$136	\$802	\$4,231 27,172	\$6,678	\$27,191 120,831	\$33,870 147,984
Number of Mortgages Portion of Qualifying or Total Mortgages Acquired	4,757 7.88%	1,317 7.68%	4,368 8.74%	10.16%	27,149 9.27%	10.23%	10.04%
Not Applicable							
SUPB(MILLIONS)	\$104	\$20	\$92	\$497	\$527	\$3,063	\$3,590
Number of Mortgages	\$104 695	\$20 189	\$92 491	3,225	2,279	\$3,063 12,979	\$3,590 15,258
Portion of Qualifying or Total Mortgages Acquired	1.15%	1.10%	0.98%	1.21%	0.78%	1.10%	1.03%
Data Not Provided by Loan Seller							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$25	\$0	\$41	\$41
Number of Mortgages	0	0	1	187	1	244	245
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.07%	0.00%	0.02%	0.02%
Total							
				****	******	£0.40 500	\$314,239
\$UPB(MILLIONS)	\$7,834	\$1,658	\$8,307	\$38,063	\$65,637	\$248,583	\$314.Z39
\$UPB(MILLIONS) Number of Mortgages	\$7,834 60,358	\$1,658 17,154	\$8,307 49,959	\$38,063 267,317	\$65,637 292,917	\$248,583 1,181,465	1,474,472

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 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 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 may be identified as white and the race of the other borrower is identified as the minority race is classified as the minority race.

If race is known for one borrower but not the other borrower is minority race is classified as the minority race is classified as the minority race.

If race is known for one borrower is minority race is classified as the minority race

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 or 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 2011 (Period Ending 12/31/2011)

	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)	\$361	\$103	\$430	\$3,394	\$1,747	\$9,425	\$11,172
Number of Mortgages	2,940	1,111	2,910	20,246	8,944	46,987	55,933
Portion of Qualifying or Total Mortgages Acquired	4.87%	6.48%	5.82%	7.57%	3.05%	3.98%	
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(MILLIONS)	\$6,743	\$1,410	\$6,968	\$29,503	\$56,157	\$205,537	\$261,711
Number of Mortgages	52,184	14,642	42,121	213,270	252,592	984,818	1,237,493
Portion of Qualifying or Total Mortgages Acquired	86.46%	85.36%	84.31%	79.78%	86.23%	83.36%	83.93%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino: ²							
\$UPB(MILLIONS)	\$46	\$6	\$82	\$347	\$927	\$3,634	\$4,562
Number of Mortgages	319	53	409	2,167	3,607	16,446	20,054
Portion of Qualifying or Total Mortgages Acquired	0.53%	0.31%	0.82%	0.81%	1.23%	1.39%	1.36%
Information not Provided by Borrower or Co-Borrower: ³							
\$UPB(MILLIONS)	\$676	\$138	\$821	\$4,256	\$6,755	\$28,958	\$35,714
Number of Mortgages	4,844	1,329	4,476	27,103	27,481	126,480	153,965
Portion of Qualifying or Total Mortgages Acquired	8.03%	7.75%	8.96%	10.14%	9.38%	10.71%	10.44%
Not Applicable:							
\$UPB(MILLIONS)	\$8	\$2	\$7	\$505	\$51	\$932	\$983
Number of Mortgages	71	19	43	4,190	293	6,264	6,557
Portion of Qualifying or Total Mortgages Acquired	0.12%	0.11%	0.09%	1.57%	0.10%	0.53%	0.44%
Data Not Provided By Loan Seller							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$58	\$0	\$97	\$97
Number of Mortgages	0	0	0	341	0	470	470
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.13%	0.00%	0.04%	0.03%
Total:							
\$UPB(MILLIONS)	\$7,834	\$1,658	\$8,307	\$38,063	\$65,637	\$248,583	\$314,239
Number of Mortgages	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472
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 Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2011 (Period Ending 12/31/2011)

	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)	\$2,693	\$579	\$2,825	\$10,635	\$16,845	\$52,436	\$69,285
Number of Mortgages	20,836	5,982	17,124	74,104	78,531	250,554	
Portion of Qualifying or Total Mortgages Acquired	34.52%	34.87%	34.28%	27.72%	26.81%	21.21%	
All Female:							
\$UPB(MILLIONS)	\$2,876	\$740	\$2,360	\$12,199	\$10,043	\$35,532	\$45,577
Number of Mortgages	23,031	7,873	15,644	90,420	55,624	199,762	255,397
Portion of Qualifying or Total Mortgages Acquired	38.16%	45.90%	31.31%	33.83%	18.99%	16.91%	17.32%
Male and Female:							
\$UPB(MILLIONS)	\$1,857	\$252	\$2,669	\$12,647	\$34,797	\$143,500	\$178,309
Number of Mortgages	13,490	2,448	14,582	85,857	142,280	653,873	
Portion of Qualifying or Total Mortgages Acquired	22.35%	14.27%	29.19%	32.12%	48.57%	55.34%	54.00%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$33	\$0	\$52	
Number of Mortgages	0	0	0	184	0	259	
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.07%	0.00%	0.02%	0.02%
Not Provided:							
\$UPB(MILLIONS)	\$408	\$88	\$452	\$2,530	\$3,950	\$17,022	
Number of Mortgages	2,999	851	2,607	16,582	16,471	76,754	
Portion of Qualifying or Total Mortgages Acquired	4.97%	4.96%	5.22%	6.20%	5.62%	6.50%	6.32%
Missing:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$20	\$3	\$41	
Number of Mortgages	2	0	2	170	11	263	274
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.06%	0.00%	0.02%	0.02%
Total:							
\$UPB(MILLIONS)	\$7,834	\$1,658	\$8,307	\$38,063	\$65,637	\$248,583	\$314,239
Number of Mortgages	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472
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 gender of the Borrower or Co-Borrower.

Table 7
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2011 (Period Ending 12/31/2011)

	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%	25,619	7,013	15,298	110,225	129,230	516,814	646,123
10% <= Minority < 20%	14,467	3,975	9,326	58,990	74,212	283,900	358,116
20% <= Minority < 30%	7,297	2,150	5,127	31,708	36,483	145,560	182,045
30% <= Minority < 50%	6,653	2,061	8,017	30,293	29,889	123,976	153,870
50% <= Minority < 80%	4,251	1,305	8,037	22,079	16,837	76,622	93,459
80% <= Minority <= 100%	2,062	649	4,054	13,974	6,029	33,967	39,996
Tract Missing / Unable to Classify	9	1	100	48	237	626	863
Total:	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472

Table 8 Distribution of Freddie Mac's Multifamily Mortgage Purchases By Minority Concentration of Census Tract For Calendar Year 2011 (Period Ending 12/31/2011)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	26,193	2,860	32,317
10% <= Minority < 20%	45,966	4,678	57,003
20% <= Minority < 30%	44,112	4,887	58,798
30% <= Minority < 50%	52,589	8,713	64,288
50% <= Minority < 80%	43,662	10,383	55,693
80% <= Minority <= 100%	16,479	3,950	22,017
Tract Missing / Unable to Classify	0	0	0
Total:	229,001	35,471	290,116

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2011 (Period Ending 12/31/2011)

	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%	7,013	7,013	2,599	32,018	7,649	32,397	40,049
10% <= Minority < 30%	6,125	6,125	2,474	28,706	6,365	28,978	35,344
30% <= Minority < 50%	2,061	2,061	1,410	10,000	2,146	10,098	12,244
50% <= Minority < 80%	1,305	1,305	1,105	7,774	1,336	7,843	9,179
80% <= Minority <= 100%	649	649	617	5,229	669	5,253	5,922
Tract Missing / Unable to Classify	1	1	1	11	1	11	12
Subtotal	17,154	17,154	8,206	83,738	18,166	84,580	102,750
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,567	0	2,031	22,464	6,104	22,690	28,795
10% <= Minority < 30%	4,596	0	1,798	17,838	4,817	17,974	22,791
30% <= Minority < 50%	1,406	0	917	6,089	1,457	6,127	7,585
50% <= Minority < 80%	852	0	703	4,279	877	4,297	5,174
80% <= Minority <= 100%	451	0	427	2,733	458	2,747	3,205
Tract Missing / Unable to Classify	2	0	2	8	2	8	10
Subtotal	12,874	0	5,878	53,411	13,715	53,843	67,560
60% < Income <=80% of MSA Median Income							
Minority < 10%	13,039	0	4,757	55,743	14,148	56,337	70,491
10% <= Minority < 30%	11,043	0	4,204	44,154	11,655	44,524	56,180
30% <= Minority < 50%	3,186	0	1,966	14,204	3,384	14,320	17,706
50% <= Minority < 80%	2,094	0	1,719	10,026	2,187	10,087	12,274
80% <= Minority <= 100%	962	0	868	6,012	984	6,040	7,024
Tract Missing / Unable to Classify	6	0	6	29	13	30	43
Subtotal	30,330	0	13,520	130,168	32,371	131,338	163,718
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	5,093	0	15,018	63,295	78,325
10% <= Minority < 30%	0	0	4,326	0	12,397	49,451	61,849
30% <= Minority < 50%	0	0	2,028	0	3,565	15,366	18,931
50% <= Minority < 80%	0	0	1,716	0	2,281	10,439	12,720
80% <= Minority <= 100%	0	0	792	0	922	5,291	6,213
Tract Missing / Unable to Classify	0	0	10	0	15	33	48
Subtotal	0	0	13,965	0	34,198	143,875	178,086
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	242	0	14,460	60,974	75,443
10% <= Minority < 30%	0	0	425	0	12,280	48,599	60,881
30% <= Minority < 50%	0	0	424	0	3,408	14,675	18,083
50% <= Minority < 80%	0	0	608	0	2,016	9,315	11,331
80% <= Minority <= 100%	0	0	354	0	730	4,200	4,930
Tract Missing / Unable to Classify	0	0	9	0	17	4,200	4,930
Subtotal	0	0	2,062	0	32,911	137,802	170,724
120% of MSA Median Income < Income							
Minority < 10%	0	0	576	0	71,839	280,496	352,383
10% <= Minority < 30%	0	0	1,226	0	63,176	239,585	302,762
30% <= Minority < 50%	0	0	1,272	0	15,927	63,308	79,237
50% <= Minority < 80%	0	0	2,185	0	8,139	34,606	42,745
80% <= Minority < 80% 80% <= Minority <= 100%	0	0		0			
· ·		0	996	0	2,266	10,417	12,683
Tract Missing / Unable to Classify Subtotal	0	0	72 6,327	0	149 161,496	296 628,708	790,255
Borrower Income Missing							
Minority < 10%	0	0	0	0	12	625	637
	0	0	0	0			
10% <= Minority < 30%					5	349	354
30% <= Minority < 50%	0	0	0	0	2	82	84
50% <= Minority < 80%	0	0	1	0	1	35	36
80% <= Minority <= 100%	0	0	0	0	0	19	19
Tract Missing / Unable to Classify Subtotal	0	0	0 1	0	40 60	209 1,319	249 1,379

Table 10A Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases By State And Territory For Calendar Year 2011 (Period Ending 12/31/2011)

	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	497	140	239	2,040	2,609	9,379	11,989
Alaska	196	55	115	867	925	3,425	4,350
Arizona	1,568	549	688	6,172	8,146	21,933	30,079
Arkansas	352	103	488	1,233	1,740	6,108	7,848
California	6,172	1,684	6,814	35,877	33,531	179,867	213,398
Colorado	1,855	581	1,100	6,975	7,895	26,990	34,885
Connecticut	908	239	921	3,759	3,317	15,045	18,362
Delaware	214	54	42	1,018	1,099	4,186	5,285
District of Columbia	144	29	414	550	791	2,354	3,145
Florida	2,334	689	2,444	10,894	16,376	41,380	57,760
Georgia	1,369	444	1,580	7,477	7,360	30,628	37,989
Hawaii	296	64	487	831	1,378	3,653	5,031
Idaho	478	169	96	1,408	2,056	5,603	7,659
Illinois	3,125	908	4,052	15,928	14,252	75,262	89,515
Indiana	2,109	687	2,958	8,283	7,580	31,130	38,718
Iowa	941	281	1,315	3,406	3,386	13,805	17,192
Kansas	935	227	152	2,397	3,774	10,994	14,768
Kentucky	1,060	325	1,158	4,092	4,404	17,615	22,019
Louisiana	431	97	711	1,827	2,552	9,185	11,737
Maine	248	78	85	1,239	1,374	5,244	6,621
Maryland	1,499	450	637	8,598	6,128	31,551	37,680
Massachusetts	1,671	404	2,547	8,464	7,757	39,278	47,049
Michigan	1,937	599	300	8,670	8,974	35,616	44,601
Minnesota	2,364	842	600	10,247	8,064	37,412	45,482
Mississippi	85	22	68	555	630	3,069	3,699
Missouri	1,740	546	2,037	6,796	6,725	28,035	34,760
Montana	258	73	75	957	1,099	4,010	5,109
Nebraska	440	121	524	1,530	1,687	7,218	8,905
Nevada	654	268	126	2,227	2,880	5,797	8,677
New Hampshire	416	117	109	1,783	1,653	6,985	8,648
New Jersey	1,082	206	1,863	6,140	7,989	38,501	46,490
New Mexico	213	59	163	1,178	1,340	5,406	6,746
New York	2,249	446	1,744	9,232	12,993	48,276	61,271
North Carolina	1,837	578	751	8,129	10,009	37,438	47,448
North Dakota	182	40	315	465	806	2,072	2,878
Ohio	2,643	773	447	10,168	10,222	46,366	56,598
Oklahoma	437	110	411	1,412	2,415	6,829	9,244
Oregon	1,062	354	543	5,320	4,653	20,981	25,634
Pennsylvania	2,365	574	693	9,034	10,541	39,576	50,122
Rhode Island	229	53	352	988	910	3,722	4,634
South Carolina	771	219	242	2,986	4,242	12,869	17,111
South Dakota	113	33	15	485	468	2,337	2,805
Tennessee	978	258	1,065	3,552	4,693	15,414	20,107
Texas	2,482	563	2,418	8,006	20,099	50,691	70,790
Utah	1,103	334	2,418	3,946	3,992		19,074
Vermont	228	49	51	3,946 997	1,089	15,077 3,956	5,045
	2,103	580	947		9,347		
Virginia Washington		483		9,211 9,432		37,621 38,522	46,968 46,918
Washington	1,810		2,392		8,396	38,522	46,918
West Virginia	178	42	168	614	977	2,867	3,844
Wisconsin	1,856	516	2,075	9,315	6,764	37,600	44,368
Wyoming	127	37	36	391	610	1,658	2,268
Guam Buarta Bian	5	1	92	34	162	314	476
Puerto Rico	9	1	17	181	54	603	657
Virgin Islands	0	0	3	1	4	12	16
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472

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Table 10B

Distribution of Freddie Mac's Multifamily Mortgage Purchases

By State And Territory

For Calendar Year 2011 (Period Ending 12/31/2011)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	5,084	588	5,828
Alaska	0	0	(
Arizona	9,420	2,066	10,532
Arkansas	1,193	413	1,499
California	13,706	728	29,197
Colorado	10,959	5,298	11,741
Connecticut	2,548	0	3,415
Delaware	108	0	108
District of Columbia	909	209	1,627
Florida	14,747	1,477	21,931
Georgia	14,456	2,282	15,939
Hawaii	772	332	967
Idaho	188	0	188
Illinois		200	
	4,280		5,394
Indiana	3,112	510	3,226
lowa	652	0	808
Kansas	2,991	290	3,105
Kentucky	2,969	1,423	3,035
Louisiana	2,089	20	3,491
Maine	0	0	(
Maryland	11,647	2,165	12,685
Massachusetts	1,472	63	1,950
Michigan	2,884	373	3,835
Minnesota	939	72	1,091
Mississippi	1,312	20	1,552
Missouri	3,555	897	3,583
Montana	58	27	61
Nebraska	1,148	324	1,310
Nevada	4,087	504	4,730
New Hampshire	1,335	2	1,335
New Jersey	5,090	10	6,008
New Mexico	702	7	928
New York	6,125	1,086	11,919
North Carolina	9,746	1,537	10,062
	73		
North Dakota		0	73
Ohio	7,650	1,289	8,310
Oklahoma	2,973	261	3,199
Oregon	2,299	563	2,479
Pennsylvania	5,201	1,635	6,276
Rhode Island	132	0	132
South Carolina	4,634	992	4,962
South Dakota	163	0	225
Tennessee	3,106	166	4,924
Texas	38,754	4,905	49,582
Utah	1,440	216	1,595
Vermont	0	0	(
Virginia	10,822	299	13,159
Washington	8,793	1,662	9,440
West Virginia	1,302	560	1,302
Wisconsin	1,378	0	1,378
Wyoming	0	0	1,576
Guam	0	0	(
Puerto Rico	0	0	
			(
Virgin Islands	0	0	(
Other Territories	0	0	(
Unable to Geocode	0	0	C
Total	229,001	35,471	290,116

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases

By LTV Category
For Calendar Year 2011 (Period Ending 12/31/2011)

	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)	\$1,032	\$307	\$855	\$10,776	\$7,711	\$79,860	\$87,572
Number of Mortgages	9,650	3,666	6,403	92,421	37,127	415,473	452,611
Portion of Total	15.99%	21.37%	12.82%	34.57%	12.67%	35.17%	30.70%
60% < LTV <= 80%							
\$UPB(MILLIONS)	\$5,112	\$1,107	\$5,517	\$13,116	\$43,695	\$112,284	\$155,995
Number of Mortgages	37,884	10,915	31,813	92,791	188,793	504,675	693,536
Portion of Total	62.77%	63.63%	63.68%	34.71%	64.45%	42.72%	47.04%
80% < LTV <= 90%							
\$UPB(MILLIONS)	\$806	\$122	\$949	\$2,931	\$7,137	\$18,477	\$25,616
Number of Mortgages	5,812	1,225	5,364	18,780	30,833	88,248	119,088
Portion of Total	9.63%	7.14%	10.74%	7.03%	10.53%	7.47%	8.08%
90% < LTV <= 95%							
\$UPB(MILLIONS)	\$879	\$121	\$983	\$1,433	\$6,731	\$8,903	\$15,635
Number of Mortgages	6,949	1,323	6,332	8,856	32,793	41,687	74,484
Portion of Total	11.51%	7.71%	12.67%	3.31%	11.20%	3.53%	5.05%
95% < LTV <=100%							
\$UPB(MILLIONS)	\$5	\$2	\$4	\$887	\$130	\$4,793	\$4,923
Number of Mortgages	58	23	45	5,170	1,136	22,039	23,175
Portion of Total	0.10%	0.13%	0.09%	1.93%	0.39%	1.87%	1.57%
100% < LTV							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$2,407	\$231	\$12,508	\$12,740
Number of Mortgages	0	0	0	13,377	2,218	55,509	57,727
Portion of Total	0.00%	0.00%	0.00%	5.00%	0.76%	4.70%	3.92%
Missing LTV							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$6,513	\$1	\$11,757	\$11,758
Number of Mortgages	5	2	2	35,922	17	53,834	53,851
Portion of Total	0.01%	0.01%	0.00%	13.44%	0.01%	4.56%	3.65%
Total							
\$UPB(MILLIONS)	\$7,834	\$1,658	\$8,307	\$38,063	\$65,637	\$248,583	\$314,239
Number of Mortgages	60,358	17,154	49,959	267,317	292,917	1,181,465	1,474,472
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.