

Table 9-2003

**Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2003**

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	ABILENE, TX	1,547	570	28.4 %*	28.0 %	29.7 %**	17.3 %	19.6 %	22.9 %	10.3 %	9.1 %
AKRON, OH	20,749	15,261	48.9	42.3	49.5	22.3	18.2	23.0	19.7	15.4	20.4
ALBANY, GA	1,781	658	27.9	28.6	27.5	13.1	21.9	20.0	8.1	8.6	8.7
ALBANY-SCHENECTADY-TROY, NY	16,129	12,946	39.7	32.6	39.4	19.8	15.0	20.8	12.9	8.7	12.9
ALBUQUERQUE, NM	25,210	11,336	37.4	32.6	36.0	45.1	39.7	45.5	14.2	11.5	12.7
ALEXANDRIA, LA	2,512	421	30.6	25.9	32.0	14.1	13.5	21.5	9.6	8.2	12.0
ALLENTOWN-BETHLEHEM-EASTON, PA	16,972	12,114	41.3	33.0	41.0	18.0	16.1	19.9	14.0	10.0	13.8
ALTOONA, PA	1,210	1,273	45.5	34.4	42.3	26.5	20.9	25.1	17.2	11.4	15.2
AMARILLO, TX	4,771	1,012	32.3	26.3	30.4	15.7	12.5	17.8	11.1	6.1	8.6
ANCHORAGE, AK	6,819	7,334	40.6	35.0	40.9	16.6	14.9	17.9	12.3	9.6	12.7
ANN ARBOR, MI	36,908	20,130	52.1	45.4	51.5	20.3	17.1	20.2	19.6	15.8	19.5
ANNISTON, AL	1,599	1,004	41.9	32.8	39.0	8.9	10.0	10.6	15.3	9.3	12.7
APPLETON-OSHKOSH-NEENAH, WI	15,606	8,187	48.5	45.6	47.7	12.6	13.9	15.1	15.1	13.6	15.6
ASHEVILLE, NC	7,269	3,080	41.5	37.0	41.4	21.0	17.3	21.4	14.7	13.2	14.3
ATHENS, GA	3,554	3,259	35.4	31.1	34.1	23.0	19.6	23.5	11.8	9.5	10.9
ATLANTA, GA	181,266	105,647	50.1	40.7	47.0	29.8	24.7	29.9	20.5	14.6	18.4
ATLANTIC-CAPE MAY, NJ	17,265	7,701	32.9	23.5	30.2	25.9	23.3	26.4	10.7	6.2	9.3
AUBURN-OPELIKA, AL	2,659	1,320	34.5	30.9	34.7	24.9	20.2	29.8	10.4	9.5	11.8
AUGUSTA-AIKEN, GA-SC	9,263	6,002	38.2	29.7	37.5	27.8	24.7	30.3	14.9	10.2	13.9
AUSTIN-SAN MARCOS, TX	40,197	23,442	38.5	31.9	36.5	21.9	18.6	23.1	13.5	10.4	12.9
BAKERSFIELD, CA	20,239	9,262	23.7	18.5	22.1	16.8	15.0	19.3	8.8	5.7	6.8
BALTIMORE, MD	95,010	57,794	41.5	34.4	39.6	16.3	13.7	16.6	14.1	10.4	12.7
BANGOR, ME	1,905	784	34.7	29.2	34.7	10.8	7.7	11.3	10.3	8.5	9.6
BARNSTABLE-YARMOUTH, MA	13,575	3,790	35.3	29.6	33.3	22.9	23.8	24.0	10.5	7.2	8.6
BATON ROUGE, LA	16,072	6,222	39.0	32.7	40.0	24.5	22.0	26.9	13.8	10.6	14.4
BEAUMONT-PORT ARTHUR, TX	3,191	2,177	26.7	20.7	26.2	14.6	15.4	17.5	8.1	5.6	8.3
BELLINGHAM, WA	6,920	4,100	41.8	41.0	42.9	22.4	23.5	21.9	13.2	12.3	13.2
BENTON HARBOR, MI	3,622	3,805	39.8	32.9	39.7	10.2	9.4	10.4	12.9	10.6	13.8
BERGEN-PASSAIC, NJ	41,601	19,024	41.8	32.6	38.5	23.8	17.9	23.7	12.4	8.0	10.9
BILLINGS, MT	4,822	2,091	39.1	32.1	37.4	17.0	18.0	19.0	13.1	9.2	11.6
BILOXI-GULFPORT-PASCAGOULA, MS	7,136	2,772	38.8	31.5	35.7	24.9	21.2	25.1	12.6	9.9	12.4
BINGHAMTON, NY	1,587	1,731	41.5	33.1	36.9	23.9	23.7	20.2	14.7	10.8	12.5
BIRMINGHAM, AL	24,743	15,881	43.0	32.5	42.7	20.5	17.1	22.4	16.4	9.8	15.6

* Interpreted as follows: 28.4% of Fannie Mae's year 2003 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 29.7% of mortgages originated during 2003 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.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	BISMARCK, ND	2,620	1,972	44.6	40.0	47.0	21.7	20.2	21.7	14.3	10.7
BLOOMINGTON-NORMAL, IL	4,749	6,038	45.5	40.5	44.8	29.6	22.7	27.2	17.6	14.2	17.2
BLOOMINGTON, IN	2,473	2,769	46.3	43.1	46.0	19.9	16.0	18.1	21.3	18.1	20.4
BOISE CITY, ID	19,267	9,984	42.1	38.1	40.9	23.1	28.9	24.4	15.2	14.2	14.8
BOSTON, MA-NH	177,556	59,740	47.5	42.8	48.8	25.4	21.6	25.6	16.6	13.8	17.3
BOULDER-LONGMONT, CO	19,826	9,601	51.8	47.4	49.7	20.8	17.9	20.9	21.6	18.9	20.0
BRAZORIA, TX	5,603	3,143	29.0	23.0	29.8	22.4	21.7	24.1	7.3	5.7	8.1
BREMERTON, WA	10,920	4,349	40.2	37.2	40.9	13.6	12.4	14.6	12.1	11.7	12.5
BRIDGEPORT, CT	18,511	6,447	50.1	41.4	49.3	13.6	11.6	16.0	17.2	12.3	16.3
BROCKTON, MA	13,693	4,218	51.4	44.5	51.0	13.0	11.0	14.6	15.8	12.4	15.6
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	2,479	1,606	16.0	9.7	15.9	52.4	44.8	54.3	7.9	3.2	5.1
BRYAN-COLLEGE STATION, TX	2,856	1,376	27.6	20.0	25.4	27.6	27.5	30.7	7.9	4.6	7.3
BUFFALO-NIAGARA FALLS, NY	15,462	14,873	39.7	31.7	40.3	12.4	9.2	12.3	12.4	8.0	13.1
BURLINGTON, VT	6,955	6,839	48.9	44.0	47.6	16.2	13.8	16.2	16.3	14.1	16.2
CANTON-MASSILLON, OH	11,450	7,830	49.6	42.8	49.0	15.8	13.9	17.5	17.9	14.7	17.9
CASPER, WY	1,949	1,146	48.1	43.6	52.1	17.6	13.7	20.3	18.7	15.8	22.9
CEDAR RAPIDS, IA	6,930	5,768	55.5	48.3	54.1	17.4	15.0	17.4	23.2	17.7	22.4
CHAMPAIGN-URBANA, IL	3,989	5,170	44.6	37.8	41.0	14.4	10.0	14.6	15.4	12.5	14.2
CHARLESTON-NORTH CHARLESTON, SC	17,141	8,889	39.8	36.5	40.9	25.2	25.6	28.0	13.7	11.6	14.4
CHARLESTON, WV	3,926	2,977	39.7	30.4	40.8	18.8	14.3	21.6	13.2	9.2	15.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	54,272	29,053	43.8	39.9	43.5	18.6	17.6	21.2	15.9	13.6	16.3
CHARLOTTESVILLE, VA	6,491	3,119	46.2	40.8	44.8	21.1	20.2	22.0	16.7	13.6	16.3
CHATTANOOGA, TN-GA	10,810	5,464	41.3	35.9	41.4	22.1	20.4	25.8	14.7	11.3	15.6
CHEYENNE, WY	2,787	1,880	37.2	33.2	38.7	25.2	20.1	26.8	12.7	10.8	14.4
CHICAGO, IL	366,507	232,079	45.8	39.4	43.8	20.8	17.2	22.4	15.7	12.0	14.6
CHICO-PARADISE, CA	8,252	3,729	26.5	23.6	24.7	26.7	25.9	28.3	7.4	6.3	7.0
CINCINNATI, OH-KY-IN	46,738	51,978	46.2	40.5	46.0	20.6	18.3	21.4	18.0	14.1	17.1
CLARKSVILLE-HOPKINSVILLE, TN-KY	2,740	1,537	32.0	31.2	34.6	13.6	15.5	14.7	10.4	8.9	10.0
CLEVELAND-LORAIN-ELYRIA, OH	60,434	39,970	48.3	41.2	47.2	18.9	15.7	21.4	17.9	14.2	17.7
COLORADO SPRINGS, CO	25,309	13,576	40.9	35.5	39.3	23.9	20.7	24.2	15.2	12.7	13.7
COLUMBIA, MO	3,789	4,996	47.4	39.9	44.3	18.8	15.6	17.7	18.7	14.3	17.0
COLUMBIA, SC	16,056	9,850	49.0	40.0	47.6	24.9	21.3	27.3	20.6	14.7	19.8
COLUMBUS, GA-AL	4,491	2,953	35.2	28.2	34.4	19.7	16.9	22.8	12.1	8.5	11.4
COLUMBUS, OH	49,692	38,778	44.4	39.4	45.0	16.4	16.0	19.7	16.7	14.0	17.9
CORPUS CHRISTI, TX	5,194	2,008	24.0	17.6	23.0	26.2	28.8	32.0	8.8	3.8	7.1
CORVALLIS, OR	2,496	1,734	44.0	36.3	43.1	35.2	26.9	36.3	14.8	11.9	14.4
CUMBERLAND, MD-WV	1,281	709	33.9	27.8	35.7	12.0	10.7	15.2	10.7	7.7	11.4
DALLAS, TX	95,481	57,119	35.0	27.8	33.9	17.6	14.5	18.7	12.0	8.0	11.3
DANBURY, CT	9,975	4,270	60.2	48.4	58.3	22.3	19.7	23.1	24.3	17.1	23.5
DANVILLE, VA	1,055	911	38.5	31.2	40.9	22.6	18.2	24.2	13.9	10.4	15.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	8,056	10,283	47.9	41.0	46.6	21.7	16.8	23.4	18.7	14.5	17.8
DAYTON-SPRINGFIELD, OH	20,295	22,308	45.9	40.5	44.5	19.7	15.9	20.6	17.8	14.8	17.5
DAYTONA BEACH, FL	20,644	9,261	39.1	35.3	36.9	9.3	9.1	10.6	13.3	11.2	11.1
DECATUR, AL	3,457	1,308	40.7	36.6	42.4	25.5	25.9	30.0	14.5	11.3	15.9
DECATUR, IL	3,317	1,601	35.9	40.6	38.0	15.9	18.4	18.6	13.5	16.2	14.7
DENVER, CO	128,496	59,857	48.3	42.3	46.8	23.9	22.3	24.9	19.4	15.6	17.2
DES MOINES, IA	12,709	19,276	50.9	44.3	50.0	17.4	14.5	17.8	19.3	15.8	20.3
DETROIT, MI	209,243	130,178	48.4	42.6	47.0	19.3	15.8	20.4	18.1	14.5	18.2

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	DOTHAN, AL	1,930	1,312	36.1	30.5	34.6	14.0	20.0	19.9	14.6	9.7
DOVER, DE	2,549	1,768	39.3	30.8	36.6	17.0	19.9	18.2	10.8	7.6	10.3
DUBUQUE, IA	3,392	2,670	49.9	44.1	47.6	13.8	9.3	13.0	16.7	13.3	15.8
DULUTH-SUPERIOR, MN-WI	5,336	5,937	46.1	38.9	45.5	18.8	21.1	20.8	17.1	13.3	17.6
DUTCHESS COUNTY, NY	7,777	5,366	42.5	35.8	39.6	23.3	18.4	22.3	11.6	8.8	10.3
EAU CLAIRE, WI	2,431	5,778	42.4	42.3	45.2	23.3	25.2	25.5	14.1	14.1	15.7
EL PASO, TX	7,834	3,443	25.0	17.3	26.2	32.6	27.9	36.7	10.8	4.6	9.4
ELKHART-GOSHEN, IN	3,471	3,315	55.8	49.8	52.2	9.8	11.8	9.5	22.0	17.4	18.6
ELMIRA, NY	389	1,111	37.2	32.6	38.3	19.8	11.1	14.7	10.3	9.3	11.9
ENID, OK	764	574	42.3	34.1	40.7	15.8	11.5	17.4	20.9	9.3	17.5
ERIE, PA	3,132	2,224	47.0	35.6	43.7	20.1	14.4	18.2	17.4	10.3	15.6
EUGENE-SPRINGFIELD, OR	11,858	6,324	38.3	34.3	37.2	28.0	30.8	29.8	12.2	11.5	11.5
EVANSVILLE-HENDERSON, IN-KY	4,319	8,598	54.3	42.3	47.4	16.6	12.4	15.8	24.1	15.7	19.8
FARGO-MOORHEAD, ND-MN	4,593	4,505	45.3	44.6	47.3	22.1	19.5	21.6	14.5	14.7	16.1
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	12,610	3,972	38.3	32.5	35.9	15.4	16.6	18.0	13.5	10.6	11.9
FAYETTEVILLE, NC	4,100	2,258	33.7	26.8	32.0	46.1	43.9	45.4	12.6	7.8	10.7
FITCHBURG-LEOMINSTER, MA	5,474	2,871	48.3	44.9	48.5	16.2	16.3	15.9	14.2	12.7	13.9
FLAGSTAFF, AZ-UT	5,086	2,487	29.3	23.1	27.0	14.2	23.5	13.9	7.0	6.0	6.0
FLINT, MI	17,176	8,122	43.4	38.3	44.2	11.6	10.5	13.6	14.8	11.4	15.6
FLORENCE, AL	2,734	1,299	41.6	31.6	37.8	13.3	12.3	15.7	13.0	8.6	13.0
FLORENCE, SC	2,192	1,255	36.2	29.7	40.3	34.1	28.5	37.5	12.3	10.1	15.8
FORT COLLINS-LOVELAND, CO	16,706	8,944	44.5	39.2	42.9	26.9	26.6	27.1	15.6	12.8	13.8
FORT LAUDERDALE, FL	71,434	30,592	42.8	33.6	39.4	20.8	18.5	21.9	14.8	10.3	12.3
FORT MYERS-CAPE CORAL, FL	20,976	12,954	36.3	32.1	33.4	17.9	16.8	17.9	11.3	9.9	10.3
FORT PIERCE-PORT ST. LUCIE, FL	13,589	6,644	38.7	31.4	36.5	7.0	7.4	8.2	11.6	8.4	10.1
FORT SMITH, AR-OK	3,974	1,091	33.9	31.3	36.5	17.8	23.6	25.5	10.7	9.6	13.0
FORT WALTON BEACH, FL	5,328	3,393	34.7	29.3	31.6	23.0	21.9	23.7	14.2	10.2	11.5
FORT WAYNE, IN	12,987	11,651	53.6	46.9	53.6	14.9	15.8	19.8	21.5	16.8	22.4
FORT WORTH-ARLINGTON, TX	41,631	24,146	36.3	30.1	35.3	20.2	17.2	21.2	12.8	8.5	12.0
FRESNO, CA	29,859	16,576	21.6	18.6	20.9	36.3	34.8	39.8	6.9	5.1	6.2
GADSDEN, AL	1,343	984	42.3	32.1	39.6	16.5	17.2	18.4	15.2	10.5	13.8
GAINESVILLE, FL	5,778	2,998	34.9	26.1	33.8	15.7	19.0	17.9	12.2	9.3	12.5
GALVESTON-TEXAS CITY, TX	6,588	3,554	26.2	20.2	26.1	18.7	14.8	20.2	7.4	5.0	7.6
GARY, IN	15,849	10,499	50.3	43.4	49.4	10.4	8.2	12.5	17.6	13.7	17.8
GLENS FALLS, NY	2,064	1,307	34.9	28.0	34.5	23.9	22.3	22.8	11.1	6.6	9.8
GOLDSBORO, NC	1,116	1,070	38.4	28.9	36.3	25.1	21.5	26.1	12.4	7.9	11.0
GRAND FORKS, ND-MN	1,494	1,450	36.7	34.9	40.8	18.5	14.7	17.6	13.7	10.8	14.6
GRAND JUNCTION, CO	6,093	3,532	36.2	33.8	35.2	36.9	31.3	35.4	12.6	11.2	11.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	49,148	31,000	54.9	45.8	52.8	18.2	15.3	19.5	20.7	15.1	20.1
GREAT FALLS, MT	1,829	1,413	30.9	24.3	29.3	17.2	18.0	18.5	9.7	5.8	9.3
GREELEY, CO	9,710	5,176	34.9	33.0	35.7	17.6	17.0	18.2	10.5	10.5	10.8
GREEN BAY, WI	12,752	8,240	47.7	42.3	45.3	14.0	13.3	16.6	16.5	14.3	15.6
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	32,965	19,760	42.4	38.2	42.9	19.7	17.4	22.5	15.3	12.9	15.8
GREENVILLE, NC	2,961	1,927	35.5	27.0	34.2	19.0	15.8	20.7	12.3	7.1	11.3
GREENVILLE-SPARTANBURG-ANDERSON, SC	21,671	16,965	46.1	41.4	45.1	17.9	16.1	20.4	17.6	14.4	16.8
HAGERSTOWN, MD	3,484	2,792	39.6	35.8	38.0	13.0	13.2	14.5	11.6	9.6	10.7
HAMILTON-MIDDLETOWN, OH	9,929	10,498	47.1	41.9	45.7	21.8	18.6	22.7	18.9	15.6	18.0
HARRISBURG-LEBANON-CARLISLE, PA	13,600	9,618	47.9	40.2	45.5	17.8	17.1	19.7	16.7	12.6	15.1

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
HARTFORD, CT	38,807	19,132	49.5	41.7	49.9	15.9	13.2	17.7	16.9	12.2	16.2
HATTIESBURG, MS	2,596	797	33.6	23.6	31.3	12.8	15.2	15.8	11.1	5.8	10.7
HICKORY-MORGANTON-LENOIR, NC	6,512	4,796	44.2	39.6	45.1	12.3	13.6	13.4	14.9	13.5	15.7
HONOLULU, HI	31,341	7,812	37.4	32.8	34.2	61.0	63.4	62.0	11.1	8.8	9.2
HOUMA, LA	3,915	612	33.7	27.3	38.8	27.2	26.3	33.0	10.8	7.6	12.4
HOUSTON, TX	96,987	52,228	33.2	24.8	33.7	28.4	25.9	31.1	10.7	7.4	11.0
HUNTINGTON-ASHLAND, WV-KY-OH	2,348	3,386	37.0	26.7	37.3	24.2	22.6	27.9	12.4	7.4	13.2
HUNTSVILLE, AL	10,768	5,880	42.4	32.4	39.3	29.7	26.5	30.3	17.4	11.8	15.5
INDIANAPOLIS, IN	62,391	33,197	46.3	41.2	46.1	15.0	16.1	17.9	18.1	15.2	18.3
IOWA CITY, IA	4,317	3,137	50.4	43.8	49.5	20.8	23.4	22.5	19.7	14.9	19.3
JACKSON, MI	4,674	4,195	50.8	41.7	49.6	13.6	17.4	14.4	18.6	14.8	18.4
JACKSON, MS	11,186	3,964	36.5	29.2	34.0	18.5	18.6	22.2	13.0	10.2	12.0
JACKSON, TN	2,227	1,014	34.2	34.1	38.9	16.8	19.2	23.1	10.9	10.9	14.4
JACKSONVILLE, FL	35,280	20,055	41.1	32.6	38.2	20.1	18.5	22.4	15.0	10.1	12.8
JACKSONVILLE, NC	2,240	1,198	26.1	18.2	23.0	19.0	13.1	20.0	7.0	4.3	4.4
JAMESTOWN, NY	771	843	30.8	27.8	35.5	8.7	8.7	9.4	11.9	6.1	11.8
JANESVILLE-BELOIT, WI	5,109	3,419	49.1	42.0	49.9	18.1	25.5	21.5	15.9	13.2	16.3
JERSEY CITY, NJ	10,715	4,047	19.1	15.0	16.5	64.5	64.3	63.0	4.1	2.7	2.8
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	7,241	3,386	36.6	30.8	38.1	21.0	23.6	26.0	12.7	10.5	14.5
JOHNSTOWN, PA	1,974	1,087	34.1	26.0	36.2	13.8	8.6	14.5	10.4	6.4	11.8
JONESBORO, AR	2,153	534	33.4	26.7	33.4	12.4	19.5	16.5	11.6	9.2	12.4
JOPLIN, MO	3,870	1,795	42.1	37.1	44.2	11.9	13.4	13.8	14.4	13.0	16.7
KALAMAZOO-BATTLE CREEK, MI	10,976	11,701	48.5	36.2	44.5	26.8	19.7	25.5	19.3	12.2	17.4
KANKAKEE, IL	1,146	2,997	50.2	33.7	39.4	10.4	6.2	8.0	18.1	9.7	13.1
KANSAS CITY, MO-KS	68,016	45,952	50.1	43.9	49.8	18.0	15.0	19.7	19.2	15.5	20.0
KENOSHA, WI	6,636	4,232	47.4	41.2	45.5	14.3	11.1	14.9	15.8	12.3	14.7
KILLEEN-TEMPLE, TX	3,745	1,249	29.1	25.5	26.9	25.8	32.8	25.6	11.6	6.6	7.6
KNOXVILLE, TN	19,114	10,410	37.6	34.4	39.3	19.3	21.4	24.3	13.4	12.0	15.1
KOKOMO, IN	2,558	2,230	54.9	46.4	52.7	23.8	25.2	23.2	22.2	17.4	22.0
LA CROSSE, WI-MN	4,931	2,800	44.9	38.2	44.2	16.8	13.0	15.9	15.6	11.7	16.0
LAFAYETTE, IN	5,091	3,390	48.9	46.1	47.8	9.0	12.2	11.7	19.1	18.0	18.8
LAFAYETTE, LA	7,758	2,446	29.7	27.0	34.5	24.7	20.4	30.6	9.9	9.0	14.6
LAKE CHARLES, LA	3,259	894	34.6	26.2	35.1	20.3	19.0	25.0	11.5	8.2	12.9
LAKELAND-WINTER HAVEN, FL	10,856	5,517	38.4	31.4	35.7	14.7	12.9	17.6	12.3	8.7	11.1
LANCASTER, PA	9,781	7,954	53.4	44.2	49.7	9.7	6.8	8.5	17.8	13.1	15.3
LANSING-EAST LANSING, MI	17,502	12,236	54.6	44.8	51.4	22.2	19.5	22.3	20.0	15.4	19.8
LAREDO, TX	1,432	724	20.4	10.9	15.7	22.6	23.2	29.1	11.5	2.9	4.3
LAS CRUCES, NM	3,405	1,358	20.6	17.5	21.7	55.1	52.3	57.6	6.5	3.9	7.3
LAS VEGAS, NV-AZ	83,370	40,094	37.3	35.9	35.2	11.9	13.4	12.7	11.6	11.3	9.6
LAWRENCE, KS	3,634	2,271	40.0	36.5	39.3	23.6	20.7	23.3	13.0	10.6	11.7
LAWRENCE, MA-NH	22,942	8,623	48.0	43.1	49.4	16.4	15.1	18.7	16.6	13.4	16.8
LAWTON, OK	1,105	626	33.6	24.2	32.2	34.9	34.2	36.9	15.4	8.0	11.9
LEWISTON-AUBURN, ME	1,864	1,161	35.9	30.8	33.9	9.9	6.7	9.8	9.1	8.0	8.9
LEXINGTON, KY	12,688	11,500	41.5	35.2	40.7	26.8	25.2	28.8	15.2	12.7	15.3
LIMA, OH	3,150	3,190	46.8	42.3	46.4	11.2	5.8	10.9	15.9	13.7	16.5
LINCOLN, NE	8,503	9,352	52.0	41.6	48.8	19.0	13.8	18.5	21.1	12.9	18.1
LITTLE ROCK-NORTH LITTLE ROCK, AR	14,686	7,276	36.6	30.3	36.1	13.6	12.9	17.1	13.0	9.3	12.8
LONGVIEW-MARSHALL, TX	2,115	1,106	31.0	24.1	30.7	16.5	18.5	19.8	10.1	7.6	10.0

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	LOS ANGELES-LONG BEACH, CA	346,929	119,029	21.8	18.3	19.9	43.5	40.6	46.8	6.0	4.6
LOUISVILLE, KY-IN	31,547	25,140	45.3	38.0	45.1	18.1	14.9	20.9	18.4	13.7	17.6
LOWELL, MA-NH	16,619	6,901	53.2	46.4	52.7	10.7	9.1	11.6	18.4	15.5	18.3
LUBBOCK, TX	4,446	1,997	25.7	18.5	25.6	13.4	11.4	16.9	9.3	5.0	8.8
LYNCHBURG, VA	4,600	3,514	39.7	33.8	39.5	11.9	11.2	13.4	13.0	9.4	12.6
MACON, GA	6,205	4,191	39.3	34.9	39.1	17.2	16.7	22.2	12.7	11.5	13.9
MADISON, WI	21,935	13,760	47.6	44.5	48.5	20.0	19.9	20.8	16.7	15.0	16.6
MANCHESTER, NH	9,941	5,011	47.6	38.5	45.6	18.3	13.8	18.7	14.9	10.6	13.3
MANSFIELD, OH	3,230	2,582	47.9	44.7	47.8	19.4	22.1	22.9	16.3	15.1	17.8
MCALLEN-EDINBURG-MISSION, TX	3,549	1,785	11.7	10.5	15.6	42.2	34.3	52.5	3.4	2.8	4.4
MEDFORD-ASHLAND, OR	8,671	3,402	36.3	32.7	36.4	33.4	31.7	34.3	10.7	9.3	9.7
MELBOURNE-TITUSVILLE-PALM BAY, FL	20,324	10,957	45.9	34.8	42.3	23.8	19.4	24.4	18.7	12.1	16.3
MEMPHIS, TN-AR-MS	29,788	12,216	34.9	29.5	35.5	21.6	22.3	26.1	13.3	9.4	12.2
MERCED, CA	7,102	3,445	22.2	22.4	20.0	62.4	56.0	61.8	5.7	5.2	4.2
MIAMI, FL	69,439	27,789	29.0	22.3	25.0	43.1	40.4	44.5	7.9	5.4	6.3
MIDDLESEX-SOMERSET-HUNTERDON, NJ	46,495	26,767	52.3	42.5	49.3	20.9	17.2	21.2	18.5	12.1	16.4
MILWAUKEE-WAUKESHA, WI	61,940	38,301	42.7	37.0	42.0	13.4	11.6	16.7	13.0	11.0	13.8
MINNEAPOLIS-ST. PAUL, MN-WI	135,509	148,147	60.9	52.4	58.3	26.3	21.6	25.9	26.0	19.8	23.7
MISSOULA, MT	4,015	2,545	35.0	32.8	34.4	24.8	23.1	24.8	11.4	9.3	11.0
MOBILE, AL	12,086	8,405	37.5	29.0	35.3	9.1	8.3	10.8	13.1	8.5	11.6
MODESTO, CA	19,856	11,241	29.2	25.2	26.9	34.7	30.4	36.2	8.1	6.6	6.0
MONMOUTH-OCEAN, NJ	53,525	26,451	44.5	35.9	42.4	32.4	28.3	32.1	16.7	11.7	14.9
MONROE, LA	3,395	641	32.4	26.8	33.3	9.1	14.7	14.6	11.1	8.2	13.0
MONTGOMERY, AL	7,591	3,288	39.3	29.1	38.9	22.3	23.8	26.4	15.3	8.9	14.5
MUNCIE, IN	1,656	1,959	50.1	44.0	46.0	21.5	22.1	23.0	20.7	18.4	20.4
MYRTLE BEACH, SC	8,851	6,018	33.9	31.6	34.5	20.3	22.7	23.7	12.2	10.7	12.1
NAPLES, FL	11,793	8,731	40.7	35.2	36.4	24.0	21.9	24.3	14.1	11.4	10.8
NASHUA, NH	10,397	5,348	52.7	44.8	51.0	14.4	10.8	13.4	18.0	13.2	16.7
NASHVILLE, TN	43,043	19,873	44.4	39.8	44.3	14.8	14.4	17.7	16.4	14.0	15.6
NASSAU-SUFFOLK, NY	94,571	45,690	48.8	39.6	48.4	33.7	27.7	35.3	15.4	10.4	15.0
NEW BEDFORD, MA	6,047	1,534	33.6	30.8	33.3	17.7	17.8	19.4	9.4	7.6	8.7
NEW HAVEN-MERIDEN, CT	18,479	7,787	47.7	40.7	47.7	18.9	16.1	20.2	16.7	12.5	16.2
NEW LONDON-NORWICH, CT-RI	9,632	4,699	45.9	39.1	45.2	14.2	13.8	15.6	15.5	11.8	14.9
NEW ORLEANS, LA	37,004	10,872	35.5	28.2	34.1	25.8	24.7	28.4	12.8	8.3	11.5
NEW YORK, NY	130,102	54,061	18.6	12.7	15.5	27.3	21.2	28.2	4.2	2.1	2.8
NEWARK, NJ	59,685	33,831	43.7	33.8	42.1	20.1	15.1	21.0	13.8	8.9	12.8
NEWBURGH, NY-PA	12,780	6,788	37.3	29.7	37.2	26.0	19.4	28.4	10.5	6.7	10.9
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	44,564	25,137	36.5	31.4	35.7	27.1	23.4	27.6	12.4	9.0	11.4
OAKLAND, CA	131,525	48,617	40.9	36.3	39.7	42.1	39.0	44.3	13.2	10.5	11.8
OCALA, FL	6,205	3,701	39.7	33.3	35.6	23.9	17.1	27.9	14.2	10.8	11.3
ODESSA-MIDLAND, TX	2,688	1,303	23.5	16.5	27.0	10.6	12.4	18.2	7.4	4.0	10.0
OKLAHOMA CITY, OK	28,926	11,951	39.4	32.1	39.7	19.0	16.6	22.2	15.1	10.6	15.0
OLYMPIA, WA	9,542	4,627	44.7	42.6	46.1	30.9	30.9	32.0	12.4	11.9	12.8
OMAHA, NE-IA	25,304	21,072	46.7	41.4	47.7	14.3	15.0	19.2	17.4	14.3	18.4
ORANGE COUNTY, CA	151,097	57,571	36.8	30.7	33.2	32.0	29.4	32.8	11.5	9.0	9.6
ORLANDO, FL	67,268	32,851	42.6	33.4	39.0	27.1	23.6	28.3	15.2	10.8	12.7
OWENSBORO, KY	1,143	2,239	48.7	39.9	47.2	21.9	16.7	19.5	19.5	13.0	17.2
PANAMA CITY, FL	4,518	2,926	30.6	27.2	29.1	15.4	14.7	17.2	10.9	8.2	9.8

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
PARKERSBURG-MARIETTA, WV-OH	1,917	1,486	39.5	31.2	40.5	25.9	24.6	25.6	17.1	10.0	16.2
PENSACOLA, FL	9,621	7,002	36.8	29.4	33.9	18.8	16.6	19.5	13.8	9.1	11.2
PEORIA-PEKIN, IL	6,386	6,210	47.8	37.9	43.0	14.4	12.5	14.7	17.9	12.5	15.6
PHILADELPHIA, PA-NJ	155,051	94,925	43.6	33.3	41.7	17.3	11.9	16.6	15.7	9.5	13.8
PHOENIX-MESA, AZ	165,822	87,081	41.3	37.2	41.0	31.8	30.2	34.1	15.9	13.9	15.2
PINE BLUFF, AR	742	344	28.1	20.6	31.5	14.2	23.0	20.0	8.2	6.1	11.3
PITTSBURGH, PA	40,825	30,159	41.1	30.3	38.4	19.9	14.3	20.8	15.1	9.2	13.9
PITTSFIELD, MA	1,731	473	42.9	30.2	43.2	8.6	9.1	12.0	12.6	8.0	13.8
POCATELLO, ID	2,058	1,300	41.5	31.6	37.7	29.4	20.0	26.6	16.1	9.4	13.8
PORTLAND, ME	91,411	47,824	46.3	41.6	46.7	24.5	22.4	25.5	16.3	14.0	16.3
PORTLAND-VANCOUVER, OR-WA	12,063	6,475	40.4	36.3	39.3	17.9	15.0	18.1	12.5	9.7	11.5
PORTSMOUTH-ROCHESTER, NH-ME	11,743	6,132	41.3	37.2	43.4	11.3	11.2	13.0	12.0	9.8	12.5
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	49,022	17,472	40.4	35.3	39.5	16.5	14.0	18.5	12.1	9.1	11.7
PROVO-OREM, UT	14,317	9,326	42.5	39.2	42.3	12.2	10.4	12.3	11.4	9.4	10.0
PUEBLO, CO	5,454	2,592	33.8	30.7	34.7	35.4	33.8	37.5	12.8	10.3	13.0
PUNTA GORDA, FL	6,701	3,330	40.9	34.6	38.3	16.9	17.5	17.9	15.0	12.0	12.7
RACINE, WI	6,590	6,029	42.7	41.2	42.7	12.2	14.0	15.4	13.4	13.3	13.3
RALEIGH-DURHAM-CHAPEL HILL, NC	45,498	30,221	46.5	38.7	44.1	24.4	20.5	25.1	19.1	13.7	17.3
RAPID CITY, SD	2,155	1,897	41.3	34.0	40.4	38.7	31.4	39.6	14.4	10.9	14.1
READING, PA	9,722	6,305	50.5	41.2	49.7	9.0	5.5	9.7	18.2	11.8	17.2
REDDING, CA	6,940	4,277	26.4	24.2	25.5	16.7	15.6	17.4	6.8	6.4	5.7
RENO, NV	17,485	9,741	43.5	40.4	41.7	20.0	21.6	22.1	15.0	13.4	13.5
RICHLAND-KENNEWICK-PASCO, WA	5,888	3,755	38.6	35.4	39.2	19.5	18.8	20.3	13.0	12.7	14.5
RICHMOND-PETERSBURG, VA	36,440	19,264	45.9	39.3	45.3	19.4	17.4	21.8	17.5	14.0	17.5
RIVERSIDE-SAN BERNARDINO, CA	174,654	74,209	27.0	24.8	26.0	37.0	37.7	40.5	8.1	6.9	6.4
ROANOKE, VA	5,547	4,948	48.0	39.7	46.4	21.3	16.3	22.9	17.9	13.2	16.8
ROCHESTER, MN	3,926	5,815	58.4	51.2	54.0	20.0	18.3	19.5	24.9	20.0	22.7
ROCHESTER, NY	14,640	22,423	43.9	36.4	42.6	20.1	14.8	19.1	15.5	10.9	15.4
ROCKFORD, IL	12,696	13,369	49.4	41.7	45.8	15.5	12.2	15.6	18.4	13.2	15.8
ROCKY MOUNT, NC	2,385	1,342	36.3	31.5	37.6	45.5	44.0	47.1	11.7	8.8	12.1
SACRAMENTO, CA	109,713	47,551	33.9	29.7	32.3	28.8	26.2	31.2	9.8	8.2	8.8
SAGINAW-BAY CITY-MIDLAND, MI	10,657	8,213	49.0	39.1	46.9	22.2	16.0	21.6	20.3	13.3	19.6
ST. CLOUD, MN	11,504	5,417	39.0	35.8	38.9	13.8	13.5	14.5	11.3	9.2	10.6
ST. JOSEPH, MO	14,032	4,794	23.9	21.1	22.1	58.6	58.6	63.7	6.6	5.6	5.8
ST. LOUIS, MO-IL	55,974	29,831	49.4	44.3	49.0	18.5	20.5	19.0	17.1	14.3	15.8
SALEM, OR	1,008	738	28.1	24.2	29.1	25.0	28.9	32.2	9.5	8.5	10.2
SALINAS, CA	25,811	13,690	28.8	21.6	30.0	22.8	19.9	25.8	11.6	6.1	10.9
SALT LAKE CITY-OGDEN, UT	153,160	53,703	28.8	23.5	24.9	34.2	32.7	37.0	8.1	5.9	6.0
SAN ANGELO, TX	59,362	19,077	49.6	45.0	48.6	47.3	43.0	48.2	18.0	15.2	16.5
SAN ANTONIO, TX	68,785	24,846	58.8	51.8	59.1	54.8	49.3	56.4	24.2	19.1	23.5
SAN DIEGO, CA	14,918	6,212	29.0	24.7	26.0	19.9	21.5	21.2	7.2	5.5	5.4
SAN FRANCISCO, CA	14,579	6,086	33.6	30.4	32.3	35.4	30.3	36.7	10.9	8.4	9.4
SAN JOSE, CA	11,045	4,478	39.5	36.1	37.4	40.8	37.9	42.1	12.3	11.4	10.4
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	8,276	3,007	35.7	42.2	36.1	55.4	71.0	60.5	14.5	19.7	15.1
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	27,030	11,253	40.7	37.0	38.5	22.3	19.9	24.0	11.9	10.3	9.8
SANTA CRUZ-WATSONVILLE, CA	26,758	13,961	39.6	33.1	36.7	14.7	12.5	15.9	14.2	10.9	12.2
SANTA FE, NM	7,229	4,346	37.6	31.1	35.4	17.4	16.6	20.0	12.6	8.8	11.3
SANTA ROSA, CA	8,606	4,769	44.1	34.1	42.8	16.7	16.2	17.3	16.1	11.0	15.5

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	SARASOTA-BRADENTON, FL	138,310	56,306	46.3	41.6	43.5	29.1	30.0	30.3	15.3	13.7
SAVANNAH, GA	1,231	1,007	38.1	32.7	41.9	9.4	7.9	8.5	12.2	10.5	14.2
SCRANTON--WILKES-BARRE--HAZLETON, PA	4,817	3,870	50.3	44.9	48.7	10.9	15.2	14.7	14.3	13.4	15.6
SEATTLE-BELLEVUE-EVERETT, WA	2,079	734	31.2	24.9	33.0	7.9	8.2	10.3	9.4	7.5	11.6
SHARON, PA	8,689	2,182	34.4	25.8	35.2	12.2	16.2	16.4	11.9	7.1	12.6
SHEBOYGAN, WI	2,725	1,276	50.1	38.9	47.5	22.3	20.0	24.1	22.0	14.6	20.5
SHERMAN-DENISON, TX	6,211	4,896	45.4	39.1	46.0	18.6	16.4	19.8	15.6	11.7	16.0
SHREVEPORT-BOSSIER CITY, LA	5,592	4,971	51.3	44.1	49.8	19.3	15.9	20.9	21.1	16.4	20.3
SIoux CITY, IA-NE	15,264	8,422	41.7	39.9	43.7	25.2	23.7	26.2	15.9	16.0	17.3
SIoux FALLS, SD	10,016	5,101	41.8	40.8	41.5	15.7	16.7	17.7	14.2	13.6	14.8
SOUTH BEND, IN	11,800	7,807	44.4	34.5	40.5	19.4	13.5	18.4	13.7	8.7	12.5
SPOKANE, WA	11,386	7,014	44.1	41.5	43.7	17.8	17.9	21.7	15.6	14.9	15.9
SPRINGFIELD, IL	4,219	6,894	57.6	47.8	53.9	25.6	17.6	20.4	19.9	14.2	16.1
SPRINGFIELD, MO	2,744	1,350	46.1	39.4	48.0	11.4	12.3	14.5	17.6	15.7	20.5
SPRINGFIELD, MA	126,607	66,926	47.0	42.7	47.9	19.2	18.7	22.3	17.3	15.3	19.0
STAMFORD-NORWALK, CT	11,064	4,362	61.5	51.3	60.6	52.7	47.4	54.3	32.7	23.4	31.4
STATE COLLEGE, PA	1,690	2,272	41.6	34.9	40.1	31.0	31.3	32.5	15.4	11.1	13.5
STEUBENVILLE-WEIRTON, OH-WV	1,572	898	46.0	40.7	43.4	20.1	19.6	23.6	16.5	14.0	15.0
STOCKTON-LODI, CA	25,957	13,105	24.9	21.9	22.8	35.1	30.8	38.2	7.9	6.6	6.7
SUMTER, SC	1,217	837	35.4	31.9	38.3	27.0	27.2	34.2	12.5	9.8	15.3
SYRACUSE, NY	7,994	6,497	38.4	31.1	36.2	16.7	18.9	18.7	12.2	8.6	10.9
TACOMA, WA	31,763	14,040	39.2	36.9	41.1	25.9	19.8	21.6	11.3	10.5	11.6
TALLAHASSEE, FL	5,851	5,622	37.9	30.6	35.4	24.0	16.6	25.1	13.7	9.0	12.0
TAMPA-ST. PETERSBURG-CLEARWATER, FL	83,876	46,836	39.0	31.3	36.6	26.9	21.7	27.8	14.9	10.6	13.1
TERRE HAUTE, IN	1,235	4,332	47.5	39.6	43.2	20.1	15.4	19.4	21.9	15.9	18.8
TEXARKANA, TX-TEXARKANA, AR	1,669	373	25.2	22.6	27.3	25.1	24.9	33.0	8.3	5.9	8.8
TOLEDO, OH	16,545	14,967	49.7	39.4	45.4	16.4	10.6	15.5	19.3	13.2	17.5
TOPEKA, KS	3,777	2,144	46.5	40.4	44.7	13.1	10.9	15.5	17.1	13.5	16.6
TRENTON, NJ	11,907	5,939	43.3	33.3	41.8	17.3	11.6	18.1	16.0	10.0	15.1
TUCSON, AZ	36,181	19,419	35.9	30.4	34.4	20.8	18.5	23.2	13.1	9.9	12.2
TULSA, OK	20,425	10,621	40.1	29.5	38.9	19.4	15.5	20.9	15.4	9.3	15.0
TUSCALOOSA, AL	3,465	1,912	40.1	33.2	38.6	16.7	15.2	18.6	13.9	10.1	13.8
TYLER, TX	2,984	1,107	31.1	23.1	31.0	12.8	12.8	16.4	9.5	6.5	8.7
UTICA-ROME, NY	1,725	2,738	38.8	31.0	38.1	15.9	11.9	16.5	10.8	8.1	11.8
VALLEJO-FAIRFIELD-NAPA, CA	29,288	11,639	37.6	35.7	36.5	38.9	41.6	42.0	9.7	8.8	8.2
VENTURA, CA	44,535	17,966	41.7	34.4	38.9	36.4	28.8	38.4	14.6	10.2	12.7
VICTORIA, TX	461	944	33.7	26.9	30.2	36.9	33.5	35.0	13.2	9.1	11.5
VINELAND-MILLVILLE-BRIDGETON, NJ	2,502	726	36.3	28.1	34.8	26.1	31.3	25.2	11.0	7.3	9.7
VISALIA-TULARE-PORTERVILLE, CA	8,957	4,549	22.6	16.5	21.1	43.0	41.3	44.1	8.2	4.6	6.0
WACO, TX	2,975	1,048	26.6	23.7	26.2	12.9	18.4	19.5	8.1	7.5	8.3
WASHINGTON, DC-MD-VA-WV	257,934	137,337	51.3	44.4	48.7	33.6	30.4	34.3	20.0	15.6	17.7
WATERBURY, CT	5,926	2,507	45.4	38.0	43.7	8.3	7.4	9.4	14.7	9.3	12.1
WATERLOO-CEDAR FALLS, IA	3,022	2,051	50.4	41.6	52.0	23.9	20.7	27.7	20.8	15.2	22.4
WAUSAU, WI	3,651	1,873	50.6	42.0	49.2	12.9	15.2	14.3	17.1	12.9	15.6
WEST PALM BEACH-BOCA RATON, FL	53,408	24,013	46.0	36.5	42.3	23.0	18.2	24.1	17.6	12.3	15.6
WHEELING, WV-OH	1,291	1,362	39.9	32.5	40.8	17.7	16.2	20.8	13.3	9.4	13.8
WICHITA, KS	1,823	550	28.0	22.8	29.9	15.0	13.3	17.7	9.0	6.2	8.2
WICHITA FALLS, TX	13,169	8,675	44.1	41.0	43.3	16.2	15.7	18.2	15.4	13.7	15.4

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
WILLIAMSPORT, PA	1,515	1,279	42.7	32.7	41.7	17.2	12.1	17.8	13.6	8.8	13.4
WILMINGTON-NEWARK, DE-MD	20,482	13,150	49.6	43.3	48.6	21.7	19.7	23.0	18.1	14.0	17.9
WILMINGTON, NC	10,652	7,085	36.8	31.1	34.6	23.3	27.4	28.5	13.6	10.7	13.0
WORCHESTER, MA-CT	20,969	10,955	43.4	37.9	45.2	12.0	10.1	12.4	13.6	9.9	13.3
YAKIMA, WA	3,975	2,188	34.2	33.0	34.4	27.5	27.8	32.2	12.4	11.0	13.3
YOLO, CA	8,304	3,700	25.3	24.3	24.6	32.7	38.8	36.3	6.9	6.5	6.8
YORK, PA	9,676	8,549	50.1	43.7	48.3	10.6	8.2	10.4	16.4	12.6	15.7
YOUNGSTOWN-WARREN, OH	10,705	9,154	46.4	40.1	45.7	19.3	16.3	20.0	16.0	13.5	16.2
YUBA CITY, CA	5,111	2,394	25.2	20.7	23.8	21.5	18.9	23.2	7.8	5.5	6.5
YUMA, AZ	2,940	1,813	26.6	24.6	28.2	34.2	35.5	37.7	10.7	7.6	11.2

Notes:

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2003, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2003. 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 \$252,700 in 2000. 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.

¹ 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 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.