

Table 9-2006

**Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2006**

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	909	741	42.6 %*	33.1 %	29.4 %**	26.1 %*	21.3 %	26.8 %	18.8 %	10.2 %	10.8 %
AGUADILLIA- ISABELA-SAN SEBASTIAN, PR	976	422	4.8	8.5	6.2	96.0	59.7	86.7	0.4	1.7	1.2
AKRON, OH	7,454	5,582	55.2	54.7	46.6	27.0	28.6	22.8	26.2	24.0	19.2
ALBANY, GA	6,736	5,266	49.1	48.4	42.4	32.1	31.0	28.9	18.5	18.1	14.6
ALBANY-SCHENECTADY-TROY, NY	1,192	701	40.2	31.7	29.1	34.8	29.1	38.0	15.9	11.1	10.4
ALBUQUERQUE, NM	13,443	10,548	36.1	36.9	31.5	58.1	59.2	57.4	14.3	13.0	10.9
ALEXANDRIA, LA	1,000	645	39.1	37.9	30.8	22.6	30.4	27.0	15.7	9.3	9.3
ALLENTOWN-BETHLEHEM-EASTON, PA	9,456	8,498	48.0	49.1	40.9	36.8	36.5	32.0	21.6	22.2	15.8
ALTOONA, PA	534	526	51.4	43.3	40.6	30.3	29.5	27.2	25.9	16.8	17.4
AMARILLO, TX	2,458	1032	40.3	36.1	32.0	22.5	20.4	21.0	16.5	11.4	11.5
AMES, IA	692	559	56.6	52.4	51.1	13.2	14.3	14.5	20.2	15.8	16.2
ANCHORAGE, AK	3,554	4,541	46.5	45.1	39.1	35.8	35.9	35.9	15.8	13.9	12.5
ANDERSON, IN	1,199	765	60.1	56.5	51.8	31.2	30.5	28.0	27.9	24.7	22.4
ANDERSON, SC	1,793	1,405	45.5	45.6	38.3	25.2	24.2	23.7	20.1	18.2	14.9
ANN ARBOR, MI	3,984	3,501	56.3	55.4	48.9	32.0	31.6	29.7	24.4	22.7	18.2
ANNISTON, AL	1,038	706	57.5	44.1	43.6	12.3	13.3	13.8	25.3	15.2	15.0
APPLETON-OSHKOSH-NEENAH, WI	2,047	1,729	58.5	57.4	52.5	15.0	16.4	16.4	23.1	20.8	18.9
ASHEVILLE, NC	5,096	4,244	38.7	39.8	31.9	28.9	28.6	29.6	14.4	12.8	9.4
ATHENS, GA	1,766	1,924	39.3	35.4	31.3	33.9	29.1	33.6	15.6	12.1	11.0
ATLANTA, GA	74,095	63,998	51.9	53.6	42.2	42.3	44.6	41.3	22.7	22.1	15.9
ATLANTIC-CAPE MAY, NJ	4,600	3,858	42.5	42.9	34.9	44.6	46.7	44.1	13.9	12.1	9.0
AUBURN-OPELIKA, AL	1,560	1,067	37.9	37.4	33.3	33.3	30.4	35.3	14.6	12.4	11.2
AUGUSTA-AIKEN, GA-SC	4,886	3,443	43.4	39.4	35.5	45.4	41.3	44.0	20.0	14.9	13.7
AUSTIN-SAN MARCOS, TX	19,635	13,800	39.3	38.3	31.6	46.3	42.9	43.7	16.3	14.0	10.7
BAKERSFIELD, CA	13,411	11,263	29.2	25.1	16.8	51.7	51.0	48.1	12.8	8.2	5.0
BALTIMORE, MD	38,837	35,403	51.4	53.2	42.6	43.5	44.7	40.5	22.9	22.2	15.8
BANGOR, ME	1,419	1,048	39.4	44.6	38.8	26.3	28.1	28.1	15.0	13.6	14.0
BARNSTABLE-YARMOUTH, MA	3,844	3,001	36.3	32.1	28.2	31.8	31.3	30.8	13.9	8.0	7.6
BATON ROUGE, LA	9,097	6,199	46.6	42.1	36.0	32.2	33.6	33.7	20.1	15.7	12.9
BATTLE CREEK, MI	1,103	1,352	58.8	59.2	48.3	37.2	33.4	28.3	28.7	27.4	19.6
BAY CITY, MI	718	747	61.4	56.2	52.4	28.1	22.6	25.2	30.1	23.9	23.1
BEAUMONT-PORT ARTHUR, TX	1,986	1,318	42.4	37.6	33.1	20.8	23.0	18.9	15.5	9.9	9.5
BELLINGHAM, WA	2,493	2,598	36.2	39.2	31.1	24.5	23.9	24.8	11.0	10.3	7.5
BEND, OR	3,362	3,384	31.2	32.4	22.6	27.2	26.0	26.2	11.1	11.4	6.4
BILLINGS, MT	1,698	1,361	39.4	39.0	33.1	28.7	23.7	25.9	15.5	11.9	10.7
BINGHAMTON, NY	965	945	50.4	47.4	44.3	26.0	24.3	24.6	22.5	17.7	16.2
BIRMINGHAM-HOOVER, AL	13,550	10,363	51.2	47.0	41.4	28.4	27.5	26.3	22.6	17.4	14.8

* Interpreted as follows: 42.6% of Fannie Mae's year 2006 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 29.4% of mortgages originated during 2006 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		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
BISMARCK, ND	641	894	52.77	53.11	52.0	25.7	22.0	24.9	20.9	19.5	20.2
BLACKSBURG-CHRISTIANSBURG-RADFORD, VA	1,103	1,111	44.59	40.35	37.5	10.6	10.6	11.1	17.0	13.1	11.9
BLOOMINGTON-NORMAL, IL	1,508	1,559	57.25	53.06	51.6	37.6	34.6	34.9	28.9	23.4	23.6
BLOOMINGTON, IN	1,500	1,270	50.00	48.84	43.3	31.9	26.0	27.7	21.1	17.8	17.2
BOISE CITY-NAMPA, ID	11,396	10,603	39.02	44.48	32.8	29.5	29.2	27.9	13.8	15.3	9.6
BOSTON-CAMBRIDGE-QUINCY, MA-NH	45,947	41,953	49.04	49.24	43.2	35.0	36.5	33.8	18.9	17.1	14.8
BOULDER, CO	3,576	3,328	46.41	49.38	43.2	32.3	31.9	30.9	20.2	21.9	16.1
BOWLING GREEN, KY	994	1,052	40.97	39.98	37.3	26.7	21.9	29.9	14.8	13.4	13.3
BREMERTON-SILVERDALE, WA	3,661	3,303	39.10	43.01	32.9	21.3	21.3	20.4	12.0	13.1	8.8
BRIDGEPORT-STAMFORD-NORWALK, CT	8,110	6,514	57.85	59.06	48.7	45.5	48.6	43.0	29.6	28.2	22.5
BROWNSVILLE-HARLINGEN, TX	1,505	1,357	21.30	18.30	12.9	46.5	39.6	40.5	8.5	4.3	3.7
BRUNSWICK, GA	1,196	1,047	29.32	26.33	26.0	28.3	27.0	31.1	12.9	6.8	9.1
BUFFALO-NIAGARA FALLS, NY	5,913	4,362	46.55	45.65	44.2	20.5	20.5	19.0	18.1	15.6	15.9
BURLINGTON-SOUTH BURLINGTON, VT	2,288	2,195	51.23	48.61	49.6	28.8	22.4	25.5	19.5	16.5	17.5
BURLINGTON, NC	1,191	988	52.36	47.76	40.9	25.1	22.5	25.0	22.9	14.2	14.4
CANTON-MASSILLON, OH	3,842	3,303	59.23	57.05	48.1	26.9	25.9	23.4	27.7	23.8	18.9
CAPE CORAL-FORT MYERS, FL	13,487	12,918	27.16	26.89	18.8	27.3	31.1	30.9	8.0	7.5	4.6
CARSON CITY, NV	712	571	43.77	37.63	30.9	52.5	49.9	48.0	15.5	8.1	6.9
CASPER, WY	1,139	664	43.10	50.83	47.1	21.5	26.8	25.1	14.3	19.4	18.2
CEDAR RAPIDS, IA	2,547	2,686	60.35	59.00	54.4	29.7	27.0	27.7	29.1	25.6	22.3
CHAMPAIGN-URBANA, IL	1,765	1,842	51.09	47.00	46.6	31.5	26.8	30.2	22.0	19.6	19.3
CHARLESTON-NORTH CHARLESTON-SUMMERVILLE, SC	9,620	7,251	40.55	39.46	32.2	37.4	34.9	35.1	15.8	11.6	9.4
CHARLESTON, WV	1,893	1,445	52.49	38.72	40.7	35.0	24.0	29.9	27.2	13.6	17.2
CHARLOTTE-GASTONIA-CONCORD, NC-SC	23,869	19,546	46.93	48.84	39.5	32.8	32.9	31.5	19.9	20.1	14.8
CHARLOTTESVILLE, VA	3,030	1,827	41.52	44.06	37.8	27.4	28.5	27.5	15.9	16.5	13.2
CHATTANOOGA, TN-GA	5,817	4,355	49.66	49.75	41.8	32.6	31.6	32.1	22.1	20.6	16.8
CHEYENNE, WY	1,278	924	45.37	44.73	45.4	25.5	24.5	27.7	17.3	15.1	15.1
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI	122,024	128,176	50.13	50.08	42.1	40.7	41.5	37.8	18.6	17.5	13.3
CHICO, CA	2,556	2,218	32.48	26.84	21.0	34.0	28.0	30.1	13.1	8.5	5.6
CINCINNATI-MIDDLETOWN, OH-KY-IN	21,637	21,552	51.79	52.70	45.1	28.3	28.2	27.0	23.5	22.5	18.4
CLARKSVILLE, TN-KY	1,710	1,482	40.83	41.99	32.9	48.3	44.8	43.8	11.9	12.1	9.2
CLEVELAND-ELYRIA-MENTOR, OH	22,514	15,388	53.26	55.57	45.9	25.2	30.7	21.9	23.5	23.7	17.4
CLEVELAND, TN	1,079	896	48.72	41.26	39.3	10.3	8.6	11.7	19.3	13.2	12.3
COEUR D'ALENE, ID	2,278	2,050	34.11	33.92	27.4	15.8	17.1	14.1	10.2	9.0	6.1
COLLEGE STATION-BRYAN, TX	1,796	970	29.20	23.97	21.2	30.5	31.0	33.4	12.0	7.3	6.3
COLORADO SPRINGS, CO	7,925	8,175	43.29	46.40	36.2	28.2	30.5	26.2	17.0	18.3	12.0
COLUMBIA, MO	1,558	1,679	50.69	52.00	47.7	27.6	24.5	27.6	22.7	20.4	18.5
COLUMBIA, SC	8,407	5,676	51.31	49.88	41.9	35.1	34.9	34.7	24.6	21.3	17.7
COLUMBUS, GA-AL	2,591	1,892	42.34	38.14	32.0	37.5	34.3	37.6	15.8	12.5	11.1
COLUMBUS, IN	697	580	57.14	50.70	47.8	19.5	17.2	17.7	26.7	21.9	19.5
COLUMBUS, OH	18,623	17,075	52.55	50.26	43.8	30.2	28.9	27.8	23.9	21.0	17.6
CORPUS CHRISTI, TX	2,861	2,045	29.64	26.22	20.8	46.1	47.8	46.4	9.8	8.1	5.2
CORVALLIS, OR	718	732	41.47	41.32	38.3	39.0	39.5	39.5	15.9	16.8	14.2
CUMBERLAND, MD-WV	857	466	45.05	39.47	39.0	23.8	23.0	25.2	16.9	14.0	13.7
DALLAS-FORT WORTH-ARLINGTON, TX	56,108	46,228	43.14	44.17	33.7	30.7	32.1	28.6	17.8	16.3	11.3
DALTON, GA	1,329	777	67.57	55.50	56.8	28.2	23.4	23.9	40.4	29.2	30.3
DANVILLE, IL	653	278	55.71	48.30	43.7	31.1	25.5	25.6	23.2	17.7	18.3
DANVILLE, VA	623	364	48.02	45.27	39.7	38.2	42.0	38.9	21.9	20.3	16.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,240	3,225	57.76	56.60	52.5	28.8	26.8	27.9	29.4	25.1	24.7
DAYTON, OH	7,536	7,820	55.47	52.87	46.1	34.8	30.6	28.4	26.5	22.7	18.4

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

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
DECATUR, AL	1,415	945	54.63	51.10	46.1	20.2	18.7	18.8	28.2	19.2	19.8
DECATUR, IL	959	515	53.46	46.81	46.9	21.5	16.3	19.7	25.5	19.3	19.8
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	9,445	7,303	37.42	37.49	30.2	21.9	22.6	21.7	12.3	10.8	8.5
DENVER-AURORA, CO	32,876	36,194	47.77	51.85	39.6	32.2	34.3	30.7	20.3	21.5	14.6
DES MOINES-WEST DES MOINES, IA	7,020	6,615	61.92	56.53	53.1	25.6	23.2	21.8	31.0	25.0	23.0
DETROIT-WARREN-LIVONIA, MI	49,101	48,345	57.58	57.98	47.7	33.3	35.5	26.0	26.9	26.7	18.3
DOTHAN, AL	1,132	766	40.13	40.05	37.4	32.2	29.8	33.3	18.6	14.5	15.6
DOVER, DE	1,835	1,621	37.41	36.78	32.6	33.8	28.3	27.7	10.5	8.3	7.3
DUBUQUE, IA	927	584	63.28	49.13	51.3	18.6	15.1	16.6	28.6	19.3	20.8
DULUTH, MN-WI	2,591	2,767	55.57	48.68	47.8	24.5	23.0	23.4	25.9	20.1	19.6
DURHAM, NC	4,858	4,245	43.66	42.69	37.1	43.3	43.0	42.3	17.5	16.2	12.9
EAU CLAIRE, WI	1,044	1,604	54.01	49.66	48.9	27.1	31.0	28.8	22.9	20.0	20.4
EL CENTRO, CA	1,876	1,719	21.77	19.76	10.4	64.7	52.9	55.8	5.8	4.6	2.2
EL PASO, TX	5,288	2,979	27.77	27.54	20.4	53.1	48.9	51.3	10.8	7.9	6.2
ELIZABETHTOWN, KY	802	766	48.39	43.98	37.9	27.8	24.9	28.2	17.2	13.5	13.6
ELKHART-GOSHEN, IN	1,558	1,341	67.33	57.43	53.2	21.2	17.7	17.1	32.1	20.6	20.6
ELMIRA, NY	302	368	50.68	42.06	44.6	20.2	20.4	21.6	25.5	14.8	16.8
ERIE, PA	986	1,825	49.37	45.96	44.3	22.0	16.9	18.0	20.1	14.4	16.4
EUGENE-SPRINGFIELD, OR	4,124	4,092	38.87	42.97	33.1	27.0	29.7	27.8	12.4	13.2	8.2
EVANSVILLE, IN-KY	2,584	3,066	60.99	53.11	48.5	26.4	24.8	26.0	31.6	23.7	21.5
FAIRBANKS, AK	765	605	40.43	46.22	42.6	12.5	16.0	12.5	10.8	10.8	10.9
FAJARDO, PR	372	280	9.70	15.00	8.1	95.4	97.5	78.7	1.9	3.9	1.6
FARGO, ND-MN	1,364	1,642	57.66	54.15	49.3	22.7	27.8	23.2	22.8	19.2	17.9
FARMINGTON, NM	1,014	665	29.84	23.39	18.0	40.2	34.6	36.3	12.5	3.8	3.7
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	6,309	4,552	37.20	39.90	31.6	13.6	16.2	16.3	13.2	12.8	9.5
FAYETTEVILLE, NC	2,374	1,996	41.84	36.42	29.5	59.3	53.9	55.1	16.5	10.3	8.3
FLAGSTAFF, AZ	1,489	1,502	24.53	23.69	19.0	36.1	44.4	41.9	7.2	5.3	4.0
FLINT, MI	4,351	4,601	54.69	51.64	44.3	24.8	22.9	18.7	24.5	20.0	15.9
FLORENCE-MUSCLE SHOALS, AL	1,405	793	55.27	46.13	46.0	24.6	22.1	24.7	26.7	21.1	20.1
FLORENCE, SC	1,547	937	48.89	42.01	38.5	48.9	48.8	49.0	22.5	15.2	13.9
FOND DU LAC, WI	796	772	55.74	57.98	53.6	8.9	8.4	7.4	22.4	18.6	18.2
FORT COLLINS-LOVELAND, CO	4,232	4,317	43.96	48.49	39.7	21.3	19.7	21.0	16.1	16.2	12.4
FORT SMITH, AR-OK	2,073	1,394	44.38	40.28	34.7	28.8	29.8	33.2	17.3	11.7	10.7
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	3,097	2,127	35.46	39.12	31.3	37.9	34.9	37.7	13.7	11.2	9.0
FORT WAYNE, IN	4,075	3,696	65.12	61.02	56.3	28.3	24.7	22.5	34.8	28.6	25.9
FRESNO, CA	11,487	9,992	26.31	24.51	16.1	63.1	62.6	59.5	11.9	9.0	5.2
GADSDEN, AL	942	662	52.15	44.07	40.3	18.6	17.2	17.5	24.9	15.7	15.4
GAINESVILLE, FL	3,185	2,358	37.28	34.53	29.4	38.9	38.3	37.8	17.7	14.2	11.8
GAINESVILLE, GA	2,048	1,644	48.09	47.38	36.0	23.9	23.8	21.1	15.9	14.0	9.8
GLENS FALLS, NY	1,201	775	42.29	40.84	35.4	26.0	28.8	24.7	14.3	11.2	10.7
GOLDSBORO, NC	485	601	53.25	31.73	30.1	47.6	36.6	40.2	31.6	12.5	10.9
GRAND FORKS, ND-MN	640	565	52.32	44.12	42.5	21.9	27.3	22.6	19.0	14.6	13.1
GRAND JUNCTION, CO	2,394	2,239	34.42	37.97	29.2	41.4	41.5	42.0	11.3	12.5	8.5
GRAND RAPIDS-WYOMING, MI	7,696	8,518	59.48	59.43	52.9	31.3	29.5	28.4	26.7	24.5	21.5
GREAT FALLS, MT	639	619	35.48	33.06	31.8	21.4	23.7	22.3	13.2	9.5	11.3
GREELEY, CO	3,203	3,484	38.08	41.63	29.6	23.6	26.1	21.7	12.5	12.1	6.9
GREEN BAY, WI	3,022	3,186	54.24	52.18	50.7	26.7	26.8	25.5	21.2	18.7	18.8
GREENSBORO-HIGH POINT, NC	6,422	5,588	48.03	46.15	40.0	34.7	34.6	33.1	21.1	17.1	14.4
GREENVILLE-MAULDIN-EASLEY, SC	6,489	5,236	48.59	46.02	38.9	33.4	29.8	30.6	23.0	18.0	14.8
GREENVILLE, NC	1,662	1,225	42.15	36.20	30.9	44.2	32.6	37.6	18.9	10.2	9.0
GUAYAMA, PR	225	169	11.11	10.65	13.8	86.2	79.3	78.8	0.4	2.4	3.4

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MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
GULFPORT-BILOXI, MS	2,236	1,017	31.03	28.57	26.1	26.1	24.5	26.3	9.7	7.8	8.2
HAGERSTOWN-MARTINSBURG, MD-WV	3,456	3,572	41.62	40.55	35.0	23.6	24.6	26.0	14.1	13.6	10.7
HANFORD-CORCORAN, CA	1,676	1,364	28.16	26.28	18.7	59.8	56.2	55.2	10.3	8.9	5.3
HARRISBURG-CARLISLE, PA	4,769	3,895	53.18	49.48	47.2	23.7	21.5	23.3	21.5	19.0	17.6
HARRISONBURG, VA	1,205	792	43.29	38.31	40.2	32.6	35.4	35.8	14.5	13.1	12.7
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	12,645	10,587	60.59	58.67	51.5	27.6	30.0	25.2	25.5	23.6	19.7
HATTIESBURG, MS	1,463	750	37.27	27.51	27.9	24.5	19.7	26.1	13.7	7.2	8.3
HICKORY-LENOIR-MORGANTON, NC	2,682	2,404	51.19	48.90	42.5	15.7	15.9	15.3	24.0	20.5	15.4
HINESVILLE-FORT STEWART, GA	461	391	28.21	27.32	24.8	100.0	100.0	100.0	8.9	6.5	7.2
HOLLAND-GRAND HAVEN, MI	2,630	3,107	65.82	63.44	58.5	21.4	22.3	20.8	29.4	25.2	21.7
HONOLULU, HI	8,896	7,522	33.99	31.68	24.3	70.4	70.6	68.5	12.4	9.3	7.1
HOT SPRINGS, AR	1,347	709	36.41	37.16	31.3	11.6	9.0	11.4	16.5	12.8	11.4
HOUMA-BAYOU CANE-THIBODAU, LA	1,627	846	45.63	35.93	34.7	32.8	31.6	32.9	17.4	9.6	11.0
HOUSTON-SUGAR LAND-BAYTOWN, TX	52,490	42,968	42.54	43.25	32.4	40.5	40.6	37.6	16.0	14.3	9.9
HUNTINGTON-ASHLAND, WV-KY-OH	1,668	1,572	50.85	40.81	39.5	19.8	16.5	18.8	23.2	14.3	13.9
HUNTSVILLE, AL	5,090	3,951	48.39	46.00	40.2	36.3	32.0	32.9	23.4	19.2	16.4
IDAHO FALLS, ID	1,559	1,415	49.05	47.52	39.8	29.0	28.6	27.7	19.2	16.8	13.2
INDIANAPOLIS-CARMEL, IN	20,616	16,650	54.38	53.27	45.6	26.7	27.8	22.8	26.5	24.2	19.3
IOWA CITY, IA	1,427	872	53.40	45.09	51.7	32.7	25.1	34.8	22.6	16.6	22.1
ITHACA, NY	334	455	45.79	33.92	45.1	28.1	23.1	28.8	16.2	10.6	17.4
JACKSON, MI	1,624	1,749	59.59	56.20	50.5	20.1	21.7	16.4	26.9	22.3	20.0
JACKSON, MS	5,398	3,090	42.13	37.16	27.4	36.2	35.5	34.7	18.7	13.9	8.6
JACKSON, TN	995	689	47.07	53.50	37.8	27.4	26.7	25.4	20.9	22.2	14.0
JACKSONVILLE, FL	21,246	17,484	41.69	43.95	35.9	35.3	34.7	35.1	16.7	15.6	12.2
JACKSONVILLE, NC	1,608	956	23.78	20.95	17.9	44.5	36.3	38.6	7.3	4.6	3.2
JANESVILLE, WI	2,124	1,582	62.36	59.09	54.1	22.2	16.8	17.5	28.4	24.3	21.9
JEFFERSON CITY, MO	1,735	802	61.36	60.78	55.5	20.9	29.2	25.1	26.6	23.0	23.2
JOHNSON CITY, TN	1,656	1,157	43.31	41.37	36.1	16.9	17.5	17.5	18.0	14.2	12.8
JOHNSTOWN, PA	394	527	46.51	43.19	40.0	9.9	11.2	13.5	21.7	14.8	14.4
JONESBORO, AR	806	571	44.10	39.11	32.3	21.7	20.1	19.6	16.7	12.4	10.9
JOPLIN, MO	1,678	1,275	54.02	50.36	44.4	16.1	17.3	16.5	25.0	21.3	18.5
KALAMAZOO-PORTAGE, MI	2,534	3,264	53.21	53.36	45.7	35.4	30.5	30.3	25.3	22.5	18.5
KANKAKEE-BRADLEY, IL	853	1,353	53.70	46.89	41.1	19.8	21.2	17.6	19.8	15.7	13.0
KANSAS CITY, MO-KS	24,286	24,845	53.43	60.00	47.0	30.5	30.6	27.9	24.4	25.8	18.6
KENNEWICK-PASCO-RICHLAND, WA	2,167	2,285	50.98	47.90	41.7	30.8	30.4	26.6	21.4	20.0	15.6
KILLEEN-TEMPLE-FORT HOOD, TX	2,231	1,366	36.95	32.02	24.6	48.2	46.2	43.0	12.5	8.9	6.7
KINGSPORT-BRISTOL-BRISTOL, TN-VA	2,087	1,575	53.05	44.04	40.4	28.3	23.6	25.6	23.9	17.1	15.6
KINGSTON, NY	1,691	1,434	41.58	34.00	33.2	25.5	24.1	23.1	14.3	8.4	8.4
KNOXVILLE, TN	8,049	6,997	49.49	47.84	40.2	27.3	28.4	27.6	22.7	19.5	15.3
KOKOMO, IN	870	852	67.02	62.59	57.5	26.7	23.8	20.5	34.1	32.1	26.4
LA CROSSE, WI-MN	1,346	776	48.94	48.77	45.9	21.4	25.6	20.5	18.7	17.6	16.6
LAFAYETTE, IN	1,775	1,189	58.11	50.60	45.8	23.4	19.8	22.9	27.2	20.0	19.0
LAFAYETTE, LA	2,516	1,714	43.92	39.38	35.6	36.6	33.3	37.2	18.3	13.5	12.5
LAKE CHARLES, LA	1,338	852	42.23	40.34	36.6	24.7	23.7	22.2	17.1	14.0	13.6
LAKELAND-WINTER HAVEN, FL	9,868	7,615	33.86	33.59	26.2	29.7	31.7	28.8	10.5	9.2	6.8
LANCASTER, PA	4,211	3,640	54.56	52.22	49.5	22.1	19.2	18.5	21.0	17.3	16.5
LANSING-EAST LANSING, MI	4,472	4,799	60.70	60.17	51.8	31.0	30.3	26.0	27.9	25.6	20.6
LAREDO, TX	813	563	24.65	24.68	12.6	38.9	35.5	39.3	11.2	3.8	3.4
LAS CRUCES, NM	1,604	1,697	22.02	17.25	18.1	49.2	48.1	49.2	8.3	4.2	4.7
LAS VEGAS-PARADISE, NV	33,590	34,288	29.89	34.11	20.6	43.4	46.2	42.2	9.8	8.9	4.5
LAWRENCE, KS	1,065	1,396	49.01	59.90	44.5	22.4	19.8	20.6	21.5	24.1	18.4

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	Fannie Mae	Freddie Mac									
LAWTON, OK	766	642	38.61	38.47	29.5	59.5	62.3	56.8	17.9	14.0	11.9
LEBANON, PA	943	995	53.52	50.15	46.2	14.4	12.8	12.6	20.4	16.1	15.7
LEWISTON-AUBURN, ME	1,160	810	45.13	48.30	42.6	16.6	14.4	13.0	15.1	13.4	12.6
LEWISTON, ID-WA	573	594	43.63	39.49	36.3	37.5	33.5	35.7	15.4	16.6	11.6
LEXINGTON-FAYETTE, KY	4,458	4,507	47.12	49.28	42.8	28.5	28.0	28.6	20.4	21.3	17.9
LIMA, OH	793	910	61.32	51.62	50.6	27.6	23.1	23.4	29.0	22.0	21.2
LINCOLN, NE	3,018	2,417	64.10	56.75	54.8	20.6	16.9	18.3	30.7	24.1	22.9
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	7,152	4,985	45.23	43.40	37.6	24.9	21.9	22.6	20.8	14.5	12.7
LOGAN, UT-ID	1,055	1,250	42.79	44.67	36.2	28.2	27.9	26.8	16.4	14.2	11.6
LONGVIEW, TX	1,048	817	48.87	37.88	31.4	30.4	26.9	29.4	21.2	11.1	10.4
LONGVIEW, WA	1,364	1,239	38.98	44.40	34.2	16.6	16.9	17.3	13.6	15.0	9.7
LOS ANGELES-LONG BEACH-SANTA ANA, CA	95,149	79,406	24.99	21.02	13.3	67.2	67.6	63.9	10.3	5.9	3.4
LOUISVILLE-JEFFERSON COUNTY, KY-IN	11,143	12,942	51.18	49.06	42.9	27.4	23.4	26.4	23.2	20.1	17.6
LUBBOCK, TX	1,880	1,510	29.98	27.98	22.2	30.9	31.3	29.1	12.1	9.2	6.8
LYNCHBURG, VA	2,398	1,780	45.60	43.48	39.1	19.8	20.6	20.6	18.8	16.6	14.0
MACON, GA	1,891	1,725	48.61	45.93	37.7	32.4	32.5	32.0	22.3	18.4	13.8
MADERA, CA	2,139	1,926	25.68	22.64	14.9	65.6	60.6	63.6	9.2	5.7	3.5
MADISON, WI	5,131	5,785	51.65	53.27	48.5	25.0	26.3	24.9	18.7	18.5	16.5
MANCHESTER-NASHUA, NH	4,809	4,539	51.02	50.60	46.1	23.6	24.2	24.9	16.9	15.8	15.0
MANSFIELD, OH	952	767	62.28	56.21	47.5	27.3	25.2	21.4	28.9	22.8	18.9
MAYAGUEZ, PR	425	190	12.24	17.99	14.8	81.6	88.4	58.4	5.4	12.2	4.2
MCALLEN-EDINBURG-MISSION, TX	2,339	1,921	16.41	14.81	11.8	56.9	52.5	55.4	5.0	2.4	3.4
MEDFORD, OR	2,590	2,406	33.67	33.15	24.6	21.9	23.2	22.6	12.1	10.4	6.6
MEMPHIS, TN-MS-AR	14,279	10,332	44.17	48.21	33.9	31.0	35.2	29.1	19.0	19.9	11.7
MERCED, CA	3,504	3,043	18.95	16.06	9.6	63.5	62.6	61.0	6.7	5.0	2.3
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	77,992	69,772	29.32	28.38	19.9	56.7	59.9	56.8	10.9	8.3	6.0
MICHIGAN CITY-LA PORTE, IN	915	941	60.67	55.59	49.9	23.3	17.2	18.5	29.9	24.1	20.5
MIDLAND, TX	1,092	889	39.91	32.36	27.3	26.3	21.5	23.6	16.1	9.7	8.6
MILWAUKEE-WAUKESHA-WEST ALLIS, WI	15,942	17,658	50.90	55.26	44.9	32.8	37.8	28.2	22.2	25.8	17.0
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	37,929	43,362	60.65	60.47	53.2	32.9	32.5	30.6	25.8	25.7	19.9
MISSOULA, MT	1,453	1,232	29.55	36.42	33.8	24.3	22.6	24.2	10.0	10.3	11.1
MOBILE, AL	4,225	2,769	44.21	42.26	36.6	24.8	27.3	24.8	15.4	12.9	11.2
MODESTO, CA	7,550	7,072	24.78	22.93	14.5	61.8	61.9	60.3	8.1	6.1	3.2
MONROE, LA	1,342	665	46.65	40.19	34.7	22.6	16.2	22.6	20.7	13.2	12.2
MONROE, MI	1,690	1,587	63.38	58.86	53.3	31.8	26.8	25.9	25.8	19.5	17.9
MONTGOMERY, AL	4,411	2,498	44.75	46.54	38.2	28.2	28.7	26.9	18.3	16.8	13.4
MORGANTOWN, WV	695	608	32.70	28.17	33.1	21.6	27.3	26.8	14.9	8.8	11.2
MORRISTOWN, TN	1,117	913	52.35	41.61	35.7	23.4	21.7	24.3	18.7	11.7	11.2
MOUNT VERNON-ANACORTES, WA	1,369	1,369	34.96	39.25	29.0	27.0	28.3	25.4	8.4	9.1	5.2
MUNCIE, IN	839	782	60.61	50.45	48.9	28.8	21.5	21.3	31.8	20.1	20.8
MUSKEGON-NORTON SHORES, MI	1,763	1,956	62.24	53.15	51.9	27.2	22.7	21.9	31.4	23.4	19.8
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	7,674	5,644	24.71	26.53	20.8	21.5	18.2	18.0	8.0	7.9	5.8
NAPA, CA	949	863	35.11	35.42	24.2	50.7	51.4	54.5	11.9	9.0	5.9
NAPLES-MARCO ISLAND, FL	4,728	4,552	30.59	28.09	21.5	42.5	42.8	44.0	10.6	8.2	6.2
NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	20,484	16,881	46.88	48.84	41.5	24.1	25.6	27.0	19.0	19.7	15.5
NEW HAVEN-MILFORD, CT	9,388	7,998	55.96	55.63	47.0	35.6	37.4	31.4	23.6	21.9	16.9
NEW ORLEANS-METAIRIE-KENNER, LA	10,737	8,110	34.85	34.68	29.1	29.1	30.8	32.3	12.6	9.9	8.9
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ	130,570	105,946	30.37	26.68	21.8	40.8	41.8	38.4	9.9	6.7	5.6
NILES-BENTON HARBOR, MI	1,512	1,602	46.64	44.94	38.5	25.3	22.7	18.1	18.0	16.5	13.5
NORWICH-NEW LONDON, CT	3,028	2,325	53.21	54.58	46.7	22.9	24.5	21.0	19.2	18.2	15.4
OCALA, FL	7,347	4,087	31.19	33.84	26.5	21.6	28.1	29.4	8.9	8.7	6.8

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	Fannie Mae	Freddie Mac									
OCEAN CITY, NJ	2,200	1,890	27.88	25.74	21.6	42.0	40.5	37.7	13.9	11.0	8.3
ODESSA, TX	666	387	46.64	35.83	28.0	37.1	34.6	38.2	16.2	9.2	7.7
OGDEN-CLEARFIELD, UT	7,925	7,481	52.32	52.52	42.2	26.2	23.2	22.1	19.0	18.4	12.8
OKLAHOMA CITY, OK	12,135	9,290	44.41	43.35	36.9	28.2	27.5	27.2	20.4	17.0	15.3
OLYMPIA, WA	3,434	3,431	43.17	45.25	36.1	32.4	34.2	31.6	11.8	12.1	8.1
OMAHA-COUNCIL BLUFFS, NE-IA	9,202	7,320	59.34	52.12	48.4	27.9	26.8	25.9	29.7	23.0	20.5
ORLANDO-KISSIMMEE, FL	40,595	34,224	35.55	38.03	27.0	45.4	48.9	44.8	12.9	12.8	8.1
OSHKOSH-NEENAH, WI	1,415	1,221	58.91	56.04	51.6	29.0	26.0	26.6	24.7	20.7	19.4
OWENSBORO, KY	570	975	61.29	51.72	47.7	29.3	21.1	26.3	31.4	22.8	21.5
OXNARD-THOUSAND OAKS-VENTURA, CA	6,239	5,534	38.59	37.25	25.7	55.5	57.2	54.6	14.7	10.5	6.9
PALM BAY-MELBOURNE-TITUSVILLE, FL	10,263	8,445	42.57	43.27	35.2	35.2	34.9	34.3	17.2	14.2	11.8
PANAMA CITY-LYNN HAVEN, FL	2,587	1,909	27.34	25.75	23.0	17.2	14.8	15.4	12.7	8.7	7.6
PARKERSBURG-MARIETTA-VIENNA, WV-OH	876	655	52.15	44.72	42.0	29.2	27.3	26.9	22.9	18.4	17.1
PASCAGOULA, MS	1,541	701	37.89	39.85	31.6	18.6	20.3	23.4	13.5	12.1	9.8
PENSACOLA-FERRY PASS-BRENT, FL	6,146	4,329	39.07	37.68	32.4	27.6	25.5	26.1	15.1	12.8	11.2
PEORIA, IL	2,851	2,680	59.80	57.15	50.6	31.4	27.5	26.0	31.5	23.5	21.8
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD	65,978	57,756	50.36	49.26	43.1	38.5	36.2	33.4	22.3	19.7	16.5
PHOENIX-MESA-SCOTTSDALE, AZ	82,196	80,101	40.64	42.56	31.3	45.1	46.4	43.4	15.9	15.4	10.2
PINE BLUFF, AR	536	307	44.77	40.15	37.4	40.3	34.5	31.9	23.8	15.3	13.7
PITTSBURGH, PA	14,776	13,658	48.60	45.64	40.1	29.1	26.3	25.5	21.3	17.7	14.9
PITTSFIELD, MA	845	645	49.15	46.26	43.6	28.4	26.0	26.2	21.2	17.6	15.6
POCATELLO, ID	1,217	875	48.95	49.01	40.5	33.6	32.3	27.3	21.5	20.1	16.4
PONCE, PR	753	507	8.70	8.28	7.2	72.5	56.0	51.5	0.5	1.6	1.4
PORT ST. LUCIE, FL	8,157	6,305	30.61	30.18	22.7	25.5	28.8	26.4	9.8	7.5	5.9
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	7,122	5,810	44.88	46.07	42.6	27.2	26.2	26.7	15.2	13.6	13.0
PORTLAND-VANCOUVER-BEAVERTON, OR-WA	31,735	31,562	44.43	48.31	37.4	35.8	36.5	35.6	15.4	16.9	11.0
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	6,437	5,996	43.22	39.74	34.8	28.5	26.8	26.6	14.8	10.4	9.8
PRESCOTT, AZ	3,958	3,763	27.37	30.93	22.8	12.3	11.5	12.1	8.3	6.4	4.4
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	17,164	15,188	43.28	43.96	35.7	27.9	30.0	26.6	14.8	12.9	10.3
PROVO-OREM, UT	6,984	7,050	40.18	42.55	32.4	19.1	20.0	18.2	11.1	10.8	6.5
PUEBLO, CO	1,771	1,796	40.80	45.11	33.6	44.4	46.4	42.6	16.9	17.4	12.3
PUNTA GORDA, FL	3,344	2,520	35.32	33.33	25.3	16.5	18.8	17.1	12.9	9.8	7.2
RACINE, WI	1,841	2,516	52.12	54.51	49.1	22.4	25.8	22.3	20.7	21.1	17.2
RALEIGH-CARY, NC	14,688	13,222	48.40	49.61	41.2	39.2	38.1	37.0	20.8	21.0	15.2
RAPID CITY, SD	1,140	1,057	44.08	40.79	42.5	23.5	20.9	21.4	18.8	14.1	15.2
READING, PA	3,884	3,640	52.82	52.62	47.5	19.6	15.5	15.5	21.9	20.4	18.7
REDDING, CA	2,383	2,203	31.31	29.30	20.8	30.9	29.6	29.7	10.9	8.2	5.0
RENO-SPARKS, NV	6,022	5,902	36.79	37.68	28.3	25.4	26.8	26.0	12.5	10.2	7.5
RICHMOND, VA	18,498	13,453	50.04	50.96	45.2	42.4	44.6	43.2	21.8	20.8	17.5
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	68,164	58,365	25.49	22.50	13.7	62.1	63.8	60.4	10.5	6.7	3.9
ROANOKE, VA	3,443	2,629	49.38	49.04	44.3	35.8	38.2	37.5	22.1	19.6	17.3
ROCHESTER, MN	1,811	2,111	56.56	60.30	52.6	29.0	29.4	28.5	24.9	26.3	21.3
ROCHESTER, NY	5,386	5,787	51.83	51.63	48.9	29.3	25.4	24.1	23.0	21.5	20.4
ROCKFORD, IL	4,537	4,052	59.96	55.06	49.7	26.7	21.3	22.8	26.0	21.3	20.2
ROCKY MOUNT, NC	905	794	50.69	43.52	33.6	60.4	59.4	59.5	26.3	15.8	10.8
ROME, GA	701	690	45.67	44.82	37.7	21.4	21.4	24.2	19.3	20.7	14.5
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	28,334	25,106	32.95	31.70	21.9	45.0	46.4	42.4	13.0	10.1	6.4
SAGINAW-SAGINAW TOWNSHIP NORTH, MI	1,171	1,384	54.16	50.18	46.2	22.6	16.9	17.2	25.4	20.4	18.9
SALEM, OR	4,393	4,593	43.09	46.83	35.4	27.4	30.6	26.5	14.2	16.3	10.0
SALINAS, CA	2,472	2,039	23.21	24.23	14.9	75.8	74.0	73.8	8.7	6.5	4.3
SALISBURY, MD	1,456	1,288	41.64	42.55	37.3	17.2	21.2	20.7	14.0	14.3	11.9

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MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
SALT LAKE CITY, UT	16,641	16,688	46.83	48.45	37.4	26.6	27.0	25.0	16.9	17.4	11.3
SAN ANGELO, TX	657	490	38.70	32.84	32.6	39.9	36.3	42.3	11.5	8.7	9.2
SAN ANTONIO, TX	17,157	12,534	36.08	33.11	25.9	41.2	41.8	37.9	15.0	11.6	8.0
SAN DIEGO-CARLSBAD-SAN MARCOS, CA	26,253	21,711	27.43	23.03	14.4	54.8	54.1	53.5	10.6	5.9	3.7
SAN FRANCISCO-OAKLAND-FREMONT, CA	28,399	23,123	44.51	43.37	30.3	71.0	70.1	68.0	17.7	13.8	8.5
SAN GERMAN-CABO ROJO, PR	588	202	8.13	8.91	6.6	95.2	38.6	86.2	0.2	2.0	0.7
SAN JOSE-SUNNYVALE-SANTA CLARA, CA	8,851	7,987	51.17	51.81	36.3	73.8	74.8	72.2	20.7	16.8	10.3
SAN JUAN-CAGUAS-GUAYNABO, PR	11,414	7,293	9.62	12.12	8.4	60.9	59.6	54.6	2.4	3.4	2.1
SAN LUIS OBISPO-PASO ROBLES, CA	2,601	2,102	24.99	22.23	15.7	40.4	41.5	41.1	9.2	5.4	3.8
SANDUSKY, OH	721	557	54.55	46.80	47.4	28.3	23.3	24.6	27.6	18.8	20.3
SANTA BARBARA-SANTA MARIA-GOLETA, CA	2,882	2,195	31.55	27.47	19.4	63.5	59.1	59.0	14.1	8.2	6.6
SANTA CRUZ-WATSONVILLE, CA	1,394	1,261	33.28	33.91	25.6	40.3	36.8	38.9	13.1	11.7	9.5
SANTA FE, NM	2,132	1,762	36.70	31.73	26.5	50.7	48.0	49.1	15.7	11.0	9.1
SANTA ROSA-PETALUMA, CA	4,114	3,445	36.64	34.60	24.5	42.9	41.5	41.2	12.0	9.3	6.1
SARASOTA-BRADENTON-VENICE, FL	12,290	9,720	35.75	34.63	27.0	26.7	27.6	26.8	14.2	12.3	9.5
SAVANNAH, GA	4,574	3,362	38.55	40.51	30.7	37.6	36.2	35.4	14.7	13.2	9.6
SCRANTON--WILKES-BARRE, PA	3,570	2,830	51.33	50.92	42.3	28.1	26.5	24.0	21.4	19.5	16.0
SEATTLE-TACOMA-BELLEVUE, WA	47,670	49,213	41.07	43.47	32.7	38.1	38.2	35.8	13.9	14.1	9.1
SEBASTIAN-VERO BEACH, FL	2,296	1,838	35.18	37.15	0.0	56.5	54.2	0.0	11.8	11.0	0.0
SHEBOYGAN, WI	1,199	1,118	55.42	54.64	51.3	19.0	19.8	16.6	22.5	19.7	19.9
SHERMAN-DENISON, TX	938	611	41.15	39.90	30.7	16.4	17.8	16.3	18.3	13.8	10.2
SHREVEPORT-BOSSIER CITY, LA	3,834	2,266	45.43	39.11	34.7	26.0	28.3	26.5	19.4	14.6	11.3
SIOUX CITY, IA-NE-SD	1,200	813	64.84	50.57	50.1	26.5	21.3	24.5	33.1	21.6	22.1
SIOUX FALLS, SD	1,912	1,871	52.02	48.59	48.7	21.3	15.6	18.5	23.3	17.8	19.3
SOUTH BEND-MISHAWAKA, IN-MI	2,806	2,559	59.88	59.26	48.6	27.9	28.8	22.4	32.6	27.7	22.1
SPARTANBURG, SC	2,753	2,022	56.16	51.12	44.6	24.2	26.9	25.8	25.3	20.3	16.5
SPOKANE, WA	6,475	5,698	43.84	44.34	37.1	39.9	36.9	37.1	18.6	19.0	14.7
SPRINGFIELD, IL	2,597	1,144	56.75	55.17	50.0	20.3	21.7	18.9	26.5	24.7	21.9
SPRINGFIELD, MA	6,060	4,978	56.05	58.82	47.5	34.4	39.0	29.0	22.2	23.5	16.4
SPRINGFIELD, MO	4,702	4,548	47.57	49.39	42.2	29.9	28.7	29.7	21.6	20.3	16.8
SPRINGFIELD, OH	1,146	1,183	57.01	59.13	48.4	32.6	31.3	26.5	24.9	25.1	20.3
ST. CLOUD, MN	1,516	1,834	57.86	58.44	52.2	27.0	26.7	25.7	21.7	21.3	18.3
ST. GEORGE, UT	2,340	2,663	24.18	24.83	17.7	21.4	21.7	21.1	6.7	5.5	3.3
ST. JOSEPH, MO-KS	1,033	830	56.34	55.30	48.1	24.8	27.5	25.1	23.6	22.4	18.5
ST. LOUIS, MO-IL	36,810	33,406	55.22	56.22	48.2	31.5	34.6	29.9	25.8	25.9	19.8
STATE COLLEGE, PA	704	906	43.07	39.64	41.1	29.0	28.4	29.1	18.0	14.0	14.9
STOCKTON, CA	8,796	8,217	24.62	23.04	14.0	56.8	55.4	50.8	10.1	7.3	3.9
SUMTER, SC	757	445	46.98	40.09	36.3	48.9	50.3	49.1	23.8	14.3	13.0
SYRACUSE, NY	3,086	2,918	47.12	46.35	40.8	27.2	25.8	24.5	19.7	17.4	14.5
TALLAHASSEE, FL	4,374	3,307	38.24	36.28	33.7	55.1	52.5	52.9	15.5	12.5	12.3
TAMPA-ST. PETERSBURG-CLEARWATER, FL	46,587	39,164	37.06	37.10	29.3	41.1	43.0	41.1	14.5	12.8	9.7
TERRE HAUTE, IN	779	1,028	56.20	50.29	43.3	28.2	21.7	22.5	30.7	21.5	17.5
TEXARKANA, TX-TEXARKANA, AR	729	454	47.19	37.01	30.4	25.4	26.2	28.4	22.1	11.3	9.1
TOLEDO, OH	6,504	6,026	57.70	47.73	46.6	28.5	20.0	22.2	28.3	18.1	19.7
TOPEKA, KS	1,925	2,560	58.47	69.37	51.4	24.9	19.8	20.0	28.7	30.0	22.2
TRENTON-EWING, NJ	3,981	3,337	55.78	56.72	47.9	51.1	49.1	44.5	26.4	25.1	20.7
TUCSON, AZ	17,028	13,803	33.49	35.75	27.4	41.4	45.2	41.7	13.1	12.9	9.0
TULSA, OK	8,181	7,427	48.72	46.64	38.5	33.1	27.7	27.8	22.3	17.6	14.8
TUSCALOOSA, AL	2,228	1,284	41.13	38.11	36.1	35.4	33.9	35.8	17.2	12.8	12.9
TYLER, TX	1,709	1,123	41.29	33.45	30.0	28.3	23.9	25.6	18.4	12.4	10.1
UTICA-ROME, NY	1,073	1,174	51.49	47.07	43.0	21.8	19.9	19.2	21.4	16.9	14.0

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	Fannie Mae	Freddie Mac									
VALDOSTA, GA	751	807	37.47	32.35	28.1	39.0	38.7	42.1	17.5	10.4	10.5
VALLEJO-FAIRFIELD, CA	5,669	4,775	35.80	36.57	23.0	68.1	68.8	65.6	12.2	9.5	4.6
VICTORIA, TX	486	381	42.80	29.20	25.1	55.3	52.0	52.8	20.6	9.6	8.8
VINELAND-MILLVILLE-BRIDGETON, NJ	1,665	1,204	46.39	44.52	37.3	55.9	54.8	49.4	16.2	15.8	11.4
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	24,324	18,614	43.61	44.97	37.1	49.7	50.7	48.5	17.1	16.6	12.5
VISALIA-PORTERVILLE, CA	5,669	4,909	28.23	26.41	19.1	61.5	62.9	61.1	11.4	8.5	5.6
WACO, TX	1,406	927	40.43	40.48	30.3	33.0	32.1	35.0	16.3	14.7	10.3
WARNER ROBINS, GA	1,562	1,095	52.46	48.62	41.4	17.3	15.7	19.3	22.4	17.4	14.1
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV	75,306	67,846	58.17	60.31	48.1	65.6	68.3	63.4	25.3	24.1	17.3
WATERLOO-CEDAR FALLS, IA	1,634	1,267	60.41	56.51	51.6	27.4	24.2	24.4	28.3	27.3	22.6
WAUSAU, WI	987	915	56.25	56.49	51.8	19.7	18.9	19.1	22.6	23.5	21.7
WEIRTON-STEUBENVILLE, WV-OH	664	558	55.96	47.49	43.8	12.5	16.7	13.6	22.0	18.2	14.6
WENATCHEE, WA	1,337	1,446	35.34	36.65	30.7	37.5	34.9	35.1	11.9	12.7	8.8
WHEELING, WV-OH	665	595	51.16	50.43	44.4	16.8	19.5	18.2	21.3	21.5	18.1
WICHITA FALLS, TX	769	538	45.42	34.39	33.5	19.9	18.6	19.8	18.7	8.3	10.4
WICHITA, KS	5,836	5,419	58.12	67.32	49.2	30.7	27.3	27.3	28.0	28.0	19.7
WILLIAMSPORT, PA	470	627	51.64	46.14	42.1	13.0	10.8	10.8	20.4	16.6	14.7
WILMINGTON, NC	6,299	5,877	30.55	30.24	24.5	28.0	29.0	29.1	11.4	10.8	8.2
WINCHESTER, VA-WV	1,630	1,618	40.71	38.42	32.6	17.7	17.2	21.9	13.7	11.8	11.4
WINSTON-SALEM, NC	4,044	3,875	48.86	46.05	43.5	33.1	31.6	33.1	21.7	17.3	16.7
WORCESTER, MA	9,029	8,547	50.61	50.46	42.4	26.3	27.1	25.2	18.3	16.3	13.9
YAKIMA, WA	1,688	1,680	40.13	41.68	33.1	37.7	43.2	37.3	17.2	14.9	11.7
YAUCO, PR	242	160	1.67	9.38	4.8	86.0	34.4	69.9	0.0	1.9	0.5
YORK-HANOVER, PA	4,674	4,151	49.96	50.42	44.2	17.8	16.9	16.8	17.4	16.0	14.4
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	4,035	3,445	56.17	54.56	46.8	19.1	19.4	15.7	23.5	21.0	17.3
YUBA CITY, CA	2,191	2,011	22.71	20.51	13.4	56.60	60.3	58.3	8.2	5.9	3.1
YUMA, AZ	2,806	1,849	27.15	23.03	22.2	38.52	35.8	34.3	9.7	6.1	6.1

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 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.