

Table 9-2005

**Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2005**

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	759	716	35.3 %*	38.6 %	30.8 %**	24.4 %*	17.9 %	26.1 %	14.7 %	13.7 %	10.2 %
AGUADILLIA- ISABELA-SAN SEBASTIAN, PR	1,282	884	5.3	11.0	6.2	96.2	58.3	86.8	0.9	2.7	0.8
AKRON, OH	6,903	8,307	51.7	56.2	51.0	24.3	30.6	26.9	23.7	27.4	22.6
ALBANY, GA	1,212	678	33.6	33.8	44.7	33.7	35.3	28.8	12.7	10.5	15.8
ALBANY-SCHENECTADY-TROY, NY	7,582	7724	44.8	51.6	33.7	28.6	29.4	41.8	15.3	21.0	13.9
ALBUQUERQUE, NM	11,790	10,559	36.4	39.8	34.7	54.8	54.4	54.9	14.5	14.6	12.6
ALEXANDRIA, LA	1,099	639	32.3	36.2	32.3	26.3	31.0	31.6	12.6	12.0	11.6
ALLEN TOWN-BETHLEHEM-EASTON, PA	10,043	9,802	44.7	46.3	43.4	31.6	31.7	31.8	18.1	18.7	16.2
ALTOONA, PA	738	761	59.5	47.1	43.6	29.0	29.2	24.5	27.8	21.5	18.4
AMARILLO, TX	2,503	1028	38.1	36.7	32.2	20.8	20.4	22.6	16.9	12.1	11.9
AMES, IA	691	651	55.8	50.8	52.8	13.7	16.4	16.0	20.2	16.7	17.8
ANCHORAGE, AK	4,023	4,840	47.8	45.3	45.5	36.8	41.0	38.3	17.0	15.5	14.9
ANDERSON, IN	1,220	1,142	54.3	59.1	53.3	29.8	35.6	31.6	25.1	27.5	21.3
ANDERSON, SC	1,639	1,427	46.6	48.3	44.6	24.2	23.0	27.2	19.0	20.1	17.1
ANN ARBOR, MI	4,566	4,602	55.2	54.4	54.9	31.0	31.0	31.5	22.8	21.7	21.3
ANNISTON, AL	959	751	47.7	46.2	41.6	12.2	10.5	13.0	17.5	15.3	15.1
APPLETON-OSHKOSH-NEENAH, WI	2,642	2,337	56.4	55.0	56.6	12.9	14.4	16.7	20.4	19.1	18.8
ASHEVILLE, NC	4,938	4,200	40.1	39.9	36.7	27.0	26.6	28.4	15.3	12.9	11.2
ATHENS, GA	1,681	2,045	38.5	37.6	35.2	28.8	31.8	32.5	15.1	14.6	13.4
ATLANTA, GA	66,071	72,164	52.1	55.1	49.6	40.1	44.8	42.7	22.9	23.6	19.7
ATLANTIC-CAPE MAY, NJ	5,078	4,486	42.6	43.2	38.4	43.7	45.0	44.2	13.6	13.1	11.3
AUBURN-OPELIKA, AL	1,517	1,022	39.3	39.1	37.7	29.1	25.6	27.9	13.5	13.1	12.7
AUGUSTA-AIKEN, GA-SC	4,804	3513	41.8	41.8	38.5	43.2	39.8	43.9	19.2	15.5	15.4
AUSTIN-SAN MARCOS, TX	15,766	14,311	38.2	41.6	36.4	41.7	42.5	44.3	15.3	16.4	12.7
BAKERSFIELD, CA	14,246	15,723	26.7	29.5	21.7	44.1	50.2	47.8	10.5	10.3	7.2
BALTIMORE, MD	40,350	44,321	51.4	53.6	49.1	37.2	38.6	38.8	21.0	21.1	17.9
BANGOR, ME	3,124	1,155	31.6	43.2	38.1	22.3	30.5	28.1	9.2	14.2	12.2
BARNSTABLE-YARMOUTH, MA	5,088	3764	39.9	36.1	32.9	30.3	31.4	31.8	14.6	9.8	8.3
BATON ROUGE, LA	6,977	5,044	41.7	45.4	39.6	31.3	32.7	34.1	16.6	18.2	15.1
BEAUMONT-PORT ARTHUR, TX	1,173	1,623	57.6	54.9	51.5	33.2	33.7	30.0	29.1	25.0	23.0
BELLINGHAM, WA	860	1,029	58.6	60.9	55.7	28.4	27.6	25.5	30.0	29.0	25.6
BENTON HARBOR, MI	1,649	1,427	36.9	32.4	31.6	21.4	22.0	20.9	12.9	10.2	10.0
BERGEN-PASSAIC, NJ	3,219	3,378	41.4	40.4	37.2	21.7	20.8	22.2	12.2	10.1	8.1
BILLINGS, MT	3,665	3,729	34.6	39.7	32.3	23.9	25.4	25.0	12.3	13.7	9.4
BILOXI-GULFPORT-PASCAGOULA, MS	2,005	1,584	41.3	40.9	39.6	27.7	26.3	27.0	15.5	12.7	12.3
BINGHAMTON, NY	984	1,294	46.5	49.6	44.2	22.3	22.6	22.7	19.4	21.1	15.8
BIRMINGHAM, AL	12,784	11,072	44.9	46.3	43.4	26.0	27.2	27.2	18.0	18.3	16.2

* Interpreted as follows: 35.3% of Fannie Mae's year 2005 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 30.8% of mortgages originated during 2005 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.
Additional footnotes follow the table.

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

MSA	Number of Mortgages 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	640	1,243	48.6	53.6	53.5	24.2	22.8	25.8	17.4	18.8
BLACKSBURG-CHRISTIANBURG-RADFORD, VA	1,162	1,377	45.1	41.8	44.1	12.4	12.0	12.4	18.2	12.3	14.8
BLOOMINGTON-NORMAL, IL	1,211	2,229	54.6	50.8	50.7	36.3	34.4	34.1	25.3	23.8	22.6
BLOOMINGTON, IN	1,395	1,635	47.9	46.7	46.1	30.0	23.5	29.1	20.8	20.0	19.2
BOISE CITY, ID	10,681	9,779	39.5	45.3	38.5	26.0	27.9	27.0	15.0	17.4	12.8
BOSTON, MA-NH	57,731	54,380	52.5	52.2	49.3	33.8	35.8	35.2	20.4	18.8	17.5
BOULDER-LONGMONT, CO	4,080	4,212	53.9	52.6	50.3	31.5	31.7	33.0	24.4	22.0	20.8
BOWLING GREEN, KY	849	1,325	35.7	39.9	37.3	19.8	21.4	32.4	12.8	13.5	14.0
BREMERTON-SILVERDALE, WA	3,977	3,906	40.2	43.9	39.0	19.2	19.7	19.6	12.9	14.1	10.9
BRIDGEPORT-STAMFORD-NORWALK, CT	9,520	8,269	58.2	61.7	56.6	42.5	50.5	47.6	29.5	30.6	26.8
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,297	1,763	16.6	18.0	16.3	42.4	42.7	45.5	8.0	4.5	5.1
BRUNSWICK, GA	996	1,168	31.2	29.8	30.5	26.9	28.3	31.4	11.3	10.2	11.4
BUFFALO-NIAGARA FALLS, NY	7,210	8,528	45.1	59.1	46.1	21.8	21.0	20.1	17.5	28.1	17.5
BURLINGTON-SOUTH BURLINGTON, VT	3,045	2,836	50.9	47.7	49.1	25.4	21.6	24.9	18.6	16.2	17.8
BURLINGTON, NC	1,055	1,163	51.1	46.5	45.0	23.5	27.4	26.4	22.4	19.3	17.2
CANTON-MASSILLON, OH	3,384	4,610	54.6	57.0	52.2	23.9	27.0	26.5	24.6	24.9	21.0
CAPE CORAL-FORT MYERS FL	13,101	14,362	30.0	33.1	23.8	25.5	28.7	28.4	9.2	8.9	5.9
CARSON CITY, NV	907	848	40.2	41.0	33.1	51.0	46.9	49.9	12.0	10.0	6.9
CASPER, WY	1,058	795	46.0	47.7	52.4	21.4	22.8	24.5	16.0	16.8	19.7
CEDAR RAPIDS, IA	2,651	3,418	63.2	56.8	57.8	26.6	24.4	28.3	29.3	26.4	25.1
CHAMPAIGN-URBANA, IL	1,677	2,618	49.1	46.9	46.1	28.9	24.5	28.4	20.6	18.3	18.0
CHARLESTON-NORTH CHARLESTON, SC	9,821	7,332	38.7	42.4	36.1	34.4	35.1	34.9	14.0	13.8	11.5
CHARLESTON, WV	1,670	1,583	42.9	36.0	40.1	26.2	23.9	30.9	16.5	12.6	15.1
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	19,673	19,414	47.0	51.3	45.5	31.4	33.3	33.0	20.0	22.5	17.7
CHARLOTTEVILLE, VA	3,070	2,230	43.7	47.2	44.7	23.2	23.9	26.0	16.4	17.8	16.1
CHATTANOOGA, TN-GA	5,144	4,615	47.3	48.9	45.1	28.0	32.0	32.3	19.3	20.0	18.4
CHEYENNE, WY	1,341	1,180	42.7	45.0	44.7	26.1	24.7	27.2	15.9	17.4	15.1
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI	125,877	156,729	48.4	50.8	45.7	37.5	41.7	41.3	18.0	18.5	16.0
CHICO, CA	3,118	3,107	31.1	28.6	24.3	28.3	28.6	30.6	11.3	8.9	6.8
CINCINNATI-MIDDLETOWN, OH-KY-IN	20,370	29,355	50.4	55.4	49.0	26.6	30.4	28.4	22.1	26.5	20.9
CLARKSVILLE, TN-KY	1,531	1,568	37.9	46.5	36.9	46.6	48.1	46.6	10.8	14.6	10.8
CLEVELAND-ELYRIA-MENTOR, OH	21,382	22,654	49.9	57.4	51.3	22.8	32.1	28.7	21.5	26.9	22.3
CLEVELAND, TN	881	991	43.3	42.1	42.8	7.8	10.2	11.9	16.9	17.5	15.1
COEUR D'ALENE, ID	2,767	3,076	34.4	37.4	32.6	14.2	14.3	13.3	9.5	9.4	7.7
COLLEGE STATION-BRYAN, TX	1,716	1,055	27.1	26.5	23.6	30.5	30.3	35.2	11.6	7.5	7.4
COLORADO SPRINGS, CO	8,219	9,401	44.3	48.9	43.2	25.9	30.7	28.7	18.1	18.9	15.3
COLUMBIA, MO	1,729	1,808	53.1	50.0	47.8	28.0	25.9	28.5	22.9	20.0	19.1
COLUMBIA, SC	8,175	6,023	49.3	51.0	46.8	31.4	33.6	34.6	22.5	22.9	19.7
COLUMBUS, GA-AL	2,463	1,990	41.9	40.2	35.8	36.5	35.0	38.1	16.9	16.2	13.5
COLUMBUS, IN	740	806	50.2	58.8	50.4	18.1	20.1	17.8	24.7	28.2	22.1
COLUMBUS, OH	17,940	22,509	48.9	53.4	47.6	27.0	32.5	29.0	21.3	25.8	20.2
CORPUS CHRISTI, TX	2,982	2,228	23.2	27.5	21.8	42.0	49.1	47.1	8.3	8.2	6.9
CORVALLIS, OR (MSA)	831	881	48.5	43.2	46.1	35.1	34.6	36.7	21.6	18.5	18.7
CUMBERLAND, MD-WV	841	517	44.8	42.9	42.2	20.7	24.6	24.5	19.9	14.3	15.6
DALLAS-FORT WORTH-ARLINGTON, TX	51,017	53,477	40.6	44.6	36.7	30.2	33.2	30.5	17.4	16.9	13.2
DALTON, GA	1,364	727	63.5	51.1	56.1	25.2	16.8	22.7	37.7	21.9	29.0
DANVILLE, IL	548	414	53.0	44.3	45.9	27.2	24.2	26.4	20.8	16.9	18.0
DANVILLE, VA	556	510	46.8	44.8	45.8	37.6	39.8	38.4	21.4	17.8	18.3
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,461	4,127	54.6	52.9	52.9	27.5	26.3	28.3	25.0	24.0	23.8
DAYTON, OH	6,523	11,296	51.3	54.3	48.9	32.3	35.2	31.3	23.4	25.4	20.4

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	DECATUR, AL	1,323	1,043	47.8	45.5	44.0	19.7	19.2	20.6	19.9	18.3
DECATUR, IL	1,004	751	51.7	52.2	45.2	19.1	17.6	20.3	23.4	22.4	20.0
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	10,144	8,381	38.5	38.2	33.2	19.5	20.0	19.9	13.1	10.8	8.4
DENVER-AURORA, CO	36,018	42,111	51.6	54.0	48.8	31.5	34.8	33.6	23.4	23.4	19.6
DES MOINES-WEST DES MOINES, IA	7,084	9,022	60.1	57.8	57.3	22.5	22.3	23.0	29.2	26.5	25.5
DETROIT-WARREN-LIVONIA, MI	55,519	65,907	54.5	56.8	52.1	29.2	35.8	29.7	24.7	26.4	21.5
DOTHAN, AL	1,084	795	39.7	38.8	37.1	29.8	29.2	32.6	14.2	13.8	13.7
DOVER, DE	2,005	1,933	42.3	41.6	39.0	31.8	28.8	28.3	12.3	10.7	9.8
DUBUQUE, IA	905	828	66.3	53.3	57.4	17.1	12.4	15.7	29.4	18.4	22.7
DULUTH-SUPERIOR, MN-WI	2,678	3,807	53.8	50.2	50.6	22.9	23.8	24.4	24.0	19.6	20.9
DURHAM, NC	4,612	4,830	41.6	43.5	41.7	40.0	44.7	42.7	16.1	18.5	14.2
EAU CLAIRE, WI	1,192	2,111	49.1	48.0	51.8	28.1	27.9	28.5	18.4	17.3	20.3
EL CENTRO, CA	1,686	2,222	16.2	21.0	13.5	57.9	53.3	54.7	4.7	5.5	2.9
EL PASO, TX	4,461	3,155	28.3	31.0	25.5	48.2	45.0	48.6	11.5	10.3	9.1
ELIZABETHTOWN, KY	730	813	43.7	45.0	41.8	24.1	23.7	26.1	19.8	14.6	15.2
ELKHART-GOSHEN, IN	1,669	1,857	62.3	59.2	56.8	18.3	19.5	17.5	27.6	22.5	19.7
ELMIRA, NY	262	562	50.6	52.8	48.5	30.2	21.4	24.4	21.7	19.0	18.3
ERIE, PA	1,104	1,374	52.8	50.0	46.7	21.4	22.0	20.2	20.2	20.1	17.0
EUGENE-SPRINGFIELD, OR	4,612	4,582	40.5	45.5	40.0	26.3	29.4	28.4	13.9	14.9	11.1
EVANSVILLE-HENDERSON, IN-KY	2,127	4,064	55.3	54.1	50.0	25.4	27.2	27.3	26.4	26.6	22.4
FAIRBANKS, AK	843	581	45.0	53.6	48.9	13.0	13.6	12.6	12.7	14.5	12.8
FAJARDO, PR	598	569	11.4	16.3	9.5	94.6	96.8	71.4	1.3	6.0	1.6
FARGO, ND-MN	1,727	2,245	52.1	52.6	49.8	21.5	26.4	24.3	19.4	18.5	17.6
FARMINGTON, NM	873	843	26.8	25.2	24.0	37.7	36.2	38.7	9.4	4.3	5.4
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	7,367	4,487	37.6	45.6	35.2	13.2	16.1	16.8	14.2	17.1	11.6
FAYETTEVILLE, NC	1,992	2,157	35.4	35.2	31.5	57.4	54.3	55.4	12.4	11.0	10.2
FLAGSTAFF, AZ	1,848	1,734	24.0	26.6	22.4	34.9	42.0	40.5	6.8	6.8	5.0
FLINT, MI	4,872	5,564	52.1	51.1	48.6	22.5	25.2	20.8	22.1	21.0	18.4
FLORENCE-MUSCLE SHOALS, AL	1,317	744	47.1	45.3	46.2	21.4	22.6	25.0	20.2	16.5	19.1
FLORENCE, SC	1,357	991	42.6	39.6	40.8	43.0	48.9	51.8	16.4	16.7	16.8
FOND DU LAC, WI	956	987	57.4	58.8	56.1	7.5	7.4	7.2	18.2	20.2	18.5
FORT COLLINS-LOVELAND, CO	4,550	5,132	48.5	50.3	47.0	19.3	20.0	19.8	19.2	18.4	15.5
FORT SMITH, AR-OK	2,186	1,302	42.7	38.1	38.7	27.1	26.0	31.1	16.0	13.0	13.5
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	3,474	2,536	36.5	39.4	33.9	36.8	35.3	35.7	11.5	11.8	9.6
FORT WAYNE, IN	4,086	5,114	60.7	60.0	58.1	24.0	25.7	25.0	31.0	29.7	27.6
FRESNO, CA	12,902	14,405	26.6	27.0	20.5	55.5	61.9	60.9	11.6	9.7	7.0
GADSDEN, AL	806	682	43.9	45.1	41.6	15.3	13.3	17.6	17.2	15.2	15.4
GAINESVILLE, FL	3,088	2,336	34.0	35.7	33.1	34.2	33.7	35.4	15.0	14.5	13.6
GAINESVILLE, GA	2,056	1,728	50.6	50.7	43.4	25.7	21.6	23.0	19.0	18.2	14.0
GLENS FALLS, NY	1,218	1,017	39.7	43.7	39.5	22.3	25.2	26.1	10.7	15.0	11.5
GOLDSBORO, NC	418	651	38.6	36.4	34.4	38.3	38.6	39.8	16.7	17.7	12.3
GRAND FORKS, ND-MN	800	613	51.1	44.6	45.6	21.3	24.3	21.6	17.2	14.2	14.6
GRAND JUNCTION, CO	2,243	2,438	40.2	43.1	37.2	40.3	39.9	42.1	16.7	15.3	12.8
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	8,551	11,510	57.5	60.7	55.5	29.2	30.0	29.3	25.8	27.6	23.4
GREAT FALLS, MT	573	785	38.5	35.8	36.5	21.6	22.4	24.3	14.2	12.0	12.8
GREELEY, CO	3,234	4,144	41.5	44.1	38.8	22.4	26.4	24.6	14.0	13.7	10.1
GREEN BAY, WI	4,028	4,392	52.0	52.2	52.7	24.2	24.8	26.9	18.2	17.8	19.5
GREENSBORO-WINSTON-SALEM-HIGH POINT, NC	6,211	6,499	45.2	49.2	43.0	31.5	33.7	34.9	18.8	20.7	16.5
GREENVILLE-SPARTANBURG-ANDERSON, SC	5,951	5,486	49.0	47.0	44.0	31.2	29.9	32.4	22.1	19.9	17.5
GREENVILLE, NC	1,535	1,320	38.0	37.7	33.5	38.9	36.8	38.3	12.1	14.3	10.4
GUYAMA, PR	387	334	9.1	13.2	15.1	84.5	74.3	78.3	0.8	1.8	3.5

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	GULFPORT-BILOXI, MS	2,135	1,202	32.0	36.6	30.4	28.1	29.9	28.4	11.3	10.8
HAGERSTOWN-MARTINSBURG, MD-WV	3,781	4,804	39.9	40.7	37.8	22.8	22.6	24.5	12.9	13.5	11.4
HANFORD-CPRCPRAM, CA	1,766	1,887	23.4	27.7	21.2	55.0	52.9	53.7	8.3	8.1	5.3
HARRISBURG-LEBANON-CARLISLE, PA	4,940	4,549	51.7	50.9	48.3	22.6	22.7	23.7	21.7	19.4	18.0
HARRISONBURG, VA	1,222	880	42.8	43.5	45.8	32.6	33.6	35.6	15.0	16.0	15.9
HARTFORD-WESTHARTFOD-EAST HARTFORD, CT	14,634	12,960	56.0	57.7	53.9	23.7	29.3	27.2	22.7	23.7	20.4
HATTIESBURG, MS	1,099	559	31.3	29.8	28.9	23.6	25.0	26.7	11.4	8.5	9.4
HICKORY-MORGANTON-LENOIR, NC	2,388	2,895	47.6	55.0	46.8	13.1	16.9	14.9	20.3	28.2	18.6
HINESVILLE-FORT STEWART, GA	291	337	32.1	26.7	30.1	100.0	100.0	100.0	8.6	5.6	8.3
HOLLAND-GRAND HAVE, MI	2,885	4,151	65.4	65.4	61.8	21.3	25.5	21.6	27.5	28.9	24.9
HONOLULU, HI	11,553	9,064	36.6	34.3	28.3	67.5	69.9	70.2	12.4	9.9	8.3
HOT SPRINGS, AR	1,287	772	33.2	34.0	31.4	9.7	10.4	12.6	13.0	13.9	12.2
HOUMA-BAYOU CANE-THINBODAU, LA	1,422	650	40.6	43.9	38.1	29.4	34.9	33.8	14.7	12.8	11.6
HOUSTON-SUGAR LAND-BAYTOWN, TX	45,211	47,886	38.4	43.4	36.3	38.5	42.0	40.3	15.2	15.3	12.1
HUNTINGTON-ASHLAND, WV-KY-OH	1,570	1,752	40.7	40.4	39.0	16.1	16.8	18.7	15.3	13.9	13.4
HUNTSVILLE, AL	4,785	3,782	46.7	46.3	45.1	32.1	32.5	34.0	21.2	21.4	20.1
IDAHO FALLS, ID	1,467	1,477	45.2	49.4	44.4	25.7	27.9	28.5	17.1	18.5	16.6
INDIANAPOLIS-CARMEL, IN	20,780	19,746	50.4	54.7	50.0	23.4	29.3	25.8	22.3	25.4	21.3
IOWA CITY, IA	1,712	1,253	52.0	50.2	54.4	31.3	26.0	33.8	22.3	20.6	24.1
ITHACA, NY	318	369	39.5	39.8	44.7	26.7	25.7	30.1	13.0	13.5	16.6
JACKSON, MI	1,686	2,349	58.8	57.3	53.0	20.8	21.6	19.6	26.4	25.3	21.4
JACKSON, MS	5,040	2,935	36.0	42.1	33.8	32.2	40.0	37.2	12.2	16.4	12.7
JACKSON, TN	1,044	885	42.8	54.1	43.9	21.6	25.3	27.1	17.1	22.8	17.0
JACKSONVILLE, FL	20,326	19,406	39.9	44.0	37.1	30.6	35.9	34.4	14.6	16.4	12.3
JACKSONVILLE, NC	1,548	816	20.1	20.8	18.9	40.4	29.7	35.6	5.4	4.9	4.0
JANESVILLE, WI	2,061	1,853	60.7	57.7	57.6	17.7	17.0	17.3	24.6	24.2	23.4
JEFFERSON CITY, MO	2,050	965	57.5	56.5	56.1	16.3	26.8	22.9	23.8	24.1	23.1
JOHNSON CITY, TN	1,419	1,162	40.7	39.8	39.9	19.4	19.0	18.9	15.2	12.3	14.3
JOHNSTOWN, PA	531	521	42.6	42.4	41.4	15.4	13.2	13.0	18.2	15.0	13.4
JONESBORO, AR	957	563	40.6	39.8	37.1	16.0	18.5	19.8	14.7	10.7	13.1
JOPLIN, MO	1,716	1,485	52.8	49.3	46.5	16.1	14.2	16.5	23.8	21.1	19.4
KALAMAZOO-BATTLE CREEK, MI	2,532	4,459	53.2	51.0	48.9	32.7	31.0	32.0	24.0	21.3	20.0
KANKAKEE-BRADLEY, IL	679	1,652	45.2	43.6	40.9	23.6	23.0	22.7	16.2	16.2	13.9
KANSAS CITY, MO-KS	24,824	28,104	51.2	55.3	50.0	27.6	30.5	29.0	21.2	24.8	20.0
KENNEWICK-PASCO-RICHLAND, WA	2,516	2,589	45.7	46.7	44.3	26.8	28.3	28.1	18.2	19.4	16.3
KILLEEN-TEMPLE, TX	2,102	1,493	30.9	35.0	27.2	44.3	46.6	44.7	9.6	8.1	6.4
KINGSPORT-BRISTOL-BRISTOL, TN-VA	1,857	1,637	45.0	43.0	41.9	23.9	22.5	26.1	19.6	17.2	15.9
KINGSTON, NY	2,013	2,085	37.9	35.6	33.8	21.6	25.6	24.0	12.4	10.7	9.1
KNOXVILLE, TN	6,859	7,811	45.5	48.3	45.1	24.5	26.0	27.6	20.2	20.1	18.7
KOKOMO, IN	989	1,107	60.7	59.6	58.1	23.1	23.6	22.0	30.9	30.0	27.2
LA CROSSE, WI-MN	1,644	1,039	46.2	46.5	48.8	23.3	21.8	23.5	17.0	17.1	17.9
LAFAYETTE, IN	1,739	1,403	50.9	52.5	51.0	18.5	22.2	22.6	22.1	21.7	21.4
LAFAYETTE, LA	2,203	1,593	42.5	41.4	40.9	33.0	33.1	40.5	16.1	15.6	15.9
LAKE CHARLES, LA	1,078	933	38.8	41.3	36.9	22.2	23.2	22.3	15.5	14.7	13.4
LAKELAND-WINTER HAVEN, FL	8,560	7,376	35.1	38.1	29.8	30.5	28.8	28.1	10.8	9.9	7.9
LANCASTER, PA	4,521	4,399	50.7	52.0	48.3	19.0	18.1	18.2	17.9	17.9	15.2
LANSING-EAST LANSING, MI	4,749	6,852	59.0	59.8	56.1	29.6	30.6	28.0	25.8	27.2	23.7
LAREDO, TX	798	849	18.9	22.4	14.7	32.0	40.5	38.4	8.9	6.4	4.8
LAS CRUCES, NM	1,371	1,717	21.4	21.2	21.8	44.4	42.5	46.6	7.5	5.9	6.6
LAS VEGAS-PARADISE, NV-AZ	39,810	45,149	34.0	39.9	29.0	40.4	46.5	42.6	10.9	11.5	6.8
LAWRENCE, KS	1,360	1,169	41.2	49.2	43.9	23.1	20.9	21.6	16.1	18.2	16.1

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	Fannie Mae	Freddie Mac									
LAWTON, OK	655	728	37.8	36.6	33.5	62.9	63.6	57.6	15.9	15.2	14.5
LEBANON, PA	956	876	53.0	50.8	46.6	14.6	14.4	14.3	20.0	18.2	16.9
LEWISTON-AUBURN, ME	1,347	1,052	37.1	45.9	42.0	12.2	13.1	14.4	10.5	12.9	11.1
LEWISTON, ID-WA	556	654	41.3	42.8	41.2	34.4	30.1	33.2	14.2	16.0	13.7
LEXINGTON-FAYETTE, KY	4,715	5,770	49.2	52.7	47.4	27.9	31.0	31.1	21.7	23.9	20.2
LIMA, OH	895	1,204	52.5	50.1	47.3	23.6	22.8	24.5	24.6	22.1	21.4
LINCOLN, NE	3,393	3,430	57.4	56.1	55.4	15.2	17.0	17.4	23.7	25.4	22.4
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	7,406	5,248	41.0	44.3	39.8	21.6	21.3	22.7	16.2	16.2	13.7
LOGAN, UT-ID	1,043	1,248	50.4	46.3	45.0	26.7	29.6	28.9	19.5	15.9	15.5
LONGVIEW, TX	972	815	39.7	38.2	32.7	23.8	26.6	28.5	14.5	13.1	10.2
LONGVIEW, WA	1,181	1,537	40.3	44.0	39.6	14.6	14.2	15.8	14.4	14.1	12.2
LOS ANGELES-LONG BEACH, CA	120,866	119,797	30.1	28.5	20.2	64.7	69.8	67.3	11.7	8.5	5.2
LOUISVILLE-JEFFERSON COUNTY, KY-IN	11,368	15,850	50.0	50.8	47.5	25.1	27.2	28.3	22.1	22.7	19.8
LUBBOCK, TX	1,957	1,587	27.6	30.5	23.6	28.2	27.5	31.9	10.8	10.3	7.9
LYNCHBURG, VA	2,167	2,015	44.9	42.6	42.4	19.8	19.0	20.1	18.0	16.1	15.2
MACON, GA	1,840	1,902	45.6	47.2	42.0	30.1	36.0	34.1	18.0	19.6	16.1
MADERA, CA	2,191	2,649	27.9	28.6	19.9	56.5	58.5	61.3	10.7	8.2	5.1
MADISON, WI	6,843	7,348	50.5	51.7	50.9	25.0	25.5	25.0	17.9	17.8	18.0
MANCHESTER-NASHUA, NH	6,765	6,408	48.5	50.0	46.2	22.7	24.2	25.3	15.8	15.8	13.8
MANSFIELD, OH	875	1,225	54.8	53.4	48.7	22.5	23.1	21.0	23.0	21.6	18.0
MAYAGUEZ, PR	569	374	9.2	26.3	14.3	83.7	92.0	59.8	3.0	13.1	3.7
MCALLEN-EDINBURG-MISSION, TX	2,400	2,340	13.4	11.7	14.7	51.1	52.8	56.1	4.2	2.6	4.0
MEDFORD, OR	3,496	3,196	36.8	38.1	31.3	19.5	23.9	22.7	12.5	12.2	8.1
MEMPHIS, TN-AR-MS	12,748	11,093	37.5	48.2	38.8	26.8	36.4	32.3	14.6	19.6	14.8
MERCED, CA	3,990	4,893	20.5	20.4	11.5	61.9	64.9	64.1	7.3	5.4	2.6
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	84,878	92,050	32.0	32.7	24.6	52.6	58.1	56.1	11.9	10.4	7.3
MICHIGAN CITY-LA PORTE, IN	936	1,111	55.6	54.9	51.2	24.0	20.6	21.0	28.8	25.9	23.8
MIDLAND, TX	895	825	37.6	35.9	33.0	20.3	21.7	22.9	14.3	13.8	11.6
MILWAUKEE-WAUKESHA-WEST ALLIS, WI	19,073	20,749	48.3	52.7	49.3	27.1	34.2	31.5	19.2	23.6	20.0
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	45,498	60,226	61.9	60.5	59.1	31.4	31.6	33.0	28.2	25.7	23.4
MISSOULA, MT	1,679	1,456	37.4	38.9	37.3	23.5	22.7	22.9	11.9	13.1	11.9
MOBILE, AL	3,024	2,462	40.3	43.6	37.0	27.5	27.6	27.0	14.8	16.1	12.5
MODESTO, CA	9,673	10,811	30.2	26.0	17.7	58.0	60.4	61.8	10.0	6.8	3.9
MONROE, LA	1,501	689	39.9	42.0	37.5	19.8	22.1	23.2	14.4	15.3	14.3
MONROE, MI	1,657	2,165	60.0	56.0	54.4	28.1	27.5	28.1	23.5	19.2	18.2
MONTGOMERY, AL	4,191	2,304	41.9	42.1	39.9	25.9	28.5	27.7	15.9	16.1	14.6
MORGANTOWN, WV	679	576	28.4	22.4	33.2	20.8	19.1	25.5	11.1	6.7	11.5
MORRISTOWN, TN	1,033	1,028	44.4	43.3	39.7	20.7	23.8	27.1	16.6	14.4	14.2
MOUNT VERNON-ANACORTES, WA	1,493	1,757	40.0	40.5	36.0	26.8	26.3	25.5	11.4	9.5	7.9
MUNCIE, IN	709	897	57.6	56.6	51.4	31.5	30.7	26.5	30.3	28.9	23.9
MUSKEGEN-NORTON SHORES, MI	1,655	2,526	58.5	62.7	54.1	21.3	28.7	24.1	26.1	28.8	23.0
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	7,089	5,759	24.6	27.3	23.5	16.5	19.3	19.0	7.9	8.9	7.2
NAPA, CA	1,249	939	41.0	40.9	31.7	50.4	50.7	53.3	13.4	11.7	7.4
NAPLES-MARCO ISLAND, FL	5,630	6,451	31.8	34.8	26.5	38.8	41.7	41.4	10.9	10.6	6.6
NASHVILLE-DAVIDSON-MURFREESBORO-FRANKLIN, TN	17,818	16,454	46.2	51.8	47.0	22.4	26.5	27.6	18.6	21.5	18.4
NEW HAVEN-MERIDEN, CT	10,562	10,011	51.9	54.9	49.4	29.7	37.9	34.3	20.1	22.0	18.2
NEW ORLEANS-METAIRIE-KENNER, LA	11,357	8,572	38.8	42.1	35.1	35.7	40.1	38.5	15.4	16.0	12.1
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY	149,626	144,058	33.3	32.3	27.8	38.7	41.6	39.9	11.2	8.4	7.1
NILES-BENTON HARBOR, MI	1,417	1,935	42.5	46.8	41.5	21.2	25.6	21.2	18.4	19.9	16.2
NORWICH-NEW LONDON, CT	3,593	2,876	51.4	55.3	49.5	20.4	25.3	22.7	19.2	18.4	17.0
OCALA, FL	6,314	4,415	33.4	35.0	31.6	17.8	26.5	25.3	10.4	8.7	7.4

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	Fannie Mae	Freddie Mac									
OCEAN CITY, NJ	2,472	2,373	27.9	25.8	23.4	41.3	38.1	39.9	12.4	10.4	8.7
ODESSA, TX	437	422	36.3	41.5	27.6	31.6	30.6	38.0	14.4	9.2	8.6
OGDEN-CLEARFIELD, UT	6,617	6,746	56.1	56.6	52.7	23.0	23.5	22.7	22.6	21.9	18.5
OKLAHOMA CITY, OK	12,170	10,740	42.5	46.8	40.6	26.8	27.1	28.7	18.7	20.1	16.7
OLYMPIA, WA	3,487	4,234	44.4	47.7	41.9	29.4	31.8	31.4	12.6	14.0	10.5
OMAHA-COUNCIL BLUFF, NE-IA	9,841	9,242	53.0	52.5	49.4	23.7	26.9	26.2	24.4	23.6	21.4
ORLANDO-KISSIMIE, FL	39,274	37,584	37.3	40.9	33.0	41.5	46.0	44.6	13.2	14.0	10.4
OSHKOSH-NEENAH, WI	1,822	1,614	55.1	55.1	54.4	26.5	26.9	27.3	19.8	20.2	20.7
OWENSBORO, KY	522	1,153	54.2	51.8	48.0	29.5	20.4	25.4	26.6	20.8	19.8
OXNARD-THOUSAND OAKS-VENTURA, CA	7,950	7,577	48.0	43.3	34.7	55.5	55.1	56.7	19.9	13.3	9.8
PLAM BAY-MELBOURNE-TITUSVILLE, FL	11,312	10,246	42.4	42.6	37.6	33.2	32.8	34.6	16.5	14.7	12.4
PANAMA CITY, FL	2,794	2,217	26.6	29.4	24.2	12.8	14.9	14.1	10.3	10.1	8.1
PARKERSBURG-MARIETTA-VIENNA, WV-OH	1,064	698	45.3	41.9	45.8	24.5	28.9	27.8	18.0	16.9	17.7
PASCAGOULA, MS	1,147	704	39.8	44.8	38.6	20.7	20.9	22.7	14.8	15.3	13.7
PENSACOLA-FERRY PASS- RENT, FL	6,149	4,970	34.3	36.5	31.1	23.5	23.9	24.1	12.7	11.9	9.4
PEORIA-PEKIN, IL	2,404	3,161	54.2	50.2	49.6	32.6	25.5	28.1	25.5	21.3	20.6
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-E-MD	74,932	70,337	47.3	48.9	45.2	34.0	33.1	34.0	19.5	19.5	17.2
PHOENIX-MESA-SCOTTSDALE, AZ	92,013	100,619	37.5	41.9	34.4	37.9	41.0	41.5	14.1	16.0	11.3
PINE BLUFF, AR	529	302	35.5	37.5	34.0	36.1	29.5	33.9	13.4	13.2	11.4
PITTSBURGH, PA	15,339	16,564	44.6	44.7	41.0	25.4	25.6	26.7	18.8	16.8	15.4
PITTSFIELD, MA	1,263	940	45.4	48.1	46.9	22.6	25.4	25.4	17.0	19.8	17.8
POCATELLO, ID	1,195	863	48.5	46.6	44.0	32.1	29.2	29.5	24.0	19.1	19.1
PONCE, PR	979	765	9.4	12.4	7.8	75.8	51.2	50.1	1.5	2.9	1.0
PORT ST. LUCIE, FL	8,382	7,916	34.2	34.6	27.1	23.7	27.2	25.4	11.5	8.7	6.7
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	9,024	7,231	42.6	44.8	43.3	25.1	26.0	26.6	13.5	13.5	12.6
PORTLAND-VANCOUVER-BEAVERTON, OR-WA	35,556	37,101	46.5	50.8	46.0	31.9	34.8	35.1	16.8	18.6	14.7
POUGHKEEPSIE-NEW BURG-MIDDLETOWN, NY	7,770	8,490	43.9	43.0	40.2	27.4	27.1	28.8	14.5	12.9	11.4
PRESCOT, AZ	4,030	4,229	27.2	31.4	24.7	17.9	10.5	11.3	7.8	8.0	4.9
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	21,653	21,145	46.1	48.9	42.6	26.7	31.7	29.8	16.2	16.2	12.7
PROVO-OREM, UT	5,666	5,771	43.9	47.9	42.3	19.5	19.7	19.2	13.6	13.7	10.2
PUEBLO, CO	1,803	2,132	39.7	47.5	39.6	45.4	47.9	46.7	16.5	19.0	16.1
PUNTA GORDA, FL	3,279	2,753	34.4	35.3	28.5	15.6	16.4	16.6	11.4	9.2	7.2
RACINE, WI	2,189	3,358	50.6	53.0	51.4	20.8	23.7	24.1	18.4	20.7	19.3
RALEIGH-CARY, NC	12,618	13,862	48.6	51.0	47.4	36.5	36.5	37.7	20.6	21.5	19.0
RAPID CITY, SD	1,191	1,418	43.6	40.1	41.8	23.5	19.9	22.5	16.6	14.2	14.9
READING, PA	4,288	4,133	49.3	53.5	47.9	15.5	13.8	14.3	20.3	22.2	18.5
REDDING, CA	2,730	3,426	31.1	30.1	23.4	28.1	30.8	31.3	11.9	9.0	6.4
RENO-SPARKS, NV	7,766	8,381	41.8	44.0	36.9	24.2	26.2	26.8	14.3	13.3	9.7
RICHMOND, VA	17,761	15,346	49.4	51.6	49.5	38.9	41.0	42.6	20.5	21.5	19.4
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	76,895	86,076	30.8	30.9	20.8	60.2	66.1	64.1	12.1	9.6	5.9
ROANOKE, VA	2,952	3,185	49.9	49.2	48.5	34.1	34.9	37.6	21.9	21.5	20.6
ROCHESTER, MN	1,817	2,682	60.9	56.0	57.6	31.2	30.9	31.3	27.2	23.4	24.1
ROCHESTER, NY	5,826	9,915	51.3	59.2	51.9	27.8	24.8	25.5	22.2	28.3	21.4
ROCKFORD, IL	4,230	4,755	57.4	55.6	53.7	24.2	22.6	23.7	23.6	22.7	21.1
ROCKY MOUNT, NC	843	792	39.3	43.7	36.6	59.1	60.0	60.3	17.1	16.3	13.7
ROME, GA	700	693	43.8	44.4	40.4	22.1	21.6	23.7	18.5	18.2	15.5
SACRAMENTO--ARDEN-ARCADE-ROSEVILLE, CA	39,249	39,118	37.5	36.8	27.9	44.4	49.1	48.3	14.6	12.8	8.3
SAGINAW-SAGINAW TOWNSHIP NORTH, MI	1,361	1,874	51.6	49.7	47.2	20.5	18.5	18.9	24.5	20.6	18.3
SALEM, OR	3,925	5,039	46.0	50.0	43.9	25.7	27.0	28.1	16.4	17.8	13.4
SALINAS, CA	3,011	2,703	31.2	29.5	20.9	72.3	74.1	76.2	11.7	8.1	5.3
SALISBURY, MD	1,303	1,374	43.1	45.1	41.7	19.1	18.9	20.2	15.2	14.6	13.3

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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-OGDEN, UT	14,936	16,013	48.7	52.6	46.6	23.5	25.6	24.8	19.0	20.0	16.0
SAN ANGELO, TX	540	551	35.8	34.9	35.3	39.4	33.8	44.4	13.3	11.3	12.6
SAN ANTONIO, TX	13,979	12,170	31.9	35.7	28.9	37.4	41.4	39.7	13.1	13.2	9.9
SAN DIEGO-CARLSBAD-SAN MARCOS, CA	31,058	27,488	30.9	29.4	20.4	52.9	56.0	55.8	10.9	8.2	5.0
SAN FRANCISCO-OAKLAND-FREMONT, CA	36,700	30,282	52.3	50.0	39.9	69.1	71.5	71.0	22.0	18.2	12.5
SAN GERMAN-CABO ROJO, PR	728	524	5.6	11.3	7.4	95.5	30.0	82.1	0.7	1.7	0.8
SAN JOSE-SUNNYVALE-SANTA CLARA, CA	11,284	10,023	58.4	56.6	47.0	71.5	73.1	74.5	25.7	22.1	15.9
SAN JUAN-CAGUAS-GUAYNABO, PR	18,102	12,855	9.3	13.3	7.9	60.8	63.2	53.2	2.0	3.7	2.0
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,109	2,829	30.6	27.7	21.2	40.8	40.8	43.4	10.2	7.9	5.1
SANDUSKY, OH	652	849	50.2	51.3	47.6	25.6	28.0	25.1	22.0	23.4	20.0
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	3,533	2,993	37.5	33.9	25.4	60.5	60.4	61.9	15.6	11.4	7.6
SANTA CRUZ-WATSONVILLE, CA	1,747	1,679	38.7	39.8	32.9	38.6	36.0	37.7	13.3	12.9	10.3
SANTA FE, NM	2,129	1,770	36.3	35.4	31.0	47.3	49.4	49.4	13.3	14.8	10.5
SANTA ROSAPETALUMA, CA	5,230	4,261	44.8	41.2	32.8	39.3	42.4	42.6	14.2	10.8	7.5
SARASOTA-BRADENTON-VENICE, FL	13,930	13,204	36.3	35.6	28.5	25.5	25.9	25.5	14.4	12.2	9.2
SAVANNAH, GA	4,037	3,504	39.9	42.0	35.8	36.1	37.0	36.5	15.8	14.5	11.8
SCRANTON--WILKES-BARRE, PA	3,785	3,163	47.8	47.6	43.6	27.4	27.6	25.6	19.0	19.2	15.9
SEATTLE-TACOMA-BELLEVUE, WA	51,113	54,812	44.3	47.2	41.8	35.2	36.8	36.5	15.4	15.6	12.4
SHEBOYGAN, WI	1,346	1,440	55.9	54.4	52.9	16.3	17.5	18.4	18.1	18.6	19.4
SHERMAN-DENISON, TX	917	690	39.5	36.5	33.0	15.3	14.3	16.7	17.0	13.0	12.6
SHREVEPORT-BOSSIER CITY, LA	3,546	2,168	37.7	42.5	35.7	23.0	28.3	28.4	15.0	16.8	13.1
SIOUX CITY, IA-NE	1,187	1,004	64.7	54.0	52.7	24.0	22.5	25.1	31.3	21.4	23.3
SIOUX FALLS, SD	2,207	2,479	47.1	43.2	47.3	19.4	14.7	19.3	17.1	15.5	17.4
SOUTH BEND-MISHAWAKA, IN-MI	2,761	3,474	56.1	54.6	51.3	24.6	28.2	26.0	28.9	27.7	24.2
SPARTANBURG, WA	2,449	2,169	53.4	53.9	47.4	25.9	28.2	27.0	26.0	24.2	20.1
SPOKANE, WA	6,894	6,419	44.7	45.4	41.5	35.6	34.6	36.4	19.9	19.3	16.8
SPRINGFIELD, IL	2,879	1,494	52.4	58.0	50.1	20.1	22.5	21.2	20.1	27.6	21.7
SPRINGFIELD, MA	6,643	6,497	51.8	56.7	50.7	28.7	36.6	31.9	20.3	21.8	19.1
SPRINGFIELD, MO	4,954	5,045	47.1	48.4	44.7	27.3	27.3	29.5	20.0	20.1	18.1
SPRINGFIELD, OH	945	1,673	55.7	55.7	53.9	31.1	30.1	28.7	23.7	24.3	21.9
ST. CLOUD, MN	1,780	2,842	56.1	55.2	53.8	27.0	27.4	27.0	21.1	18.4	17.7
ST. GEORGE, UT	2,796	3,101	27.9	29.1	24.0	21.6	21.1	21.7	8.4	6.5	5.0
ST. JOSEPH, MO-KS	1,071	1,068	51.6	55.0	49.2	22.4	24.3	24.5	19.6	21.1	19.3
ST. LOUIS, MO-IL	38,784	41,289	54.1	55.7	51.5	27.8	31.9	31.3	24.2	25.4	22.4
STATE COLLEGE, PA	666	1,227	44.1	41.2	42.0	29.1	29.0	31.8	18.0	15.5	14.6
STOCKTON-, CA	11,109	12,876	28.3	26.9	18.5	53.8	55.7	56.0	11.2	8.3	5.2
SUMTER, SC	652	490	40.4	39.9	39.8	45.2	46.1	49.7	17.1	14.1	15.1
SYRACUSE, NY	3,919	3,642	44.8	49.0	44.3	25.8	25.0	24.8	17.6	19.1	15.6
TALLAHASSEE, FL	4,061	3,988	38.1	38.4	36.3	49.5	50.6	52.4	15.0	12.6	12.2
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45,535	46,892	37.2	38.5	32.7	37.1	40.1	39.2	14.3	14.3	11.2
TERRE HAUTE, IN	702	1,978	49.4	54.2	47.9	26.5	24.8	24.5	20.8	24.9	20.4
TEXARKANA, TX-TEXARKANA, AR	683	508	34.3	34.4	31.2	26.9	28.1	29.5	12.5	10.4	10.1
TOLEDO, OH	6,580	8,642	56.7	50.9	49.0	26.8	24.0	23.1	26.1	21.5	20.3
TOPEKA, KS	1,956	1,859	54.0	54.9	50.4	19.3	18.9	19.4	23.3	21.6	20.4
TRENTON, NJ	4,717	4,004	53.3	55.8	50.7	46.5	48.0	48.3	23.0	25.3	21.5
TUCSON, AZ	17,649	15,832	32.1	36.8	29.9	36.3	40.4	39.8	11.6	12.9	9.8
TULSA, OK	8,203	8,093	45.0	49.3	41.8	30.1	28.3	29.9	20.5	21.0	16.3
TUSCALOOSA, AL	1,795	1,210	40.1	39.0	38.3	31.2	30.7	34.5	13.8	14.2	13.1
TYLER, TX	1,787	1,206	35.5	36.0	31.8	23.4	26.5	27.4	14.2	12.3	10.9
UTICA-ROME, NY	1,082	1,394	46.3	49.2	44.4	23.7	19.1	20.3	17.2	18.0	15.4
VALDOSTA, GA	662	881	34.8	29.1	32.4	38.4	31.4	41.0	11.4	8.8	12.5

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	VALLEJO-FAIRFIELD-NAPA, CA	7,244	6,837	42.1	40.9	29.4	64.8	70.7	68.7	13.0	11.9
VERO BEACH, FL	2,282	2,200	37.6	38.8	31.6	50.9	50.9	53.8	13.3	11.4	8.6
VICTORIA, TX	441	476	35.4	31.3	31.1	49.0	50.8	52.4	14.5	13.0	11.0
VINELAND-MILLVILLE-BRIDGETON, NJ	1,510	1,215	45.4	45.6	40.1	51.3	52.0	50.9	15.2	14.6	12.6
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	25,109	22,624	40.6	44.3	40.2	45.3	47.8	48.3	15.0	16.0	13.4
VISALIA-TULARE-PORTERVILLE, CA	5,978	6,775	26.2	27.5	22.2	55.9	59.1	58.1	9.3	8.6	6.6
WACO, TX	1,314	1,044	33.4	35.2	30.6	27.1	29.8	32.1	12.2	13.3	10.5
WARNER ROBINS, GA	1,339	1,071	49.6	51.5	45.8	16.4	16.7	19.4	18.1	17.0	14.9
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV	85,623	92,032	59.5	63.3	56.1	63.2	66.2	65.4	26.4	26.7	21.1
WATERLOO-CEDAR FALLS, IA	1,844	1,306	58.5	55.1	55.4	24.8	26.3	26.3	29.4	25.3	26.6
WAUSAU, WI	1,122	968	55.7	52.9	53.2	16.9	18.4	18.5	21.6	21.4	21.3
WEIRTON-STEUBENVILLE, WV-OH	515	796	52.3	47.7	45.9	14.4	13.1	14.3	20.6	17.0	14.8
WENTCHEE, WA	1,171	1,559	36.3	39.1	35.8	37.2	36.4	37.9	12.6	13.2	11.4
WHEELING, WV-OH	602	802	40.8	46.4	43.8	13.0	15.7	16.9	15.0	18.6	16.6
WICHITA FALLS, TX	742	697	40.8	36.3	33.1	18.3	19.9	21.1	18.1	11.9	12.5
WICHITA, KS	5,314	4,553	54.4	54.8	49.9	28.2	27.2	27.5	25.1	23.4	20.5
WILLIAMSPORT, PA	627	774	58.7	45.4	42.2	18.7	11.1	12.3	24.4	16.2	15.1
WILMINGTON, NC	6,019	5,947	31.7	32.8	29.1	21.0	23.5	24.7	12.2	11.4	9.4
WINCHESTER, VA-WV	1,924	2,229	37.4	37.5	35.8	14.4	14.3	18.2	12.0	11.8	11.4
WINSTON-SALEM, NC	3,917	4,462	47.6	49.0	45.7	30.7	32.4	33.9	20.3	20.9	17.9
WORCESTER, MA	10,423	11,054	49.4	51.1	47.2	24.2	27.7	27.1	18.2	18.0	15.3
YAKIMA, WA	1,538	1,724	37.2	38.6	36.1	39.4	39.2	40.3	16.0	14.4	13.9
YAUCO, PR	321	272	5.3	7.0	6.5	81.3	22.8	70.2	0.9	0.7	0.4
YORK-HANOVER, PA	5,001	5,063	50.0	50.8	46.8	16.9	16.3	16.6	17.5	16.1	14.9
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	3,781	4,955	51.2	53.0	49.5	19.4	21.1	18.5	21.4	20.6	18.3
YUBA CITY, CA	2,924	3,454	21.3	21.9	14.0	53.7	57.5	58.9	8.0	6.3	3.2
YUMA, AZ	2,845	1,947	22.3	23.8	21.8	30.8	35.9	33.5	6.9	6.1	6.1

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