

Table 9-2004

**Single-Family Mortgages by Goal Category:  
GSE Purchases and Conventional Conforming Market Originations  
Metropolitan Areas, 2004**

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
ABILENE, TX	832	507	38.1 %*	32.4 %	29.6 %**	19.5 %*	18.9 %	19.1 %	13.8 %	10.9 %	9.6 %
AGUADILLIA, PR	364	0	8.0	N/A	8.7	100.0	N/A	100.0	0.0	N/A	0.1
AKRON, OH	9,737	7,324	52.2	51.9	51.0	27.4	25.7	24.2	22.8	22.4	20.8
ALBANY, GA	9,450	6,007	44.8	34.1	29.2	23.2	23.8	19.2	15.5	15.3	9.6
ALBANY-SCHENECTADY-TROY, NY	1,120	581	37.8	46.9	44.7	17.5	14.3	22.8	12.3	10.9	15.5
ALBUQUERQUE, NM	12,802	7,975	40.6	39.9	39.7	50.4	49.4	49.7	16.0	15.4	14.8
ALEXANDRIA, LA	1,313	448	33.2	38.8	30.8	14.9	19.0	20.5	11.2	14.1	10.9
ALLENTOWN-BETHLEHEM-EASTON, PA	9,367	7,488	46.2	39.8	42.3	24.4	20.9	22.2	16.4	13.1	13.6
ALTOONA, PA	662	705	48.4	43.3	41.8	31.4	34.3	28.3	20.8	16.8	14.4
AMARILLO, TX	2,789	811	36.5	28.6	32.0	21.4	16.0	20.6	12.4	8.9	9.4
ANCHORAGE, AK	3,383	3,556	51.2	45.7	48.1	22.5	19.2	20.4	18.7	15.5	17.5
ANN ARBOR, MI	14,360	9,439	54.7	49.9	53.6	22.5	22.1	22.2	22.1	18.8	20.4
ANNISTON, AL	904	701	47.6	38.1	38.5	8.8	9.7	9.3	17.9	12.9	13.3
APPLETON-OSHKOSH-NEENAH, WI	6,373	3,694	55.3	48.4	52.2	15.4	17.2	17.2	19.5	16.7	17.9
ARECIBO, PR	463	0	7.4	N/A	15.2	100.0	N/A	100.0	0.9	N/A	2.6
ASHEVILLE, NC	3,292	1,981	43.0	42.5	38.5	24.8	22.1	24.5	16.1	15.7	12.2
ATHENS, GA	1,683	1,811	43.0	36.6	37.3	27.0	28.2	27.4	16.2	12.3	11.4
ATLANTA, GA	80,202	58,458	55.9	49.9	50.5	37.0	33.9	34.6	24.0	20.4	19.5
ATLANTIC-CAPE MAY, NJ	8,982	5,275	40.9	32.8	35.2	30.7	29.8	30.2	14.4	10.3	11.2
AUBURN-OPELIKA, AL	1,647	919	39.5	34.5	34.9	27.3	27.7	28.9	13.5	11.8	11.3
AUGUSTA-AIKEN, GA-SC	4,928	3,413	43.4	37.2	38.3	32.4	28.7	31.0	16.3	13.9	14.0
AUSTIN-SAN MARCOS, TX	19,389	14,738	41.0	36.9	36.8	28.4	23.8	25.5	15.3	13.7	12.9
BAKERSFIELD, CA	17,203	8,979	29.0	26.9	26.5	23.5	21.5	22.5	9.1	8.8	7.7
BALTIMORE, MD	46,422	35,754	49.3	44.7	44.6	25.4	21.3	22.0	18.5	15.1	14.6
BANGOR, ME	1,297	703	43.6	38.7	41.4	20.7	13.8	24.0	14.2	13.4	14.6
BARNSTABLE-YARMOUTH, MA	5,057	2,121	38.2	30.6	32.5	27.6	26.2	27.9	11.6	7.5	8.2
BATON ROUGE, LA	8,021	4,909	44.9	41.0	39.1	30.2	29.1	29.5	17.9	15.1	13.8
BEAUMONT-PORT ARTHUR, TX	2,202	1,725	32.1	25.7	26.2	18.5	17.2	17.2	9.9	8.7	7.3
BELLINGHAM, WA	3,414	2,798	46.6	44.3	42.8	20.9	20.4	21.8	14.9	14.1	12.3
BENTON HARBOR, MI	1,995	1,817	43.2	41.8	40.6	14.7	14.2	11.5	16.5	16.4	14.4
BERGEN-PASSAIC, NJ	16,504	10,841	48.9	42.6	44.5	33.5	29.6	31.1	16.5	12.9	13.9
BILLINGS, MT	2,213	1,273	43.4	42.9	42.0	18.3	20.6	19.5	15.6	13.9	14.2
BILOXI-GULFPORT-PASCAGOULA, MS	4,480	1,991	38.9	35.6	31.9	25.6	24.5	24.9	12.8	13.1	10.5

\* Interpreted as follows: 38.1% of Fannie Mae's year 2004 purchases were for low- and moderate-income borrowers.

\*\* Interpreted as follows: 29.6% of mortgages originated during 2004 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 <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
BINGHAMTON, NY	1,039	1,052	45.1	41.9	44.3	24.1	21.3	22.4	16.2	16.3	16.8
BIRMINGHAM, AL	13,791	9,706	49.0	43.5	43.3	26.8	23.1	22.0	19.8	16.9	15.5
BISMARCK, ND	953	962	51.6	48.9	48.9	26.7	19.6	23.8	17.6	17.5	17.0
BLOOMINGTON-NORMAL, IL	1,689	2,489	51.5	49.6	49.8	33.3	29.9	30.9	24.2	21.2	22.0
BLOOMINGTON, IN	1,494	1,365	46.0	47.8	48.0	21.1	17.5	21.5	20.8	19.8	21.6
BOISE CITY, ID	10,178	6,574	45.4	43.2	43.2	26.3	31.2	27.3	16.4	16.6	15.0
BOSTON, MA-NH	60,081	30,627	54.0	50.4	52.8	33.7	31.9	31.4	20.4	18.4	19.0
BOULDER-LONGMONT, CO	5,705	4,081	54.7	50.9	52.3	24.4	22.5	25.0	23.4	21.0	21.1
BRAZORIA, TX	3,463	2,460	35.2	29.9	31.3	30.7	28.7	27.6	9.8	8.1	7.5
BREMERTON, WA	5,101	2,976	44.5	46.1	43.2	17.3	17.7	17.9	14.9	16.3	13.8
BRIDGEPORT, CT	8,246	4,415	55.6	51.6	51.4	23.9	25.5	22.1	20.6	18.8	17.3
BROCKTON, MA	5,689	3,094	57.5	57.0	54.8	19.2	19.5	17.6	18.5	18.3	16.0
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,839	1,529	18.6	14.7	14.1	60.3	52.0	51.3	6.9	4.8	4.5
BRYAN-COLLEGE STATION, TX	1,712	1,032	31.6	26.7	27.3	31.7	29.6	32.6	9.8	7.4	8.1
BUFFALO-NIAGARA FALLS, NY	7,750	5,516	39.9	37.1	44.4	15.1	12.8	14.2	12.9	11.7	15.5
BURLINGTON, VT	2,888	2,444	55.0	49.7	52.1	22.5	16.8	20.8	20.2	18.0	19.0
CAGUAS, PR	2,074	0	7.8	N/A	6.6	100.0	N/A	100.0	0.8	N/A	1.6
CANTON-MASSILLON, OH	4,987	3,580	51.9	50.8	51.0	20.7	18.9	17.4	21.6	20.5	19.3
CASPER, WY	1,075	795	46.1	47.5	51.6	22.3	18.5	22.8	20.0	19.7	22.0
CEDAR RAPIDS, IA	2,678	2,804	64.9	52.5	56.8	22.0	16.2	19.5	29.9	21.7	23.8
CHAMPAIGN-URBANA, IL	1,750	2,309	49.6	45.5	45.7	19.5	15.9	17.3	19.5	16.4	16.3
CHARLESTON-NORTH CHARLESTON, SC	9,449	5,964	42.7	42.3	38.5	26.4	28.6	28.7	14.5	14.6	11.9
CHARLESTON, WV	1,720	1,564	48.1	40.3	41.9	22.0	18.3	20.7	19.2	12.8	15.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	23,410	17,278	49.5	46.0	45.3	22.1	20.8	21.6	19.8	18.0	17.5
CHARLOTTESVILLE, VA	3,020	1,791	47.5	47.7	45.8	26.3	26.2	27.0	17.7	18.8	17.4
CHATTANOOGA, TN-GA	6,377	4,201	46.5	45.7	43.0	26.0	25.6	25.4	18.7	18.5	16.1
CHEYENNE, WY	1,591	1,246	43.0	41.1	45.8	27.8	23.0	28.5	15.8	14.5	17.0
CHICAGO, IL	164,947	124,249	51.5	47.9	48.1	29.2	28.1	27.6	18.6	17.0	15.9
CHICO-PARADISE, CA	4,282	2,758	31.4	31.2	26.5	32.3	31.4	31.1	10.2	10.2	7.5
CINCINNATI, OH-KY-IN	21,381	22,537	51.1	48.7	50.3	24.4	23.3	23.9	20.8	19.8	19.5
CLARKSVILLE-HOPKINSVILLE, TN-KY	1,857	1,147	38.1	37.6	37.2	15.7	14.9	15.6	10.5	10.8	9.8
CLEVELAND-LORAIN-ELYRIA, OH	30,005	19,356	52.3	51.7	50.4	25.3	27.2	22.8	21.7	21.8	19.3
COLORADO SPRINGS, CO	10,185	7,408	46.5	44.2	45.0	28.0	26.0	26.7	18.1	17.8	16.2
COLUMBIA, MO	1,869	1,836	57.1	46.9	50.2	21.8	20.9	20.7	25.1	19.7	20.5
COLUMBIA, SC	7,965	5,201	56.2	47.1	49.7	29.3	26.8	28.7	25.0	20.3	21.1
COLUMBUS, GA-AL	2,579	1,780	42.6	37.4	35.0	27.8	22.9	24.3	15.9	12.7	11.6
COLUMBUS, OH	22,315	19,170	50.0	47.5	47.5	22.8	22.6	21.3	21.4	20.1	19.1
CORPUS CHRISTI, TX	3,549	1,832	27.4	21.3	21.1	30.8	27.5	29.2	8.7	6.3	6.4
CORVALLIS, OR (MSA)	983	918	46.0	45.3	45.0	40.4	36.5	41.8	16.1	16.5	15.4
CUMBERLAND, MD-WV	759	471	45.0	36.8	41.0	18.7	12.5	17.8	18.7	13.6	16.2
DALLAS, TX	48,052	37,534	42.0	36.4	35.8	24.3	20.5	20.8	15.7	12.6	11.7
DANBURY, CT	4,236	2,252	63.9	59.3	62.6	29.0	28.7	28.6	27.3	25.3	25.7
DANVILLE, VA	647	512	40.0	33.7	37.2	24.0	20.1	23.8	16.0	12.8	13.7
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,497	4,391	56.3	49.2	50.5	27.8	23.4	27.1	25.7	21.8	21.5
DAYTON-SPRINGFIELD, OH	10,339	11,695	50.6	49.1	47.1	25.8	23.7	21.9	21.4	20.9	18.2
DAYTONA BEACH, FL	13,634	7,642	42.1	38.0	36.4	10.7	10.0	10.8	13.7	11.7	11.1
DECATUR, AL	1,624	841	48.1	42.8	44.4	27.8	28.2	28.2	19.8	15.1	16.8
DECATUR, IL	1,395	756	43.8	46.6	42.9	25.2	24.6	21.4	19.8	21.5	18.4

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	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
DENVER, CO	51,883	34,712	51.8	49.3	49.0	29.2	29.0	28.2	22.0	20.4	18.5
DES MOINES, IA	6,875	9,456	60.7	50.4	54.8	23.1	17.9	18.8	27.2	20.4	23.1
DETROIT, MI	87,672	61,557	51.3	49.5	49.0	26.2	25.7	22.0	22.0	20.2	18.7
DOTHAN, AL	1,168	844	41.7	35.6	35.6	18.1	19.5	20.4	15.5	11.3	12.4
DOVER, DE	1,723	1,669	40.3	35.5	35.0	17.6	17.7	16.9	9.7	7.6	8.1
DUBUQUE, IA	1,157	931	59.7	52.2	52.9	17.1	12.4	14.6	25.5	19.7	19.0
DULUTH-SUPERIOR, MN-WI	2,843	2,908	54.3	45.9	49.3	21.4	21.3	22.6	22.6	17.7	19.9
DUTCHESS COUNTY, NY	4,431	3,457	47.3	42.7	46.1	26.1	22.8	25.9	13.5	11.9	12.8
EAU CLAIRE, WI	1,132	2,252	52.6	47.6	50.7	29.5	29.1	27.4	23.0	17.5	18.3
EL PASO, TX	5,211	2,977	29.6	22.9	25.5	37.0	33.3	35.7	10.8	7.3	9.0
ELKHART-GOSHEN, IN	2,231	2,004	58.4	55.3	53.6	11.6	10.6	9.7	25.6	22.1	19.8
ELMIRA, NY	354	591	52.1	39.7	44.1	21.5	14.9	16.0	20.0	12.1	14.7
ENID, OK	342	270	46.9	43.9	49.1	18.7	17.8	18.0	18.3	18.8	24.6
ERIE, PA	1,614	1,239	53.9	47.7	43.1	21.4	18.6	17.9	21.9	17.7	14.5
EUGENE-SPRINGFIELD, OR	5,487	4,515	44.1	43.8	44.5	32.9	33.7	35.0	16.3	16.0	14.5
EVANSVILLE-HENDERSON, IN-KY	2,976	3,646	54.6	51.7	50.9	19.6	16.3	17.3	26.7	22.4	21.2
FARGO-MOORHEAD, ND-MN	1,870	2,195	53.4	50.3	50.0	29.2	22.8	23.3	21.6	17.4	18.7
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	7,064	3,098	43.1	39.3	39.6	17.2	16.3	17.0	15.7	14.2	14.1
FAYETTEVILLE, NC	2,455	1,503	36.4	31.3	29.1	47.5	41.3	44.4	11.6	11.2	8.9
FITCHBURG-LEOMINSTER, MA	2,874	1,783	52.3	48.3	47.9	19.3	21.1	17.7	15.5	15.6	12.9
FLAGSTAFF, AZ-UT	2,504	1,628	29.0	26.6	25.6	14.7	16.3	14.0	6.7	6.8	5.4
FLINT, MI	7,693	4,584	47.3	47.0	44.9	17.2	17.5	13.5	18.7	17.8	15.9
FLORENCE, AL	1,510	640	46.9	34.3	39.8	16.7	13.1	17.6	17.5	9.8	14.1
FLORENCE, SC	1,054	715	42.8	38.2	39.8	32.4	30.9	34.0	16.4	12.5	13.8
FORT COLLINS-LOVELAND, CO	6,274	4,690	47.3	45.9	46.0	29.0	28.4	29.3	17.3	16.4	14.8
FORT LAUDERDALE, FL	40,203	26,873	44.7	41.6	37.4	27.5	26.2	25.0	15.8	14.0	11.5
FORT MYERS-CAPE CORAL, FL	14,592	10,129	37.4	36.2	32.2	22.1	20.6	21.0	11.2	10.8	8.6
FORT PIERCE-PORT ST. LUCIE, FL	9,433	6,156	38.5	35.9	32.2	7.3	7.6	7.9	10.6	10.3	8.4
FORT SMITH, AR-OK	2,244	937	42.2	38.8	38.0	22.8	24.8	25.1	14.8	14.4	12.7
FORT WALTON BEACH, FL	3,593	2,093	37.2	34.3	31.3	30.4	23.7	26.0	13.3	12.2	9.9
FORT WAYNE, IN	6,040	6,178	59.7	53.3	55.7	20.6	20.2	20.2	28.2	22.3	23.9
FORT WORTH-ARLINGTON, TX	22,915	17,178	44.1	39.1	38.2	24.2	21.6	22.2	16.5	13.7	13.0
FRESNO, CA	19,578	12,772	28.4	26.9	24.7	46.4	48.3	46.6	9.9	8.7	7.8
GADSDEN, AL	891	624	42.9	36.1	36.4	18.1	17.5	17.7	14.4	11.0	10.8
GAINESVILLE, FL	3,415	1,752	38.3	36.1	34.3	21.1	23.0	22.3	14.9	13.6	12.5
GALVESTON-TEXAS CITY, TX	4,091	2,880	33.5	27.9	26.7	25.9	22.4	22.7	11.1	9.8	8.2
GARY, IN	8,440	5,862	55.2	51.1	49.7	16.4	16.6	12.2	21.1	20.2	18.3
GLENS FALLS, NY	1,343	690	36.7	32.7	34.7	23.8	21.9	24.8	8.7	7.1	7.6
GOLDSBORO, NC	483	668	43.1	32.4	33.9	30.2	24.9	26.3	12.9	11.0	11.0
GRAND FORKS, ND-MN	765	730	46.3	42.3	42.4	19.2	19.2	18.2	16.1	12.6	13.3
GRAND JUNCTION, CO	2,886	2,125	37.8	37.4	36.3	41.5	35.2	39.2	13.4	12.1	10.6
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	18,935	14,434	59.0	54.5	56.3	24.4	21.5	22.1	25.2	22.2	22.2
GREAT FALLS, MT	814	758	38.8	34.5	38.6	19.8	18.1	18.4	14.1	10.6	12.8
GREELEY, CO	4,611	3,583	38.4	38.5	36.7	17.9	17.1	17.2	12.0	13.4	10.3
GREEN BAY, WI	4,951	3,988	52.9	49.5	51.3	16.5	16.0	17.4	20.0	18.8	19.0
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	13,813	11,046	49.8	44.6	44.4	24.2	20.6	24.4	19.7	17.0	16.6
GREENVILLE-SPARTANBURG-ANDERSON, SC	10,441	9,066	51.9	46.8	46.1	21.3	18.9	20.9	21.4	18.6	17.4

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	GREENVILLE, NC	1,587	994	37.5	31.3	32.6	19.3	17.2	18.5	13.1	10.2
HAGERSTOWN, MD	2,085	1,793	39.1	36.3	35.7	17.1	16.7	17.6	12.0	10.9	9.6
HAMILTON-MIDDLETOWN, OH	4,965	4,797	52.2	48.1	48.5	26.1	24.3	25.3	23.9	21.1	19.6
HARRISBURG-LEBANON-CARLISLE, PA	6,994	5,417	53.0	48.4	49.2	21.7	20.6	22.2	19.4	17.2	17.5
HARTFORD, CT	19,590	10,827	58.3	52.2	54.2	22.8	21.7	21.4	23.0	19.2	19.9
HATTIESBURG, MS	1,399	542	37.9	29.6	29.0	15.4	13.8	15.4	12.4	7.4	7.8
HICKORY-MORGANTON-LENOIR, NC	2,603	2,705	48.3	45.0	44.7	12.9	11.2	13.2	17.9	16.8	15.8
HONOLULU, HI	16,823	7,550	38.5	35.4	32.3	69.8	73.1	70.8	11.6	10.2	8.8
HOUMA, LA	1,886	639	44.1	38.9	39.1	29.9	28.3	32.0	16.3	11.2	11.4
HOUSTON, TX	57,344	41,298	43.2	37.6	38.6	34.6	32.1	32.5	15.0	13.3	12.5
HUNTINGTON-ASHLAND, WV-KY-OH	1,699	1,734	40.1	38.5	38.3	23.9	25.1	27.3	14.1	14.3	13.3
HUNTSVILLE, AL	5,463	3,314	48.0	40.9	43.5	34.2	32.6	31.9	20.1	18.2	17.9
INDIANAPOLIS, IN	29,026	18,982	52.4	49.3	48.9	20.9	22.7	19.1	23.0	22.1	20.5
IOWA CITY, IA	1,580	1,354	57.6	52.4	55.9	22.0	23.9	22.7	23.7	22.5	24.8
JACKSON, MI	2,561	2,301	53.8	51.8	53.1	18.9	23.7	17.3	23.9	20.9	20.2
JACKSON, MS	6,495	2,750	40.3	40.6	33.4	23.5	23.7	23.5	14.0	14.1	10.5
JACKSON, TN	1,209	775	45.7	44.9	41.5	22.8	20.5	22.3	18.0	18.1	16.5
JACKSONVILLE, FL	21,497	14,593	44.6	41.0	38.6	25.8	26.3	23.8	16.1	15.0	11.9
JACKSONVILLE, NC	1,759	759	22.4	20.7	20.4	23.4	11.7	19.4	5.0	4.5	4.7
JAMESTOWN, NY	500	488	36.8	31.4	39.0	10.4	11.3	9.9	14.3	10.6	11.9
JANESVILLE-BELOIT, WI	2,197	1,653	55.9	52.4	53.7	25.0	29.7	24.9	21.5	20.3	18.9
JERSEY CITY, NJ (PMSA)	6,141	3,991	19.8	16.7	16.4	66.7	66.5	64.8	4.1	3.0	2.6
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	3,929	2,166	44.6	41.9	42.9	23.4	25.5	26.1	17.3	17.8	17.1
JOHNSTOWN, PA	1,233	803	41.7	35.8	38.2	16.0	16.3	15.5	15.4	12.3	13.5
JONESBORO, AR	1,109	395	40.8	33.2	34.0	17.2	18.2	16.0	16.1	14.0	13.0
JOPLIN, MO	2,239	1,162	49.3	47.9	44.2	14.2	16.5	16.4	19.5	18.4	17.4
KALAMAZOO-BATTLE CREEK, MI	6,132	5,991	49.2	45.0	47.7	29.2	24.5	26.5	23.3	17.9	19.3
KANKAKEE, IL	887	1,819	49.5	43.5	42.0	18.7	10.0	9.2	21.5	14.2	14.3
KANSAS CITY, MO-KS	32,272	26,916	57.4	54.6	53.5	23.9	22.8	21.3	24.9	23.6	21.6
KENOSHA, WI	3,064	2,293	49.9	44.7	45.5	18.4	14.5	17.3	17.0	13.9	15.4
KILLEEN-TEMPLE, TX	2,208	1,134	30.0	29.5	26.6	31.7	32.4	28.7	8.4	8.2	6.8
KNOXVILLE, TN	9,439	7,805	43.7	41.1	41.0	25.1	25.4	25.8	17.2	16.7	16.2
KOKOMO, IN	1,450	1,145	56.3	52.1	53.8	27.1	21.8	26.2	26.5	22.6	23.8
LA CROSSE, WI-MN	1,812	1,004	48.8	44.8	48.8	20.0	17.4	18.3	18.4	15.5	18.3
LAFAYETTE, IN	2,120	1,530	52.3	52.2	49.8	10.9	18.4	12.8	22.3	23.5	20.6
LAFAYETTE, LA	3,530	1,821	37.4	34.8	34.3	28.1	23.7	26.4	13.1	11.3	11.6
LAKE CHARLES, LA	1,563	923	42.7	38.4	35.6	23.0	22.8	23.8	16.6	13.0	11.4
LAKELAND-WINTER HAVEN, FL	7,667	4,464	39.2	37.9	32.9	17.6	15.5	15.9	12.2	12.1	10.0
LANCASTER, PA	5,420	4,248	55.0	51.2	51.4	12.2	8.1	10.0	20.2	16.3	16.5
LANSING-EAST LANSING, MI	7,958	5,971	57.8	54.1	54.4	27.8	26.7	24.7	24.4	22.5	20.6
LAREDO, TX	1,139	737	17.1	14.8	14.2	29.5	28.5	30.3	4.8	4.5	3.7
LAS CRUCES, NM	1,887	1,196	23.6	21.5	21.7	59.8	57.9	58.8	6.9	6.8	7.5
LAS VEGAS, NV-AZ	61,458	38,621	33.5	34.1	29.0	15.3	15.4	13.1	9.3	9.8	6.2
LAWRENCE, KS	1,799	1,092	47.5	45.0	45.8	24.7	22.2	25.6	18.9	15.4	16.7
LAWRENCE, MA-NH (PMSA)	9,283	5,168	55.8	53.0	54.1	22.9	25.0	23.1	20.8	20.2	19.2
LAWTON, OK	791	492	39.2	32.6	30.8	41.2	41.5	37.8	14.0	12.1	9.6
LEWISTON-AUBURN, ME	1,181	674	42.1	38.2	41.6	10.8	9.8	10.7	10.1	8.7	10.5

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	LEXINGTON, KY	5,992	5,907	48.1	43.0	44.6	30.4	29.4	30.4	19.5	17.5
LIMA, OH	1,423	1,681	52.8	48.0	47.3	14.4	12.2	11.2	19.6	19.7	17.1
LINCOLN, NE	3,794	3,653	57.3	48.8	52.7	19.6	16.2	20.0	25.3	19.5	22.2
LITTLE ROCK-NORTH LITTLE ROCK, AR	7,475	4,718	45.2	41.2	41.3	18.5	14.9	16.3	17.5	15.8	15.2
LONGVIEW-MARSHALL, TX	1,238	870	38.3	35.5	31.2	19.6	15.6	19.8	12.4	11.4	9.4
LOS ANGELES-LONG BEACH, CA	169,312	94,811	25.5	24.0	21.0	55.0	57.7	56.2	8.2	7.0	5.2
LOUISVILLE, KY-IN	13,367	12,281	51.7	47.9	48.5	23.8	20.5	24.2	22.3	20.2	20.0
LOWELL, MA-NH	6,141	3,528	58.6	53.7	56.8	18.5	14.5	16.0	22.5	20.4	20.4
LUBBOCK, TX	2,412	1,710	28.7	23.6	23.8	14.3	13.9	15.3	9.6	7.2	6.9
LYNCHBURG, VA	2,256	1,865	41.6	38.1	39.0	15.2	15.0	16.5	13.3	14.5	12.6
MACON, GA	3,382	2,734	45.9	40.4	40.3	23.3	21.3	23.0	17.1	14.2	13.9
MADISON, WI	7,502	5,785	52.9	51.4	53.8	20.0	21.1	22.4	18.6	18.9	19.2
MANCHESTER, NH	4,581	2,515	50.5	44.5	47.5	21.3	18.4	21.9	15.5	12.8	13.1
MANSFIELD, OH	1,610	1,301	54.0	53.1	50.3	25.1	27.6	23.4	22.5	22.6	20.0
MAYAGUEZ, PR	925	0	7.4	N/A	12.4	100.0	N/A	100.0	0.9	N/A	0.7
MCALLEN-EDINBURG-MISSION, TX	3,253	1,955	11.4	10.8	11.1	51.6	47.4	48.8	3.0	2.4	2.8
MEDFORD-ASHLAND, OR	4,345	2,553	40.7	39.0	37.1	36.2	36.2	36.5	13.0	12.0	9.8
MELBOURNE-TITUSVILLE-PALM BAY, FL	11,966	7,843	47.2	39.8	40.2	28.5	26.6	28.3	19.4	14.9	14.5
MEMPHIS, TN-AR-MS	16,168	9,251	40.8	40.9	37.8	28.7	27.1	25.0	15.7	16.2	12.3
MERCED, CA	4,945	3,292	23.1	22.1	18.5	66.9	65.3	66.3	6.0	5.3	3.8
MIAMI, FL	44,405	31,216	29.2	26.3	23.1	52.0	48.3	48.8	7.5	6.6	5.4
MIDDLESEX-SOMERSET-HUNTERDON, NJ	18,173	14,194	60.5	54.2	58.3	26.3	24.2	26.0	22.4	18.4	20.1
MILWAUKEE-WAUKESHA, WI	24,954	18,765	49.3	45.5	47.0	22.1	20.4	21.4	18.1	17.4	16.8
MINNEAPOLIS-ST. PAUL, MN-WI	58,759	62,679	63.6	57.6	61.2	31.4	27.1	29.3	28.4	23.6	24.5
MISSOULA, MT	1,771	1,404	39.8	40.5	39.9	29.6	28.3	29.2	13.2	14.3	13.2
MOBILE, AL	7,099	5,282	40.1	33.9	33.6	10.9	9.3	8.6	13.4	10.9	10.1
MODESTO, CA	12,034	8,619	30.3	30.5	26.9	39.8	42.9	40.8	9.2	8.4	6.1
MONMOUTH-OCEAN, NJ	22,525	15,033	51.8	45.4	48.0	38.0	37.2	38.1	20.5	17.0	17.5
MONROE, LA	1,668	596	40.3	35.1	31.8	15.0	13.9	15.9	15.5	14.2	12.3
MONTGOMERY, AL	4,661	2,111	44.4	40.6	40.7	26.6	26.4	25.0	17.8	15.3	14.4
MUNCIE, IN	1,131	1,207	52.0	46.7	47.6	29.1	30.6	25.0	23.9	22.7	22.2
MYRTLE BEACH, SC	6,309	4,462	32.6	29.8	28.4	28.0	27.7	26.3	11.3	10.8	9.2
NAPLES, FL	7,147	5,356	38.9	36.3	32.4	28.1	24.3	28.0	12.0	11.0	8.3
NASHUA, NH (PMSA)	4,211	3,032	58.3	48.1	53.1	16.5	12.5	15.9	19.3	16.1	16.7
NASHVILLE, TN	22,253	12,023	51.7	48.9	49.6	17.5	17.5	17.8	20.7	20.1	19.4
NASSAU-SUFFOLK, NY	45,733	31,680	52.9	47.3	50.6	42.4	38.1	42.0	17.7	14.5	15.5
NEW BEDFORD, MA	2,909	1,305	40.6	39.0	37.5	24.0	24.0	23.2	11.8	10.1	9.6
NEW HAVEN-MERIDEN, CT	9,105	5,024	55.0	50.6	51.0	28.4	29.7	26.0	22.3	19.4	18.3
NEW LONDON-NORWICH, CT-RI	5,099	2,753	53.5	49.8	49.1	22.0	21.2	19.7	19.7	17.3	17.3
NEW ORLEANS, LA	18,494	9,247	40.4	37.4	33.8	33.2	31.9	32.5	15.7	13.4	11.6
NEW YORK, NY	69,708	50,494	20.2	17.1	19.4	35.8	33.8	34.3	4.9	3.9	3.4
NEWARK, NJ	26,590	18,327	50.5	43.8	45.8	33.3	28.9	29.4	18.6	14.2	14.9
NEWBURGH, NY-PA	7,671	5,366	41.4	35.5	39.5	30.3	30.3	33.5	11.9	10.6	11.2
NONMETRO (9999)	523,403	420,159	42.8	40.9	42.7	42.7	40.4		15.5	14.4	
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	25,457	18,150	40.5	39.1	36.4	32.8	31.0	31.3	13.9	12.6	10.7
OAKLAND, CA	48,026	24,173	48.0	48.6	47.6	51.5	51.8	53.1	17.4	17.5	14.8
OCALA, FL	5,498	2,989	38.0	36.3	34.2	40.3	17.3	26.7	12.2	10.1	10.1

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
ODESSA-MIDLAND, TX	1,552	1,077	33.7	26.1	28.3	13.7	15.0	16.3	10.6	7.5	8.1
OKLAHOMA CITY, OK	15,220	9,862	44.2	38.7	40.1	23.7	20.7	22.9	18.0	14.4	15.5
OLYMPIA, WA	4,408	3,036	52.0	50.2	50.0	34.7	33.2	34.7	15.3	15.0	13.3
OMAHA, NE-IA	10,761	8,777	54.2	46.0	49.1	23.1	20.0	20.0	24.8	18.8	19.8
ORANGE COUNTY, CA	49,771	28,381	41.9	39.1	38.7	39.3	41.3	40.1	14.2	12.7	10.9
ORLANDO, FL	39,235	25,011	44.3	40.6	38.2	32.4	28.0	31.5	15.4	13.8	11.3
OWENSBORO, KY	649	1,173	56.3	51.9	50.6	24.5	18.1	23.2	26.9	22.5	22.6
PANAMA CITY, FL	3,001	2,027	28.5	27.9	26.1	15.5	18.2	16.1	9.0	9.3	7.8
PARKERSBURG-MARIETTA, WV-OH	1,268	678	46.0	38.2	43.5	27.2	22.3	25.4	19.4	15.8	16.8
PENSACOLA, FL	6,383	4,270	39.3	36.3	34.0	19.2	19.4	18.8	13.7	13.6	11.3
PEORIA-PEKIN, IL	3,215	2,717	59.1	47.0	48.3	18.8	14.5	15.9	26.8	18.5	18.3
PHILADELPHIA, PA-NJ	77,459	52,684	50.4	42.7	45.3	26.9	19.3	22.6	19.7	14.7	16.4
PHOENIX-MESA, AZ	85,517	60,130	43.9	43.3	39.3	42.3	42.1	42.5	18.2	18.1	15.0
PINE BLUFF, AR	523	254	42.8	34.3	36.0	22.8	23.6	20.3	14.1	10.0	13.4
PITTSBURGH, PA	20,846	15,965	48.4	41.8	41.5	24.1	21.4	22.2	19.7	16.5	15.4
PITTSFIELD, MA	951	375	38.9	35.5	45.3	11.4	16.0	14.6	14.6	10.4	16.6
POCATELLO, ID	1,278	811	51.2	42.2	45.1	32.8	29.1	29.5	20.0	14.3	16.6
PONCE, PR	1,021	0	7.7	N/A	10.7	100.0	N/A	100.0	0.2	N/A	1.2
PORTLAND-VANCOUVER, OR-WA	38,858	29,676	51.0	50.0	51.0	28.6	27.4	28.5	19.6	19.0	17.9
PORTLAND, ME	5,709	3,429	47.1	43.7	45.1	20.1	18.7	21.4	15.3	13.6	13.7
PORTSMOUTH-ROCHESTER, NH-ME	4,855	3,204	47.2	44.1	45.7	15.0	15.3	15.8	14.9	12.7	13.1
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	23,311	12,992	46.6	44.5	43.7	23.9	24.5	23.0	15.2	14.8	13.3
PROVO-OREM, UT	6,396	4,707	46.2	42.9	45.0	12.6	14.6	13.4	13.1	12.1	11.5
PUEBLO, CO	2,723	1,852	39.7	40.2	38.0	38.2	36.1	35.5	15.8	15.9	13.7
PUNTA GORDA, FL	3,890	2,408	39.1	37.2	33.5	17.4	18.4	18.6	13.7	11.9	10.3
RACINE, WI	3,202	3,018	49.0	45.9	46.4	18.0	15.6	16.6	16.3	15.4	15.4
RALEIGH-DURHAM-CHAPEL HILL, NC	19,560	16,063	50.2	44.9	47.3	27.6	25.8	27.8	20.9	17.8	18.5
RAPID CITY, SD	1,161	1,143	46.0	38.3	43.1	42.9	36.6	44.2	16.5	14.0	16.0
READING, PA	4,799	3,803	51.7	47.7	50.0	12.7	8.5	11.4	18.2	18.0	18.7
REDDING, CA	3,440	2,969	31.0	31.9	27.3	19.4	19.0	20.4	9.4	9.7	6.6
RENO, NV	9,177	6,974	45.5	42.5	41.4	27.3	24.5	26.7	15.8	13.1	11.3
RICHLAND-KENNEWICK-PASCO, WA	2,945	2,269	50.0	46.0	45.9	24.5	21.3	21.7	20.3	19.1	19.1
RICHMOND-PETERSBURG, VA	18,107	11,641	48.6	46.8	46.6	25.0	24.0	25.0	19.2	18.2	17.8
RIVERSIDE-SAN BERNARDINO, CA	114,799	76,255	31.6	30.8	27.2	48.0	49.8	48.1	9.6	8.9	6.6
ROANOKE, VA	3,007	2,627	52.3	46.7	48.5	28.7	21.2	26.6	20.5	18.0	18.0
ROCHESTER, MN	1,682	2,469	64.1	55.7	58.8	23.8	20.0	21.2	32.1	23.2	26.5
ROCHESTER, NY	7,353	8,467	45.5	42.0	48.4	23.6	17.6	21.0	16.8	15.1	19.0
ROCKFORD, IL	6,001	5,529	54.6	47.0	49.1	20.4	17.1	18.3	21.4	17.4	18.4
ROCKY MOUNT, NC	1,026	721	43.4	38.4	37.4	50.8	46.7	50.5	17.0	12.6	12.7
SACRAMENTO, CA	52,809	34,524	39.6	39.6	36.6	35.5	36.1	38.0	12.6	12.7	9.5
SAGINAW-BAY CITY-MIDLAND, MI	4,859	4,365	50.2	48.1	49.4	26.3	22.9	23.5	23.2	20.1	20.7
SALEM, OR	4,952	3,989	46.2	44.3	45.5	17.2	17.0	16.8	14.0	13.4	12.8
SALINAS, CA	5,147	2,985	29.6	31.5	26.2	70.5	74.3	75.6	9.5	10.8	7.0
SALT LAKE CITY-OGDEN, UT	23,630	17,228	54.3	51.2	52.3	22.4	20.8	21.5	20.9	19.0	18.1
SAN ANGELO, TX	613	561	35.9	32.6	32.3	33.4	31.4	35.5	10.0	12.2	10.8
SAN ANTONIO, TX	15,384	10,723	34.6	29.1	29.4	27.6	23.6	24.7	12.0	10.4	9.5
SAN DIEGO, CA	52,717	29,626	32.9	31.0	27.6	44.1	45.7	46.0	10.7	9.0	6.8

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
SAN FRANCISCO, CA	17,244	7,483	53.3	51.7	50.3	51.5	51.0	52.5	21.9	20.0	18.2
SAN JOSE, CA	20,983	10,818	62.1	61.9	62.2	59.6	59.0	62.6	27.1	26.4	25.4
SAN JUAN-BAYAMON, PR	11,679	0	8.7	N/A	8.3	100.0	N/A	100.0	1.0	N/A	2.1
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	4,753	3,001	31.0	28.2	26.2	21.5	23.2	22.5	8.7	6.8	5.2
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	5,503	3,454	36.2	35.9	32.4	43.3	44.2	46.2	13.1	11.6	9.1
SANTA CRUZ-WATSONVILLE, CA	3,230	1,794	39.2	42.2	37.7	42.6	43.5	44.0	12.3	14.4	11.1
SANTA FE, NM	3,396	1,791	41.6	47.7	40.4	60.7	75.0	63.3	17.7	22.1	15.5
SANTA ROSA, CA	8,764	4,448	43.4	43.3	40.3	25.4	28.2	28.9	12.9	13.8	9.5
SARASOTA-BRADENTON, FL	14,314	10,095	40.6	36.1	34.1	18.0	16.1	17.1	14.4	12.0	10.6
SAVANNAH, GA	4,483	2,908	41.3	38.9	35.3	21.9	20.9	20.1	13.6	12.2	9.7
SCRANTON-WILKES-BARRE-HAZLETON, PA	4,849	3,216	50.0	44.2	43.6	19.7	20.9	18.2	18.8	17.4	15.1
SEATTLE-BELLEVUE-EVERETT, WA	51,308	32,786	48.0	46.4	45.7	33.5	33.9	33.6	16.4	15.7	14.1
SHARON, PA	744	531	46.4	44.5	44.7	11.0	11.1	8.9	17.9	14.4	15.3
SHEBOYGAN, WI	1,807	1,633	50.4	49.0	49.4	15.3	17.0	18.5	17.9	16.1	16.3
SHERMAN-DENISON, TX	1,176	579	40.5	34.7	33.3	10.7	5.4	10.7	15.1	11.3	10.3
SHREVEPORT-BOSSIER CITY, LA	4,785	1,723	38.7	37.1	35.1	15.5	16.0	15.9	13.3	12.1	11.0
SIoux CITY, IA-NE	1,332	751	57.1	49.9	49.8	25.8	24.1	24.6	26.3	22.0	21.3
SIoux FALLS, SD	2,490	2,399	52.9	43.8	48.9	21.4	17.8	20.2	21.0	15.3	18.5
SOUTH BEND, IN	3,431	3,048	55.6	52.7	53.2	28.9	25.4	21.3	26.5	24.6	22.9
SPOKANE, WA	7,039	4,314	49.6	44.6	45.8	32.6	29.4	30.9	22.8	19.9	19.6
SPRINGFIELD, IL	4,096	1,621	50.4	54.5	47.4	25.0	22.3	20.9	20.3	23.2	19.1
SPRINGFIELD, MA	7,320	4,001	52.6	48.4	48.8	27.6	24.3	23.8	18.9	16.0	16.0
SPRINGFIELD, MO	5,513	3,686	50.5	46.5	46.4	24.2	21.8	24.6	21.0	18.8	17.8
ST. CLOUD, MN	1,991	2,926	59.5	53.5	55.1	23.6	20.0	22.0	19.8	17.7	18.8
ST. JOSEPH, MO	1,197	930	56.5	51.5	48.5	16.1	14.7	16.4	22.9	23.0	20.6
ST. LOUIS, MO-IL	51,619	36,626	57.1	53.8	53.2	26.5	26.5	25.1	24.6	22.9	21.3
STAMFORD-NORWALK, CT	4,150	2,160	68.3	61.6	66.4	64.0	61.4	65.0	39.8	33.8	36.8
STATE COLLEGE, PA	778	1,221	44.2	39.6	42.2	37.7	33.5	35.9	16.0	12.4	13.5
STEUBENVILLE-WEIRTON, OH-WV	826	579	55.0	52.0	48.3	19.7	19.0	23.0	19.9	19.2	17.0
STOCKTON-LODI, CA	15,811	11,006	28.1	29.2	24.6	44.2	42.5	42.9	10.0	9.5	6.9
SUMTER, SC	685	437	45.2	38.6	36.3	28.9	33.2	31.7	15.4	13.1	12.6
SYRACUSE, NY	4,861	4,047	41.0	38.2	41.3	20.0	19.9	20.4	13.9	12.2	13.2
TACOMA, WA	14,766	9,927	45.4	45.4	44.6	30.9	27.1	25.9	14.0	15.0	12.5
TALLAHASSEE, FL	3,762	3,683	43.8	35.6	36.7	28.1	22.4	26.8	15.7	12.7	11.9
TAMPA-ST. PETERSBURG-CLEARWATER, FL	50,889	35,755	41.7	38.6	36.4	33.2	29.2	30.5	16.1	14.8	12.4
TERRE HAUTE, IN	983	1,645	48.3	46.7	43.4	24.1	20.1	21.7	24.6	22.0	19.8
TEXARKANA, TX-TEXARKANA, AR	832	395	30.1	29.8	27.2	27.0	29.9	31.9	8.6	8.9	7.5
TOLEDO, OH	7,897	6,295	53.0	48.0	47.2	21.1	16.7	17.3	22.5	18.6	18.5
TOPEKA, KS	2,197	1,210	56.2	50.2	49.2	18.4	18.8	17.4	24.0	21.1	19.9
TRENTON, NJ	5,481	3,498	57.8	49.0	52.8	30.8	23.8	27.0	24.3	18.6	21.0
TUCSON, AZ	17,606	12,253	38.0	37.4	35.1	27.3	26.2	26.2	13.9	13.9	12.1
TULSA, OK	9,529	6,670	47.1	40.3	42.8	24.8	19.9	21.5	20.0	15.5	16.6
TUSCALOOSA, AL	1,808	997	43.3	36.6	40.1	18.8	18.6	19.7	15.0	12.4	12.4
TYLER, TX	1,820	946	35.9	30.0	29.1	14.6	13.8	14.2	11.2	10.6	8.4
UTICA-ROME, NY	1,248	1,247	42.3	38.6	41.7	18.8	15.3	18.1	15.2	11.3	13.6
VALLEJO-FAIRFIELD-NAPA, CA	12,307	7,527	43.9	45.6	41.3	46.3	51.0	50.1	12.7	12.0	8.8
VENTURA, CA	15,301	8,835	46.5	43.3	42.5	43.5	43.4	45.4	18.1	15.6	13.8

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
VICTORIA, TX	431	475	35.9	35.5	33.6	39.9	34.5	35.2	14.1	13.9	11.8
VINELAND-MILLVILLE-BRIDGETON, NJ	1,632	767	43.8	41.8	43.2	27.2	21.8	24.7	14.8	12.6	13.4
VISALIA-TULARE-PORTERVILLE, CA	6,996	4,051	28.1	24.8	25.0	47.3	47.0	48.6	8.6	8.2	7.4
WACO, TX	1,765	789	28.8	28.0	25.1	18.8	22.2	19.0	8.5	9.7	7.7
WASHINGTON, DC-MD-VA-WV	112,845	81,813	58.0	55.4	55.0	43.8	42.2	42.1	24.3	21.9	20.2
WATERBURY, CT	3,472	1,906	51.8	47.4	47.1	16.1	14.4	13.1	16.5	14.8	13.3
WATERLOO-CEDAR FALLS, IA	1,556	1,093	62.8	53.3	56.2	31.8	28.2	29.8	31.2	24.6	25.4
WAUSAU, WI	1,348	810	58.4	51.7	51.2	15.2	15.9	15.1	22.2	16.9	18.3
WEST PALM BEACH-BOCA RATON, FL	27,785	19,181	46.7	41.2	39.8	29.4	26.0	26.5	18.7	14.8	13.7
WHEELING, WV-OH	790	748	44.6	43.4	42.4	21.5	20.1	22.4	16.3	15.6	15.2
WICHITA FALLS, TX	936	530	38.8	30.7	31.3	20.5	16.4	19.1	12.4	12.3	10.2
WICHITA, KS	6,494	4,578	55.5	49.5	49.4	22.1	21.1	19.6	24.5	20.4	20.1
WILLIAMSPORT, PA	734	726	43.5	41.1	42.0	19.8	16.9	19.5	15.5	13.6	13.3
WILMINGTON-NEWARK, DE-MD	10,254	8,844	57.3	50.7	52.0	27.7	26.5	27.3	23.5	19.3	19.3
WILMINGTON, NC	5,087	4,705	38.1	33.9	33.7	25.1	27.6	28.7	14.4	12.2	11.8
WORCESTER, MA-CT	9,443	5,897	51.4	46.8	48.7	17.2	16.9	15.5	16.3	14.8	14.5
YAKIMA, WA	2,129	1,564	42.0	38.4	38.0	36.1	31.8	32.8	17.4	17.3	15.0
YOLO, CA	3,428	2,109	31.3	32.7	28.9	40.8	49.5	44.8	9.5	10.6	7.6
YORK, PA	5,327	5,135	53.4	49.6	49.6	12.2	9.9	11.8	18.5	16.2	15.7
YOUNGSTOWN-WARREN, OH	5,770	3,846	50.2	49.7	46.3	21.0	22.6	20.0	19.5	19.4	16.4
YUBA CITY, CA	3,500	2,434	26.7	25.4	22.2	28.9	27.3	29.3	7.8	7.2	5.4
YUMA, AZ	2,292	1,277	25.9	28.0	26.9	37.5	44.4	41.4	9.0	10.0	10.4

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.

<sup>1</sup> 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.