

Table 9-2002

**Single-Family Mortgages by Goal Category:  
GSE Purchases and Conventional Conforming Market Originations  
Metropolitan Areas, 2002**

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>
	ABILENE, TX	918	340	21.4 %*	26.0 %	27.0 %**	15.5 %	29.4 %	25.9 %	6.3 %	9.2 %
AKRON, OH	14,702	11,833	43.9	42.4	46.1	24.4	23.0	25.6	16.7	15.7	18.3
ALBANY, GA	1,031	820	32.3	26.0	29.2	20.3	40.6	25.2	10.1	8.6	10.6
ALBANY-SCHENECTADY-TROY, NY	9,737	7,443	34.1	30.8	37.2	19.5	17.0	20.6	10.7	8.9	12.8
ALBUQUERQUE, NM	12,963	9,942	36.4	35.4	38.3	46.2	44.0	46.1	13.2	13.3	13.6
ALEXANDRIA, LA	1,747	441	24.0	36.2	27.9	17.1	20.9	24.3	7.6	14.0	10.0
ALLENTOWN-BETHLEHEM-EASTON, PA	11,152	7,823	36.7	33.1	38.2	19.7	19.8	21.6	11.7	9.4	12.6
ALTOONA, PA	864	900	34.0	31.2	36.5	29.5	26.8	27.4	10.2	9.5	12.8
AMARILLO, TX	3,231	914	26.9	24.1	27.6	15.5	14.1	18.0	8.5	6.4	9.1
ANCHORAGE, AK	3,750	5,884	26.8	25.3	28.0	15.5	14.9	17.4	6.9	6.3	7.9
ANN ARBOR, MI	25,327	16,604	50.1	46.4	52.0	20.6	18.7	20.1	18.2	16.2	19.1
ANNISTON, AL	1,120	984	39.5	41.8	42.0	8.9	12.0	12.3	12.7	13.8	13.7
APPLETON-OSHKOSH-NEENAH, WI	10,891	7,031	47.5	47.8	48.5	14.1	15.9	15.0	14.0	15.8	15.5
ASHEVILLE, NC	4,882	2,932	42.1	38.5	43.4	21.7	16.6	21.1	15.4	13.4	16.2
ATHENS, GA	2,039	2,804	33.9	34.5	35.0	23.6	20.5	23.8	10.7	10.1	11.2
ATLANTA, GA	117,163	87,047	50.5	47.3	50.7	31.0	30.3	31.2	20.4	18.6	20.0
ATLANTIC-CAPE MAY, NJ	10,885	5,795	28.1	21.1	26.3	27.1	24.3	26.5	8.4	5.6	7.8
AUBURN-OPELIKA, AL	2,147	806	34.1	40.1	34.0	27.9	22.2	27.9	11.7	14.0	10.4
AUGUSTA-AIKEN, GA-SC	6,333	4,931	38.6	35.5	38.5	35.1	33.8	35.3	14.7	13.7	14.5
AUSTIN-SAN MARCOS, TX	25,752	20,251	41.0	38.0	41.0	23.5	21.2	23.1	14.8	13.2	14.8
BAKERSFIELD, CA	11,602	5,930	21.1	17.9	21.4	17.0	16.6	19.4	7.5	6.1	7.4
BALTIMORE, MD	51,182	40,613	39.5	35.1	38.5	18.1	17.0	17.1	12.9	10.8	11.9
BANGOR, ME	1,328	703	27.3	28.6	28.4	9.7	7.5	11.3	6.8	6.6	8.1
BARNSTABLE-YARMOUTH, MA	8,608	3,883	35.4	31.5	33.3	28.7	27.2	28.8	9.2	8.0	7.8
BATON ROUGE, LA	11,027	5,260	33.5	34.6	35.1	26.3	28.1	28.5	11.1	13.2	12.2
BEAUMONT-PORT ARTHUR, TX	2,220	1,741	29.6	25.9	30.3	18.0	20.1	20.4	9.3	8.6	10.7
BELLINGHAM, WA	3,830	3,367	34.5	36.8	35.8	23.2	25.4	24.1	10.2	11.4	10.3
BENTON HARBOR, MI	2,797	2,919	42.3	38.5	44.1	9.8	8.2	10.7	14.6	14.3	17.4
BERGEN-PASSAIC, NJ	25,407	13,354	42.0	36.5	39.5	26.2	22.2	25.1	12.1	9.5	11.6
BILLINGS, MT	2,592	1,849	37.7	31.5	37.2	16.5	16.3	18.9	12.0	11.1	12.4
BILOXI-GULFPORT-PASCAGOULA, MS	5,845	2,258	35.0	37.8	36.2	25.1	28.0	27.0	11.1	12.9	11.6
BINGHAMTON, NY	1,079	1,271	33.8	32.2	35.9	23.4	22.6	22.9	13.7	10.7	12.6
BIRMINGHAM, AL	17,309	12,024	37.8	35.8	40.6	22.7	22.3	24.0	12.8	12.0	15.2

\* Interpreted as follows: 21.4% of Fannie Mae's year 2002 purchases were for low- and moderate-income borrowers.

\*\* Interpreted as follows: 27.0% of mortgages originated during 2002 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.

Additional footnotes follow the table.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	BISMARCK, ND	1,476	1,522	34.7	33.9	39.6	24.3	22.9	23.7	11.0	9.6
BLOOMINGTON, IN	1,544	2,558	38.1	40.8	42.5	18.3	14.9	18.4	14.9	15.9	17.5
BLOOMINGTON-NORMAL, IL	2,918	4,344	46.1	43.2	45.6	28.2	22.2	26.2	17.8	15.3	17.5
BOISE CITY, ID	12,114	8,539	41.1	37.8	41.9	24.6	28.6	25.4	14.7	13.4	14.8
BOSTON, MA-NH	106,957	54,172	41.9	38.6	42.7	27.6	24.8	27.6	13.4	11.7	13.5
BOULDER-LONGMONT, CO	13,482	7,677	55.8	53.6	57.4	20.9	21.1	22.1	23.5	22.7	24.0
BRAZORIA, TX	3,575	2,641	25.4	24.0	26.1	23.2	21.0	24.6	6.2	6.5	7.1
BREMERTON, WA	6,134	3,246	30.4	29.0	29.0	13.8	15.2	14.6	8.7	8.2	7.7
BRIDGEPORT, CT	11,130	6,063	48.5	47.4	49.9	13.6	17.7	15.6	16.1	16.6	17.3
BROCKTON, MA	8,130	4,334	42.7	40.8	41.4	14.0	14.4	14.9	12.5	10.6	11.5
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,637	1,574	12.8	11.4	18.5	52.2	51.8	56.7	3.2	3.4	5.7
BRYAN-COLLEGE STATION, TX	1,816	1,182	20.3	16.6	20.0	18.0	15.8	18.8	5.1	4.1	4.9
BUFFALO-NIAGARA FALLS, NY	11,089	9,267	33.1	33.9	40.6	12.2	12.7	13.8	10.0	9.1	13.3
BURLINGTON, VT	4,604	4,725	39.2	34.3	37.4	18.9	16.4	17.8	12.5	10.5	11.5
CANTON-MASSILLON, OH	8,928	5,724	48.2	46.2	48.5	17.3	18.6	19.8	17.8	17.2	19.7
CASPER, WY	1,314	833	32.7	31.8	41.6	18.5	15.1	21.2	11.4	10.0	15.4
CEDAR RAPIDS, IA	4,036	4,116	55.8	51.6	56.7	17.1	16.3	17.6	23.2	21.3	23.1
CHAMPAIGN-URBANA, IL	2,468	3,849	45.5	39.2	42.2	15.6	10.3	15.0	17.8	12.9	14.7
CHARLESTON-NORTH CHARLESTON, SC	10,655	8,642	34.4	31.8	35.4	28.8	30.8	31.1	11.1	8.9	11.0
CHARLESTON, WV	2,945	2,914	32.2	34.9	35.0	25.0	22.7	25.8	10.7	12.7	12.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	34,598	24,716	47.0	44.8	48.0	20.0	21.4	22.6	17.8	16.7	18.7
CHARLOTTESVILLE, VA	3,399	2,763	46.3	41.3	45.6	19.6	20.6	22.6	17.0	15.1	17.8
CHATTANOOGA, TN-GA	6,899	5,321	46.0	42.2	46.6	23.8	26.7	27.6	17.6	15.2	18.8
CHEYENNE, WY	1,768	1,335	34.3	29.2	36.9	18.4	19.9	23.3	11.1	9.3	12.7
CHICAGO, IL	231,541	191,986	51.0	47.5	52.1	22.0	20.5	22.7	18.3	16.7	19.5
CHICO-PARADISE, CA	4,877	3,457	21.6	20.7	21.2	27.4	23.9	26.8	5.8	5.8	5.5
CINCINNATI, OH-KY-IN	32,597	42,289	46.1	44.6	48.5	21.6	22.3	23.6	17.7	16.8	18.9
CLARKSVILLE-HOPKINSVILLE, TN-KY	1,686	1,163	35.1	38.3	38.2	18.0	22.0	18.5	11.6	11.8	12.0
CLEVELAND-LORAIN-ELYRIA, OH	41,648	30,914	48.2	49.0	51.4	19.0	23.7	23.6	18.2	19.7	21.2
COLORADO SPRINGS, CO	16,445	11,081	38.2	35.2	38.0	25.7	23.0	25.4	13.8	12.1	13.4
COLUMBIA, MO	2,305	4,203	46.0	37.5	42.2	17.6	16.6	17.3	17.8	12.7	15.1
COLUMBIA, SC	10,356	8,309	48.4	40.7	46.5	30.0	28.6	30.2	19.6	14.8	18.6
COLUMBUS, GA-AL	2,687	2,880	34.0	32.2	34.2	25.3	23.9	25.8	12.0	10.7	11.7
COLUMBUS, OH	33,737	31,102	42.5	43.0	45.9	16.7	19.5	20.3	15.7	16.6	18.6
CORPUS CHRISTI, TX	3,161	1,626	19.5	18.9	22.5	30.4	34.4	36.4	6.0	6.5	7.7
CORVALLIS, OR	1,402	1,228	35.1	37.1	36.6	38.6	36.6	38.8	10.8	10.3	10.8
CUMBERLAND, MD-WV	679	661	32.4	28.5	30.9	12.7	11.6	15.1	9.7	8.4	10.5
DALLAS, TX	58,204	46,246	35.5	32.0	34.8	17.9	16.4	18.7	12.0	10.3	11.7
DANBURY, CT	6,063	3,418	61.3	57.6	62.7	21.7	23.0	23.2	25.9	22.7	25.7
DANVILLE, VA	631	838	40.6	32.8	40.3	27.4	21.1	27.2	16.8	11.9	15.8
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	5,309	7,942	45.2	40.3	43.3	22.0	17.6	23.6	17.2	13.7	17.0
DAYTON-SPRINGFIELD, OH	14,729	18,128	47.4	47.8	50.1	19.7	21.7	21.8	19.1	20.3	21.4
DAYTONA BEACH, FL	11,854	7,988	40.8	37.0	39.8	10.6	12.9	12.9	14.4	12.1	14.0
DECATUR, AL	2,429	1,081	46.2	46.9	48.0	24.2	26.6	26.6	16.5	17.0	17.9
DECATUR, IL	2,181	1,138	36.8	42.4	41.8	17.9	19.5	20.6	11.7	16.9	16.0
DENVER, CO	91,072	52,337	48.6	46.6	49.1	25.0	25.5	26.2	19.6	18.0	19.0
DES MOINES, IA	6,866	15,229	53.0	50.8	54.5	18.7	18.0	19.9	20.6	19.8	23.5

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 <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
DETROIT, MI	145,026	106,421	50.0	48.1	51.5	19.8	21.4	21.6	19.0	18.6	20.3
DOTHAN, AL	1,450	902	35.0	38.2	35.6	15.8	12.7	18.7	10.0	13.7	13.4
DOVER, DE	1,624	1,345	38.8	34.7	40.7	21.3	23.0	21.2	11.0	10.2	12.2
DUBUQUE, IA	2,155	1,702	47.9	44.6	47.3	13.8	13.5	13.1	16.6	14.8	16.0
DULUTH-SUPERIOR, MN-WI	3,273	5,441	45.4	42.1	44.5	22.1	21.4	21.7	16.4	15.9	16.7
DUTCHESS COUNTY, NY	4,879	3,741	40.7	37.9	42.9	23.5	23.2	22.9	11.1	9.6	11.7
EAU CLAIRE, WI	1,877	4,763	37.2	40.3	41.8	20.9	25.4	24.8	13.0	13.7	13.4
EL PASO, TX	4,519	2,755	26.8	23.1	27.7	45.7	46.3	48.8	11.3	7.3	10.1
ELKHART-GOSHEN, IN	2,675	3,077	58.8	57.0	57.5	11.8	9.3	9.7	23.8	21.6	22.3
ELMIRA, NY	287	798	34.7	35.3	39.3	28.9	14.7	20.1	12.8	11.1	13.4
ENID, OK	357	410	36.6	30.8	37.7	18.2	15.4	19.2	14.0	11.9	16.3
ERIE, PA	2,232	2,160	38.1	25.7	31.5	21.0	14.7	18.3	15.0	6.5	10.3
EUGENE-SPRINGFIELD, OR	6,661	5,602	29.4	29.8	29.4	31.4	33.4	32.3	8.5	9.1	8.9
EVANSVILLE-HENDERSON, IN-KY	3,028	7,300	50.6	43.9	47.8	17.1	15.0	17.3	21.3	18.0	20.2
FARGO-MOORHEAD, ND-MN	2,153	2,510	40.7	36.0	39.5	23.4	20.2	21.5	12.0	11.1	13.3
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	7,980	2,806	36.5	36.8	37.8	16.5	15.9	18.7	12.1	13.8	12.7
FAYETTEVILLE, NC	2,746	2,318	32.9	31.7	32.6	52.7	48.7	52.3	11.0	10.0	11.1
FITCHBURG-LEOMINSTER, MA	3,290	2,179	47.8	45.4	46.8	15.7	18.5	15.3	15.4	12.9	14.1
FLAGSTAFF, AZ-UT	3,225	1,961	27.5	25.7	26.4	20.3	34.1	22.5	5.7	7.3	6.0
FLINT, MI	11,852	7,552	43.3	42.7	45.4	12.9	13.7	14.4	14.2	14.7	16.2
FLORENCE, AL	1,710	1,060	41.4	36.8	40.7	18.5	16.3	17.3	14.2	12.2	14.6
FLORENCE, SC	1,603	1,317	43.4	37.6	42.8	40.5	34.2	38.7	18.5	14.1	18.3
FORT COLLINS-LOVELAND, CO	11,869	7,175	39.7	36.9	39.6	27.8	28.6	28.9	12.3	11.6	12.0
FORT LAUDERDALE, FL	49,890	28,146	46.0	42.4	45.6	21.3	21.5	22.2	17.1	15.2	16.9
FORT MYERS-CAPE CORAL, FL	14,333	12,428	38.1	33.2	36.7	16.3	17.3	17.4	12.5	10.7	11.5
FORT PIERCE-PORT ST. LUCIE, FL	7,874	5,515	42.4	37.6	42.0	7.5	8.6	9.3	14.7	12.4	14.7
FORT SMITH, AR-OK	2,724	769	30.6	30.8	32.5	21.0	20.0	26.8	8.7	8.0	10.2
FORT WALTON BEACH, FL	3,196	2,688	35.3	27.6	32.1	21.4	16.8	20.0	13.3	9.6	11.7
FORT WAYNE, IN	9,478	10,978	53.3	49.2	55.6	16.5	19.1	20.6	20.6	19.5	22.9
FORT WORTH-ARLINGTON, TX	25,498	19,417	36.0	33.9	36.2	21.5	19.6	21.8	13.0	11.2	12.8
FRESNO, CA	16,074	11,940	19.6	17.6	19.6	36.4	32.5	35.9	5.7	5.1	5.5
GADSDEN, AL	1,010	897	36.5	36.3	38.3	17.8	18.3	20.9	11.7	11.5	13.7
GAINESVILLE, FL	3,305	2,281	34.1	29.6	33.7	15.9	21.7	17.6	11.1	9.5	12.4
GALVESTON-TEXAS CITY, TX	4,153	2,974	22.4	20.4	21.6	19.2	17.2	20.7	6.8	5.0	6.4
GARY, IN	10,998	8,446	45.6	43.2	45.2	11.6	13.7	13.1	14.8	14.8	15.7
GLENS FALLS, NY	1,477	668	31.6	30.1	32.0	25.4	20.5	23.3	8.6	7.1	8.9
GOLDSBORO, NC	863	1,021	41.6	36.8	40.1	29.0	29.3	29.7	13.7	10.6	13.2
GRAND FORKS, ND-MN	789	1,016	35.6	29.5	33.7	18.4	16.3	18.2	10.3	7.9	11.6
GRAND JUNCTION, CO	4,173	2,774	34.1	30.9	32.1	34.8	31.3	33.8	10.0	9.5	9.0
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	35,698	25,279	53.0	48.9	55.2	18.7	18.8	20.3	19.2	17.8	20.7
GREAT FALLS, MT	1,102	1,174	33.9	26.0	29.4	20.1	18.8	19.9	10.5	7.8	10.0
GREELEY, CO	7,058	4,258	28.0	27.0	27.2	22.8	22.7	23.4	7.4	7.5	7.4
GREEN BAY, WI	8,899	7,451	46.7	45.3	46.8	14.1	13.7	16.1	15.6	16.3	16.7
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	20,567	17,383	44.0	42.3	46.6	23.2	22.0	25.7	16.2	14.7	17.5
GREENVILLE, NC	1,755	1,963	37.3	31.4	36.0	28.0	20.6	27.6	13.8	10.0	12.9
GREENVILLE-SPARTANBURG-ANDERSON, SC	15,232	13,816	48.4	42.6	46.6	21.2	19.5	22.1	18.9	16.0	17.8
HAGERSTOWN, MD	1,685	1,662	39.2	37.6	38.2	14.0	12.6	14.1	11.3	11.7	11.4
HAMILTON-MIDDLETOWN, OH	7,101	8,877	43.5	43.2	46.1	18.7	16.1	19.4	16.9	15.8	18.0

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	HARRISBURG-LEBANON-CARLISLE, PA	9,478	6,417	43.5	38.0	42.7	19.9	18.9	22.3	14.6	11.2
HARTFORD, CT	21,398	13,873	41.7	40.0	42.2	15.1	16.2	16.1	12.5	11.5	12.3
HATTIESBURG, MS	2,065	575	28.5	25.8	29.7	15.2	19.1	17.9	7.9	9.6	9.5
HICKORY-MORGANTON-LENOIR, NC	4,280	4,608	51.5	46.8	52.0	13.5	12.5	13.7	20.2	15.9	19.6
HONOLULU, HI	16,434	5,009	34.0	32.5	30.9	59.7	61.3	60.4	10.0	9.4	8.7
HOUMA, LA	2,585	561	25.4	28.8	26.1	31.6	31.9	35.9	7.3	12.5	7.0
HOUSTON, TX	61,628	45,188	33.2	30.5	34.0	29.8	29.3	31.7	11.0	10.3	11.7
HUNTINGTON-ASHLAND, WV-KY-OH	1,756	2,951	26.5	24.7	30.0	23.1	24.5	28.1	9.0	8.3	10.7
HUNTSVILLE, AL	6,862	4,133	42.5	39.6	43.3	30.7	27.9	31.7	16.8	14.5	17.8
INDIANAPOLIS, IN	42,550	27,845	46.4	46.4	49.3	16.9	22.2	19.6	17.9	19.3	20.2
IOWA CITY, IA	2,420	1,964	45.5	42.2	45.1	21.9	25.8	23.0	16.7	13.7	16.3
JACKSON, MI	3,424	3,544	44.5	42.1	45.6	13.9	18.7	13.4	15.5	15.4	16.2
JACKSON, MS	8,417	3,104	41.0	37.5	38.5	25.2	24.6	26.0	17.0	14.8	14.8
JACKSON, TN	1,641	846	38.7	38.5	43.5	19.1	26.5	26.5	11.8	12.1	16.2
JACKSONVILLE, FL	22,148	15,100	41.0	37.8	41.4	21.0	22.9	23.2	14.6	13.5	15.3
JACKSONVILLE, NC	1,431	1,191	30.2	25.3	25.5	23.8	13.6	21.0	9.1	6.6	6.5
JAMESTOWN, NY	520	669	28.9	28.2	33.5	8.8	10.2	10.2	9.3	6.5	9.9
JANESVILLE-BELOIT, WI	3,756	2,805	52.2	44.1	51.6	19.9	26.8	21.5	17.4	13.8	18.0
JERSEY CITY, NJ	6,993	3,509	27.7	23.6	28.2	65.4	62.0	62.0	6.5	4.7	6.3
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	5,041	2,644	35.3	37.5	39.5	21.3	27.5	27.9	12.0	13.2	15.9
JOHNSTOWN, PA	1,369	822	24.8	22.3	28.8	16.9	18.0	18.4	5.8	4.8	8.0
JONESBORO, AR	1,540	323	30.6	25.3	29.2	14.3	17.6	16.0	11.2	6.8	10.8
JOPLIN, MO	2,466	1,662	39.8	45.0	43.3	12.2	15.2	17.0	13.6	17.6	17.0
KALAMAZOO-BATTLE CREEK, MI	7,840	9,202	42.9	36.7	42.5	24.4	23.8	26.3	16.0	13.2	17.3
KANKAKEE, IL	731	2,497	46.9	35.7	41.7	10.7	8.7	8.6	19.0	10.5	13.9
KANSAS CITY, MO-KS	47,405	39,685	45.2	43.5	47.5	17.6	19.2	20.3	16.2	15.6	17.8
KENOSHA, WI	4,662	2,986	43.2	37.0	42.4	11.5	9.3	12.1	11.9	9.5	12.5
KILLEEN-TEMPLE, TX	2,461	919	22.2	20.2	22.2	28.3	35.4	27.9	6.9	4.8	5.9
KNOXVILLE, TN	12,745	7,213	42.3	40.8	46.5	20.0	25.2	26.2	15.1	16.3	20.0
KOKOMO, IN	1,964	2,116	54.5	50.7	55.6	22.4	25.3	24.7	19.9	19.3	23.3
LA CROSSE, WI-MN	3,299	2,150	42.3	41.6	44.9	16.1	12.4	15.4	13.2	12.2	15.3
LAFAYETTE, LA	4,739	1,915	22.1	25.5	26.8	28.2	26.4	34.1	6.2	8.8	9.7
LAFAYETTE, IN	3,717	2,653	45.1	46.8	46.8	9.3	17.0	12.9	16.9	17.3	18.6
LAKE CHARLES, LA	2,256	760	31.7	31.1	30.3	25.0	25.9	27.6	10.8	10.9	10.2
LAKELAND-WINTER HAVEN, FL	6,630	5,012	43.6	37.9	42.0	15.2	17.3	18.4	14.7	12.3	14.6
LANCASTER, PA	6,639	5,248	42.9	36.4	39.9	9.3	7.7	8.8	12.9	9.7	11.7
LANSING-EAST LANSING, MI	12,384	10,246	47.5	41.9	48.5	20.8	22.0	21.5	15.7	14.3	17.4
LAREDO, TX	968	661	12.6	20.3	18.4	50.1	57.0	51.6	3.8	8.1	6.2
LAS CRUCES, NM	1,651	1,568	23.5	19.4	22.4	64.7	60.7	63.6	8.3	5.3	8.0
LAS VEGAS, NV-AZ	53,171	28,973	36.7	37.0	37.0	12.7	16.0	13.3	10.9	11.8	10.4
LAWRENCE, KS	2,653	1,877	36.3	35.9	37.0	29.9	24.7	28.3	10.9	11.2	11.1
LAWRENCE, MA-NH	14,809	7,744	42.3	39.0	42.4	16.5	17.7	19.5	13.2	12.2	13.5
LAWTON, OK	759	517	31.0	25.7	30.3	37.2	38.5	36.2	12.2	8.1	10.6
LEWISTON-AUBURN, ME	1,089	765	31.0	29.9	32.8	8.4	8.9	9.8	5.6	6.2	7.5
LEXINGTON, KY	8,246	9,011	42.1	38.3	43.4	27.4	26.5	29.5	16.5	14.0	17.0
LIMA, OH	2,214	3,186	45.8	42.7	45.8	12.3	10.3	12.3	16.0	14.9	16.4
LINCOLN, NE	5,392	6,155	52.5	42.2	48.3	17.8	13.8	18.5	21.3	13.6	18.6
LITTLE ROCK-NORTH LITTLE ROCK, AR	9,938	5,073	34.1	30.5	34.8	15.5	14.7	18.0	11.4	10.5	12.1

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	LONGVIEW-MARSHALL, TX	1,493	767	28.7	20.6	28.6	22.2	16.4	22.6	9.1	6.7
LOS ANGELES-LONG BEACH, CA	201,151	104,140	26.7	23.9	26.4	44.6	42.9	46.0	7.5	6.2	7.0
LOUISVILLE, KY-IN	21,096	21,370	43.7	40.9	45.7	20.1	19.7	23.0	18.2	15.2	18.6
LOWELL, MA-NH	10,396	6,036	49.2	43.7	49.2	14.2	13.8	15.5	16.4	13.7	16.8
LUBBOCK, TX	2,971	1,477	21.6	22.7	23.7	17.9	16.9	20.5	6.5	6.3	8.2
LYNCHBURG, VA	2,413	3,257	42.0	37.3	43.0	11.3	9.6	13.0	13.0	12.3	15.0
MACON, GA	3,922	4,100	38.5	40.3	40.5	21.1	24.2	26.0	13.7	14.9	15.1
MADISON, WI	15,662	11,849	46.1	45.8	49.1	19.5	21.9	21.5	15.0	14.9	16.4
MANCHESTER, NH	6,959	3,610	40.7	31.4	38.5	17.0	14.2	18.2	10.6	7.4	9.8
MANSFIELD, OH	2,231	2,340	46.0	47.4	48.3	19.2	27.3	23.6	14.7	17.7	18.5
MCALLEN-EDINBURG-MISSION, TX	2,286	1,906	12.2	15.5	23.3	46.7	46.6	54.2	3.1	3.5	8.4
MEDFORD-ASHLAND, OR	5,698	2,679	27.2	23.8	25.8	29.2	29.9	31.3	7.5	5.4	6.7
MELBOURNE-TITUSVILLE-PALM BAY, FL	12,661	7,693	45.0	38.1	42.5	23.3	20.5	24.5	19.1	14.2	16.9
MEMPHIS, TN-AR-MS	20,808	9,537	38.9	40.7	43.2	22.9	29.7	28.1	14.7	16.7	17.7
MERCED, CA	3,974	2,526	20.4	18.4	18.7	72.0	68.1	71.1	5.2	3.7	3.5
MIAMI, FL	44,916	26,469	34.3	31.4	33.2	43.0	44.6	43.7	9.9	8.3	8.7
MIDDLESEX-SOMERSET-HUNTERDON, NJ	27,169	19,033	55.1	48.6	53.8	22.2	19.4	21.9	19.8	15.6	18.7
MILWAUKEE-WAUKESHA, WI	42,648	30,810	46.9	43.0	49.4	13.4	12.9	16.0	15.0	13.7	17.4
MINNEAPOLIS-ST. PAUL, MN-WI	82,577	117,179	61.1	55.5	59.8	26.2	22.1	25.7	25.7	21.3	24.6
MISSOULA, MT	2,591	2,138	30.2	31.5	32.2	26.0	23.3	24.7	10.5	9.2	11.3
MOBILE, AL	8,296	6,906	34.3	31.6	35.5	10.3	11.0	12.9	10.9	10.1	12.6
MODESTO, CA	11,883	9,834	27.3	24.6	25.3	33.9	31.6	34.6	7.4	6.2	6.2
MONMOUTH-OCEAN, NJ	31,366	20,287	38.4	35.3	37.5	32.7	32.4	32.8	13.8	11.9	12.6
MONROE, LA	2,440	425	25.4	33.9	26.6	12.5	28.2	17.5	7.7	14.2	8.9
MONTGOMERY, AL	5,380	2,139	41.5	38.9	43.6	25.4	28.0	27.5	16.3	16.0	17.2
MUNCIE, IN	1,242	1,847	45.1	40.2	43.0	24.6	30.7	25.5	19.8	17.4	18.9
MYRTLE BEACH, SC	5,057	5,901	33.7	31.2	33.8	29.6	24.1	26.6	11.7	10.1	11.9
NAPLES, FL	7,050	8,469	47.2	42.2	45.2	21.7	18.7	21.5	18.2	15.6	16.2
NASHUA, NH	7,637	3,919	47.9	41.7	45.0	21.0	19.4	22.7	15.7	11.3	13.5
NASHVILLE, TN	26,028	16,558	49.7	46.9	50.0	16.9	18.2	19.7	19.4	18.8	20.1
NASSAU-SUFFOLK, NY	56,173	36,572	48.1	46.5	50.1	35.5	32.9	35.4	14.7	13.0	15.0
NEW BEDFORD, MA	3,611	1,492	25.9	26.7	26.0	18.5	19.2	19.3	6.4	5.9	6.3
NEW HAVEN-MERIDEN, CT	11,038	6,656	42.4	41.9	42.7	19.8	23.9	21.7	13.3	13.6	13.9
NEW LONDON-NORWICH, CT-RI	5,364	3,389	38.7	36.7	37.5	14.8	15.1	15.3	11.4	10.8	10.6
NEW ORLEANS, LA	25,214	8,217	29.6	29.7	29.1	27.8	32.0	29.4	9.8	10.9	9.6
NEW YORK, NY	84,094	40,848	29.3	26.2	30.6	29.2	27.3	29.6	6.8	5.7	7.0
NEWARK, NJ	35,222	24,597	43.0	37.0	42.1	20.1	17.7	20.4	13.9	11.0	13.5
NEWBURGH, NY-PA	8,095	4,822	31.5	27.2	31.6	21.5	21.0	23.9	8.4	6.5	9.1
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	23,013	18,838	35.8	31.5	34.3	29.0	26.3	28.2	12.9	10.1	11.5
OAKLAND, CA	78,078	54,015	40.7	36.4	39.6	46.3	43.8	46.9	13.2	10.8	11.9
OCALA, FL	3,464	3,396	40.5	40.7	40.9	29.8	21.3	24.4	12.7	14.0	13.3
ODESSA-MIDLAND, TX	1,859	869	20.8	24.6	25.6	13.4	18.4	19.8	7.3	6.9	9.3
OKLAHOMA CITY, OK	17,976	10,998	32.6	31.7	34.9	19.2	20.6	23.1	10.9	10.8	12.3
OLYMPIA, WA	5,591	3,340	31.2	32.3	32.6	33.8	32.9	33.8	7.8	7.4	6.9
OMAHA, NE-IA	16,396	14,487	47.4	45.0	49.1	15.6	18.6	20.1	18.0	17.6	19.7
ORANGE COUNTY, CA	87,546	54,401	42.9	37.6	41.6	32.4	28.8	32.2	14.0	11.0	12.7
ORLANDO, FL	42,731	26,706	43.0	38.6	41.9	26.6	27.1	28.7	15.1	13.5	14.4
OWENSBORO, KY	811	1,958	45.3	40.2	42.1	21.1	17.7	21.5	16.3	15.0	15.4

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	PANAMA CITY, FL	3,210	1,931	31.5	31.7	31.9	16.2	17.3	16.8	10.1	11.1
PARKERSBURG-MARIETTA, WV-OH	1,290	1,741	39.7	42.7	42.2	27.2	27.3	28.1	14.6	17.6	17.4
PENSACOLA, FL	6,054	4,800	35.7	32.3	33.9	20.7	20.8	21.8	11.7	10.6	11.5
PEORIA-PEKIN, IL	4,672	5,306	48.0	42.8	46.5	18.5	19.8	19.0	17.4	15.0	16.9
PHILADELPHIA, PA-NJ	97,947	62,035	37.8	33.0	37.6	17.7	16.3	17.5	12.6	10.5	12.2
PHOENIX-MESA, AZ	103,940	72,244	39.9	39.1	40.5	30.0	30.5	31.4	14.8	15.0	15.1
PINE BLUFF, AR	521	210	22.3	29.5	27.3	21.3	25.2	22.9	7.4	9.6	10.5
PITTSBURGH, PA	28,832	24,697	37.0	29.5	34.0	20.9	18.9	22.0	13.1	9.9	12.6
PITTSFIELD, MA	1,141	492	32.4	29.4	36.7	9.0	10.4	11.3	9.9	8.3	11.9
POCATELLO, ID	1,393	1,105	39.0	37.4	40.8	27.9	26.6	29.3	14.0	13.7	16.5
PORTLAND, ME	54,024	37,375	36.0	34.0	36.6	24.7	24.1	25.5	11.3	10.5	10.8
PORTLAND-VANCOUVER, OR-WA	7,064	4,614	34.6	31.2	33.2	17.8	16.9	18.6	9.4	7.5	8.8
PORTSMOUTH-ROCHESTER, NH-ME	7,586	4,366	31.1	27.5	32.0	10.5	11.5	12.4	7.2	5.8	7.0
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	28,074	15,573	35.1	34.4	34.2	15.4	15.6	16.9	9.4	9.1	9.0
PROVO-OREM, UT	9,625	6,830	34.2	33.7	34.1	14.5	14.4	13.8	7.2	7.2	7.1
PUEBLO, CO	3,806	2,054	30.8	30.2	31.9	35.7	35.8	40.1	11.1	10.6	11.6
PUNTA GORDA, FL	3,483	3,500	40.0	34.7	35.7	16.8	17.3	17.1	13.7	11.2	11.3
RACINE, WI	4,622	4,730	49.5	47.8	51.9	12.8	14.0	14.3	15.1	15.7	17.8
RALEIGH-DURHAM-CHAPEL HILL, NC	27,774	27,233	46.7	41.2	46.7	25.9	22.7	25.6	19.2	15.3	18.8
RAPID CITY, SD	1,217	1,571	35.9	34.3	39.8	22.8	18.7	24.5	13.4	11.1	14.6
READING, PA	6,186	4,315	39.1	37.8	40.7	8.2	7.0	10.3	11.8	10.8	12.7
REDDING, CA	3,575	3,439	23.5	21.6	22.0	20.5	19.5	21.3	5.8	5.6	5.3
RENO, NV	9,911	8,155	42.7	40.3	42.8	16.9	17.7	19.2	14.7	13.1	13.9
RICHLAND-KENNEWICK-PASCO, WA	3,572	3,114	28.7	26.9	27.9	21.2	22.1	20.3	9.1	9.1	8.4
RICHMOND-PETERSBURG, VA	19,702	16,569	46.1	43.5	47.4	21.1	21.2	22.6	17.8	16.5	18.8
RIVERSIDE-SAN BERNARDINO, CA	100,689	59,381	26.1	24.4	25.2	37.6	38.1	39.0	7.6	6.9	6.7
ROANOKE, VA	3,270	4,044	49.6	46.4	50.2	24.4	20.2	24.1	20.6	17.0	20.3
ROCHESTER, MN	2,520	4,884	62.8	59.1	63.4	24.7	23.5	25.1	28.9	26.0	30.1
ROCHESTER, NY	10,704	13,940	37.9	35.2	41.3	19.0	17.3	19.6	12.8	10.6	14.0
ROCKFORD, IL	9,709	10,443	48.5	44.2	47.6	16.0	14.9	16.1	18.4	14.5	17.1
ROCKY MOUNT, NC	1,576	1,296	41.9	35.6	45.1	46.0	47.1	50.8	14.0	11.4	17.4
SACRAMENTO, CA	62,156	43,309	32.5	29.6	31.9	27.6	25.7	29.1	9.4	7.8	8.4
SAGINAW-BAY CITY-MIDLAND, MI	6,749	7,242	48.8	39.8	46.6	23.5	17.1	21.7	19.4	14.2	19.1
ST. CLOUD, MN	2,337	5,019	52.2	47.5	51.6	25.5	18.5	22.4	16.2	14.3	15.6
ST. JOSEPH, MO	1,738	1,221	42.1	40.2	43.4	13.6	18.3	18.4	16.2	15.1	17.8
ST. LOUIS, MO-IL	78,712	56,860	44.9	43.6	46.7	19.5	21.1	22.5	15.8	16.1	17.3
SALEM, OR	6,701	4,474	31.3	29.9	31.4	13.2	12.5	13.2	7.9	6.8	7.8
SALINAS, CA	7,737	5,202	23.4	22.8	21.8	63.8	62.3	66.9	6.1	5.7	5.4
SALT LAKE CITY-OGDEN, UT	37,977	21,194	44.1	41.1	44.7	19.6	20.4	19.6	13.7	12.2	13.5
SAN ANGELO, TX	676	557	29.6	35.5	33.0	27.4	33.0	33.7	9.7	11.8	11.1
SAN ANTONIO, TX	15,898	10,040	23.9	23.2	27.2	26.2	26.3	28.2	8.3	7.6	9.8
SAN DIEGO, CA	89,511	51,220	29.8	26.0	28.8	34.9	32.2	36.3	8.1	6.8	7.4
SAN FRANCISCO, CA	30,147	18,505	45.1	40.6	45.1	49.5	45.3	50.0	15.2	12.2	13.9
SAN JOSE, CA	37,830	25,985	51.8	44.3	51.4	58.8	53.2	59.2	19.0	14.5	17.9
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	8,591	5,601	20.5	19.9	20.5	20.7	22.9	21.0	4.8	4.5	4.1
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	8,752	5,134	29.3	28.5	30.1	34.4	33.5	36.0	9.0	8.2	8.4
SANTA CRUZ-WATSONVILLE, CA	5,615	4,252	33.6	30.5	34.7	41.5	39.4	42.1	9.3	8.1	9.2
SANTA FE, NM	4,895	2,692	36.4	46.1	40.7	51.5	66.8	58.4	15.2	21.0	16.5

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	SANTA ROSA, CA	16,219	10,673	33.8	30.7	31.4	21.2	19.0	22.0	8.5	7.8
SARASOTA-BRADENTON, FL	15,501	13,089	40.9	37.3	39.7	16.3	14.4	17.0	14.7	12.6	14.5
SAVANNAH, GA	4,061	4,367	37.3	32.6	34.5	20.1	19.4	21.2	11.7	10.8	11.2
SCRANTON--WILKES-BARRE--HAZLETON, PA	6,019	3,549	38.0	32.5	37.5	15.0	16.6	16.5	12.3	9.8	12.3
SEATTLE-BELLEVUE-EVERETT, WA	81,991	43,675	52.3	49.6	52.9	29.6	31.3	30.4	18.0	17.2	18.0
SHARON, PA	921	813	31.2	29.1	33.7	9.7	8.9	9.4	8.4	7.3	10.3
SHEBOYGAN, WI	3,201	2,826	52.1	50.6	54.3	10.5	16.5	14.9	15.5	18.4	18.0
SHERMAN-DENISON, TX	1,502	566	23.3	24.6	27.7	10.7	11.8	12.3	6.5	9.0	9.2
SHREVEPORT-BOSSIER CITY, LA	6,278	1,514	26.4	31.9	28.6	13.8	20.0	18.8	8.6	11.0	10.0
SIOUX CITY, IA-NE	1,681	1,102	48.0	44.8	46.4	21.4	24.4	24.8	20.2	16.9	19.0
SIOUX FALLS, SD	3,507	3,643	45.2	39.9	45.9	18.8	14.4	19.8	15.4	12.2	16.7
SOUTH BEND, IN	4,242	4,495	50.6	45.6	50.2	22.5	18.1	21.5	21.9	17.8	22.1
SPOKANE, WA	8,935	6,609	32.7	33.6	33.7	24.1	25.2	24.7	11.5	12.0	12.4
SPRINGFIELD, IL	8,144	4,635	47.9	47.3	48.3	16.3	17.2	18.3	17.6	16.6	18.2
SPRINGFIELD, MO	6,714	5,661	43.8	42.8	34.5	18.8	19.9	17.8	16.2	15.2	9.3
SPRINGFIELD, MA	7,350	5,607	37.5	31.7	45.5	18.7	17.7	23.2	10.8	7.3	17.5
STAMFORD-NORWALK, CT	6,730	3,394	63.4	60.1	64.4	52.3	50.8	53.2	33.7	28.6	34.1
STATE COLLEGE, PA	1,308	1,740	29.7	25.9	28.5	34.6	32.9	35.6	8.6	7.0	8.1
STEUBENVILLE-WEIRTON, OH-WV	1,163	904	37.0	35.0	35.5	25.0	24.6	28.4	10.5	11.6	10.6
STOCKTON-LODI, CA	15,770	11,881	21.8	21.0	20.6	36.3	34.7	38.2	6.7	6.1	6.2
SUMTER, SC	979	726	46.8	33.5	35.2	49.5	37.2	40.8	21.8	12.5	12.9
SYRACUSE, NY	5,850	4,380	34.2	32.0	36.0	15.8	21.7	19.6	10.8	9.1	11.4
TACOMA, WA	19,300	11,628	30.0	29.6	30.7	26.2	20.7	21.0	7.5	7.4	7.5
TALLAHASSEE, FL	4,260	4,324	42.2	35.6	40.2	39.1	28.1	36.8	17.6	12.2	15.6
TAMPA-ST. PETERSBURG-CLEARWATER, FL	51,030	41,574	39.5	37.2	39.4	26.6	26.6	28.1	15.0	14.5	15.4
TERRE HAUTE, IN	880	3,502	49.4	40.5	46.3	20.3	17.7	19.8	22.9	17.2	20.9
TEXARKANA, TX-TEXARKANA, AR	1,167	235	25.7	29.8	28.4	22.7	32.3	28.0	7.5	7.7	9.3
TOLEDO, OH	14,379	12,056	47.4	42.0	46.9	15.8	14.0	16.8	17.5	15.7	18.6
TOPEKA, KS	2,924	1,604	47.8	48.7	51.5	12.7	16.1	17.2	18.2	19.1	21.4
TRENTON, NJ	7,939	4,126	40.3	34.5	41.3	17.5	13.8	17.9	14.8	10.8	14.7
TUCSON, AZ	22,828	14,239	35.6	33.4	36.9	22.1	21.4	23.1	12.4	11.6	13.0
TULSA, OK	12,737	8,944	31.4	27.0	31.5	20.8	17.5	21.5	10.9	8.2	11.4
TUSCALOOSA, AL	2,463	1,690	37.7	39.4	39.2	18.6	18.3	19.1	13.2	13.0	14.0
TYLER, TX	1,987	919	29.7	28.3	30.7	14.8	15.3	16.6	8.1	8.8	9.8
UTICA-ROME, NY	1,359	1,713	31.0	30.7	33.4	17.9	14.2	16.5	9.4	6.8	9.6
VALLEJO-FAIRFIELD-NAPA, CA	17,767	12,255	26.0	24.8	24.6	41.1	46.0	44.1	5.9	5.4	4.8
VENTURA, CA	27,014	16,481	42.4	38.3	41.6	37.5	33.2	38.7	14.7	11.7	13.0
VICTORIA, TX	327	638	33.6	20.2	30.0	38.2	32.0	36.8	11.9	6.3	12.1
VINELAND-MILLVILLE-BRIDGETON, NJ	1,606	569	38.4	38.6	39.2	25.3	33.2	25.8	11.1	11.9	12.2
VISALIA-TULARE-PORTERVILLE, CA	5,097	2,888	20.6	17.1	20.6	43.0	42.2	43.8	7.6	5.0	6.5
WACO, TX	1,908	835	27.5	30.3	28.1	15.5	20.5	20.5	8.2	10.5	8.8
WASHINGTON, DC-MD-VA-WV	140,681	106,336	56.1	50.4	55.2	33.7	31.2	33.3	22.3	18.1	20.7
WATERBURY, CT	3,605	2,244	42.0	39.2	42.8	9.2	9.2	9.9	12.9	11.3	12.6
WATERLOO-CEDAR FALLS, IA	1,653	1,721	42.0	40.3	42.6	24.7	25.2	26.7	15.8	14.6	17.2
WAUSAU, WI	2,223	1,561	47.8	45.0	47.9	11.8	15.2	13.8	15.4	13.6	15.2
WEST PALM BEACH-BOCA RATON, FL	38,013	20,545	47.5	43.1	46.3	23.4	21.3	23.4	18.8	15.6	17.8
WHEELING, WV-OH	874	1,290	37.4	29.8	35.6	20.7	17.2	22.3	12.4	9.0	12.1
WICHITA, KS	9,571	6,651	48.2	48.2	51.1	18.0	18.2	20.2	17.4	18.2	20.2

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

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
WICHITA FALLS, TX	1,105	478	22.5	24.2	24.7	16.1	21.5	19.9	6.7	8.1	7.5
WILLIAMSPORT, PA	1,079	890	32.1	27.1	34.0	17.3	13.3	18.1	8.3	6.8	10.1
WILMINGTON-NEWARK, DE-MD	12,606	9,637	54.0	51.4	54.7	20.9	22.1	23.6	21.0	19.0	22.1
WILMINGTON, NC	6,494	6,162	34.4	31.3	34.1	23.6	32.0	29.4	12.3	11.2	12.9
WORCHESTER, MA-CT	13,791	9,461	34.1	30.2	33.9	11.8	11.5	13.7	8.8	6.9	8.5
YAKIMA, WA	2,509	1,841	30.6	30.6	30.5	32.0	30.5	31.8	10.1	10.7	10.8
YOLO, CA	4,668	2,930	28.6	28.2	28.8	30.7	41.1	36.4	8.1	8.5	7.7
YORK, PA	6,317	6,082	41.6	37.2	40.0	11.9	11.1	12.0	11.9	10.0	12.0
YOUNGSTOWN-WARREN, OH	8,097	7,659	41.9	41.2	43.6	19.2	20.5	21.2	14.0	13.7	15.0
YUBA CITY, CA	2,707	1,674	20.5	19.1	20.3	22.2	24.8	24.1	5.2	5.9	5.5
YUMA, AZ	1,655	1,315	27.1	26.6	28.9	33.7	36.6	39.7	11.2	8.1	11.5

Notes:

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2002, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2002. 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 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.