



2023

Annual Mortgage Report

March 14, 2024


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Affordable Housing Tables

Covering Calendar Year: 2023
For Period Ending: 12/31/2023

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Table 1A
Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status
Summary Table on Single-Family Housing Goal Performance
For Calendar Year 2023 (Period Ending 12/31/2023)

	Total Mortgages Eligible to Qualify As Low-Income or Very Low-Income Purchase Mortgages	Qualifying Low-Income Purchase Mortgages	Qualifying Very Low-Income Purchase Mortgages	Total Mortgages Eligible to Qualify As Low-Income Area, Low-Income Census Tracts or Minority Census Tracts Purchase Mortgages	Qualifying Low-Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Census Tract Purchase Subgoal Mortgages	Qualifying Minority Census Tract Purchase Subgoal Mortgages	Total Mortgages Eligible As Low-Income Refinance ¹	Qualifying Low-Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$243,510	\$42,250	\$7,192	\$243,510	\$55,039	\$20,404	\$22,450	\$29,666	\$8,382	\$278,970
Number of Mortgages	727,841	206,456	49,599	727,841	212,230	67,437	95,008	124,476	53,681	872,965
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$3,372	\$692	\$96	\$3,372	\$1,734	\$994	\$659	\$800	\$236	\$4,175
Number of Mortgages	8,091	2,976	645	8,091	4,637	2,022	2,370	2,567	1,225	10,670
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$246,882	\$42,942	\$7,279	\$246,882	\$56,773	\$21,398	\$23,109	\$30,466	\$8,618	\$283,146
Number of Mortgages	735,932	209,432	50,244	735,932	216,867	69,459	97,378	127,043	54,906	883,635
Goals Performance										
Freddie Mac's Single-Family Goals		28%	7%		20%					26%
Goal Performance Percentages		28.46%	6.83%		29.47%					43.22%
Freddie Mac's Single-Family Subgoal						4%	10%			
Subgoal Performance Percentages						9.44%	13.23%			

Mortgages may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

¹ MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for purposes of the housing goals.

Table 1B
Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status
Summary Table on Multifamily Housing Goal Performance
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Goal-Eligible Acquisitions	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$1,337	\$459	\$1,975	
Number of Mortgages ¹	618	425	709	
Number of Properties	618	425	714	
Number of Units	13,839	5,577	17,096	
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$22,399	\$5,952	\$42,562	
Number of Mortgages ¹	1,350	925	1,518	
Number of Properties	1,715	1,286	1,883	
Number of Units	215,178	64,581	328,606	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units
Units in Multifamily Properties:				
Number of Units With Missing Data	6,379		6,379	N/A
Units Where Rent Estimation is Not Possible	753		753	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	5,418	2,785	5,418	964
Small (5-50 Unit) Properties	208	167	208	95
Not Subject to Cap	5,130	2,560	5,130	812
Subject to Cap	496	391	496	247
5% Cap	17,285		17,285	N/A
Adjustments to Number of Units for Missing Data:		2,951		1,059
Total Multifamily:				N/A
UPB(\$ Million)	\$23,737		\$6,411	\$44,537
Number of Mortgages	1,968		1,350	2,224
Number of Mortgages with both 5-50 and > 50 Unit Properties ¹	0		0	3
Number of Properties	2,333		1,711	2,597
Number of Units	229,017		70,158	345,702
Number of Units(adjusted)	231,968		71,217	345,702
Goals Performance				
Freddie Mac's Multifamily Goals Percentage	61.0%		12.0%	
Goal-Qualifying Units (Numerator)	231,968		71,217	
Goal-Eligible Units (Denominator)²	345,702		345,702	
Goal Performance Percentage	67.1%		20.6%	
Freddie Mac's Small Multifamily Goals Percentage				
Goal-Qualifying Units (Numerator)	14,006			
Goal-Eligible Units (Denominator)²	345,702			
Goal Performance Percentage	4.1%			

Units may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

¹ Mortgages can double count when secured by both 5-50 and >50 unit properties.

² Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 1D

Distribution of Rental Units Financed by Freddie Mac's Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2023 (Period Ending 12/31/2023)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$2,155	\$522	\$4,175
Number of Mortgages	7,030	2,363	10,670
Number of Units*	9,040	3,122	13,493
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$5,133	\$803	\$16,502
Number of Mortgages	30,880	5,800	70,605
Number of Units*	41,634	10,075	84,835
Total Single Family:			
UPB(\$ Millions)	\$7,288	\$1,325	\$20,677
Number of Mortgages	37,910	8,163	81,275
Number of Units*	50,674	13,197	98,328

Units may count toward more than one reporting category. On certain tables, sum of entries may not equal totals, due to rounding.

Table 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class of Mortgagor(s)¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Income No More Than 50% of Median Income							
UPB(\$ Millions)	\$7,279	\$7,279	\$4,408	\$2,483	\$7,302	\$2,492	\$9,794
Number of Mortgages	50,244	50,244	30,120	20,684	50,446	20,764	71,210
Portion of Qualifying or Total Mortgages Acquired	23.99%	100.00%	13.89%	37.67%	6.69%	16.04%	8.06%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$8,791	\$0	\$4,972	\$1,837	\$8,820	\$1,844	\$10,664
Number of Mortgages	46,010	0	25,658	11,539	46,212	11,590	57,802
Portion of Qualifying or Total Mortgages Acquired	21.97%	0.00%	11.83%	21.02%	6.13%	8.95%	6.54%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$26,873	\$0	\$14,585	\$4,297	\$26,996	\$4,322	\$31,318
Number of Mortgages	113,178	0	60,804	22,683	113,916	22,859	136,775
Portion of Qualifying or Total Mortgages Acquired	54.04%	0.00%	28.04%	41.31%	15.11%	17.65%	15.48%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$15,628	\$0	\$29,984	\$4,128	\$34,113
Number of Mortgages	0	0	53,497	0	104,110	18,482	122,592
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	24.67%	0.00%	13.80%	14.27%	13.87%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$4,505	\$0	\$30,531	\$3,588	\$34,119
Number of Mortgages	0	0	14,081	0	92,053	14,088	106,141
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.49%	0.00%	12.21%	10.88%	12.01%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$12,675	\$0	\$148,450	\$14,687	\$163,138
Number of Mortgages	0	0	32,707	0	347,411	41,704	389,115
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	15.08%	0.00%	46.07%	32.21%	44.04%
Missing							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Income Levels ²							
UPB(\$ Millions)	\$42,942	\$7,279	\$56,773	\$8,618	\$252,085	\$31,061	\$283,146
Number of Mortgages	209,432	50,244	216,867	54,906	754,148	129,487	883,635
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."

² Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Goal Eligible Units Financed ²
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$3,244	\$3,244	\$3,244
Number of Units	29,753	29,753	29,753
Portion of Qualifying or Total Units Financed	12.83%	41.78%	8.61%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$3,167	\$3,167	\$3,170
Number of Units	40,405	40,405	40,461
Portion of Qualifying or Total Units Financed	17.42%	56.73%	11.70%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$5,565	\$0	\$5,565
Number of Units	59,669	0	59,669
Portion of Qualifying or Total Units Financed	25.72%	0.00%	17.26%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$11,761	\$0	\$11,761
Number of Units	99,190	0	99,190
Portion of Qualifying or Total Units Financed	42.76%	0.00%	28.69%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$8,071
Number of Units	0	0	54,137
Portion of Qualifying or Total Units Financed	0.00%	0.00%	15.66%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,058
Number of Units	0	0	28,663
Portion of Qualifying or Total Units Financed	0.00%	0.00%	8.29%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$6,408
Number of Units	0	0	27,450
Portion of Qualifying or Total Units Financed	0.00%	0.00%	7.94%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$562	\$188	\$1,260
Number of Units	2,951	1,059	6,379
Portion of Qualifying or Total Units Financed	1.27%	1.49%	1.85%
All Income Levels³			
\$UPB(MILLIONS)	\$24,299	\$6,599	\$44,537
Number of Units	231,968	71,217	345,702
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

¹ Based on actual rents before affordability estimation. Units where affordability was estimated, including all units in senior housing facilities, are included in "Tenant Rent Missing."

² Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

³ Includes Missing.

Table 3B
Distribution of Rental Units
Financed by Freddie Mac's Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$173	\$173	\$173
Number of Units	1,105	1,105	1,105
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	2.18%	8.37%	1.12%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$1,152	\$1,152	\$1,153
Number of Units	12,092	12,092	12,100
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	23.86%	91.63%	12.31%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$1,498	\$0	\$1,499
Number of Units	11,818	0	11,820
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	23.32%	0.00%	12.02%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$4,464	\$0	\$4,465
Number of Units	25,659	0	25,662
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	50.64%	0.00%	26.10%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$4,963
Number of Units	0	0	21,272
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	21.63%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$3,282
Number of Units	0	0	11,553
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	11.75%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$4,631
Number of Units	0	0	12,328
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	12.54%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$511
Number of Units	0	0	2,488
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	2.53%
All Income Levels¹			
UPB(\$ Millions)	\$7,288	\$1,325	\$20,677
Number of Units	50,674	13,197	98,328
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	100.00%	100.00%	100.00%

¹ Includes Missing.

Table 4
Freddie Mac Single-Family Owner-Occupied Mortgage Purchases
Qualifying for the Low-Income Area Purchase Goal
by Method of Qualification
For Calendar Year 2023 (Period Ending 12/31/2023)

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		<u>Qualifying Low-Income Area Purchase Money Mortgages¹</u>	<u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u>
	<u>Family Income <= 100% of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>	<u>Family Income <= 100% of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>		
(1) Tract Income <= 80% of Area Median						
UPB(\$ Millions)	\$4,961	\$7,493	\$12,640	\$9,686	\$34,780	\$34,780
Number of Mortgages	22,798	19,124	58,783	27,664	128,369	128,369
Percent of Eligible	17.76%	14.90%	45.79%	21.55%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$3,230	\$7,172	\$6,496	\$8,083	\$9,727	\$24,982
Number of Mortgages	12,948	17,363	25,520	20,660	38,468	76,491
Percent of Eligible	16.93%	22.70%	33.36%	27.01%	50.29%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$1,859	\$3,343	\$7,814	\$9,279	\$1,859	\$22,294
Number of Mortgages	8,639	9,362	38,874	28,328	8,639	85,203
Percent of Eligible	10.14%	10.99%	45.63%	33.25%	10.14%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$10,408	\$53,955	\$25,334	\$75,128	\$10,408	\$164,825
Number of Mortgages	41,391	121,489	103,620	179,369	41,391	445,869
Percent of Eligible	9.28%	27.25%	23.24%	40.23%	9.28%	100.00%
(5) Total						
UPB(\$ Millions)	\$20,457	\$71,963	\$52,285	\$102,177	\$56,773	\$246,882
Number of Mortgages	85,776	167,338	226,797	256,021	216,867	735,932
Percent of Eligible	11.66%	22.74%	30.82%	34.79%	29.47%	100.00%

¹ Includes mortgages where affordability was estimated.

² Includes tracts with missing median incomes or missing percent minority.

Table 5A
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Race of Borrower(s) on Loan Application¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
American Indian or Alaskan Native²							
UPB(\$ Millions)	\$327	\$59	\$485	\$70	\$1,777	\$254	\$2,031
Number of Mortgages	1,662	425	1,985	462	5,677	1,125	6,802
Portion of Qualifying or Total Mortgages Acquired	0.79%	0.85%	0.92%	0.84%	0.75%	0.87%	0.77%
Asian²							
UPB(\$ Millions)	\$3,447	\$463	\$6,206	\$286	\$30,034	\$1,482	\$31,516
Number of Mortgages	13,320	2,644	18,523	1,406	70,938	4,415	75,353
Portion of Qualifying or Total Mortgages Acquired	6.36%	5.26%	8.54%	2.56%	9.41%	3.41%	8.53%
Black or African American²							
UPB(\$ Millions)	\$3,287	\$618	\$4,783	\$874	\$14,061	\$2,346	\$16,407
Number of Mortgages	15,304	4,119	18,746	5,713	42,810	11,199	54,009
Portion of Qualifying or Total Mortgages Acquired	7.31%	8.20%	8.64%	10.41%	5.68%	8.65%	6.11%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$75	\$12	\$130	\$23	\$524	\$88	\$612
Number of Mortgages	331	73	441	115	1,372	300	1,672
Portion of Qualifying or Total Mortgages Acquired	0.16%	0.15%	0.20%	0.21%	0.18%	0.23%	0.19%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$4,748	\$826	\$8,091	\$799	\$24,887	\$2,727	\$27,614
Number of Mortgages	21,306	5,147	29,393	4,618	72,816	11,081	83,897
Portion of Qualifying or Total Mortgages Acquired	10.17%	10.24%	13.55%	8.41%	9.66%	8.56%	9.49%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$25,238	\$4,333	\$28,449	\$4,960	\$143,217	\$18,846	\$162,064
Number of Mortgages	130,315	31,340	116,449	32,989	455,454	79,865	535,319
Portion of Qualifying or Total Mortgages Acquired	62.22%	62.38%	53.70%	60.08%	60.39%	61.68%	60.58%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$89	\$8	\$192	\$17	\$754	\$74	\$828
Number of Mortgages	394	52	616	95	1,935	270	2,205
Portion of Qualifying or Total Mortgages Acquired	0.19%	0.10%	0.28%	0.17%	0.26%	0.21%	0.25%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
UPB(\$ Millions)	\$0	\$0	\$1	\$0	\$6	\$1	\$6
Number of Mortgages	2	1	4	0	16	1	17
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Information not Provided by Borrower or Co-Borrower⁶							
UPB(\$ Millions)	\$5,587	\$941	\$8,205	\$1,576	\$35,542	\$5,181	\$40,724
Number of Mortgages	26,239	6,321	30,004	9,427	100,094	21,006	121,100
Portion of Qualifying or Total Mortgages Acquired	12.53%	12.58%	13.84%	17.17%	13.27%	16.22%	13.70%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Data Not Provided by Loan Seller							
UPB(\$ Millions)	\$145	\$20	\$233	\$14	\$1,282	\$62	\$1,344
Number of Mortgages	559	122	706	81	3,036	225	3,261
Portion of Qualifying or Total Mortgages Acquired	0.27%	0.24%	0.33%	0.15%	0.40%	0.17%	0.37%
Total							
UPB(\$ Millions)	\$42,942	\$7,279	\$56,773	\$8,618	\$252,085	\$31,061	\$283,146
Number of Mortgages	209,432	50,244	216,867	54,906	754,148	129,487	883,635
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrowers are asked to report both Race and Ethnicity. Race associated with the loan is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may be identified with any combination of, and up to, 5 race categories: (1) American Indian or Alaska Native, (2) Asian, (3) Black or African American, (4) Native Hawaiian or Other Pacific Islander, and (5) White. A borrower or co-borrower identified as both White and one minority race is classified as the minority race. If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories.

Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino" Table 5B shows the ethnicity distribution of all loans acquired.

² If the borrower and co-borrower are both identified as the same minority race or different minority races, the loan is classified as the race of the borrower.

³ If the loan is classified as White (see footnote 1) and if either borrower or co-borrower is identified as Hispanic or Latino, the loan is classified as "White - Hispanic or Latino." The category "White - Non Hispanic or Latino" includes loans where borrower and co-borrower are both identified as "Not Hispanic or Latino" or when the ethnicity is missing for both borrowers.

⁴ The loan is classified as "Two or More Minority Races" where: the borrower is identified as two or more minority races and either there is no co-borrower or the co-borrower is identified as one or more minority races; or one borrower's race is missing and the other borrower is identified as two or more minority races.

⁵ If either the borrower or co-borrower is identified as one or more minority race(s) and the other borrower is identified as White, the loan is classified as "Joint."

⁶ This category consists of mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application, even if ethnicity data are reported.

Table 5B
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:							
UPB(\$ Millions)	\$5,641	\$1,031	\$9,073	\$968	\$24,295	\$2,852	\$27,147
Number of Mortgages	25,428	6,428	33,526	5,669	73,547	12,127	85,674
Portion of Qualifying or Total Mortgages Acquired	12.14%	12.79%	15.46%	10.32%	9.75%	9.37%	9.70%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$31,704	\$5,345	\$39,169	\$6,110	\$187,393	\$22,672	\$210,065
Number of Mortgages	157,409	37,616	152,387	40,018	567,714	95,417	663,131
Portion of Qualifying or Total Mortgages Acquired	75.16%	74.87%	70.27%	72.88%	75.28%	73.69%	75.05%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$434	\$35	\$1,190	\$74	\$6,902	\$562	\$7,465
Number of Mortgages	1,867	221	3,755	401	17,615	1,924	19,539
Portion of Qualifying or Total Mortgages Acquired	0.89%	0.44%	1.73%	0.73%	2.34%	1.49%	2.21%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$4,759	\$797	\$6,807	\$1,381	\$31,591	\$4,730	\$36,321
Number of Mortgages	22,755	5,481	25,102	8,287	89,303	18,924	108,227
Portion of Qualifying or Total Mortgages Acquired	10.87%	10.91%	11.57%	15.09%	11.84%	14.61%	12.25%
Not Applicable:							
UPB(\$ Millions)	\$4	\$1	\$6	\$1	\$28	\$2	\$31
Number of Mortgages	20	5	25	4	84	11	95
Portion of Qualifying or Total Mortgages Acquired	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$399	\$70	\$528	\$85	\$1,875	\$242	\$2,117
Number of Mortgages	1,953	493	2,072	527	5,885	1,084	6,969
Portion of Qualifying or Total Mortgages Acquired	0.93%	0.98%	0.96%	0.96%	0.78%	0.84%	0.79%
Total:							
UPB(\$ Millions)	\$42,942	\$7,279	\$56,773	\$8,618	\$252,085	\$31,061	\$283,146
Number of Mortgages	209,432	50,244	216,867	54,906	754,148	129,487	883,635
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ If ethnicity is known for one borrower but not the other, loan is classified according to the known ethnicity.

² Joint means one Borrower is of Hispanic or Latino ethnicity and the other is not in any order.

³ This category consists of mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) information is not provided in mail, internet, or telephone application, even if race data are reported.

Table 6
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
All Male:							
UPB(\$ Millions)	\$16,655	\$2,846	\$20,262	\$2,776	\$78,779	\$9,257	\$88,036
Number of Mortgages	81,264	19,370	78,907	17,710	243,330	39,291	282,621
Portion of Qualifying or Total Mortgages Acquired	38.80%	38.55%	36.38%	32.26%	32.27%	30.34%	31.98%
All Female:							
UPB(\$ Millions)	\$16,085	\$3,393	\$16,852	\$3,294	\$52,517	\$7,389	\$59,906
Number of Mortgages	81,492	23,820	71,151	21,866	183,717	36,469	220,186
Portion of Qualifying or Total Mortgages Acquired	38.91%	47.41%	32.81%	39.82%	24.36%	28.16%	24.92%
Male and Female:							
UPB(\$ Millions)	\$8,175	\$703	\$16,790	\$1,738	\$107,099	\$11,843	\$118,942
Number of Mortgages	36,819	4,691	56,020	10,452	287,810	43,033	330,843
Portion of Qualifying or Total Mortgages Acquired	17.58%	9.34%	25.83%	19.04%	38.16%	33.23%	37.44%
Not Applicable:							
UPB(\$ Millions)	\$11	\$3	\$15	\$3	\$49	\$11	\$60
Number of Mortgages	54	18	59	18	153	45	198
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.04%	0.03%	0.03%	0.02%	0.03%	0.02%
Not Provided:							
UPB(\$ Millions)	\$2,018	\$334	\$2,854	\$807	\$13,640	\$2,561	\$16,201
Number of Mortgages	9,803	2,345	10,730	4,860	39,138	10,649	49,787
Portion of Qualifying or Total Mortgages Acquired	4.68%	4.67%	4.95%	8.85%	5.19%	8.22%	5.63%
Missing:							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total:							
UPB(\$ Millions)	\$42,942	\$7,279	\$56,773	\$8,618	\$252,085	\$31,061	\$283,146
Number of Mortgages	209,432	50,244	216,867	54,906	754,148	129,487	883,635
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific gender of the Borrower or Co-Borrower.

Table 7
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Minority < 10%	25,886	6,945	9,481	7,462	78,668	17,801	96,469
10% <= Minority < 20%	46,701	10,670	27,783	11,472	174,448	29,218	203,666
20% <= Minority < 30%	37,493	8,333	28,329	8,301	149,169	21,380	170,549
30% <= Minority < 50%	47,017	10,788	61,211	10,816	178,960	26,374	205,334
50% <= Minority < 80%	36,280	8,602	59,472	9,757	127,160	21,181	148,341
80% <= Minority <= 100%	16,052	4,906	30,535	7,093	45,675	13,505	59,180
Tract Missing / Unable to Classify	3	0	56	5	68	28	96
Total:	209,432	50,244	216,867	54,906	754,148	129,487	883,635

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Minority < 10%	1,859	920	2,178
10% <= Minority < 20%	10,731	3,027	17,310
20% <= Minority < 30%	22,851	6,479	39,758
30% <= Minority < 50%	54,771	13,505	89,074
50% <= Minority < 80%	78,686	18,857	120,924
80% <= Minority <= 100%	63,068	28,429	76,458
Tract Missing / Unable to Classify	0	0	0
Total:	231,968	71,217	345,702

¹ Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 8B

Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by Minority Concentration of Census Tract
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	2,881	1,084	5,282
10% <= Minority < 20%	6,950	1,882	13,783
20% <= Minority < 30%	6,440	1,506	13,674
30% <= Minority < 50%	10,869	2,549	22,621
50% <= Minority < 80%	12,464	2,936	24,078
80% <= Minority <= 100%	11,063	3,240	18,847
Tract Missing / Unable to Classify	7	0	43
Total:	50,674	13,197	98,328

Table 9
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Income <= 50% of Median Income							
Minority < 10%	6,945	6,945	1,616	2,825	6,981	2,845	9,826
10% <= Minority < 30%	19,003	19,003	7,584	7,271	19,078	7,293	26,371
30% <= Minority < 50%	10,788	10,788	8,580	3,934	10,833	3,949	14,782
50% <= Minority < 80%	8,602	8,602	7,638	3,759	8,632	3,777	12,409
80% <= Minority <= 100%	4,906	4,906	4,702	2,895	4,922	2,900	7,822
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	50,244	50,244	30,120	20,684	50,446	20,764	71,210
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,934	0	1,165	1,531	5,982	1,541	7,523
10% <= Minority < 30%	18,719	0	6,947	4,237	18,781	4,252	23,033
30% <= Minority < 50%	10,271	0	7,699	2,322	10,323	2,335	12,658
50% <= Minority < 80%	7,761	0	6,703	1,996	7,791	2,005	9,796
80% <= Minority <= 100%	3,325	0	3,144	1,453	3,335	1,457	4,792
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	46,010	0	25,658	11,539	46,212	11,590	57,802
60% < Income <=80% of MSA Median Income							
Minority < 10%	13,007	0	2,332	3,106	13,157	3,153	16,310
10% <= Minority < 30%	46,472	0	16,433	8,265	46,768	8,313	55,081
30% <= Minority < 50%	25,958	0	18,262	4,560	26,085	4,597	30,682
50% <= Minority < 80%	19,917	0	16,501	4,002	20,043	4,026	24,069
80% <= Minority <= 100%	7,821	0	7,273	2,745	7,860	2,765	10,625
Tract Missing / Unable to Classify	3	0	3	5	3	5	8
Subtotal	113,178	0	60,804	22,683	113,916	22,859	136,775
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	1,948	0	11,108	2,550	13,658
10% <= Minority < 30%	0	0	15,335	0	43,880	7,011	50,891
30% <= Minority < 50%	0	0	16,117	0	24,642	3,842	28,484
50% <= Minority < 80%	0	0	14,276	0	18,036	3,121	21,157
80% <= Minority <= 100%	0	0	5,818	0	6,441	1,951	8,392
Tract Missing / Unable to Classify	0	0	3	0	3	7	10
Subtotal	0	0	53,497	0	104,110	18,482	122,592
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	749	0	9,089	1,966	11,055
10% <= Minority < 30%	0	0	2,940	0	39,455	5,560	45,015
30% <= Minority < 50%	0	0	3,240	0	22,081	2,920	25,001
50% <= Minority < 80%	0	0	4,201	0	15,771	2,258	18,029
80% <= Minority <= 100%	0	0	2,948	0	5,653	1,382	7,035
Tract Missing / Unable to Classify	0	0	3	0	4	2	6
Subtotal	0	0	14,081	0	92,053	14,088	106,141
120% of MSA Median Income < Income							
Minority < 10%	0	0	1,671	0	32,351	5,746	38,097
10% <= Minority < 30%	0	0	6,873	0	155,655	18,169	173,824
30% <= Minority < 50%	0	0	7,313	0	84,996	8,731	93,727
50% <= Minority < 80%	0	0	10,153	0	56,887	5,994	62,881
80% <= Minority <= 100%	0	0	6,650	0	17,464	3,050	20,514
Tract Missing / Unable to Classify	0	0	47	0	58	14	72
Subtotal	0	0	32,707	0	347,411	41,704	389,115
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	0	0
10% <= Minority < 30%	0	0	0	0	0	0	0
30% <= Minority < 50%	0	0	0	0	0	0	0
50% <= Minority < 80%	0	0	0	0	0	0	0
80% <= Minority <= 100%	0	0	0	0	0	0	0
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0
Total:	209,432	50,244	216,867	54,906	754,148	129,487	883,635

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Alabama	2,770	697	2,817	754	9,256	2,115	11,371
Alaska	313	83	252	78	965	170	1,135
Arizona	4,687	935	4,696	1,595	21,128	3,501	24,629
Arkansas	1,488	327	1,056	439	5,685	1,475	7,160
California	5,626	735	14,640	3,646	50,450	10,140	60,590
Colorado	5,036	993	5,256	1,120	18,934	2,516	21,450
Connecticut	3,564	887	3,441	639	8,220	1,123	9,343
Delaware	1,045	281	926	217	3,479	436	3,915
District of Columbia	567	167	495	88	1,525	159	1,684
Florida	11,349	1,894	22,398	3,770	68,396	9,721	78,117
Georgia	6,364	1,343	6,269	2,452	25,962	5,664	31,626
Hawaii	211	35	452	99	1,363	263	1,626
Idaho	1,393	230	1,144	411	5,959	1,056	7,015
Illinois	13,930	3,969	8,690	2,082	36,011	4,300	40,311
Indiana	9,261	2,859	4,781	1,977	20,957	3,524	24,481
Iowa	3,757	1,223	3,143	491	7,918	967	8,885
Kansas	2,621	755	1,432	425	6,774	934	7,708
Kentucky	3,577	991	2,928	890	9,743	1,986	11,729
Louisiana	1,650	304	3,012	523	7,147	1,775	8,922
Maine	785	147	476	281	3,131	622	3,753
Maryland	5,939	1,674	4,766	1,169	14,592	2,062	16,654
Massachusetts	3,694	687	3,069	946	11,639	1,879	13,518
Michigan	11,645	3,431	11,546	2,712	29,337	5,267	34,604
Minnesota	7,517	2,139	3,910	939	16,652	1,890	18,542
Mississippi	593	120	617	266	2,737	951	3,688
Missouri	6,909	2,098	5,609	1,337	16,649	2,836	19,485
Montana	534	107	579	212	2,202	577	2,779
Nebraska	1,585	451	782	284	4,164	656	4,820
Nevada	1,613	301	1,632	500	8,164	1,122	9,286
New Hampshire	1,133	240	755	402	3,715	742	4,457
New Jersey	4,789	969	6,410	1,337	20,622	3,227	23,849
New Mexico	606	113	758	258	3,380	754	4,134
New York	6,674	1,423	7,828	1,677	26,867	4,439	31,306
North Carolina	6,535	1,424	6,726	1,878	25,972	4,262	30,234
North Dakota	443	103	141	70	1,295	169	1,464
Ohio	14,195	4,160	7,553	2,893	34,104	5,379	39,483
Oklahoma	2,454	628	3,185	527	8,243	1,598	9,841
Oregon	2,003	319	3,193	594	10,573	1,505	12,078
Pennsylvania	10,521	2,964	9,091	2,235	29,713	4,182	33,895
Rhode Island	682	100	494	226	2,037	408	2,445
South Carolina	4,047	900	4,531	1,024	15,609	2,322	17,931
South Dakota	345	92	209	140	1,396	375	1,771
Tennessee	4,384	910	5,113	1,514	17,040	3,696	20,736
Texas	11,576	1,851	24,175	5,322	70,034	16,438	86,472
Utah	2,211	352	2,582	606	9,710	1,723	11,433
Vermont	354	76	169	111	1,321	303	1,624
Virginia	6,837	1,634	5,374	1,437	20,383	2,920	23,303
Washington	3,753	611	4,669	1,053	17,697	2,686	20,383
West Virginia	838	252	587	206	2,361	451	2,812
Wisconsin	4,721	1,184	2,280	916	11,761	1,871	13,632
Wyoming	297	76	137	131	1,002	290	1,292
Guam	2	0	23	3	24	14	38
Puerto Rico	8	0	37	2	108	33	141
Virgin Islands	1	0	33	2	42	13	55
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	209,432	50,244	216,867	54,906	754,148	129,487	883,635

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Alabama	1,132	299	1,339
Alaska	48	42	48
Arizona	10,654	1,158	15,697
Arkansas	2,235	810	2,257
California	12,678	7,023	28,949
Colorado	6,109	1,121	8,385
Connecticut	2,506	587	4,812
Delaware	869	378	870
District of Columbia	2,332	2,082	2,623
Florida	10,209	2,369	38,234
Georgia	11,952	3,054	17,698
Hawaii	379	379	379
Idaho	186	20	467
Illinois	8,846	2,614	15,571
Indiana	8,609	3,225	9,261
Iowa	1,038	464	1,051
Kansas	2,503	1,373	2,541
Kentucky	2,494	796	2,505
Louisiana	2,876	491	4,036
Maine	97	31	125
Maryland	3,822	1,850	5,081
Massachusetts	592	308	1,078
Michigan	3,886	1,904	4,553
Minnesota	3,887	1,613	4,183
Mississippi	1,182	336	1,267
Missouri	2,899	1,450	3,279
Montana	83	83	84
Nebraska	929	67	941
Nevada	2,642	286	4,885
New Hampshire	248	111	376
New Jersey	3,411	1,535	8,589
New Mexico	2,951	421	3,775
New York	11,257	7,870	18,698
North Carolina	14,722	2,518	17,027
North Dakota	321	321	321
Ohio	11,336	4,710	13,040
Oklahoma	2,449	1,182	2,453
Oregon	1,986	423	3,113
Pennsylvania	2,574	1,192	3,768
Rhode Island	68	14	68
South Carolina	2,886	937	3,772
South Dakota	246	0	278
Tennessee	6,246	1,386	9,171
Texas	45,231	7,439	57,355
Utah	1,576	306	2,609
Vermont	191	114	191
Virginia	8,716	2,881	9,877
Washington	5,891	792	6,654
West Virginia	101	90	101
Wisconsin	1,321	439	1,701
Wyoming	304	266	304
Guam	0	0	0
Puerto Rico	262	55	262
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	231,968	71,217	345,702

¹ Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 10C
Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by State and Territory
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	717	179	1,192
Alaska	167	38	275
Arizona	722	100	2,421
Arkansas	428	52	631
California	2,491	370	9,622
Colorado	576	82	1,509
Connecticut	1,318	517	1,607
Delaware	176	42	291
District of Columbia	128	44	192
Florida	1,309	118	8,374
Georgia	1,475	197	3,385
Hawaii	44	11	195
Idaho	244	36	626
Illinois	3,188	1,124	4,455
Indiana	1,619	622	2,102
Iowa	469	215	545
Kansas	450	178	600
Kentucky	635	168	864
Louisiana	494	66	1,007
Maine	286	47	478
Maryland	1,139	257	1,544
Massachusetts	1,723	287	2,516
Michigan	2,213	622	2,936
Minnesota	796	231	995
Mississippi	154	32	292
Missouri	1,520	573	1,877
Montana	165	42	273
Nebraska	240	66	272
Nevada	291	34	1,037
New Hampshire	346	102	477
New Jersey	1,885	199	3,662
New Mexico	202	50	462
New York	3,028	1,122	6,849
North Carolina	1,576	173	3,168
North Dakota	52	32	66
Ohio	4,250	1,965	5,050
Oklahoma	640	79	978
Oregon	387	39	937
Pennsylvania	2,987	1,048	3,753
Rhode Island	483	88	670
South Carolina	488	58	1,387
South Dakota	104	35	140
Tennessee	881	101	2,081
Texas	3,764	381	9,459
Utah	492	88	1,162
Vermont	95	25	145
Virginia	1,321	241	1,962
Washington	780	115	1,650
West Virginia	137	43	219
Wisconsin	1,501	822	1,733
Wyoming	91	41	104
Guam	0	0	1
Puerto Rico	0	0	58
Virgin Islands	7	0	42
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	50,674	13,197	98,328

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹

By LTV Category
For Calendar Year 2023 (Period Ending 12/31/2023)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
0% < LTV <= 60%							
UPB(\$ Millions)	\$5,538	\$1,422	\$5,046	\$5,239	\$26,788	\$14,969	\$41,757
Number of Mortgages	34,103	11,234	26,667	36,785	105,919	73,145	179,064
Portion of Total	16.28%	22.36%	12.30%	67.00%	14.04%	56.49%	20.26%
60% < LTV <= 80%							
UPB(\$ Millions)	\$14,280	\$2,306	\$19,046	\$3,220	\$99,925	\$14,508	\$114,434
Number of Mortgages	65,995	14,942	69,335	17,204	279,941	51,800	331,741
Portion of Total	31.51%	29.74%	31.97%	31.33%	37.12%	40.00%	37.54%
80% < LTV <= 90%							
UPB(\$ Millions)	\$6,916	\$1,024	\$10,283	\$102	\$47,106	\$1,034	\$48,140
Number of Mortgages	30,755	6,597	35,262	445	126,660	2,741	129,401
Portion of Total	14.68%	13.13%	16.26%	0.81%	16.80%	2.12%	14.64%
90% < LTV <= 95%							
UPB(\$ Millions)	\$9,141	\$1,200	\$15,841	\$30	\$63,580	\$494	\$64,073
Number of Mortgages	42,224	8,064	55,878	142	181,934	1,274	183,208
Portion of Total	20.16%	16.05%	25.77%	0.26%	24.12%	0.98%	20.73%
95% < LTV <=100%							
UPB(\$ Millions)	\$7,066	\$1,324	\$6,557	\$4	\$14,666	\$9	\$14,676
Number of Mortgages	36,303	9,378	29,695	18	59,475	35	59,510
Portion of Total	17.33%	18.66%	13.69%	0.03%	7.89%	0.03%	6.73%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$11	\$0	\$11
Number of Mortgages	0	0	0	0	74	0	74
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
Missing LTV							
UPB(\$ Millions)	\$3	\$1	\$1	\$24	\$8	\$47	\$55
Number of Mortgages	52	29	30	312	145	492	637
Portion of Total	0.02%	0.06%	0.01%	0.57%	0.02%	0.38%	0.07%
Total							
UPB(\$ Millions)	\$42,942	\$7,279	\$56,773	\$8,618	\$252,085	\$31,061	\$283,146
Number of Mortgages	209,432	50,244	216,867	54,906	754,148	129,487	883,635
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Does not include second mortgages and non-applicable categories.

Table 12
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class and First Time/Repeat Borrower Status
For Calendar Year 2023 (Period Ending 12/31/2023)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$5,011	\$2,279	\$0	\$7,291
Number of Mortgages	33,903	16,435	0	50,338
Portion of Qualifying or Total Mortgages Acquired	9.00%	4.50%		6.80%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$5,900	\$2,903	\$0	\$8,803
Number of Mortgages	30,320	15,767	0	46,087
Portion of Qualifying or Total Mortgages Acquired	8.10%	4.40%		6.30%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$17,243	\$9,663	\$0	\$26,905
Number of Mortgages	70,753	42,573	0	113,326
Portion of Qualifying or Total Mortgages Acquired	18.80%	11.80%		15.40%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$17,653	\$12,180	\$0	\$29,833
Number of Mortgages	58,752	44,508	0	103,260
Portion of Qualifying or Total Mortgages Acquired	15.60%	12.30%		14.00%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$16,483	\$13,833	\$0	\$30,316
Number of Mortgages	47,143	43,831	0	90,974
Portion of Qualifying or Total Mortgages Acquired	12.60%	12.10%		12.30%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$58,780	\$85,166	\$0	\$143,946
Number of Mortgages	134,560	198,129	0	332,689
Portion of Qualifying or Total Mortgages Acquired	35.80%	54.80%		45.20%
Missing				
UPB(\$ Millions)				
Number of Mortgages				
Portion of Qualifying or Total Mortgages Acquired				
All Income Levels¹				
UPB(\$ Millions)	\$121,070	\$126,024	\$0	\$247,093
Number of Mortgages	375,431	361,243	0	736,674
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

¹ Includes Missing.

Table 13
Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
Freddie Mac by First Time/Repeat Borrower Status, for Mortgages Qualifying
and Not Qualifying for the Low-Income Census Tract Purchase SUBGOAL
For Calendar Year 2023 (Period Ending 12/31/2023)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Low-Income Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$11,710	\$9,688	\$0	\$21,398
Number of Mortgages	38,209	31,250	0	69,459
Portion of Qualifying or Total Mortgages Acquired	10.20%	8.70%		9.40%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$109,249	\$116,234	\$0	\$225,483
Number of Mortgages	336,807	329,666	0	666,473
Portion of Qualifying or Total Mortgages Acquired	89.80%	91.30%		90.60%
Total Mortgages				
UPB(\$ Millions)	\$120,960	\$125,922	\$0	\$246,882
Number of Mortgages	375,016	360,916	0	735,932
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

Table 14
**Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
 Freddie Mac by First Time/Repeat Borrower Status, for Mortgages Qualifying
 and Not Qualifying for the Minority Census Tract Purchase SUBGOAL
 For Calendar Year 2023 (Period Ending 12/31/2023)**

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Minority Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$16,381	\$6,727	\$0	\$23,109
Number of Mortgages	68,290	29,088	0	97,378
Portion of Qualifying or Total Mortgages Acquired	18.20%	8.10%		13.20%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$104,579	\$119,194	\$0	\$223,773
Number of Mortgages	306,726	331,828	0	638,554
Portion of Qualifying or Total Mortgages Acquired	81.80%	91.90%		86.80%
Total Mortgages				
UPB(\$ Millions)	\$120,960	\$125,922	\$0	\$246,882
Number of Mortgages	375,016	360,916	0	735,932
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%