



2024

Annual Mortgage Report

March 14, 2025


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Affordable Housing Tables

Covering Calendar Year: 2024
For Period Ending: 12/31/2024

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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 2024 (Period Ending 12/31/2024)

	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 ¹ Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$265,853	\$41,394	\$6,656	\$265,853	\$55,396	\$21,435	\$21,574	\$53,694	\$10,127	\$325,421
Number of Mortgages	746,612	198,251	45,528	746,612	206,841	67,799	88,915	183,392	60,410	950,111
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$3,040	\$580	\$90	\$3,040	\$1,503	\$892	\$515	\$1,015	\$228	\$4,056
Number of Mortgages	6,726	2,506	527	6,726	3,781	1,639	1,839	2,874	1,147	9,602
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$268,893	\$41,974	\$6,737	\$268,893	\$56,899	\$22,327	\$22,089	\$54,710	\$10,355	\$329,477
Number of Mortgages	753,338	200,757	46,055	753,338	210,622	69,438	90,754	186,266	61,557	959,713
Goals Performance										
Freddie Mac's Single-Family Goals										
Goal Performance Percentages		28%	7%		19%				26%	
		26.65%	6.11%		27.96%				33.05%	
Freddie Mac's Single-Family Subgoal										
Subgoal Performance Percentages						4%	10%			
						9.22%	12.05%			

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 2024 (Period Ending 12/31/2024)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Goal-Eligible Acquisitions		
Purchases of Multifamily Mortgages					
Multifamily 5-50 Unit Properties:					
UPB(\$ Million)	\$1,435	\$409	\$2,536		
Number of Mortgages ¹	631	400	811		
Number of Properties	637	401	820		
Number of Units	14,613	4,952	20,373		
Multifamily > 50 Unit Properties:					
UPB(\$ Million)	\$30,589	\$5,971	\$57,898		
Number of Mortgages ¹	1,743	1,039	1,947		
Number of Properties	1,897	1,179	2,136		
Number of Units	283,551	63,988	442,740		
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	10,311		10,311	N/A	
Units Where Rent Estimation is Not Possible	1,090		1,090	N/A	
Units Where Rent Estimation is Possible					
Large (>50 Unit) Properties	7,420	3,133	7,420	1,427	N/A
Small (5-50 Unit) Properties	1,801	1,026	1,801	428	N/A
Not Subject to Cap	7,268	3,005	7,268	1,330	N/A
Subject to Cap	1,953	1,155	1,953	524	N/A
5% Cap	23,156		23,156		N/A
Adjustments to Number of Units for Missing Data:		4,160		1,855	N/A
Total Multifamily:					
UPB(\$ Million)		\$32,024		\$6,380	\$60,435
Number of Mortgages		2,374		1,439	2,758
Number of Mortgages with both 5-50 and >50 Unit Properties ¹		0		0	0
Number of Properties		2,534		1,580	2,956
Number of Units		298,164		68,940	463,113
Number of Units(adjusted)		302,324		70,795	463,113
Goals Performance					
Freddie Mac's Multifamily Goals Percentage		61.0%		12.0%	
Goal-Qualifying Units (Numerator)		302,324		70,795	
Goal-Eligible Units (Denominator)²		463,113		463,113	
Goal Performance Percentage		65.3%		15.3%	
Freddie Mac's Small Multifamily Goals Percentage					
Goal-Qualifying Units (Numerator)		15,639			
Goal-Eligible Units (Denominator)²		463,113			
Goal Performance Percentage		3.4%			

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 1C

Distribution of Rental Units Financed by Freddie Mac's Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2024 (Period Ending 12/31/2024)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$1,794	\$385	\$4,056
Number of Mortgages	5,715	1,735	9,602
Number of Units*	7,121	2,209	11,851
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$4,750	\$675	\$16,677
Number of Mortgages	27,865	4,556	68,422
Number of Units*	37,356	7,870	81,668
Total Single Family:			
UPB(\$ Millions)	\$6,543	\$1,060	\$20,733
Number of Mortgages	33,580	6,291	78,024
Number of Units*	44,477	10,079	93,519

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 2024 (Period Ending 12/31/2024)

	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)	\$6,737	\$6,737	\$4,160	\$2,466	\$6,756	\$2,474	\$9,229
Number of Mortgages	46,055	46,055	27,988	20,202	46,209	20,273	66,482
Portion of Qualifying or Total Mortgages Acquired	22.94%	100.00%	13.29%	32.82%	6.00%	10.71%	6.93%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$8,323	\$0	\$4,762	\$2,128	\$8,349	\$2,136	\$10,485
Number of Mortgages	43,183	0	24,328	12,931	43,371	12,994	56,365
Portion of Qualifying or Total Mortgages Acquired	21.51%	0.00%	11.55%	21.01%	5.63%	6.87%	5.87%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$26,914	\$0	\$14,689	\$5,761	\$27,023	\$5,780	\$32,804
Number of Mortgages	111,519	0	60,372	28,424	112,155	28,563	140,718
Portion of Qualifying or Total Mortgages Acquired	55.55%	0.00%	28.66%	46.18%	14.56%	15.09%	14.66%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$15,421	\$0	\$29,885	\$6,419	\$36,305
Number of Mortgages	0	0	51,715	0	101,079	26,275	127,354
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	24.55%	0.00%	13.12%	13.88%	13.27%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$4,493	\$0	\$31,757	\$6,414	\$38,171
Number of Mortgages	0	0	13,537	0	92,157	22,296	114,453
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.43%	0.00%	11.96%	11.78%	11.93%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$13,374	\$0	\$170,146	\$32,337	\$202,483
Number of Mortgages	0	0	32,682	0	375,477	78,864	454,341
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	15.52%	0.00%	48.73%	41.67%	47.34%
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)	\$41,974	\$6,737	\$56,899	\$10,355	\$273,916	\$55,561	\$329,477
Number of Mortgages	200,757	46,055	210,622	61,557	770,448	189,265	959,713
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 2024 (Period Ending 12/31/2024)

	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)	\$3,153	\$3,153	\$3,153
Number of Units	27,809	27,809	27,809
Portion of Qualifying or Total Units Financed	9.20%	39.28%	6.00%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$3,227	\$3,227	\$3,296
Number of Units	41,131	41,131	41,211
Portion of Qualifying or Total Units Financed	13.60%	58.10%	8.90%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$7,331	\$0	\$7,331
Number of Units	76,621	0	76,621
Portion of Qualifying or Total Units Financed	25.34%	0.00%	16.54%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$18,313	\$0	\$18,313
Number of Units	152,603	0	152,603
Portion of Qualifying or Total Units Financed	50.48%	0.00%	32.95%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$12,948
Number of Units	0	0	88,376
Portion of Qualifying or Total Units Financed	0.00%	0.00%	19.08%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$6,263
Number of Units	0	0	34,885
Portion of Qualifying or Total Units Financed	0.00%	0.00%	7.53%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$7,119
Number of Units	0	0	31,297
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.76%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$867	\$422	\$2,011
Number of Units	4,160	1,855	10,311
Portion of Qualifying or Total Units Financed	1.38%	2.62%	2.23%
All Income Levels³			
\$UPB(MILLIONS)	\$32,891	\$6,802	\$60,435
Number of Units	302,324	70,795	463,113
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 2024 (Period Ending 12/31/2024)

	Low-Income Purchases	Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$173	\$173	\$173
Number of Units	961	961	961
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	2.16%	9.53%	1.03%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$887	\$887	\$887
Number of Units	9,118	9,118	9,119
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	20.50%	90.47%	9.75%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$1,268	\$0	\$1,268
Number of Units	10,074	0	10,074
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	22.65%	0.00%	10.77%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$4,216	\$0	\$4,216
Number of Units	24,324	0	24,324
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	54.69%	0.00%	26.01%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$5,302
Number of Units	0	0	22,078
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	23.61%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$3,609
Number of Units	0	0	12,193
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	13.04%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$4,577
Number of Units	0	0	11,612
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	12.42%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$702
Number of Units	0	0	3,158
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	3.38%
All Income Levels¹			
UPB(\$ Millions)	\$6,543	\$1,060	\$20,733
Number of Units	44,477	10,079	93,519
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 2024 (Period Ending 12/31/2024)

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		Qualifying Low-Income Area Purchase Money Mortgages ¹	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹		
(1) Tract Income <= 80% of Area Median						
UPB(\$ Millions)	\$5,273	\$7,111	\$12,004	\$10,757	\$35,144	\$35,144
Number of Mortgages	23,449	17,786	54,785	28,433	124,453	124,453
Percent of Eligible	18.84%	14.29%	44.02%	22.85%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$3,317	\$7,307	\$5,955	\$9,225	\$9,272	\$25,804
Number of Mortgages	13,039	17,081	22,700	21,711	35,739	74,531
Percent of Eligible	17.49%	22.92%	30.46%	29.13%	47.95%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$1,856	\$3,486	\$8,230	\$11,435	\$1,856	\$25,007
Number of Mortgages	8,643	9,575	39,415	32,410	8,643	90,043
Percent of Eligible	9.60%	10.63%	43.77%	35.99%	9.60%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$10,627	\$59,042	\$24,422	\$88,847	\$10,627	\$182,938
Number of Mortgages	41,787	128,395	97,111	197,018	41,787	464,311
Percent of Eligible	9.00%	27.65%	20.92%	42.43%	9.00%	100.00%
(5) Total						
UPB(\$ Millions)	\$21,073	\$76,946	\$50,610	\$120,264	\$56,899	\$268,893
Number of Mortgages	86,918	172,837	214,011	279,672	210,622	753,338
Percent of Eligible	11.54%	22.94%	28.41%	37.11%	27.96%	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 2024 (Period Ending 12/31/2024)

	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)	\$368	\$60	\$509	\$78	\$2,005	\$398	\$2,403
Number of Mortgages	1,791	405	1,994	481	6,064	1,522	7,586
Portion of Qualifying or Total Mortgages Acquired	0.89%	0.88%	0.95%	0.78%	0.79%	0.80%	0.79%
Asian²							
UPB(\$ Millions)	\$3,334	\$416	\$6,666	\$428	\$35,020	\$5,308	\$40,327
Number of Mortgages	12,605	2,384	18,906	1,898	77,369	11,859	89,228
Portion of Qualifying or Total Mortgages Acquired	6.28%	5.18%	8.98%	3.08%	10.04%	6.27%	9.30%
Black or African American²							
UPB(\$ Millions)	\$3,117	\$575	\$4,651	\$921	\$13,632	\$3,069	\$16,702
Number of Mortgages	14,475	3,803	18,007	5,676	40,210	12,650	52,860
Portion of Qualifying or Total Mortgages Acquired	7.21%	8.26%	8.55%	9.22%	5.22%	6.68%	5.51%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$69	\$11	\$128	\$26	\$555	\$136	\$691
Number of Mortgages	306	71	422	126	1,391	411	1,802
Portion of Qualifying or Total Mortgages Acquired	0.15%	0.15%	0.20%	0.20%	0.18%	0.22%	0.19%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$4,880	\$824	\$8,361	\$869	\$26,763	\$4,172	\$30,935
Number of Mortgages	21,326	5,010	29,490	4,798	74,326	14,374	88,700
Portion of Qualifying or Total Mortgages Acquired	10.62%	10.88%	14.00%	7.79%	9.65%	7.59%	9.24%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$24,776	\$3,989	\$28,200	\$6,553	\$156,145	\$34,031	\$190,177
Number of Mortgages	125,526	28,691	112,570	40,350	466,884	122,022	588,906
Portion of Qualifying or Total Mortgages Acquired	62.53%	62.30%	53.45%	65.55%	60.60%	64.47%	61.36%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$103	\$13	\$201	\$17	\$838	\$132	\$969
Number of Mortgages	420	75	615	92	2,013	392	2,405
Portion of Qualifying or Total Mortgages Acquired	0.21%	0.16%	0.29%	0.15%	0.26%	0.21%	0.25%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
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%
Information not Provided by Borrower or Co-Borrower⁶							
UPB(\$ Millions)	\$5,179	\$832	\$7,903	\$1,447	\$37,113	\$8,143	\$45,256
Number of Mortgages	23,742	5,506	27,795	8,056	98,212	25,638	123,850
Portion of Qualifying or Total Mortgages Acquired	11.83%	11.96%	13.20%	13.09%	12.75%	13.55%	12.90%
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)	\$149	\$18	\$281	\$16	\$1,845	\$171	\$2,017
Number of Mortgages	566	110	823	80	3,979	397	4,376
Portion of Qualifying or Total Mortgages Acquired	0.28%	0.24%	0.39%	0.13%	0.52%	0.21%	0.46%
Total							
UPB(\$ Millions)	\$41,974	\$6,737	\$56,899	\$10,355	\$273,916	\$55,561	\$329,477
Number of Mortgages	200,757	46,055	210,622	61,557	770,448	189,265	959,713
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 2024 (Period Ending 12/31/2024)

	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)	\$5,864	\$1,040	\$9,484	\$1,035	\$26,037	\$4,116	\$30,153
Number of Mortgages	25,686	6,332	34,025	5,720	75,153	14,924	90,077
Portion of Qualifying or Total Mortgages Acquired	12.79%	13.75%	16.15%	9.29%	9.75%	7.89%	9.39%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$30,831	\$4,889	\$39,152	\$7,877	\$205,144	\$42,559	\$247,702
Number of Mortgages	150,485	34,260	147,648	47,834	582,740	146,693	729,433
Portion of Qualifying or Total Mortgages Acquired	74.96%	74.39%	70.10%	77.71%	75.64%	77.51%	76.01%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$459	\$30	\$1,235	\$99	\$7,793	\$1,144	\$8,937
Number of Mortgages	1,953	191	3,811	516	18,781	3,254	22,035
Portion of Qualifying or Total Mortgages Acquired	0.97%	0.41%	1.81%	0.84%	2.44%	1.72%	2.30%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$4,373	\$702	\$6,454	\$1,258	\$32,835	\$7,337	\$40,172
Number of Mortgages	20,539	4,779	22,952	7,001	87,516	23,038	110,554
Portion of Qualifying or Total Mortgages Acquired	10.23%	10.38%	10.90%	11.37%	11.36%	12.17%	11.52%
Not Applicable:							
UPB(\$ Millions)	\$2	\$0	\$2	\$0	\$12	\$2	\$14
Number of Mortgages	14	4	10	3	37	8	45
Portion of Qualifying or Total Mortgages Acquired	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$446	\$74	\$572	\$85	\$2,096	\$402	\$2,498
Number of Mortgages	2,080	489	2,176	483	6,221	1,348	7,569
Portion of Qualifying or Total Mortgages Acquired	1.04%	1.06%	1.03%	0.78%	0.81%	0.71%	0.79%
Total:							
UPB(\$ Millions)	\$41,974	\$6,737	\$56,899	\$10,355	\$273,916	\$55,561	\$329,477
Number of Mortgages	200,757	46,055	210,622	61,557	770,448	189,265	959,713
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 Sex of Borrower(s)¹
For Calendar Year 2024 (Period Ending 12/31/2024)

	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)	\$16,558	\$2,660	\$20,628	\$3,487	\$85,204	\$17,620	\$102,824
Number of Mortgages	79,426	17,905	78,344	20,540	249,392	60,137	309,529
Portion of Qualifying or Total Mortgages Acquired	39.56%	38.88%	37.20%	33.37%	32.37%	31.77%	32.25%
All Female:							
UPB(\$ Millions)	\$15,391	\$3,144	\$16,375	\$3,951	\$53,808	\$11,590	\$65,398
Number of Mortgages	76,470	21,849	67,412	24,502	178,990	48,219	227,209
Portion of Qualifying or Total Mortgages Acquired	38.09%	47.44%	32.01%	39.80%	23.23%	25.48%	23.67%
Male and Female:							
UPB(\$ Millions)	\$8,171	\$639	\$17,179	\$2,261	\$120,629	\$22,662	\$143,291
Number of Mortgages	36,010	4,299	55,014	12,779	303,698	68,952	372,650
Portion of Qualifying or Total Mortgages Acquired	17.94%	9.33%	26.12%	20.76%	39.42%	36.43%	38.83%
Not Applicable:							
UPB(\$ Millions)	\$18	\$3	\$18	\$4	\$79	\$19	\$98
Number of Mortgages	88	22	72	20	237	60	297
Portion of Qualifying or Total Mortgages Acquired	0.04%	0.05%	0.03%	0.03%	0.03%	0.03%	0.03%
Not Provided:							
UPB(\$ Millions)	\$1,836	\$291	\$2,700	\$652	\$14,197	\$3,670	\$17,867
Number of Mortgages	8,763	1,980	9,780	3,716	38,131	11,897	50,028
Portion of Qualifying or Total Mortgages Acquired	4.36%	4.30%	4.64%	6.04%	4.95%	6.29%	5.21%
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)	\$41,974	\$6,737	\$56,899	\$10,355	\$273,916	\$55,561	\$329,477
Number of Mortgages	200,757	46,055	210,622	61,557	770,448	189,265	959,713
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 sex 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 2024 (Period Ending 12/31/2024)

	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%	26,164	6,477	10,142	8,936	84,358	25,940	110,298
10% <= Minority < 20%	46,270	9,916	27,748	13,863	186,316	45,632	231,948
20% <= Minority < 30%	36,798	7,871	28,691	9,913	155,334	33,840	189,174
30% <= Minority < 50%	44,193	9,832	60,221	12,277	180,478	39,995	220,473
50% <= Minority < 80%	33,059	7,742	55,743	10,049	121,728	28,616	150,344
80% <= Minority <= 100%	14,273	4,217	28,008	6,515	42,132	15,203	57,335
Tract Missing / Unable to Classify	0	0	69	4	102	39	141
Total:	200,757	46,055	210,622	61,557	770,448	189,265	959,713

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2024 (Period Ending 12/31/2024)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Minority < 10%	2,892	657	4,950
10% <= Minority < 20%	18,947	4,384	28,324
20% <= Minority < 30%	29,904	5,341	52,424
30% <= Minority < 50%	71,444	14,894	120,711
50% <= Minority < 80%	113,910	21,935	171,354
80% <= Minority <= 100%	65,227	23,585	85,350
Tract Missing / Unable to Classify	0	0	0
Total:	302,324	70,795	463,113

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 2024 (Period Ending 12/31/2024)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	2,775	880	5,423
10% <= Minority < 20%	6,356	1,568	13,826
20% <= Minority < 30%	6,143	1,200	14,181
30% <= Minority < 50%	9,827	2,099	21,912
50% <= Minority < 80%	10,549	2,183	22,139
80% <= Minority <= 100%	8,823	2,145	16,000
Tract Missing / Unable to Classify	4	4	38
Total:	44,477	10,079	93,519

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 2024 (Period Ending 12/31/2024)

	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%	6,477	6,477	1,535	2,874	6,507	2,887	9,394
10% <= Minority < 30%	17,787	17,787	7,349	7,330	17,845	7,354	25,199
30% <= Minority < 50%	9,832	9,832	7,970	3,987	9,865	3,993	13,858
50% <= Minority < 80%	7,742	7,742	7,060	3,468	7,762	3,485	11,247
80% <= Minority <= 100%	4,217	4,217	4,074	2,543	4,230	2,554	6,784
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	46,055	46,055	27,988	20,202	46,209	20,273	66,482
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,928	0	1,211	1,913	5,957	1,923	7,880
10% <= Minority < 30%	17,883	0	6,773	4,983	17,953	5,011	22,964
30% <= Minority < 50%	9,342	0	7,267	2,619	9,383	2,624	12,007
50% <= Minority < 80%	6,999	0	6,179	2,128	7,028	2,142	9,170
80% <= Minority <= 100%	3,031	0	2,898	1,287	3,050	1,293	4,343
Tract Missing / Unable to Classify	0	0	0	1	0	1	1
Subtotal	43,183	0	24,328	12,931	43,371	12,994	56,365
60% < Income <=80% of MSA Median Income							
Minority < 10%	13,759	0	2,790	4,149	13,872	4,186	18,058
10% <= Minority < 30%	47,398	0	16,906	11,463	47,670	11,519	59,189
30% <= Minority < 50%	25,019	0	18,475	5,671	25,150	5,691	30,841
50% <= Minority < 80%	18,318	0	15,535	4,453	18,401	4,471	22,872
80% <= Minority <= 100%	7,025	0	6,666	2,685	7,062	2,693	9,755
Tract Missing / Unable to Classify	0	0	0	3	0	3	3
Subtotal	111,519	0	60,372	28,424	112,155	28,563	140,718
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	2,083	0	11,359	3,655	15,014
10% <= Minority < 30%	0	0	15,034	0	43,978	10,792	54,770
30% <= Minority < 50%	0	0	15,957	0	23,317	5,356	28,673
50% <= Minority < 80%	0	0	13,205	0	16,508	4,063	20,571
80% <= Minority <= 100%	0	0	5,431	0	5,907	2,406	8,313
Tract Missing / Unable to Classify	0	0	5	0	10	3	13
Subtotal	0	0	51,715	0	101,079	26,275	127,354
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	746	0	9,607	3,097	12,704
10% <= Minority < 30%	0	0	3,042	0	40,493	9,369	49,862
30% <= Minority < 50%	0	0	3,112	0	22,054	4,728	26,782
50% <= Minority < 80%	0	0	4,023	0	14,893	3,350	18,243
80% <= Minority <= 100%	0	0	2,611	0	5,106	1,748	6,854
Tract Missing / Unable to Classify	0	0	3	0	4	4	8
Subtotal	0	0	13,537	0	92,157	22,296	114,453
120% of MSA Median Income < Income							
Minority < 10%	0	0	1,777	0	37,056	10,192	47,248
10% <= Minority < 30%	0	0	7,335	0	173,711	35,427	209,138
30% <= Minority < 50%	0	0	7,440	0	90,709	17,603	108,312
50% <= Minority < 80%	0	0	9,741	0	57,136	11,105	68,241
80% <= Minority <= 100%	0	0	6,328	0	16,777	4,509	21,286
Tract Missing / Unable to Classify	0	0	61	0	88	28	116
Subtotal	0	0	32,682	0	375,477	78,864	454,341
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:	200,757	46,055	210,622	61,557	770,448	189,265	959,713

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2024 (Period Ending 12/31/2024)

	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	3,045	789	2,806	901	9,675	2,847	12,522
Alaska	288	52	207	105	982	275	1,257
Arizona	4,284	835	4,169	1,811	21,054	5,691	26,745
Arkansas	1,517	364	1,334	554	6,180	2,029	8,209
California	5,441	697	14,853	3,873	52,535	17,234	69,769
Colorado	4,903	937	5,218	1,417	19,452	4,214	23,666
Connecticut	3,906	860	3,895	702	9,462	1,674	11,136
Delaware	1,166	301	990	271	3,951	665	4,616
District of Columbia	429	120	353	74	1,323	208	1,531
Florida	9,662	1,743	19,660	3,328	62,784	11,473	74,257
Georgia	5,505	1,117	5,979	2,441	24,674	7,222	31,896
Hawaii	240	39	527	83	1,592	386	1,978
Idaho	1,431	228	1,079	461	6,485	1,487	7,972
Illinois	13,839	3,615	12,709	2,508	38,782	7,762	46,544
Indiana	9,857	2,746	7,114	2,362	22,417	5,220	27,637
Iowa	3,734	1,327	1,540	682	7,624	1,579	9,203
Kansas	2,516	704	1,348	549	6,805	1,513	8,318
Kentucky	4,235	1,253	3,423	1,008	10,722	2,701	13,423
Louisiana	1,425	329	2,415	493	6,166	1,899	8,065
Maine	713	134	410	305	3,228	930	4,158
Maryland	5,309	1,276	4,547	1,278	15,004	3,012	18,016
Massachusetts	3,576	581	3,267	1,205	14,085	3,574	17,659
Michigan	10,541	2,889	10,297	3,337	29,151	8,580	37,731
Minnesota	7,806	1,935	4,311	1,259	18,735	3,109	21,844
Mississippi	646	149	656	301	2,749	1,215	3,964
Missouri	6,697	1,850	5,345	1,724	17,517	4,726	22,243
Montana	462	106	555	235	2,327	809	3,136
Nebraska	1,428	333	759	459	4,099	1,179	5,278
Nevada	1,446	266	1,659	538	8,618	1,648	10,266
New Hampshire	952	165	734	479	4,081	1,251	5,332
New Jersey	4,415	867	5,934	1,374	21,834	4,964	26,798
New Mexico	746	143	873	261	3,688	978	4,666
New York	6,097	1,308	7,663	1,766	26,250	5,549	31,799
North Carolina	6,411	1,377	6,473	2,166	26,814	6,653	33,467
North Dakota	446	103	146	108	1,473	265	1,738
Ohio	13,979	3,781	7,323	3,483	35,862	7,817	43,679
Oklahoma	2,392	623	3,244	573	8,018	2,027	10,045
Oregon	2,206	360	2,342	721	11,555	2,358	13,913
Pennsylvania	9,629	2,480	8,692	2,385	30,255	5,764	36,019
Rhode Island	604	91	478	280	2,248	656	2,904
South Carolina	3,751	842	3,963	1,159	15,571	3,387	18,958
South Dakota	354	87	131	190	1,361	505	1,866
Tennessee	4,331	835	5,060	1,742	17,795	5,243	23,038
Texas	10,040	1,695	20,539	4,566	65,475	19,102	84,577
Utah	2,440	353	1,818	821	10,785	2,682	13,467
Vermont	388	65	655	144	1,570	429	1,999
Virginia	5,878	1,348	4,859	1,882	20,944	4,780	25,724
Washington	3,614	555	4,864	1,362	19,468	4,886	24,354
West Virginia	814	216	602	294	2,508	721	3,229
Wisconsin	4,905	1,108	2,491	1,366	13,312	3,880	17,192
Wyoming	306	77	207	165	1,200	449	1,649
Guam	0	0	35	3	38	28	66
Puerto Rico	12	1	37	2	120	19	139
Virgin Islands	0	0	34	1	45	11	56
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	200,757	46,055	210,622	61,557	770,448	189,265	959,713

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2024 (Period Ending 12/31/2024)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Alabama	3,125	763	4,649
Alaska	63	36	72
Arizona	10,103	875	15,546
Arkansas	1,552	618	1,884
California	14,490	6,670	33,468
Colorado	7,591	828	9,819
Connecticut	2,539	876	5,109
Delaware	170	55	475
District of Columbia	490	279	669
Florida	9,007	1,508	39,744
Georgia	20,953	3,273	29,115
Hawaii	0	0	0
Idaho	254	84	588
Illinois	6,525	1,696	12,536
Indiana	15,464	6,372	16,668
Iowa	1,557	875	1,707
Kansas	4,042	1,214	4,623
Kentucky	3,919	642	4,243
Louisiana	1,923	705	2,362
Maine	185	73	278
Maryland	7,992	3,203	9,683
Massachusetts	1,703	289	4,780
Michigan	6,395	1,117	7,723
Minnesota	2,988	1,280	3,739
Mississippi	1,206	390	1,897
Missouri	5,196	1,797	5,893
Montana	0	0	0
Nebraska	1,019	489	1,078
Nevada	5,375	934	11,860
New Hampshire	402	6	402
New Jersey	2,849	1,027	6,874
New Mexico	1,547	356	1,763
New York	10,630	5,884	19,989
North Carolina	15,907	1,918	20,697
North Dakota	952	433	952
Ohio	18,595	5,905	20,209
Oklahoma	5,651	2,945	5,798
Oregon	2,599	305	4,093
Pennsylvania	4,644	1,247	8,740
Rhode Island	136	57	177
South Carolina	4,510	307	8,763
South Dakota	48	0	48
Tennessee	9,266	1,072	12,385
Texas	59,624	7,230	87,493
Utah	2,236	222	2,503
Vermont	7	0	62
Virginia	16,832	2,735	19,624
Washington	7,224	1,335	8,984
West Virginia	294	148	316
Wisconsin	2,414	648	2,903
Wyoming	130	70	130
Guam	0	0	0
Puerto Rico	0	0	0
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	302,324	70,795	463,113

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 2024 (Period Ending 12/31/2024)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	735	166	1,148
Alaska	131	19	224
Arizona	689	66	2,081
Arkansas	450	64	727
California	2,298	344	9,939
Colorado	503	64	1,515
Connecticut	1,041	294	1,383
Delaware	141	25	283
District of Columbia	89	24	174
Florida	923	113	6,149
Georgia	1,132	115	2,914
Hawaii	39	6	239
Idaho	204	23	648
Illinois	2,790	887	4,371
Indiana	1,458	426	2,121
Iowa	375	138	442
Kansas	469	165	649
Kentucky	609	137	935
Louisiana	485	106	961
Maine	215	34	482
Maryland	795	128	1,247
Massachusetts	1,422	199	2,796
Michigan	2,008	453	2,773
Minnesota	795	216	1,139
Mississippi	148	15	349
Missouri	1,548	514	1,962
Montana	96	13	249
Nebraska	285	74	369
Nevada	189	11	959
New Hampshire	325	69	499
New Jersey	1,221	143	3,398
New Mexico	186	31	446
New York	2,560	893	6,218
North Carolina	1,389	94	3,200
North Dakota	67	48	78
Ohio	3,785	1,476	4,775
Oklahoma	707	63	1,100
Oregon	284	34	948
Pennsylvania	2,589	707	3,471
Rhode Island	393	40	635
South Carolina	429	61	1,330
South Dakota	124	58	178
Tennessee	925	118	2,058
Texas	3,242	264	8,520
Utah	483	44	1,101
Vermont	102	23	178
Virginia	1,019	138	1,844
Washington	764	102	1,907
West Virginia	152	23	265
Wisconsin	1,522	757	1,844
Wyoming	141	50	191
Guam	0	0	4
Puerto Rico	2	0	69
Virgin Islands	4	4	34
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	44,477	10,079	93,519

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2024 (Period Ending 12/31/2024)

	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)	\$5,665	\$1,440	\$5,270	\$5,690	\$30,732	\$21,946	\$52,678
Number of Mortgages	34,671	11,446	26,905	39,070	113,606	93,282	206,888
Portion of Total	17.27%	24.85%	12.77%	63.47%	14.75%	49.29%	21.56%
60% < LTV <= 80%							
\$UPB(MILLIONS)	\$14,145	\$2,142	\$19,789	\$4,061	\$113,813	\$27,709	\$141,522
Number of Mortgages	63,436	13,570	68,801	20,005	296,936	81,704	378,640
Portion of Total	31.60%	29.46%	32.67%	32.50%	38.54%	43.17%	39.45%
80% < LTV <= 90%							
\$UPB(MILLIONS)	\$6,154	\$866	\$9,319	\$393	\$47,084	\$3,832	\$50,917
Number of Mortgages	26,900	5,528	31,166	1,626	119,274	9,231	128,505
Portion of Total	13.40%	12.00%	14.80%	2.64%	15.48%	4.88%	13.39%
90% < LTV <= 95%							
\$UPB(MILLIONS)	\$7,992	\$1,009	\$14,721	\$167	\$64,973	\$1,956	\$66,929
Number of Mortgages	36,097	6,642	49,847	678	173,157	4,691	177,848
Portion of Total	17.98%	14.42%	23.67%	1.10%	22.47%	2.48%	18.53%
95% < LTV <=100%							
\$UPB(MILLIONS)	\$8,017	\$1,278	\$7,799	\$44	\$17,303	\$118	\$17,420
Number of Mortgages	39,649	8,868	33,900	178	67,412	357	67,769
Portion of Total	19.75%	19.26%	16.10%	0.29%	8.75%	0.19%	7.06%
100% < LTV							
\$UPB(MILLIONS)	\$1	\$0	\$1	\$0	\$11	\$0	\$11
Number of Mortgages	4	1	3	0	63	0	63
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
Missing LTV							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total							
\$UPB(MILLIONS)	\$41,974	\$6,737	\$56,899	\$10,355	\$273,916	\$55,561	\$329,477
Number of Mortgages	200,757	46,055	210,622	61,557	770,448	189,265	959,713
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 2024 (Period Ending 12/31/2024)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$4,745	\$2,004	\$0	\$6,748
Number of Mortgages	31,720	14,422	0	46,142
Portion of Qualifying or Total Mortgages Acquired	8.10%	4.00%		6.10%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$5,818	\$2,517	\$0	\$8,335
Number of Mortgages	29,607	13,638	0	43,245
Portion of Qualifying or Total Mortgages Acquired	7.60%	3.80%		5.70%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$18,151	\$8,791	\$0	\$26,942
Number of Mortgages	73,390	38,258	0	111,648
Portion of Qualifying or Total Mortgages Acquired	18.80%	10.50%		14.80%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$18,275	\$11,462	\$0	\$29,737
Number of Mortgages	59,629	40,658	0	100,287
Portion of Qualifying or Total Mortgages Acquired	15.30%	11.20%		13.30%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$17,768	\$13,791	\$0	\$31,559
Number of Mortgages	49,166	41,980	0	91,146
Portion of Qualifying or Total Mortgages Acquired	12.60%	11.50%		12.10%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$67,605	\$98,195	\$0	\$165,800
Number of Mortgages	146,932	214,700	0	361,632
Portion of Qualifying or Total Mortgages Acquired	37.60%	59.00%		48.00%
Missing				
UPB(\$ Millions)				
Number of Mortgages				
Portion of Qualifying or Total Mortgages Acquired				
All Income Levels¹				
UPB(\$ Millions)	\$132,362	\$136,759	\$0	\$269,121
Number of Mortgages	390,444	363,656	0	754,100
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 2024 (Period Ending 12/31/2024)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Low-Income Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$12,455	\$9,872	\$0	\$22,327
Number of Mortgages	39,528	29,910	0	69,438
Portion of Qualifying or Total Mortgages Acquired	10.10%	8.20%		9.20%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$119,793	\$126,773	\$0	\$246,566
Number of Mortgages	350,487	333,413	0	683,900
Portion of Qualifying or Total Mortgages Acquired	89.90%	91.80%		90.80%
Total Mortgages				
UPB(\$ Millions)	\$132,248	\$136,645	\$0	\$268,893
Number of Mortgages	390,015	363,323	0	753,338
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 2024 (Period Ending 12/31/2024)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Minority Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$16,135	\$5,954	\$0	\$22,089
Number of Mortgages	65,641	25,113	0	90,754
Portion of Qualifying or Total Mortgages Acquired	16.80%	6.90%		12.00%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$116,113	\$130,692	\$0	\$246,804
Number of Mortgages	324,374	338,210	0	662,584
Portion of Qualifying or Total Mortgages Acquired	83.20%	93.10%		88.00%
Total Mortgages				
UPB(\$ Millions)	\$132,248	\$136,645	\$0	\$268,893
Number of Mortgages	390,015	363,323	0	753,338
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%