



Fannie Mae®

Annual Mortgage Report **2024**



Table of contents

Table 1A	Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status Summary Table on Single-Family Housing Goal Performance	3
Table 1B	Fannie Mae's Mortgage Purchases by Property Size and Housing Goal Status Summary Table on Multifamily Housing Goal Performance	4
Table 1C	Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties Summary Table on Single-Family Housing Goal Performance	5
Table 2	Distribution of Single-Family Owner-Occupied Mortgages Purchased by Fannie Mae by Income Class of Mortgagor(s)	6
Table 3A	Distribution of Rental Units Financed by Multifamily Mortgages Purchased by Fannie Mae	7
Table 3B	Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by Affordability of Rent	8
Table 4	Fannie Mae Single-Family Owner-Occupied Mortgage Purchases Qualifying for the Low-Income Area Purchase Goal by Method of Qualification	9
Table 5A	Distribution of Single-Family Owner-Occupied Mortgage Purchases by Race of Borrower(s) on Loan Application	10
Table 5B	Distribution of Single-Family Owner-Occupied Mortgage Purchases by Ethnicity of Borrower(s) on Loan Application	11
Table 6	Distribution of Single-Family Owner-Occupied Mortgage Purchases by Sex of Borrower(s)	12
Table 7	Distribution of Single-Family Owner-Occupied Mortgage Purchases by Minority Concentration of Census Tract	13
Table 8A	Distribution of Fannie Mae's Multifamily Mortgage Purchases by Minority Concentration of Census Tract	13
Table 8B	Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by Minority Concentration of Census Tract	13
Table 9	Distribution of Single-Family Owner-Occupied Mortgage Purchases Minority Percentage of Census Tract by Income of Borrower	14
Table 10A	Distribution of Fannie Mae's Single-Family Owner-Occupied Mortgage Purchases by State and Territory	15
Table 10B	Distribution of Fannie Mae's Multifamily Mortgage Purchases by State and Territory	16
Table 10C	Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by State and Territory	17
Table 11	Distribution of Single-Family Owner-Occupied Mortgage Purchases by LTV Category	18
Table 12A	Distribution of Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by Income Class and First-Time/Repeat Borrower Status	19
Table 12B	Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying and Not Qualifying for the Low-Income Census Tracts Purchase SUBGOAL	20
Table 12C	Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying and Not Qualifying for the Minority Census Tracts Purchase SUBGOAL	20

Table 1A: Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status
 Summary Table on Single-Family Housing Goal Performance | For Calendar Year 2024

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money	Total Mortgages Eligible To Qualify As Low- Income Area Purchase Money	Qualifying Low- Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Census Tracts Purchase Money Subgoal Mortgages	Qualifying Minority Census Tracts Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchase of Single-Family Mortgages											
Owner-Occupied 1-Unit Properties/Mortgages:											
UPB (\$ Millions)	\$246,251	\$40,586	\$246,251	\$6,247	\$246,251	\$54,400	\$20,611	\$22,418	\$50,943	\$10,939	\$302,597
Number of Mortgages	697,249	186,957	697,249	41,408	697,249	199,059	64,201	89,836	184,230	67,057	899,937
Owner-Occupied 2-4 Unit Properties/Mortgages:											
UPB (\$ Millions)	\$6,084	\$533	\$6,084	\$57	\$6,084	\$2,960	\$2,197	\$654	\$603	\$106	\$6,687
Number of Mortgages	12,827	2,290	12,827	375	12,827	6,758	4,169	2,224	1,533	527	14,360
Total Single-Family Owner-Occupied Mortgages in 1-4 Unit Properties:											
UPB (\$ Millions)	\$252,335	\$41,119	\$252,335	\$6,304	\$252,335	\$57,360	\$22,808	\$23,072	\$51,546	\$11,045	\$309,283
Number of Mortgages	710,076	189,247	710,076	41,783	710,076	205,817	68,370	92,060	185,763	67,584	914,297
Goals Performance											
Fannie Mae's Single-Family Goals		28 %		7 %		19 %				26 %	
Goals Performance Percentage		26.65 %		5.88 %		28.99 %				36.38 %	
Fannie Mae's Single-Family Subgoal							4 %	10 %			
Subgoal Performance Percentage							9.63 %	12.96 %			

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

¹Make Home Affordable Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Make 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 the purposes of the housing goals.

Table 1B: Fannie Mae's Mortgage Purchases by Property Size and Housing Goal Status | Summary Table on Multifamily Housing Goal Performance | For Calendar Year 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)	\$1,040	\$272	\$1,743	
Number of Mortgages ¹	332	202	384	
Number of Properties	457	272	528	
Number of Units	11,182	3,532	14,580	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$26,876	\$4,882	\$49,131	
Number of Mortgages ¹	1,852	1,240	1,973	
Number of Properties	1,878	1,253	1,999	
Number of Units	259,175	54,264	384,081	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	<u>Eligible Units</u>	<u>Qualifying Units</u>	<u>Eligible Units</u>	<u>Qualifying Units</u>
Units in Multifamily Properties:				
Number of Units with Missing Data	1,565		1,565	N/A
Units Where Rent Estimation is Not Possible	0		0	N/A
Units Where Rent Estimation is Possible	1,565		1,565	N/A
Large (>50 unit) properties	1,565	581	1,565	204
Small (5-50 unit) properties				N/A
Not Subject to Cap	1,565	581	1,565	204
Subject to Cap				N/A
5% Cap	19,933		19,933	N/A
Adjustments to Number of Units for:				
Missing Data		581		204
				N/A
Total Multifamily:				
UPB (\$ Million)	\$27,916		\$5,155	\$50,874
Number of Mortgages	2,161		1,432	2,333
Number Of Mortgages with both 5-50 and >50 Unit Properties ¹	23		10	24
Number of Properties	2,335		1,525	2,527
Number of Units	270,357		57,796	398,661
Number of Units (Adjusted)	270,938		58,000	398,661
Goals Performance				
Fannie Mae's Multifamily Goals Percentage	61%		12%	
Goal-Qualifying Units (Numerator)	270,938		58,000	
Goal-Eligible Units (Denominator) ²	398,661		398,661	
Goal Performance Percentage	67.96%		14.55%	
Fannie Mae's Small Multifamily Goals Percentage	2.50%			
Goal-Qualifying Units (Numerator)	11,182			
Goal-Eligible Units (Denominator) ²	398,661			
Goal Performance Percentage	2.80%			

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

²Goal-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 Purchases of Mortgages on Single-Family Rental Properties | Summary Table on Single-Family Housing Goal Performance | For Calendar Year 2024

	Low-Income Units	Very Low-Income Units	Total Units Financed
Purchases of Single-Family Mortgages			
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$2,077	\$407	\$3,797
Number of Mortgages	9,636	2,739	14,360
Number of Units	13,297	3,606	19,768
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$5,027	\$810	\$16,699
Number of Mortgages	28,638	5,463	67,816
Number of Units	36,758	7,951	79,598
Total Single-Family:			
UPB (\$ Millions)	\$7,105	\$1,217	\$20,496
Number of Mortgages	38,274	8,202	82,176
Number of Units	50,055	11,557	99,366

Mortgages and 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 Fannie Mae by Income Class of Mortgage(s) | For Calendar Year 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 Income¹							
\$UPB(Millions)	\$6,304	\$6,304	\$3,897	\$2,731	\$6,321	\$2,735	\$9,056
Number of Mortgages	41,783	41,783	25,345	23,035	41,936	23,077	65,013
Portion of Qualifying or Total Mortgages Acquired	22.08 %	100.00 %	12.31 %	34.08 %	5.78 %	12.27 %	7.11 %
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(Millions)	\$8,193	\$0	\$4,706	\$2,303	\$8,216	\$2,309	\$10,525
Number of Mortgages	40,832	0	23,029	14,151	40,999	14,199	55,198
Portion of Qualifying or Total Mortgages Acquired	21.58 %	0.00 %	11.19 %	20.94 %	5.65 %	7.55 %	6.04 %
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(Millions)	\$26,623	\$0	\$14,588	\$6,012	\$26,718	\$6,025	\$32,743
Number of Mortgages	106,632	0	58,003	30,398	107,216	30,495	137,711
Portion of Qualifying or Total Mortgages Acquired	56.35 %	0.00 %	28.18 %	44.98 %	14.76 %	16.21 %	15.06 %
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(Millions)	\$0	\$0	\$15,486	\$0	\$29,492	\$5,925	\$35,418
Number of Mortgages	0	0	51,648	0	99,376	25,361	124,737
Portion of Qualifying or Total Mortgages Acquired	0.00 %	0.00 %	25.09 %	0.00 %	13.69 %	13.48 %	13.64 %
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$4,691	\$0	\$30,205	\$5,881	\$36,087
Number of Mortgages	0	0	13,915	0	87,893	21,012	108,905
Portion of Qualifying or Total Mortgages Acquired	0.00 %	0.00 %	6.76 %	0.00 %	12.10 %	11.17 %	11.91 %
Income More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$13,991	\$0	\$156,106	\$29,348	\$185,454
Number of Mortgages	0	0	33,877	0	348,733	74,000	422,733
Portion of Qualifying or Total Mortgages Acquired	0.00 %	0.00 %	16.46 %	0.00 %	48.02 %	39.33 %	46.24 %
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 Levels²							
\$UPB(Millions)	\$41,119	\$6,304	\$57,360	\$11,045	\$257,060	\$52,223	\$309,283
Number of Mortgages	189,247	41,783	205,817	67,584	726,153	188,144	914,297
Portion of Qualifying or Total Mortgages Acquired	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %

¹Throughout the AMR, the term "Median Income" refers to area median income, which is calculated and provided by FHFA annually. See 12 USC § 4502(15).

²Includes "Missing."

Table 3A: Distribution of Rental Units Financed by Multifamily Mortgages Purchased by Fannie Mae | For Calendar Year 2024

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	Total Goal-Eligible Units Financed ¹
Affordable At No More Than 30% of Median Income			
\$UPB(MILLIONS)	\$2,692	\$2,692	\$2,692
Number of Units	23,649	23,649	23,649
Portion of Qualifying or Total Units Financed	8.75%	40.92%	5.93%
Affordable At More Than 30% But No More than 50% of Median Income			
\$UPB(MILLIONS)	\$2,463	\$2,463	\$2,463
Number of Units	34,147	34,147	34,147
Portion of Qualifying or Total Units Financed	12.63%	59.08%	8.57%
Affordable At More Than 50% But No More than 60% of Median Income			
\$UPB(MILLIONS)	\$5,406		\$5,406
Number of Units	62,734		62,734
Portion of Qualifying or Total Units Financed	23.20%		15.74%
Affordable At More Than 60% But No More than 80% of Median Income			
Units in Multifamily Properties:	\$17,356		\$17,356
Number of Units	149,827		149,827
Portion of Qualifying or Total Units Financed	55.42%		37.58%
Affordable At More Than 80% But No More than 100% of Median Income			
\$UPB(MILLIONS)			\$11,484
Number of Units			73,898
Portion of Qualifying or Total Units Financed			18.54%
Affordable At More Than 100% But No More than 120% of Median Income			
\$UPB(MILLIONS)			\$5,903
Number of Units			32,789
Portion of Qualifying or Total Units Financed			8.22%
Affordable At More Than 120% of Median Income			
\$UPB(MILLIONS)			\$5,220
Number of Units			20,052
Portion of Qualifying or Total Units Financed			5.03%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$351
Number of Units			1,565
Portion of Qualifying or Total Units Financed			0.39%
All Income Levels			
\$UPB(MILLIONS)	\$27,916	\$5,155	\$50,874
Number of Units	270,357	57,796	398,661
Portion of Qualifying or Total Units Financed	100%	100%	100%

¹Goal-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 3B: Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by Affordability of Rent¹ | For Calendar Year 2024

	Low-Income Units	Very Low-Income Units	Total Units Financed
Affordable At No More Than 30% of Median Income			
UPB (\$ Millions)	\$311	\$311	\$311
Number of Units	1,728	1,728	1,728
Portion of Low-Income, Very Low-Income, or Total Units Financed	3.45 %	14.95 %	1.74 %
Affordable At More Than 30% But No More than 50% of Median Income			
UPB (\$ Millions)	\$906	\$906	\$906
Number of Units	9,829	9,829	9,829
Portion of Low-Income, Very Low-Income, or Total Units Financed	19.64 %	85.05 %	9.89 %
Affordable At More Than 50% But No More than 60% of Median Income			
UPB (\$ Millions)	\$1,318	\$0	\$1,318
Number of Units	11,234	0	11,234
Portion of Low-Income, Very Low-Income, or Total Units Financed	22.44 %	0.00 %	11.31 %
Affordable At More Than 60% But No More than 80% of Median Income			
UPB (\$ Millions)	\$4,570	\$0	\$4,570
Number of Units	27,264	0	27,264
Portion of Low-Income, Very Low-Income, or Total Units Financed	54.47 %	0.00 %	27.44 %
Affordable At More Than 80% But No More than 100% of Median			
UPB (\$ Millions)	\$0	\$0	\$5,290
Number of Units	0	0	23,402
Portion of Low-Income, Very Low-Income, or Total Units Financed	0.00 %	0.00 %	23.55 %
Affordable At More Than 100% But No More than 120% of Median			
UPB (\$ Millions)	\$0	\$0	\$3,359
Number of Units	0	0	12,303
Portion of Low-Income, Very Low-Income, or Total Units Financed	0.00 %	0.00 %	12.38 %
Affordable At More Than 120% of Median Income			
UPB (\$ Millions)	\$0	\$0	\$4,249
Number of Units	0	0	11,524
Portion of Low-Income, Very Low-Income, or Total Units Financed	0.00 %	0.00 %	11.60 %
Tenant Rent Missing			
UPB (\$ Millions)	\$0	\$0	\$493
Number of Units	0	0	2,082
Portion of Low-Income, Very Low-Income, or Total Units Financed	0.00 %	0.00 %	2.10 %
All Income Levels²			
UPB (\$ Millions)	\$7,105	\$1,217	\$20,496
Number of Units	50,055	11,557	99,366
Portion of Low-Income, Very Low-Income, or Total Units Financed	100.00 %	100.00 %	100.00 %

¹ Based on actual rents before affordability estimation. Units where affordability was estimated are included in "Tenant Rent Missing."

² Includes "Tenant Rent Missing."

Table 4: Fannie Mae Single-Family Owner-Occupied Mortgage Purchases Qualifying for the Low-Income Area Purchase Goal by Method of Qualification | For Calendar Year 2024

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median	Family Income > 100% of Area Median	Family Income <= 100% of Area Median	Family Income > 100% of Area Median		
Tract Income <= 80% of Area Median						
\$UPB(Millions)	\$5,441	\$7,285	\$12,124	\$11,398	\$36,247	\$36,247
Number of Mortgages	23,164	18,314	53,153	29,478	124,109	124,109
Percentage of Eligible	18.66 %	14.76 %	42.83 %	23.75 %	100.00 %	100.00 %
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$3,385	\$0	\$6,248	\$0	\$9,633	\$26,313
Number of Mortgages	12,996	0	23,325	0	36,321	75,669
Percentage of Eligible	17.17 %	0.00 %	30.83 %	0.00 %	48.00 %	100.00 %
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$1,561	\$0	\$0	\$0	\$1,561	\$23,090
Number of Mortgages	7,064	0	0	0	7,064	82,912
Percentage of Eligible	8.52 %	0.00 %	0.00 %	0.00 %	8.52 %	100.00 %
Tract Income >= 100% of Area Median¹						
\$UPB(Millions)	\$9,918	\$0	\$0	\$0	\$9,918	\$166,685
Number of Mortgages	38,323	0	0	0	38,323	427,386
Percentage of Eligible	8.97 %	0.00 %	0.00 %	0.00 %	8.97 %	100.00 %
Total						
\$UPB(Millions)	\$20,305	\$7,285	\$18,372	\$11,398	\$57,360	\$252,335
Number of Mortgages	81,547	18,314	76,478	29,478	205,817	710,076
Percentage of Eligible	11.48 %	2.58 %	10.77 %	4.15 %	28.99 %	100.00 %

¹Includes tracts with missing median incomes or missing percent minority.

Table 5A: Distribution of Single-Family Owner-Occupied Mortgage Purchases by Race of Borrower(s) on Loan Application¹ | For Calendar Year 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)	\$307	\$55	\$398	\$79	\$1,203	\$243	\$1,446
Number of Mortgages	1,462	360	1,547	500	3,846	1,060	4,906
Portion of Qualifying or Total Mortgages Acquired	0.77 %	0.86 %	0.75 %	0.74 %	0.53 %	0.56 %	0.54 %
Asian²							
\$UPB(Millions)	\$3,553	\$413	\$6,693	\$387	\$32,767	\$4,550	\$37,317
Number of Mortgages	13,007	2,274	18,994	1,754	72,777	10,330	83,107
Portion of Qualifying or Total Mortgages Acquired	6.87 %	5.44 %	9.23 %	2.60 %	10.02 %	5.49 %	9.09 %
Black or African American²							
\$UPB(Millions)	\$2,835	\$526	\$4,444	\$867	\$11,329	\$2,457	\$13,786
Number of Mortgages	12,685	3,370	16,419	5,546	33,818	11,007	44,825
Portion of Qualifying or Total Mortgages Acquired	6.70 %	8.07 %	7.98 %	8.21 %	4.66 %	5.85 %	4.90 %
Native Hawaiian or Other Pacific Islander²							
\$UPB(Millions)	\$78	\$10	\$122	\$29	\$416	\$103	\$519
Number of Mortgages	320	67	395	136	1,079	328	1,407
Portion of Qualifying or Total Mortgages Acquired	0.17 %	0.16 %	0.19 %	0.20 %	0.15 %	0.17 %	0.15 %
White - Hispanic or Latino³							
\$UPB(Millions)	\$5,349	\$876	\$9,256	\$967	\$27,806	\$4,103	\$31,910
Number of Mortgages	23,099	5,251	32,443	5,489	79,299	15,156	94,455
Portion of Qualifying or Total Mortgages Acquired	12.21 %	12.57 %	15.76 %	8.12 %	10.92 %	8.06 %	10.33 %
White - Non Hispanic or Latino							
\$UPB(Millions)	\$23,245	\$3,573	\$26,798	\$7,081	\$140,664	\$32,309	\$172,973
Number of Mortgages	113,529	25,114	103,645	44,732	423,331	122,206	545,537
Portion of Qualifying or Total Mortgages Acquired	59.99 %	60.11 %	50.36 %	66.19 %	58.30 %	64.95 %	59.67 %
Two or More Minority Races⁴							
\$UPB(Millions)	\$96	\$15	\$161	\$21	\$549	\$95	\$645
Number of Mortgages	390	91	540	117	1,383	308	1,691
Portion of Qualifying or Total Mortgages Acquired	0.21 %	0.22 %	0.26 %	0.17 %	0.19 %	0.16 %	0.18 %
Joint - either Borrower or Co-Borrower are of a Minority Group⁵							
\$UPB(Millions)	\$411	\$35	\$1,174	\$86	\$7,405	\$980	\$8,384
Number of Mortgages	1,665	212	3,396	467	17,365	2,798	20,163
Portion of Qualifying or Total Mortgages Acquired	0.88 %	0.51 %	1.65 %	0.69 %	2.39 %	1.49 %	2.21 %
Information not Provided by Borrower or Co-Borrower⁶							
\$UPB(Millions)	\$4,602	\$718	\$7,404	\$1,440	\$31,115	\$6,835	\$37,950
Number of Mortgages	20,247	4,513	25,205	8,340	82,532	23,253	105,785
Portion of Qualifying or Total Mortgages Acquired	10.70 %	10.80 %	12.25 %	12.34 %	11.37 %	12.36 %	11.57 %
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 Seller⁷							
\$UPB(Millions)	\$642	\$85	\$910	\$88	\$3,806	\$548	\$4,355
Number of Mortgages	2,843	531	3,233	503	10,723	1,698	12,421
Portion of Qualifying or Total Mortgages Acquired	1.50 %	1.27 %	1.57 %	0.74 %	1.48 %	0.90 %	1.36 %
Total							
\$UPB(Millions)	\$41,119	\$6,304	\$57,360	\$11,045	\$257,060	\$52,223	\$309,283
Number of Mortgages	189,247	41,783	205,817	67,584	726,153	188,144	914,297
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. 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.

²If 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.

³If the loan is classified as White 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. Table 5B shows the ethnicity distribution of all loans acquired.

⁴The 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.

⁵If 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."

⁶This category consists of mortgages where borrower and co-borrower race information is not provided even if ethnicity data are reported.

⁷"Data not Provided by Loan Seller" includes any HMDA new data points submitted by lenders.

Table 5B: Distribution of Single-Family Owner-Occupied Mortgage Purchases by Ethnicity of Borrower(s) on Loan Application¹ | For Calendar Year 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)	\$6,630	\$1,130	\$11,003	\$1,169	\$28,775	\$4,184	\$32,960
Number of Mortgages	28,563	6,752	38,835	6,641	84,286	16,105	100,391
Portion of Qualifying or Total Mortgages Acquired	15.09 %	16.16 %	18.87 %	9.83 %	11.61 %	8.56 %	10.98 %
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(Millions)	\$29,480	\$4,452	\$38,104	\$8,379	\$188,504	\$39,946	\$228,450
Number of Mortgages	138,361	30,339	139,116	52,269	537,118	145,236	682,354
Portion of Qualifying or Total Mortgages Acquired	73.11 %	72.61 %	67.59 %	77.34 %	73.97 %	77.19 %	74.63 %
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
\$UPB(Millions)	\$502	\$34	\$1,419	\$109	\$8,297	\$1,130	\$9,428
Number of Mortgages	2,051	227	4,258	608	20,334	3,436	23,770
Portion of Qualifying or Total Mortgages Acquired	1.08 %	0.54 %	2.07 %	0.90 %	2.80 %	1.83 %	2.60 %
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(Millions)	\$4,019	\$623	\$6,157	\$1,310	\$28,360	\$6,506	\$34,866
Number of Mortgages	18,054	4,040	21,186	7,626	75,584	21,918	97,502
Portion of Qualifying or Total Mortgages Acquired	9.54 %	9.67 %	10.29 %	11.28 %	10.41 %	11.65 %	10.66 %
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:⁴							
\$UPB(Millions)	\$487	\$65	\$677	\$77	\$3,124	\$457	\$3,580
Number of Mortgages	2,218	425	2,422	440	8,831	1,449	10,280
Portion of Qualifying or Total Mortgages Acquired	1.17 %	1.02 %	1.18 %	0.65 %	1.22 %	0.77 %	1.12 %
Total:							
\$UPB(Millions)	\$41,119	\$6,304	\$57,360	\$11,045	\$257,060	\$52,223	\$309,283
Number of Mortgages	189,247	41,783	205,817	67,584	726,153	188,144	914,297
Portion of Qualifying or Total Mortgages Acquired	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %

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

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

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

⁴"Data Not Provided by Loan Seller" includes any HMDA new data points submitted by lenders.

Table 6: Distribution of Single-Family Owner-Occupied Mortgage Purchases by Sex of Borrower(s)¹ | For Calendar Year 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)	\$16,652	\$2,546	\$21,398	\$3,908	\$82,074	\$17,148	\$99,223
Number of Mortgages	76,949	16,673	78,558	23,696	241,277	62,156	303,433
Portion of Qualifying or Total Mortgages Acquired	40.66 %	39.90 %	38.17 %	35.06 %	33.23 %	33.04 %	33.19 %
All Female:							
\$UPB(Millions)	\$14,873	\$2,894	\$16,191	\$4,185	\$50,394	\$11,209	\$61,604
Number of Mortgages	71,068	19,470	64,445	26,567	167,066	49,101	216,167
Portion of Qualifying or Total Mortgages Acquired	37.55 %	46.60 %	31.31 %	39.31 %	23.01 %	26.10 %	23.64 %
Male and Female:							
\$UPB(Millions)	\$7,871	\$590	\$17,151	\$2,228	\$111,948	\$20,361	\$132,309
Number of Mortgages	33,312	3,830	53,637	13,028	283,775	64,651	348,426
Portion of Qualifying or Total Mortgages Acquired	17.60 %	9.17 %	26.06 %	19.28 %	39.08 %	34.36 %	38.11 %
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 %
Not Provided:							
\$UPB(Millions)	\$1,521	\$249	\$2,336	\$686	\$11,299	\$3,253	\$14,553
Number of Mortgages	7,003	1,641	8,166	4,096	30,214	11,496	41,710
Portion of Qualifying or Total Mortgages Acquired	3.70 %	3.93 %	3.97 %	6.06 %	4.16 %	6.11 %	4.56 %
Missing:²							
\$UPB(Millions)	\$202	\$26	\$284	\$37	\$1,344	\$251	\$1,595
Number of Mortgages	915	169	1,011	197	3,821	740	4,561
Portion of Qualifying or Total Mortgages Acquired	0.48 %	0.40 %	0.49 %	0.29 %	0.53 %	0.39 %	0.50 %
Total:							
\$UPB(Millions)	\$41,119	\$6,304	\$57,360	\$11,045	\$257,060	\$52,223	\$309,283
Number of Mortgages	189,247	41,783	205,817	67,584	726,153	188,144	914,297
Portion of Qualifying or Total Mortgages Acquired	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %

¹Borrower and co-borrower with a "Not Applicable" or "Not Provided" are placed in the specific sex of the borrower or co-borrower.

²"Missing" includes any HMDA new data points submitted by lenders.

Table 7: Distribution of Single-Family Owner-Occupied Mortgage Purchases by Minority Concentration of Census Tract | For Calendar Year 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%	22,768	5,521	8,377	9,607	74,239	25,682	99,921
10% <= Minority < 20%	41,359	8,693	23,825	15,197	165,673	44,844	210,517
20% <= Minority < 30%	34,008	6,944	25,993	11,320	143,885	34,210	178,095
30% <= Minority < 50%	41,888	8,828	57,749	13,787	169,482	40,237	209,719
50% <= Minority < 80%	33,167	7,388	57,778	10,864	124,424	28,386	152,810
80% <= Minority <= 100%	16,056	4,409	32,031	6,805	48,369	14,764	63,133
Tract Missing / Unable to Classify	1	0	64	4	81	21	102
Total:	189,247	41,783	205,817	67,584	726,153	188,144	914,297

Table 8A: Distribution of Fannie Mae's Multifamily Mortgage Purchases by Minority Concentration of Census Tract | For Calendar Year 2024

	Qualifying Low-Income Units	Qualifying Very Low-Income Units	Total Goal-Eligible Units Financed ¹
Minority < 10%	2,796	751	3,801
10% <= Minority < 20%	21,078	5,612	33,884
20% <= Minority < 30%	37,461	6,420	55,181
30% <= Minority < 50%	71,132	12,782	109,268
50% <= Minority < 80%	88,618	15,339	134,081
80% <= Minority < 100%	49,853	17,096	62,446
Total	270,938	58,000	398,661

¹Goal-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 Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by Minority Concentration of Census Tract | For Calendar Year 2024

	Qualifying Low-Income Units	Qualifying Very Low-Income Units	Total Units Financed
Minority < 10%	2,864	938	5,269
10% <= Minority < 20%	7,355	1,977	14,423
20% <= Minority < 30%	6,749	1,475	14,686
30% <= Minority < 50%	11,203	2,346	23,792
50% <= Minority < 80%	11,796	2,444	23,545
80% <= Minority <= 100%	10,081	2,375	17,598
Tract Missing / Unable to Classify	7	2	53
Total:	50,055	11,557	99,366

Table 9: Distribution of Single-Family Owner-Occupied Mortgage Purchases
 Minority Percentage of Census Tract by Income of Borrower | For Calendar Year 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%	5,521	5,521	1,187	3,321	5,552	3,330	8,882
10% <= Minority < 30%	15,637	15,637	6,044	8,606	15,691	8,620	24,311
30% <= Minority < 50%	8,828	8,828	7,187	4,656	8,865	4,662	13,527
50% <= Minority < 80%	7,388	7,388	6,661	3,819	7,408	3,827	11,235
80% <= Minority <= 100%	4,409	4,409	4,266	2,631	4,419	2,635	7,054
Tract Missing / Unable to Classify	0	0	0	2	1	3	4
Subtotal	41,783	41,783	25,345	23,035	41,936	23,077	65,013
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,133	0	918	2,023	5,175	2,031	7,206
10% <= Minority < 30%	16,163	0	5,653	5,562	16,223	5,581	21,804
30% <= Minority < 50%	8,998	0	6,903	2,910	9,038	2,918	11,956
50% <= Minority < 80%	6,999	0	6,159	2,233	7,012	2,239	9,251
80% <= Minority <= 100%	3,538	0	3,395	1,423	3,550	1,430	4,980
Tract Missing / Unable to Classify	1	0	1	0	1	0	1
Subtotal	40,832	0	23,029	14,151	40,999	14,199	55,198
60% < Income <=80% of MSA Median Income							
Minority < 10%	12,114	0	2,224	4,263	12,238	4,287	16,525
10% <= Minority < 30%	43,567	0	14,687	12,349	43,786	12,378	56,164
30% <= Minority < 50%	24,062	0	17,557	6,221	24,177	6,243	30,420
50% <= Minority < 80%	18,780	0	15,897	4,812	18,869	4,824	23,693
80% <= Minority <= 100%	8,109	0	7,638	2,751	8,146	2,761	10,907
Tract Missing / Unable to Classify	0	0	0	2	0	2	2
Subtotal	106,632	0	58,003	30,398	107,216	30,495	137,711
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	1,860	0	10,403	3,578	13,981
10% <= Minority < 30%	0	0	13,645	0	41,628	10,581	52,209
30% <= Minority < 50%	0	0	15,795	0	23,147	5,196	28,343
50% <= Minority < 80%	0	0	14,162	0	17,468	3,883	21,351
80% <= Minority <= 100%	0	0	6,183	0	6,726	2,123	8,849
Tract Missing / Unable to Classify	0	0	3	0	4	0	4
Subtotal	0	0	51,648	0	99,376	25,361	124,737
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	650	0	8,765	2,865	11,630
10% <= Minority < 30%	0	0	2,859	0	37,177	8,845	46,022
30% <= Minority < 50%	0	0	3,035	0	20,629	4,555	25,184
50% <= Minority < 80%	0	0	4,277	0	15,253	3,131	18,384
80% <= Minority <= 100%	0	0	3,087	0	6,062	1,614	7,676
Tract Missing / Unable to Classify	0	0	7	0	7	2	9
Subtotal	0	0	13,915	0	87,893	21,012	108,905
120% MSA Median Income < Income							
Minority < 10%	0	0	1,538	0	32,106	9,591	41,697
10% <= Minority < 30%	0	0	6,930	0	155,053	33,049	188,102
30% <= Minority < 50%	0	0	7,272	0	83,626	16,663	100,289
50% <= Minority < 80%	0	0	10,622	0	58,414	10,482	68,896
80% <= Minority <= 100%	0	0	7,462	0	19,466	4,201	23,667
Tract Missing / Unable to Classify	0	0	53	0	68	14	82
Subtotal	0	0	33,877	0	348,733	74,000	422,733
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:	189,247	41,783	205,817	67,584	726,153	188,144	914,297

Table 10A: Distribution of Fannie Mae's Single-Family Owner-Occupied Mortgage Purchases by State and Territory | For Calendar Year 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	2,580	636	2,381	1,098	8,896	2,877	11,773
Alaska	274	61	203	111	900	263	1,163
Arizona	4,516	796	4,666	2,359	20,929	6,357	27,286
Arkansas	1,361	329	1,164	557	5,515	1,828	7,343
California	5,631	640	15,992	4,142	56,106	16,907	73,013
Colorado	4,586	936	4,961	1,747	19,127	4,623	23,750
Connecticut	2,882	619	3,207	615	7,355	1,559	8,914
Delaware	714	162	609	323	2,665	679	3,344
District of Columbia	490	136	405	85	1,515	211	1,726
Florida	8,637	1,376	17,506	3,923	52,892	11,463	64,355
Georgia	6,085	1,148	6,789	2,976	25,026	7,747	32,773
Hawaii	241	37	506	93	1,548	435	1,983
Idaho	1,098	192	875	671	5,090	1,746	6,836
Illinois	10,840	3,006	10,321	2,261	31,046	6,543	37,589
Indiana	7,105	1,986	5,644	2,303	18,262	4,534	22,796
Iowa	4,181	1,447	1,552	775	9,241	1,927	11,168
Kansas	2,177	586	1,175	579	6,175	1,510	7,685
Kentucky	2,507	663	2,090	949	7,032	2,065	9,097
Louisiana	1,245	266	2,130	497	5,442	1,919	7,361
Maine	516	94	346	325	2,413	863	3,276
Maryland	6,253	1,563	5,381	1,365	15,160	2,888	18,048
Massachusetts	3,138	474	3,161	1,181	12,960	3,484	16,444
Michigan	7,827	2,030	7,653	3,397	22,678	7,653	30,331
Minnesota	8,947	2,318	4,682	1,411	20,024	3,205	23,229
Mississippi	733	150	758	401	3,360	1,487	4,847
Missouri	5,383	1,441	4,489	1,906	15,127	4,650	19,777
Montana	470	92	545	255	2,273	891	3,164
Nebraska	2,427	640	1,282	545	6,163	1,429	7,592
Nevada	1,560	256	1,983	759	9,353	1,994	11,347
New Hampshire	1,163	217	863	426	3,953	1,069	5,022
New Jersey	3,443	558	5,208	1,553	18,974	5,077	24,051
New Mexico	821	169	993	346	3,959	1,056	5,015
New York	5,507	1,017	7,921	1,702	25,974	5,139	31,113
North Carolina	7,510	1,532	8,191	2,762	30,568	7,357	37,925
North Dakota	346	80	125	96	1,252	248	1,500
Ohio	9,989	2,699	5,340	2,917	26,643	6,092	32,735
Oklahoma	1,835	446	2,634	616	6,784	1,971	8,755
Oregon	1,985	300	2,258	752	10,499	2,288	12,787
Pennsylvania	8,557	2,296	7,981	2,290	26,233	5,242	31,475
Rhode Island	403	53	365	268	1,885	627	2,512
South Carolina	3,669	743	3,962	1,480	15,444	3,727	19,171
South Dakota	1,169	295	381	180	2,600	536	3,136
Tennessee	3,898	730	4,765	2,275	16,287	5,867	22,154
Texas	12,522	1,983	25,019	5,337	68,829	20,006	88,835
Utah	2,298	339	1,527	920	9,081	2,679	11,760
Vermont	312	64	462	115	1,041	296	1,337
Virginia	6,501	1,392	5,208	1,951	19,922	4,352	24,274
Washington	4,353	673	5,424	1,732	20,034	5,075	25,109
West Virginia	744	207	593	293	2,243	684	2,927
Wisconsin	7,383	1,807	3,569	1,767	17,496	4,332	21,828
Wyoming	372	96	244	173	1,243	469	1,712
Guam	0	0	32	4	32	15	47
Puerto Rico	62	7	264	20	856	198	1,054
Virgin Islands	1	0	32	0	48	5	53
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	189,247	41,783	205,817	67,584	726,153	188,144	914,297

Table 10B: Distribution of Fannie Mae's Multifamily Mortgage Purchases by State and Territory |
For Calendar Year 2024

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Alabama	3,209	542	4,218
Alaska	21	0	21
Arizona	4,813	446	9,258
Arkansas	2,092	287	2,123
California	13,295	4,683	37,166
Colorado	9,260	732	12,726
Connecticut	2,327	608	3,178
Delaware	1,660	495	1,767
District of Columbia	1,384	362	2,684
Florida	6,316	1,686	24,006
Georgia	17,286	1,945	23,611
Hawaii	0	0	0
Idaho	1,178	213	1,955
Illinois	7,330	2,089	10,482
Indiana	6,763	1,778	7,102
Iowa	1,848	1,299	1,871
Kansas	3,356	1,431	3,434
Kentucky	5,289	1,389	6,553
Louisiana	986	394	1,667
Maine	21	0	22
Maryland	11,107	3,529	12,194
Massachusetts	1,138	122	4,153
Michigan	5,696	974	6,545
Minnesota	7,466	1,274	8,581
Mississippi	2,034	783	2,128
Missouri	7,268	2,056	8,025
Montana	335	146	1,280
Nebraska	2,236	822	2,708
Nevada	2,236	60	5,158
New Hampshire	593	501	1,059
New Jersey	4,054	870	6,729
New Mexico	1,670	586	3,211
New York	8,329	5,042	17,211
North Carolina	12,347	1,739	17,807
North Dakota	777	361	777
Ohio	12,864	5,331	15,658
Oklahoma	4,373	719	4,490
Oregon	4,639	387	6,517
Pennsylvania	7,251	714	8,476
Rhode Island	212	162	610
South Carolina	4,163	475	7,643
South Dakota	156	85	156
Tennessee	5,499	856	7,081
Texas	47,539	6,334	57,036
Utah	4,094	177	4,619
Vermont	0	0	0
Virginia	12,624	2,556	16,247
Washington	9,599	558	14,870
West Virginia	246	0	690
Wisconsin	1,800	245	2,999
Wyoming	159	157	159
Puerto Rico	0	0	0
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	270,938	58,000	398,661

¹Goal-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 Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by State and Territory | For Calendar Year 2024

	Low- Income Units	Very Low- Income Units	Total Units Financed
Alabama	821	144	1,239
Alaska	224	44	289
Arizona	676	91	2,176
Arkansas	537	65	839
California	2,601	435	9,971
Colorado	677	115	1,670
Connecticut	1,081	285	1,340
Delaware	173	29	313
District of Columbia	163	51	239
Florida	943	142	6,557
Georgia	1,147	131	3,126
Hawaii	30	5	203
Idaho	353	67	719
Illinois	3,289	1,002	4,826
Indiana	1,328	389	1,893
Iowa	514	226	601
Kansas	493	156	667
Kentucky	458	132	689
Louisiana	422	71	849
Maine	224	27	473
Maryland	890	191	1,310
Massachusetts	1,853	267	3,297
Michigan	1,824	426	2,452
Minnesota	1,014	278	1,338
Mississippi	166	13	352
Missouri	1,680	538	2,073
Montana	155	27	312
Nebraska	302	74	400
Nevada	337	47	1,180
New Hampshire	472	93	640
New Jersey	1,458	198	3,692
New Mexico	223	49	463
New York	2,538	915	5,548
North Carolina	1,931	208	4,015
North Dakota	86	55	100
Ohio	3,498	1,405	4,089
Oklahoma	656	65	1,003
Oregon	572	72	1,276
Pennsylvania	2,772	819	3,685
Rhode Island	460	70	708
South Carolina	391	47	1,319
South Dakota	150	61	223
Tennessee	1,309	155	2,561
Texas	4,079	386	9,952
Utah	516	113	1,096
Vermont	132	29	177
Virginia	1,071	145	1,895
Washington	1,053	173	2,404
West Virginia	140	35	237
Wisconsin	1,989	942	2,313
Wyoming	142	50	196
Guam	0	0	9
Puerto Rico	35	2	328
Virgin Islands	7	2	44
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	50,055	11,557	99,366

Table 11: Distribution of Single-Family Owner-Occupied Mortgage Purchases¹ by LTV Category |
For Calendar Year 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)	\$5,228	\$1,278	\$4,798	\$6,840	\$27,797	\$24,053	\$51,850
Number of Mortgages	31,275	9,995	24,310	47,369	102,725	107,810	210,535
Portion of Total	16.53%	23.92%	11.81%	70.09%	14.15%	57.30%	23.03%
60% < LTV <= 80%							
\$UPB(Millions)	\$14,499	\$2,141	\$19,782	\$3,545	\$106,632	\$23,199	\$129,831
Number of Mortgages	63,536	13,347	69,095	17,648	284,274	68,409	352,683
Portion of Total	33.57%	31.94%	33.57%	26.11%	39.15%	36.36%	38.57%
80% < LTV <= 90%							
\$UPB(Millions)	\$6,247	\$840	\$9,941	\$425	\$46,585	\$3,376	\$49,961
Number of Mortgages	26,249	5,223	31,980	1,665	117,691	8,032	125,723
Portion of Total	13.87%	12.50%	15.54%	2.46%	16.21%	4.27%	13.75%
90% < LTV <= 95%							
\$UPB(Millions)	\$7,531	\$929	\$14,117	\$181	\$54,295	\$1,462	\$55,756
Number of Mortgages	32,589	5,823	45,838	697	145,565	3,491	149,056
Portion of Total	17.22%	13.94%	22.27%	1.03%	20.05%	1.86%	16.30%
95% < LTV <= 100%							
\$UPB(Millions)	\$7,614	\$1,116	\$8,722	\$54	\$21,742	\$134	\$21,876
Number of Mortgages	35,598	7,395	34,594	205	75,832	402	76,234
Portion of Total	18.81%	17.70%	16.81%	0.30%	10.44%	0.21%	8.34%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$9	\$0	\$9
Number of Mortgages	0	0	0	0	66	0	66
Portion of Total	-%	-%	-%	-%	0.01%	-%	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	-%	-%	-%	-%	-%	-%	-%
Total							
\$UPB(Millions)	\$41,119	\$6,304	\$57,360	\$11,045	\$257,060	\$52,223	\$309,283
Number of Mortgages	189,247	41,783	205,817	67,584	726,153	188,144	914,297
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 12A: Distribution of Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by Income Class and First-Time/Repeat Borrower Status | For Calendar Year 2024

Borrower Income	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income <= 50% of Area Median Income (AMI)				
\$UPB(Millions)	\$4,556	\$1,748	\$0	\$6,304
Number of Mortgages	29,575	12,209	0	41,784
Portion of Total Mortgages Acquired	7.56 %	3.83 %	— %	5.88 %
Income >50% But <= 60% of AMI				
\$UPB(Millions)	\$5,893	\$2,299	\$0	\$8,193
Number of Mortgages	28,824	12,008	0	40,832
Portion of Total Mortgages Acquired	7.37 %	3.76 %	— %	5.75 %
Income >60% But <= 80% of AMI				
\$UPB(Millions)	\$18,360	\$8,263	\$0	\$26,623
Number of Mortgages	71,990	34,642	0	106,632
Portion of Total Mortgages Acquired	18.41 %	10.86 %	— %	15.02 %
Income >80% But <= 100% of AMI				
\$UPB(Millions)	\$19,210	\$10,124	\$0	\$29,334
Number of Mortgages	62,485	36,041	0	98,526
Portion of Total Mortgages Acquired	15.98 %	11.30 %	— %	13.88 %
Income >100% But <= 120% of AMI				
\$UPB(Millions)	\$17,919	\$12,083	\$0	\$30,002
Number of Mortgages	49,893	37,024	0	86,917
Portion of Total Mortgages Acquired	12.76 %	11.61 %	— %	12.24 %
Income >120% of AMI				
\$UPB(Millions)	\$67,450	\$84,429	\$0	\$151,880
Number of Mortgages	148,287	187,098	0	335,385
Portion of Total Mortgages Acquired	37.92 %	58.65 %	— %	47.23 %
Missing				
\$UPB(Millions)	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0
Portion of Total Mortgages Acquired	— %	— %	— %	— %
All Income Levels¹				
\$UPB(Millions)	\$133,388	\$118,947	\$0	\$252,335
Number of Mortgages	391,054	319,022	0	710,076
Portion of Total Mortgages Acquired	100.00 %	100.00 %	— %	100.00 %

¹Includes "Borrower Income Missing."

Table 12B: Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying and Not Qualifying for the Low-Income Census Tracts Purchase SUBGOAL | For Calendar Year 2024

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Low-Income Census Tracts Subgoal Qualifying				
\$UPB(Millions)	\$13,339	\$9,469	\$0	\$22,808
Number of Mortgages	40,426	27,944	0	68,370
Percentage of Total	10.34 %	8.76 %	0.00 %	9.63 %
Non-Qualifying Mortgages				
\$UPB(Millions)	\$120,049	\$109,478	\$0	\$229,527
Number of Mortgages	350,628	291,078	0	641,706
Percentage of Total	89.66 %	91.24 %	0.00 %	90.37 %
Total Mortgages				
\$UPB(Millions)	\$133,388	\$118,947	\$0	\$252,335
Number of Mortgages	391,054	319,022	0	710,076
Percentage of Total	100.00 %	100.00 %	0.00 %	100.00 %

Table 12C: Single-Family Owner-Occupied Purchase Money Mortgages Acquired by Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying and Not Qualifying for the Minority Census Tracts Purchase SUBGOAL | For Calendar Year 2024

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Minority Census Tracts Subgoal Qualifying				
\$UPB(Millions)	\$17,339	\$5,734	\$0	\$23,072
Number of Mortgages	68,432	23,628	0	92,060
Percentage of Total	17.50 %	7.41 %	0.00 %	12.96 %
Non-Qualifying Mortgages				
\$UPB(Millions)	\$116,050	\$113,213	\$0	\$229,263
Number of Mortgages	322,622	295,394	0	618,016
Percentage of Total	82.50 %	92.59 %	0.00 %	87.04 %
Total Mortgages				
\$UPB(Millions)	\$133,388	\$118,947	\$0	\$252,335
Number of Mortgages	391,054	319,022	0	710,076
Percentage of Total	100.00 %	100.00 %	0.00 %	100.00 %