



Fannie Mae®

Annual Mortgage Report **2022**



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 2022

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Mortgages	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)	\$339,343	\$60,570	\$339,343	\$10,636	\$339,343	\$81,647	\$29,454	\$34,514	\$213,038	\$51,307	\$570,214
Number of Mortgages	1,009,843	277,063	1,009,843	69,478	1,009,843	297,256	93,209	135,906	795,181	275,878	1,864,262
Owner-Occupied 2-4 Unit Properties/Mortgages:											
UPB (\$ Millions)	\$2,764	\$408	\$2,764	\$66	\$2,764	\$1,365	\$790	\$481	\$3,187	\$790	\$5,952
Number of Mortgages	6,528	1,736	6,528	441	6,528	3,484	1,655	1,568	8,453	3,142	14,981
Total Single-Family Owner-Occupied Mortgages in 1-4 Unit Properties:											
UPB (\$ Millions)	\$342,107	\$60,978	\$342,107	\$10,902	\$342,107	\$83,013	\$30,244	\$34,995	\$216,225	\$52,097	\$576,166
Number of Mortgages	1,016,371	278,799	1,016,371	69,919	1,016,371	300,740	94,864	137,474	803,634	279,020	1,879,243
Goals Performance											
Fannie Mae's Single-Family Goals											
Goals Performance Percentage		28%		7%		20%				26%	
		27.43%		6.88%		29.59%				34.72%	
Fannie Mae's Single-Family Subgoal											
Subgoal Performance Percentage							4%	10%			
							9.33%	13.53%			

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 2022

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB (\$ Million)	\$1,861	\$900	\$2,482	
Number of Mortgages	457	313	504	
Number of Properties	981	804	1,031	
Number of Units	21,436	11,744	24,696	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$39,565	\$9,199	\$60,698	
Number of Mortgages	2,487	1,772	2,593	
Number of Properties	2,501	1,783	2,607	
Number of Units	395,600	114,462	517,651	
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	4,177		4,177	N/A
Units Where Rent Estimation is Not Possible	0		0	N/A
Units Where Rent Estimation is Possible	4,177		4,177	N/A
Large (>50 unit) properties	4,137	2,325	4,137	1,699
Small (5-50 unit) properties	40	0	40	0
Not Subject to Cap	4,177	2,325	4,177	1,699
Subject to Cap				N/A
5% Cap	27,117		27,117	N/A
Adjustments to Number of Units for:				
Missing Data		2,325	1,699	N/A
Total Multifamily:				
UPB (\$ Million)	\$41,426		\$10,098	\$63,180
Number of Mortgages	2,936		2,077	3,089
Number of Mortgages with both 5-50 and >50 Unit	0		0	
Number of Properties	3,482		2,587	3,638
Number of Units	417,036		126,206	542,347
Number of Units (Adjusted)	419,361		127,905	542,347
Goals Performance				
Fannie Mae's Multifamily Goals (units)	415,000		88,000	
Goal Performance (units)	419,361		127,905	
Fannie Mae's Small Multifamily Goals (units)	17,000			
Goal Performance (units)	21,436			

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

Table 1C: Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status Mortgages from At-Risk Loans that were Modified | For Calendar Year 2022

	Total Mortgages Eligible To Qualify as Low-Income Refinance ¹	Qualifying Low-Income Refinance Mortgages ¹	All Mortgage Purchases
Purchase of Loan Modifications of At-Risk Mortgages			
Owner-Occupied 1-Unit Properties/Mortgages:			
UPB (\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Total Loan Modifications of At-Risk Mortgages:			
UPB (\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0

Table 1D: 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 2022

	Low-Income Units	Very Low-Income Units	Total Units Financed
Purchases of Single-Family Mortgages			
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$1,578	\$356	\$3,217
Number of Mortgages	9,299	2,803	14,981
Number of Units	11,288	3,308	18,331
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$12,325	\$2,410	\$38,714
Number of Mortgages	68,774	15,932	157,772
Number of Units	92,252	23,338	190,336
Total Single-Family:			
UPB (\$ Millions)	\$13,903	\$2,765	\$41,931
Number of Mortgages	78,073	18,735	172,753
Number of Units	103,540	26,646	208,667

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 Mortgagor(s) | For Calendar Year 2022

	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							
SUPB(Millions)	\$10,902	\$10,902	\$6,609	\$12,473	\$10,974	\$12,499	\$23,472
Number of Mortgages	69,919	69,919	41,889	86,315	70,440	86,494	156,934
Portion of Qualifying or Total Mortgages Acquired	25.08%	100.00%	13.93%	30.94%	6.63%	10.58%	8.35%
Income More Than 50% But No More Than 60% of Median Income							
SUPB(Millions)	\$12,414	\$0	\$6,980	\$10,946	\$12,489	\$10,972	\$23,461
Number of Mortgages	60,480	0	33,539	59,541	60,961	59,707	120,668
Portion of Qualifying or Total Mortgages Acquired	21.69%	0.00%	11.15%	21.34%	5.74%	7.30%	6.42%
Income More Than 60% But No More Than 80% of Median Income							
SUPB(Millions)	\$37,662	\$0	\$20,408	\$28,678	\$37,985	\$28,779	\$66,765
Number of Mortgages	148,400	0	79,413	133,164	150,125	133,748	283,873
Portion of Qualifying or Total Mortgages Acquired	53.23%	0.00%	26.41%	47.73%	14.14%	16.36%	15.11%
Income More Than 80% But No More Than 100% of Median Income							
SUPB(Millions)	\$0	\$0	\$24,058	\$0	\$46,969	\$31,288	\$78,257
Number of Mortgages	0	0	78,243	0	155,079	125,193	280,272
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	26.02%	0.00%	14.61%	15.31%	14.91%
Income More Than 100% But No More Than 120% of Median Income							
SUPB(Millions)	\$0	\$0	\$7,012	\$0	\$47,799	\$28,643	\$76,442
Number of Mortgages	0	0	21,045	0	139,454	102,247	241,701
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	7.00%	0.00%	13.13%	12.51%	12.86%
Income More Than 120% of Median Income							
SUPB(Millions)	\$0	\$0	\$17,946	\$0	\$199,802	\$107,967	\$307,769
Number of Mortgages	0	0	46,611	0	485,700	310,095	795,795
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	15.50%	0.00%	45.74%	37.93%	42.35%
Missing							
SUPB(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							
SUPB(Millions)	\$60,978	\$10,902	\$83,013	\$52,097	\$356,018	\$220,148	\$576,166
Number of Mortgages	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243
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 2022

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	Total Units Financed
Affordable At No More Than 30% of Median Income			
\$UPB(MILLIONS)	\$3,608	\$3,608	\$3,608
Number of Units	34,076	34,076	34,076
Portion of Qualifying or Total Units Financed	8.17%	27%	6.28%
Affordable At More Than 30% But No More than 50% of Median Income			
\$UPB(MILLIONS)	\$6,490	\$6,490	\$6,490
Number of Units	92,130	92,130	92,130
Portion of Qualifying or Total Units Financed	22.09%	73%	16.99%
Affordable At More Than 50% But No More than 60% of Median Income			
\$UPB(MILLIONS)	\$10,554		\$10,554
Number of Units	117,401		117,401
Portion of Qualifying or Total Units Financed	28.15%		21.65%
Affordable At More Than 60% But No More than 80% of Median Income			
Units in Multifamily Properties:	\$20,773		\$20,773
Number of Units	173,429		173,429
Portion of Qualifying or Total Units Financed	41.59%		31.98%
Affordable At More Than 80% But No More than 100% of Median Income			
\$UPB(MILLIONS)			\$11,099
Number of Units			74,679
Portion of Qualifying or Total Units Financed			13.77%
Affordable At More Than 100% But No More than 120% of Median Income			
\$UPB(MILLIONS)			\$4,809
Number of Units			26,364
Portion of Qualifying or Total Units Financed			4.86%
Affordable At More Than 120% of Median Income			
\$UPB(MILLIONS)			\$4,897
Number of Units			20,091
Portion of Qualifying or Total Units Financed			3.70%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$949
Number of Units			4,177
Portion of Qualifying or Total Units Financed			0.77%
All Income Levels²			
\$UPB(MILLIONS)	\$41,426	\$10,098	\$63,180
Number of Units	417,036	126,206	542,347
Portion of Qualifying or Total Units Financed	100%	100%	100%

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

²Includes "Tenant Rent Missing."

Table 3B: Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties By Affordability of Rent¹ | For Calendar Year 2022

	Low-Income Units	Very Low-Income Units	Total Units Financed
Affordable At No More Than 30% of Median Income			
UPB (\$ Millions)	\$871	\$871	\$871
Number of Units	4,760	4,760	4,760
Portion of Low-Income, Very Low-Income, or Total Units Financed	4.60%	17.86%	2.28%
Affordable At More Than 30% But No More than 50% of Median Income			
UPB (\$ Millions)	\$1,894	\$1,894	\$1,894
Number of Units	21,886	21,886	21,886
Portion of Low-Income, Very Low-Income, or Total Units Financed	21.14%	82.14%	10.49%
Affordable At More Than 50% But No More than 60% of Median Income			
UPB (\$ Millions)	\$2,623		\$2,623
Number of Units	23,350		23,350
Portion of Low-Income, Very Low-Income, or Total Units Financed	22.55%		11.19%
Affordable At More Than 60% But No More than 80% of Median Income			
UPB (\$ Millions)	\$8,515		\$8,515
Number of Units	53,544		53,544
Portion of Low-Income, Very Low-Income, or Total Units Financed	51.71%		25.66%
Affordable At More Than 80% But No More than 100% of Median Income			
UPB (\$ Millions)			\$9,787
Number of Units			44,391
Portion of Low-Income, Very Low-Income, or Total Units Financed			21.27%
Affordable At More Than 100% But No More than 120% of Median Income			
UPB (\$ Millions)			\$6,814
Number of Units			25,093
Portion of Low-Income, Very Low-Income, or Total Units Financed			12.03%
Affordable At More Than 120% of Median Income			
UPB (\$ Millions)			\$9,611
Number of Units			27,158
Portion of Low-Income, Very Low-Income, or Total Units Financed			13.01%
Tenant Rent Missing			
UPB (\$ Millions)			\$1,816
Number of Units			8,485
Portion of Low-Income, Very Low-Income, or Total Units Financed			4.07%
All Income Levels²			
UPB (\$ Millions)	\$13,903	\$2,765	\$41,931
Number of Units	103,540	26,646	208,667
Portion of Low-Income, Very Low-Income, or Total Units Financed	100.00%	100.00%	100.00%

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

²Includes "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 2022

	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)	\$6,622	\$9,021	\$18,549	\$15,936	\$50,128	\$50,128
Number of Mortgages	28,204	22,759	79,986	44,897	175,846	175,846
Percentage of Eligible	16.04%	12.94%	45.49%	25.53%	100.00%	100.00%
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$4,528	\$0	\$10,582	\$0	\$15,110	\$37,824
Number of Mortgages	16,983	0	39,509	0	56,492	113,652
Percentage of Eligible	14.94%	0.00%	34.76%	0.00%	49.71%	100.00%
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$2,347	\$0	\$0	\$0	\$2,347	\$30,654
Number of Mortgages	10,839	0	0	0	10,839	113,100
Percentage of Eligible	9.58%	0.00%	0.00%	0.00%	9.58%	100.00%
Tract Income >= 100% of Area Median¹						
\$UPB(Millions)	\$15,427	\$0	\$0	\$0	\$15,427	\$223,501
Number of Mortgages	57,563	0	0	0	57,563	613,773
Percentage of Eligible	9.38%	0.00%	0.00%	0.00%	9.38%	100.00%
Total						
\$UPB(Millions)	\$28,924	\$9,021	\$29,131	\$15,936	\$83,013	\$342,107
Number of Mortgages	113,589	22,759	119,495	44,897	300,740	1,016,371
Percentage of Eligible	11.18%	2.24%	11.76%	4.42%	29.59%	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 2022

	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)	\$360	\$76	\$506	\$313	\$1,588	\$961	\$2,548
Number of Mortgages	1,769	530	2,005	1,756	5,202	4,072	9,274
Portion of Qualifying or Total Mortgages Acquired	0.63%	0.76%	0.67%	0.63%	0.49%	0.50%	0.49%
Asian²							
\$UPB(Millions)	\$5,463	\$797	\$9,149	\$2,446	\$39,220	\$13,369	\$52,589
Number of Mortgages	19,174	4,031	26,001	9,692	93,545	36,153	129,698
Portion of Qualifying or Total Mortgages Acquired	6.88%	5.77%	8.65%	3.47%	8.81%	4.42%	6.90%
Black or African American²							
\$UPB(Millions)	\$3,960	\$813	\$6,073	\$3,826	\$17,769	\$11,870	\$29,639
Number of Mortgages	17,555	5,003	22,641	21,007	54,003	48,684	102,687
Portion of Qualifying or Total Mortgages Acquired	6.30%	7.16%	7.53%	7.53%	5.09%	5.96%	5.46%
Native Hawaiian or Other Pacific Islander²							
\$UPB(Millions)	\$117	\$23	\$205	\$161	\$668	\$581	\$1,249
Number of Mortgages	487	135	647	665	1,779	1,782	3,561
Portion of Qualifying or Total Mortgages Acquired	0.17%	0.19%	0.22%	0.24%	0.17%	0.22%	0.19%
White - Hispanic or Latino³							
\$UPB(Millions)	\$7,826	\$1,470	\$13,243	\$5,811	\$39,535	\$20,790	\$60,325
Number of Mortgages	33,598	8,545	46,536	28,270	117,322	76,096	193,418
Portion of Qualifying or Total Mortgages Acquired	12.05%	12.22%	15.47%	10.13%	11.05%	9.31%	10.29%
White - Non Hispanic or Latino							
\$UPB(Millions)	\$34,483	\$6,240	\$39,806	\$28,791	\$196,935	\$125,805	\$322,740
Number of Mortgages	168,028	42,448	155,097	163,385	621,554	485,663	1,107,217
Portion of Qualifying or Total Mortgages Acquired	60.27%	60.71%	51.57%	58.56%	58.54%	59.41%	58.92%
Two or More Minority Races⁴							
\$UPB(Millions)	\$125	\$21	\$208	\$97	\$704	\$318	\$1,022
Number of Mortgages	502	127	671	443	1,857	1,088	2,945
Portion of Qualifying or Total Mortgages Acquired	0.18%	0.18%	0.22%	0.16%	0.17%	0.13%	0.16%
Joint - either Borrower or Co-Borrower are of a Minority Group⁵							
\$UPB(Millions)	\$636	\$54	\$1,712	\$449	\$9,454	\$3,873	\$13,328
Number of Mortgages	2,552	319	5,110	2,131	24,048	12,322	36,370
Portion of Qualifying or Total Mortgages Acquired	0.92%	0.46%	1.70%	0.76%	2.26%	1.51%	1.94%
Information not Provided by Borrower or Co-Borrower⁶							
\$UPB(Millions)	\$6,973	\$1,211	\$10,588	\$9,551	\$44,167	\$39,498	\$83,664
Number of Mortgages	30,346	7,500	36,495	48,460	124,598	141,127	265,725
Portion of Qualifying or Total Mortgages Acquired	10.88%	10.73%	12.14%	17.37%	11.74%	17.26%	14.14%
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)	\$1,033	\$197	\$1,522	\$653	\$5,980	\$3,082	\$9,062
Number of Mortgages	4,788	1,281	5,537	3,211	17,851	10,497	28,348
Portion of Qualifying or Total Mortgages Acquired	1.72%	1.83%	1.84%	1.15%	1.68%	1.28%	1.51%
Total							
\$UPB(Millions)	\$60,978	\$10,902	\$83,013	\$52,097	\$356,018	\$220,148	\$576,166
Number of Mortgages	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Table 5A continues on next page.

Table 5A: Distribution of Single-Family Owner-Occupied Mortgage Purchases By Race of Borrower(s) on Loan Application¹ | For Calendar Year 2022

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 2022

	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)	\$9,319	\$1,833	\$14,924	\$7,104	\$39,852	\$22,072	\$61,925
Number of Mortgages	40,066	10,688	53,090	34,840	121,085	83,386	204,471
Portion of Qualifying or Total Mortgages Acquired	14.37%	15.29%	17.65%	12.49%	11.40%	10.20%	10.88%
Borrower and Co-Borrower are not Hispanic or							
\$UPB(Millions)	\$43,969	\$7,793	\$55,743	\$35,279	\$259,211	\$153,573	\$412,784
Number of Mortgages	204,735	51,125	205,436	194,900	781,302	578,151	1,359,453
Portion of Qualifying or Total Mortgages Acquired	73.43%	73.12%	68.31%	69.85%	73.59%	70.72%	72.34%
Joint - Either Borrower or Co-Borrower are Hispanic							
\$UPB(Millions)	\$736	\$61	\$2,071	\$518	\$10,995	\$4,756	\$15,752
Number of Mortgages	3,028	368	6,380	2,470	28,789	15,431	44,220
Portion of Qualifying or Total Mortgages Acquired	1.09%	0.53%	2.12%	0.89%	2.71%	1.89%	2.35%
Information not Provided by Borrower or Co-							
\$UPB(Millions)	\$6,204	\$1,072	\$9,216	\$8,683	\$41,306	\$37,248	\$78,554
Number of Mortgages	27,358	6,781	31,898	44,227	116,582	131,984	248,566
Portion of Qualifying or Total Mortgages Acquired	9.81%	9.70%	10.61%	15.85%	10.98%	16.15%	13.23%
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)	\$749	\$142	\$1,059	\$513	\$4,653	\$2,499	\$7,152
Number of Mortgages	3,612	957	3,936	2,583	14,001	8,532	22,533
Portion of Qualifying or Total Mortgages Acquired	1.30%	1.37%	1.31%	0.93%	1.32%	1.04%	1.20%
Total:							
\$UPB(Millions)	\$60,978	\$10,902	\$83,013	\$52,097	\$356,018	\$220,148	\$576,166
Number of Mortgages	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243
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 Gender of Borrower(s)¹ | For Calendar Year 2022

	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)	\$24,008	\$4,363	\$30,239	\$18,026	\$114,545	\$68,533	\$183,079
Number of Mortgages	109,559	27,569	111,430	95,320	348,173	253,873	602,046
Portion of Qualifying or Total Mortgages Acquired	39.30%	39.43%	37.05%	34.16%	32.79%	31.06%	32.04%
All Female:							
\$UPB(Millions)	\$22,015	\$4,906	\$23,586	\$17,693	\$74,458	\$46,308	\$120,766
Number of Mortgages	105,031	32,203	93,520	99,213	252,041	194,877	446,918
Portion of Qualifying or Total Mortgages Acquired	37.67%	46.06%	31.10%	35.56%	23.74%	23.84%	23.78%
Male and Female:							
\$UPB(Millions)	\$12,042	\$1,110	\$24,966	\$11,159	\$147,614	\$83,422	\$231,035
Number of Mortgages	50,974	6,778	80,667	57,207	405,410	288,338	693,748
Portion of Qualifying or Total Mortgages Acquired	18.28%	9.69%	26.82%	20.50%	38.18%	35.27%	36.92%
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)	\$2,601	\$464	\$3,783	\$4,991	\$17,414	\$20,710	\$38,124
Number of Mortgages	11,743	2,981	13,497	26,186	50,157	76,460	126,617
Portion of Qualifying or Total Mortgages Acquired	4.21%	4.26%	4.49%	9.38%	4.72%	9.35%	6.74%
Missing:²							
\$UPB(Millions)	\$311	\$58	\$439	\$228	\$1,988	\$1,174	\$3,162
Number of Mortgages	1,492	388	1,626	1,094	5,978	3,936	9,914
Portion of Qualifying or Total Mortgages Acquired	0.54%	0.55%	0.54%	0.39%	0.56%	0.48%	0.53%
Total:							
\$UPB(Millions)	\$60,978	\$10,902	\$83,013	\$52,097	\$356,018	\$220,148	\$576,166
Number of Mortgages	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243
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 gender 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 2022

	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%	29,086	8,391	11,674	28,959	97,187	84,672	181,859
10% <= Minority < 20%	59,656	14,690	34,833	56,268	234,615	176,448	411,063
20% <= Minority < 30%	51,030	12,062	36,837	46,096	208,920	146,104	355,024
30% <= Minority < 50%	65,038	15,480	84,667	60,812	257,129	185,774	442,903
50% <= Minority < 80%	51,710	12,937	87,280	53,079	193,065	146,591	339,656
80% <= Minority <= 100%	22,275	6,358	45,387	33,801	70,741	77,829	148,570
Tract Missing / Unable to Classify	4	1	62	5	102	66	168
Total:	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243

Table 8A: Distribution of Fannie Mae's Multifamily Mortgage Purchases By Minority Concentration of Census Tract | For Calendar Year 2022

	Qualifying Low-Income Units	Qualifying Very Low-Income Units	Total Units Financed
Minority < 10%	6,355	2,645	7,707
10% <= Minority < 20%	37,068	12,912	47,924
20% <= Minority < 30%	50,378	12,251	68,329
30% <= Minority < 50%	108,224	27,729	146,847
50% <= Minority < 80%	126,243	32,683	169,862
80% <= Minority <= 100%	88,768	37,986	101,678
Total	417,036	126,206	542,347

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 2022

	Qualifying Low-Income Units	Qualifying Very Low-Income Units	Total Units Financed
Minority < 10%	4,949	1,828	8,870
10% <= Minority < 20%	14,182	3,927	27,918
20% <= Minority < 30%	14,072	3,395	30,270
30% <= Minority < 50%	23,135	5,456	50,164
50% <= Minority < 80%	25,510	6,122	52,495
80% <= Minority <= 100%	21,676	5,913	38,844
Tract Missing / Unable to Classify	16	5	106
Total:	103,540	26,646	208,667

Table 9: Distribution of Single-Family Owner-Occupied Mortgage Purchases Minority Percentage of Census Tract by Income of Borrower | For Calendar Year 2022

	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%	8,391	8,391	2,166	9,024	8,489	9,040	17,529
10% <= Minority < 30%	26,752	26,752	10,176	30,585	26,931	30,651	57,582
30% <= Minority < 50%	15,480	15,480	12,020	18,602	15,587	18,635	34,222
50% <= Minority < 80%	12,937	12,937	11,376	16,809	13,038	16,848	29,886
80% <= Minority <= 100%	6,358	6,358	6,148	11,295	6,388	11,319	17,707
Tract Missing / Unable to Classify	1	1	3	0	7	1	8
Subtotal	69,919	69,919	41,889	86,315	70,440	86,494	156,934
50% < Income <=60% of MSA Median Income							
Minority < 10%	6,694	0	1,446	6,209	6,806	6,231	13,037
10% <= Minority < 30%	24,201	0	8,445	21,926	24,365	21,983	46,348
30% <= Minority < 50%	13,844	0	9,903	12,941	13,935	12,970	26,905
50% <= Minority < 80%	11,052	0	9,346	11,263	11,133	11,299	22,432
80% <= Minority <= 100%	4,689	0	4,399	7,201	4,722	7,223	11,945
Tract Missing / Unable to Classify	0	0	0	1	0	1	1
Subtotal	60,480	0	33,539	59,541	60,961	59,707	120,668
60% < Income <=80% of MSA Median Income							
Minority < 10%	14,001	0	2,873	13,726	14,284	13,855	28,139
10% <= Minority < 30%	59,733	0	19,726	49,853	60,425	50,070	110,495
30% <= Minority < 50%	35,714	0	24,082	29,269	36,062	29,366	65,428
50% <= Minority < 80%	27,721	0	22,396	25,007	28,020	25,096	53,116
80% <= Minority <= 100%	11,228	0	10,333	15,305	11,331	15,357	26,688
Tract Missing / Unable to Classify	3	0	3	4	3	4	7
Subtotal	148,400	0	79,413	133,164	150,125	133,748	283,873
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	2,489	0	13,393	12,861	26,254
10% <= Minority < 30%	0	0	20,171	0	63,626	47,859	111,485
30% <= Minority < 50%	0	0	23,628	0	37,740	27,917	65,657
50% <= Minority < 80%	0	0	22,057	0	29,165	23,357	52,522
80% <= Minority <= 100%	0	0	9,898	0	11,153	13,193	24,346
Tract Missing / Unable to Classify	0	0	0	0	2	6	8
Subtotal	0	0	78,243	0	155,079	125,193	280,272
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	810	0	11,896	10,518	22,414
10% <= Minority < 30%	0	0	4,083	0	57,763	40,125	97,888
30% <= Minority < 50%	0	0	4,596	0	34,064	23,371	57,435
50% <= Minority < 80%	0	0	6,895	0	26,079	18,559	44,638
80% <= Minority <= 100%	0	0	4,658	0	9,649	9,662	19,311
Tract Missing / Unable to Classify	0	0	3	0	3	12	15
Subtotal	0	0	21,045	0	139,454	102,247	241,701
120% MSA Median Income < Income							
Minority < 10%	0	0	1,890	0	42,319	32,167	74,486
10% <= Minority < 30%	0	0	9,069	0	210,425	131,864	342,289
30% <= Minority < 50%	0	0	10,438	0	119,741	73,515	193,256
50% <= Minority < 80%	0	0	15,210	0	85,630	51,432	137,062
80% <= Minority <= 100%	0	0	9,951	0	27,498	21,075	48,573
Tract Missing / Unable to Classify	0	0	53	0	87	42	129
Subtotal	0	0	46,611	0	485,700	310,095	795,795
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:	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243

Table 10A: Distribution of Fannie Mae's Single-Family Owner-Occupied Mortgage Purchases By State and Territory | For Calendar Year 2022

	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	3,473	879	3,694	3,167	13,383	9,692	23,075
Alaska	464	117	608	519	1,425	1,310	2,735
Arizona	7,090	1,284	8,116	11,395	36,259	31,910	68,169
Arkansas	1,728	434	1,738	1,786	7,571	6,037	13,608
California	11,013	1,287	28,204	31,047	90,676	112,732	203,408
Colorado	8,637	1,677	8,800	9,675	32,240	23,224	55,464
Connecticut	4,054	1,267	3,987	2,860	9,550	7,040	16,590
Delaware	1,194	334	1,007	1,249	4,438	3,116	7,554
District of Columbia	665	192	678	569	1,859	1,382	3,241
Florida	16,036	3,061	21,547	18,379	90,480	60,754	151,234
Georgia	9,381	1,944	9,512	10,826	39,903	30,651	70,554
Hawaii	529	97	821	823	2,847	2,636	5,483
Idaho	1,441	219	1,403	2,465	7,924	7,154	15,078
Illinois	16,054	5,410	9,717	9,385	42,683	24,938	67,621
Indiana	9,825	3,250	4,844	7,117	24,727	15,775	40,502
Iowa	4,321	1,602	3,907	2,361	9,206	5,690	14,896
Kansas	2,787	869	1,369	1,803	8,058	4,808	12,866
Kentucky	3,656	1,067	3,056	2,738	10,348	7,078	17,426
Louisiana	2,135	508	3,749	1,700	9,064	6,721	15,785
Maine	715	163	455	1,127	2,672	2,908	5,580
Maryland	8,622	2,595	6,750	7,683	21,118	16,830	37,948
Massachusetts	4,738	1,037	3,514	6,040	14,334	15,044	29,378
Michigan	11,319	3,564	11,443	11,094	33,077	27,768	60,845
Minnesota	11,529	3,811	6,049	7,224	25,351	15,717	41,068
Mississippi	948	205	1,149	1,004	4,969	4,449	9,418
Missouri	7,103	2,277	7,373	5,618	20,477	14,350	34,827
Montana	748	150	515	1,179	3,418	3,600	7,018
Nebraska	2,848	788	3,062	1,832	7,528	4,804	12,332
Nevada	2,837	507	3,307	4,393	15,303	11,985	27,288
New Hampshire	1,337	311	815	1,736	4,041	4,194	8,235
New Jersey	6,834	1,451	8,803	6,310	27,868	21,154	49,022
New Mexico	1,506	378	1,731	1,326	6,712	4,715	11,427
New York	8,151	1,750	11,110	6,507	32,106	25,794	57,900
North Carolina	9,739	2,275	9,752	9,654	41,229	27,925	69,154
North Dakota	647	198	156	463	1,825	1,141	2,966
Ohio	13,004	4,134	8,226	8,646	32,722	21,401	54,123
Oklahoma	2,858	812	4,262	2,104	10,901	7,053	17,954
Oregon	3,540	551	5,757	4,604	17,816	13,164	30,980
Pennsylvania	11,258	3,559	10,915	8,626	34,223	23,020	57,243
Rhode Island	873	173	549	1,031	3,069	2,607	5,676
South Carolina	5,715	1,340	4,825	4,880	22,493	13,842	36,335
South Dakota	1,278	335	1,374	662	3,122	1,848	4,970
Tennessee	6,003	1,292	6,468	6,952	24,758	19,401	44,159
Texas	18,487	2,906	39,364	16,398	105,074	67,480	172,554
Utah	3,680	517	4,399	5,598	15,319	14,132	29,451
Vermont	334	81	185	483	1,220	1,204	2,424
Virginia	10,850	3,053	8,051	8,644	29,274	21,063	50,337
Washington	7,141	1,224	8,759	9,582	30,834	25,882	56,716
West Virginia	890	272	689	803	2,946	2,269	5,215
Wisconsin	8,037	2,551	3,441	6,138	19,446	14,845	34,291
Wyoming	595	152	306	696	1,939	1,741	3,680
Guam	3	0	38	7	43	32	75
Puerto Rico	145	8	329	107	1,790	1,408	3,198
Virgin Islands	4	1	62	5	98	65	163
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	3	1	4
Total	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243

Table 10B: Distribution of Fannie Mae's Multifamily Mortgage Purchases by State And Territory | For Calendar Year 2022

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	8,556	1,780	9,521
Alaska	161	57	309
Arizona	8,721	860	14,665
Arkansas	3,627	1,454	4,331
California	15,538	4,407	35,436
Colorado	11,004	3,182	12,927
Connecticut	4,298	1,601	5,459
Delaware	2,009	288	2,010
District of Columbia	2,708	1,389	3,426
Florida	11,721	2,459	30,685
Georgia	17,706	3,290	23,837
Hawaii	0	0	72
Idaho	1,310	356	2,131
Illinois	22,435	10,872	25,157
Indiana	12,981	5,527	14,049
Iowa	3,637	2,793	3,741
Kansas	5,478	2,349	5,824
Kentucky	6,848	2,297	8,236
Louisiana	4,075	361	5,630
Maine	215	13	296
Maryland	20,033	8,031	21,279
Massachusetts	3,524	756	5,023
Michigan	13,455	3,593	15,096
Minnesota	5,266	1,987	6,218
Mississippi	2,526	348	2,886
Missouri	8,875	4,857	9,310
Montana	762	124	887
Nebraska	1,766	1,351	1,801
Nevada	2,757	273	6,504
New Hampshire	1,129	53	1,400
New Jersey	5,143	1,454	6,922
New Mexico	1,741	480	2,111
New York	12,687	6,467	21,453
North Carolina	16,663	2,696	21,390
North Dakota	48	45	48
Ohio	24,288	10,035	26,677
Oklahoma	8,273	2,614	9,285
Oregon	5,776	815	6,833
Pennsylvania	12,163	3,839	13,720
Rhode Island	769	98	1,331
South Carolina	6,479	1,812	7,232
South Dakota	306	143	306
Tennessee	13,203	3,484	16,701
Texas	69,803	15,925	86,085
Utah	5,796	944	6,735
Vermont	0	0	0
Virginia	18,763	4,897	21,652
Washington	6,737	1,368	10,004
West Virginia	729	234	925
Wisconsin	3,801	1,840	4,041
Wyoming	747	308	750
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	417,036	126,206	542,347

Table 10C: Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties by State And Territory | For Calendar Year 2022

	Low- Income Units	Very Low- Income Units	Total Units Financed
Alabama	1,475	335	2,271
Alaska	362	66	484
Arizona	1,713	340	6,572
Arkansas	1,000	160	1,439
California	7,891	1,406	29,787
Colorado	1,916	302	4,757
Connecticut	2,040	892	2,512
Delaware	282	84	519
District of Columbia	259	65	523
Florida	3,440	565	16,145
Georgia	2,886	502	6,452
Hawaii	165	30	660
Idaho	719	109	1,686
Illinois	5,225	1,885	7,323
Indiana	2,945	1,153	3,735
Iowa	691	298	783
Kansas	881	306	1,125
Kentucky	996	296	1,298
Louisiana	1,055	223	1,870
Maine	363	65	614
Maryland	2,463	530	3,446
Massachusetts	3,538	718	5,006
Michigan	3,712	1,123	4,853
Minnesota	1,855	574	2,319
Mississippi	297	43	671
Missouri	3,212	1,358	3,890
Montana	371	90	670
Nebraska	490	116	679
Nevada	1,066	230	3,381
New Hampshire	548	155	705
New Jersey	4,521	656	8,104
New Mexico	549	124	1,241
New York	4,357	1,318	10,574
North Carolina	3,424	528	7,257
North Dakota	100	50	108
Ohio	6,266	2,739	7,259
Oklahoma	1,455	197	2,216
Oregon	1,307	220	3,139
Pennsylvania	4,736	1,558	6,180
Rhode Island	984	204	1,304
South Carolina	1,254	238	2,736
South Dakota	287	131	384
Tennessee	2,370	386	5,141
Texas	7,270	992	18,676
Utah	1,369	301	3,027
Vermont	143	29	235
Virginia	2,838	524	4,381
Washington	2,568	410	5,575
West Virginia	224	76	330
Wisconsin	3,299	1,814	3,676
Wyoming	316	124	396
Guam	2	1	7
Puerto Rico	29	2	440
Virgin Islands	13	2	103
Other Territories	0	0	0
Unable to Geocode	3	3	3
Total	103,540	26,646	208,667

Table 11: Distribution of Single-Family Owner-Occupied Mortgage Purchases¹ By LTV Category | For Calendar Year 2022

	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)	\$6,549	\$1,670	\$5,519	\$27,501	\$29,642	\$95,572	\$125,215
Number of Mortgages	38,338	12,697	27,806	162,665	117,510	404,964	522,474
Portion of Total	13.75%	18.16%	9.25%	58.30%	11.07%	49.54%	27.80%
60% < LTV <= 80%							
\$UPB(Millions)	\$20,190	\$3,335	\$26,555	\$23,523	\$138,817	\$118,177	\$256,993
Number of Mortgages	88,425	20,494	93,296	111,608	394,738	393,167	787,905
Portion of Total	31.72%	29.31%	31.02%	40.00%	37.18%	48.09%	41.93%
80% < LTV <= 90%							
\$UPB(Millions)	\$8,919	\$1,381	\$13,715	\$867	\$64,500	\$4,929	\$69,429
Number of Mortgages	37,045	8,225	44,478	3,831	173,247	15,075	188,322
Portion of Total	13.29%	11.76%	14.79%	1.37%	16.32%	1.84%	10.02%
90% < LTV <= 95%							
\$UPB(Millions)	\$13,431	\$1,947	\$24,099	\$201	\$92,429	\$1,453	\$93,882
Number of Mortgages	58,163	12,143	80,997	893	262,525	4,219	266,744
Portion of Total	20.86%	17.37%	26.93%	0.32%	24.73%	0.52%	14.19%
95% < LTV <= 100%							
\$UPB(Millions)	\$11,890	\$2,569	\$13,125	\$5	\$30,608	\$17	\$30,624
Number of Mortgages	56,828	16,360	54,163	23	113,583	59	113,642
Portion of Total	20.38%	23.40%	18.01%	0.01%	10.70%	0.01%	6.05%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$23	\$0	\$23
Number of Mortgages	0	0	0	0	156	0	156
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)	\$60,978	\$10,902	\$83,013	\$52,097	\$356,018	\$220,148	\$576,166
Number of Mortgages	278,799	69,919	300,740	279,020	1,061,759	817,484	1,879,243
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 2022

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)	\$7,755	\$3,152	\$0	\$10,906
Number of Mortgages	49,059	20,873	0	69,932
Portion of Total Mortgages Acquired	9.04%	4.41%	0.00%	6.88%
Income >50% But <= 60% of AMI				
\$UPB(Millions)	\$8,401	\$4,013	\$0	\$12,414
Number of Mortgages	40,444	20,036	0	60,480
Portion of Total Mortgages Acquired	7.45%	4.23%	0.00%	5.95%
Income >60% But <= 80% of AMI				
\$UPB(Millions)	\$24,077	\$13,585	\$0	\$37,662
Number of Mortgages	93,300	55,100	0	148,400
Portion of Total Mortgages Acquired	17.19%	11.63%	0.00%	14.60%
Income >80% But <= 100% of AMI				
\$UPB(Millions)	27,540	18,906	0	46,446
Number of Mortgages	88,707	63,906	0	152,613
Portion of Total Mortgages Acquired	16.34%	13.49%	0.00%	15.02%
Income >100% But <= 120% of AMI				
\$UPB(Millions)	\$26,183	\$20,908	\$0	\$47,090
Number of Mortgages	74,125	62,294	0	136,419
Portion of Total Mortgages Acquired	13.66%	13.15%	0.00%	13.42%
Income >120% of AMI				
\$UPB(Millions)	\$83,230	\$104,359	\$0	\$187,589
Number of Mortgages	197,105	251,422	0	448,527
Portion of Total Mortgages Acquired	36.32%	53.08%	0.00%	44.13%
Missing				
\$UPB(Millions)	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0
Portion of Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
\$UPB(Millions)	\$177,186	\$164,922	\$0	\$342,107
Number of Mortgages	542,740	473,631	0	1,016,371
Portion of Total Mortgages Acquired	100.00%	100.00%	0.00%	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 2022

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Subgoal-Qualifying Mortgages				
\$UPB(Millions)	\$17,449	\$12,795	\$0	\$30,244
Number of Mortgages	55,021	39,843	0	94,864
Percentage of Total	10.14%	8.41%	0.00%	9.33%
Non-Qualifying Mortgages				
\$UPB(Millions)	\$159,737	\$152,127	\$0	\$311,863
Number of Mortgages	487,719	433,788	0	921,507
Percentage of Total	89.86%	91.59%	0.00%	90.67%
Total Mortgages				
\$UPB(Millions)	\$177,186	\$164,922	\$0	\$342,107
Number of Mortgages	542,740	473,631	0	1,016,371
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 2022

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Subgoal-Qualifying Mortgages				
\$UPB(Millions)	\$25,020	\$9,975	\$0	\$34,995
Number of Mortgages	98,023	39,451	0	137,474
Percentage of Total	18.06%	8.33%	0.00%	13.53%
Non-Qualifying Mortgages				
\$UPB(Millions)	\$152,165	\$154,947	\$0	\$307,113
Number of Mortgages	444,717	434,180	0	878,897
Percentage of Total	81.94%	91.67%	0.00%	86.47%
Total Mortgages				
\$UPB(Millions)	\$177,186	\$164,922	\$0	\$342,107
Number of Mortgages	542,740	473,631	0	1,016,371
Percentage of Total	100.00%	100.00%	0.00%	100.00%