

**Goal Qualifying Rates for Consolidated ABS Alt-A & Subprime <sup>1</sup>**

Year	ABS Product <sup>2</sup>	Number Of Loans	Number Of Unadjusted Units <sup>3</sup>	Total Purchase UPB (dollars in millions)	Goals-Eligible UPB (dollars in millions) <sup>4</sup>	Low Mod Eligible Adjusted Units <sup>3</sup>	Low Mod Qualified Adjusted Units <sup>3</sup>	Low Mod Goal-Qualifying Rates	Special Affordable Eligible Adjusted Units <sup>3</sup>	Special Affordable Qualified Adjusted Units <sup>3</sup>	Special Affordable Goal-Qualifying Rates	Underserved Eligible Adjusted Units <sup>3</sup>	Underserved Qualified Adjusted Units <sup>3</sup>	Underserved Goal-Qualifying Rates
2001	Alt-A	0	0	792	0	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subprime	31,943	33,934	9,176	2,650	30,281.10	20,289.38	67.00%	30,281.10	11,851.12	39.14%	30,274.13	14,946.39	49.37%
2002	Alt-A	21,973	28,951	2,558	1,815	17,077.34	6,672.74	39.07%	17,077.34	3,068.01	17.97%	17,086.68	9,216.55	53.94%
	Subprime	329,143	357,467	32,916	33,134 <sup>5</sup>	303,036.77	156,503.79	51.65%	303,036.77	76,081.06	25.11%	303,313.41	154,266.49	50.86%
2003	Alt-A	12,126	13,865	4,591	1,444	10,788.75	4,564.79	42.31%	10,788.75	1,215.56	11.27%	10,766.83	3,244.02	30.13%
	Subprime	232,657	250,034	49,280	25,194	198,629.86	96,150.40	48.41%	198,629.86	40,858.95	20.57%	198,782.29	91,021.39	45.79%
2004	Alt-A	95,416	105,479	20,244	13,014	74,961.34	32,485.51	43.34%	74,961.34	11,193.36	14.93%	74,632.10	27,812.73	37.27%
	Subprime	627,331	682,182	72,979	70,328	507,203.68	280,584.33	55.32%	507,203.68	118,215.81	23.31%	505,948.43	250,271.24	49.47%
2005	Alt-A	111,746	120,434	18,359	17,584	98,244.73	30,102.70	30.64%	98,244.73	8,852.63	9.01%	98,225.19	47,192.88	48.05%
	Subprime	957,768	1,036,990	113,752	113,212	796,990.34	404,522.68	50.76%	796,990.34	172,662.55	21.66%	797,091.43	475,041.64	59.60%
2006	Alt-A	54,282	60,046	6,845	6,808	30,602.65	8,948.19	29.24%	30,602.65	4,248.35	13.88%	33,073.01	17,137.11	51.82%
	Subprime	623,041	666,728	73,950	73,859	483,674.69	270,551.55	55.94%	483,674.69	113,962.95	23.56%	497,171.79	297,151.61	59.77%
2007	Alt-A	16,619	19,158	3,650	3,217	10,498.18	4,787.56	45.60%	11,521.97	1,960.21	17.01%	15,705.24	9,317.66	59.33%
	Subprime	326,467	351,839	40,749	39,964	231,791.73	139,557.97	60.21%	235,654.28	56,733.08	24.07%	262,745.16	153,594.68	58.46%
2008	Alt-A	0	0	0	0	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subprime	172	180	0	4 <sup>6</sup>	99.46	53.44	53.73%	100.06	22.93	22.92%	122.92	62.14	50.56%

**Sub-Goal Qualifying Rates for Consolidated ABS Alt-A & Subprime<sup>7</sup>**

Year	ABS Product <sup>2</sup>	Number Of Loans	Number Of Unadjusted Units <sup>3</sup>	Total Purchase UPB (dollars in millions)	Goals-Eligible UPB (dollars in millions) <sup>4</sup>	Low Mod Sub-Goal Eligible Adjusted Units <sup>3</sup>	Low Mod Sub-Goal Qualified Adjusted Units <sup>3</sup>	Low Mod Sub-Goal Qualifying Rates	Special Affordable Sub-Goal Eligible Adjusted Units <sup>3</sup>	Special Affordable Sub-Goal Qualified Adjusted Units <sup>3</sup>	Special Affordable Sub-Goal Qualifying Rates	Underserved Sub-Goal Eligible Adjusted Units <sup>3</sup>	Underserved Sub-Goal Qualified Adjusted Units <sup>3</sup>	Underserved Sub-Goal Qualifying Rates
2005	Alt-A	111,746	120,434	18,359	17,584	50,473.72	20,563.90	40.74%	50,473.72	5,756.23	11.40%	50,451.30	22,400.09	44.40%
	Subprime	957,768	1,036,990	113,752	113,212	238,039.07	155,514.93	65.33%	238,039.07	66,024.34	27.74%	238,080.22	139,104.07	58.43%
2006	Alt-A	54,282	60,046	6,845	6,808	9,947.84	4,403.16	44.26%	9,947.84	1,700.98	17.10%	9,942.56	4,409.99	44.35%
	Subprime	623,041	666,728	73,950	73,859	130,197.94	117,148.52	89.98%	130,197.94	49,993.59	38.40%	130,179.60	80,026.51	61.47%
2007	Alt-A	16,619	19,158	3,650	3,217	2,456.36	1,449.47	59.01%	2,456.36	405.45	16.51%	2,455.43	1,430.74	58.27%
	Subprime	326,467	351,839	40,749	39,964	60,792.91	49,690.28	81.74%	60,792.91	17,745.20	29.19%	60,787.85	35,103.85	57.75%
2008	Alt-A	0	0	0	0	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subprime	172	180	0	4 <sup>6</sup>	67.61	34.27	50.68%	67.61	13.46	19.92%	67.61	33.46	49.49%

<sup>1</sup> As with other data recently provided by Freddie Mac to the FCIC, the data set forth above has been assembled specifically in response to the FCIC's requests. In addition, this data is being provided on an expedited basis given the FCIC's request that it be provided as soon as possible. Accordingly, while we believe that the data set forth above is materially accurate, the FCIC should bear the foregoing in mind as it reviews this data.

<sup>2</sup> ABS Product does not include certain structured transactions that Freddie Mac holds in its Guarantee Portfolio. In addition, ABS Product does not include purchases of securities backed by MTA mortgage loans, consistent with Freddie Mac's public disclosures.

<sup>3</sup> Regulatory guidance regarding housing goals required that GSEs receive pro rata housing goals credit for certain security purchases. Thus, "adjusted units" takes into account Freddie Mac's pro-rata share of each dwelling unit backing our security purchases, whereas "unadjusted units" does not take into account Freddie Mac's pro-rata share.

<sup>4</sup> "Goals-Eligible UPB" is the UPB of purchases eligible under HUD regulatory guidance (and, subsequently, FHFA guidance) to be counted toward the affordable housing goals, when measuring performance under those goals. Under applicable regulations, not all purchases are eligible to be counted toward the affordable housing goals, and when they are eligible, specific regulatory counting rules may apply such that they may be recognized for goals purposes in a year other than the year in which they are recognized for financial statement purposes.

<sup>5</sup> This figure includes two purchases that were credited for financial statement purposes in 2003.

<sup>6</sup> This figure represents a credit in 2008 for a 2007 purchase that, under the applicable regulatory rules, could not be counted toward goals in 2007.

<sup>7</sup> Sub-goals were not established for the GSEs until 2005.

\*We note that "[a] mortgage purchase ... by an Enterprise in a particular year shall count toward the achievement of each housing goal for which such purchase ... qualifies in that year." 12 CFR 1282.15(c). The GSEs' goals for the relevant time period are set forth at 24 CFR 81.12-14.