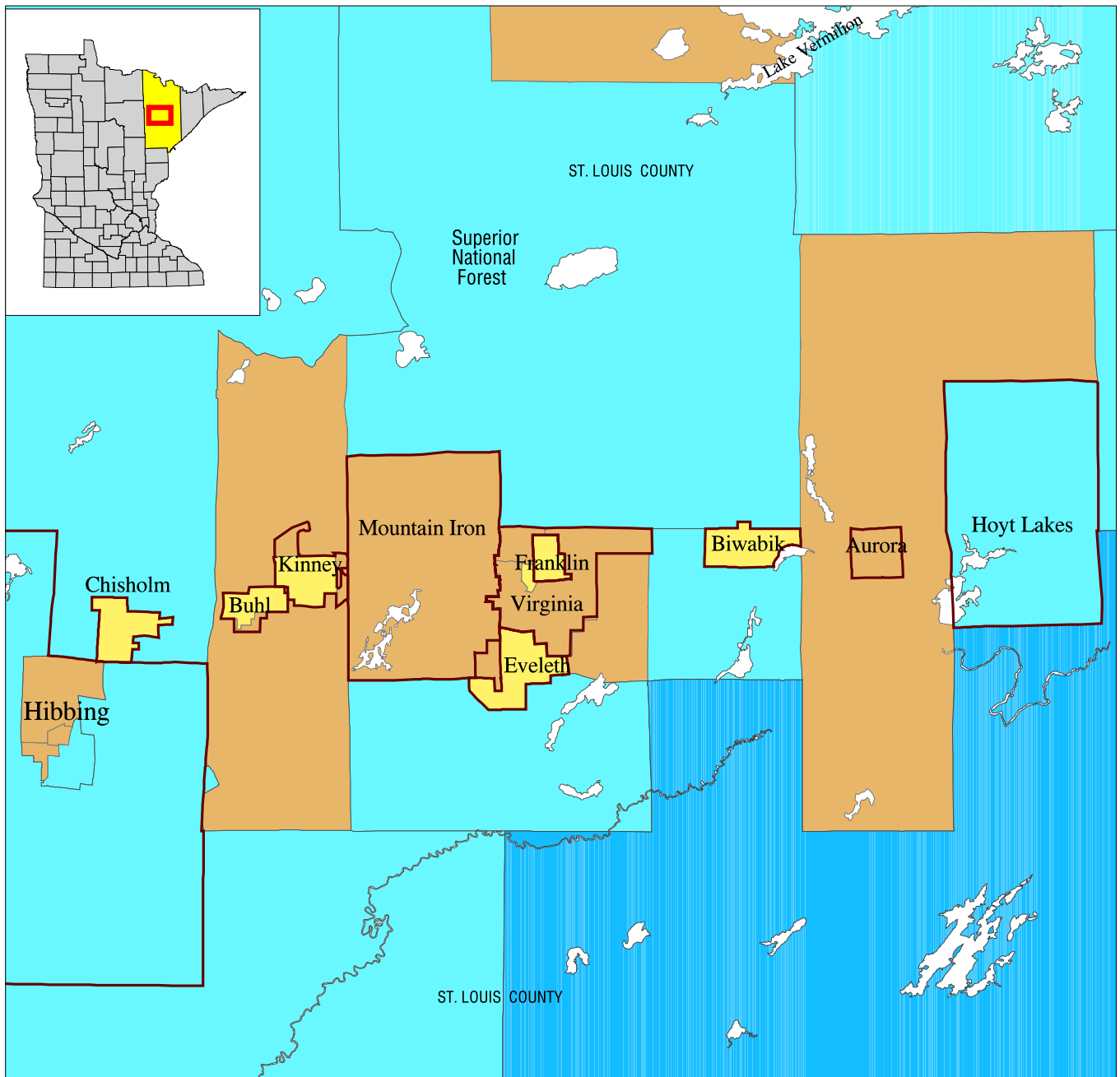


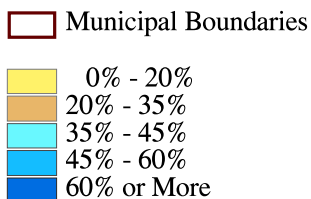
Fannie Mae and Freddie Mac

Support for Conventional Home Mortgage Loan Market

Central St. Louis County Minnesota - 1998



Fannie Mae and Freddie Mac Market Share of Conventional Loans 1998 - by Census Tract



For the portion of Minnesota within MSA boundaries, the Fannie Mae and Freddie Mac market share of conventional loans in 1998 averaged 69.57%. St. Louis County is part of the Duluth MSA.

Fannie Mae and Freddie Mac Market Share: Combined number of home mortgage loans purchased by Fannie Mae and Freddie Mac in 1998 as a percentage of total conventional home mortgage loan originations in 1998.

Home Mortgage Loan: Home purchase loan or refinancing loan secured by a 1-4 unit dwelling (excluding loans above \$227,000 -- the Fannie Mae and Freddie Mac loan-size ceiling in 1998).

Sources: HUD, 1998 GSE Single-Family Public Use Data; and FFIEC, 1998 Home Mortgage Disclosure Act data.