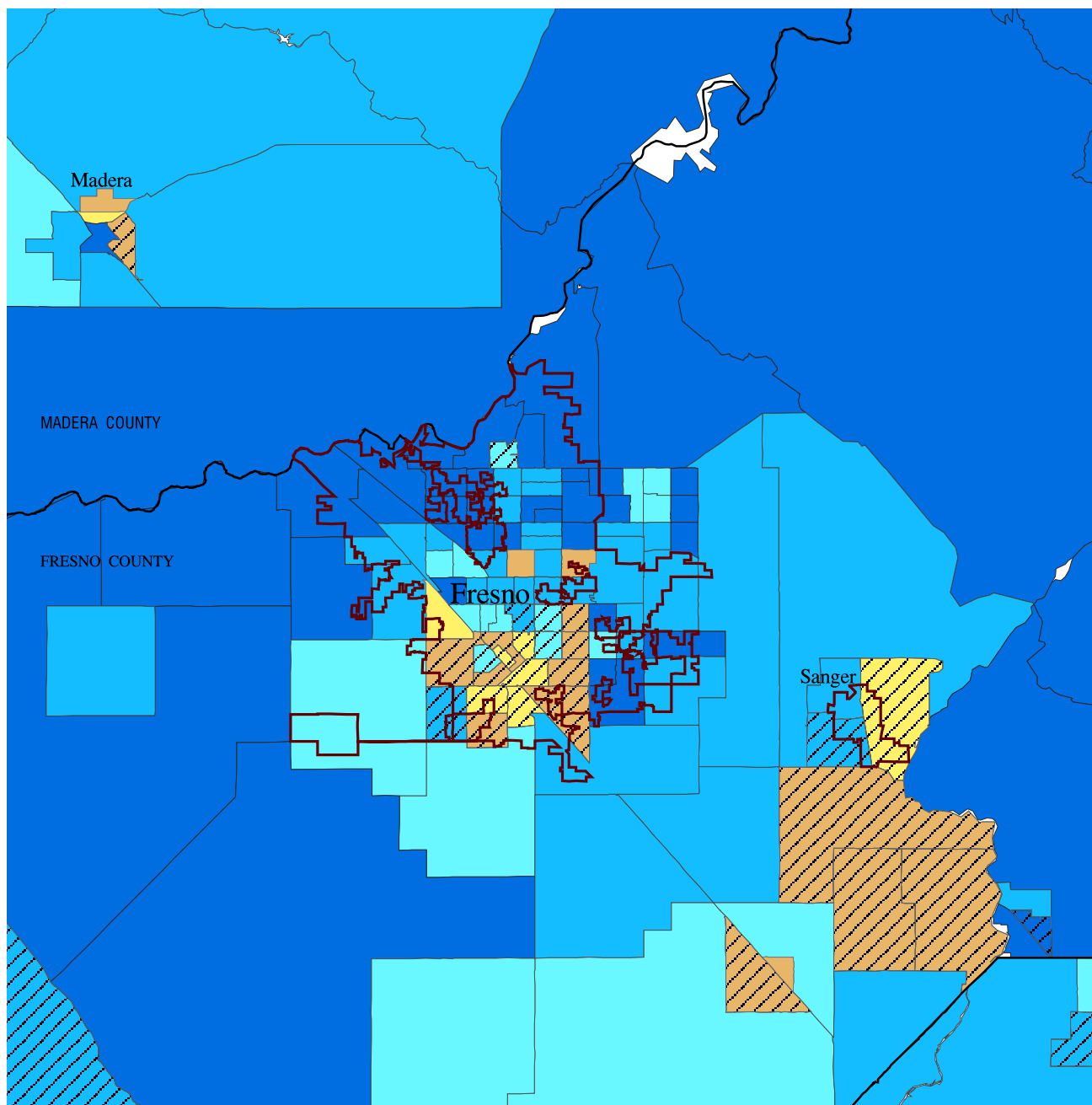


Fannie Mae and Freddie Mac

Support for Conventional Home Mortgage Loan Market

Fresno CA - 1998



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

Diagonal Overlay for Minority Neighborhoods

- Municipal Boundaries: Fresno and Sanger
- Minority Census Tract

Minority Census Tract: Minority persons comprise 70% or more of census tract population.

- 0% - 25%
- 25% - 40%
- 40% - 50%
- 50% - 65%
- 65% or More

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; FFIEC, 1998 HMDA data; and 1990 US Census data.