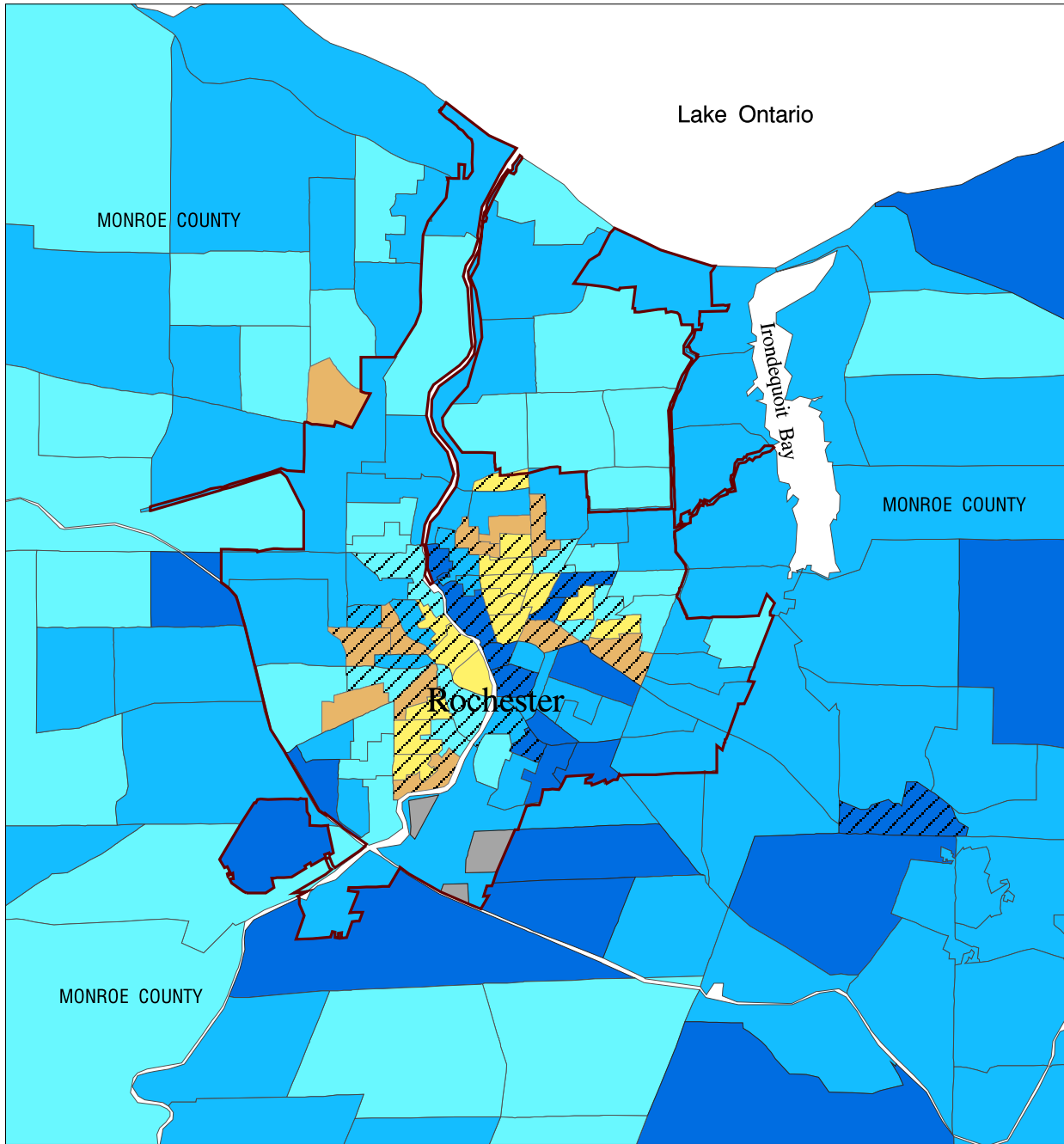


Fannie Mae and Freddie Mac Support for Conventional Home Mortgage Loan Market Rochester New York - 1998



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

Diagonal Overlay for Low Income Neighborhoods

- Rochester Municipal Boundary
- Low Income Census Tract
- No Conventional Loan Originations

Low Income Census Tract: Census tract median family income less than 60% of MSA median family income.

- 0% - 20%
- 20% - 30%
- 30% - 40%
- 40% - 60%
- 60% 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.

Greater Rochester Community Reinvestment Coalition, Rochester, NY