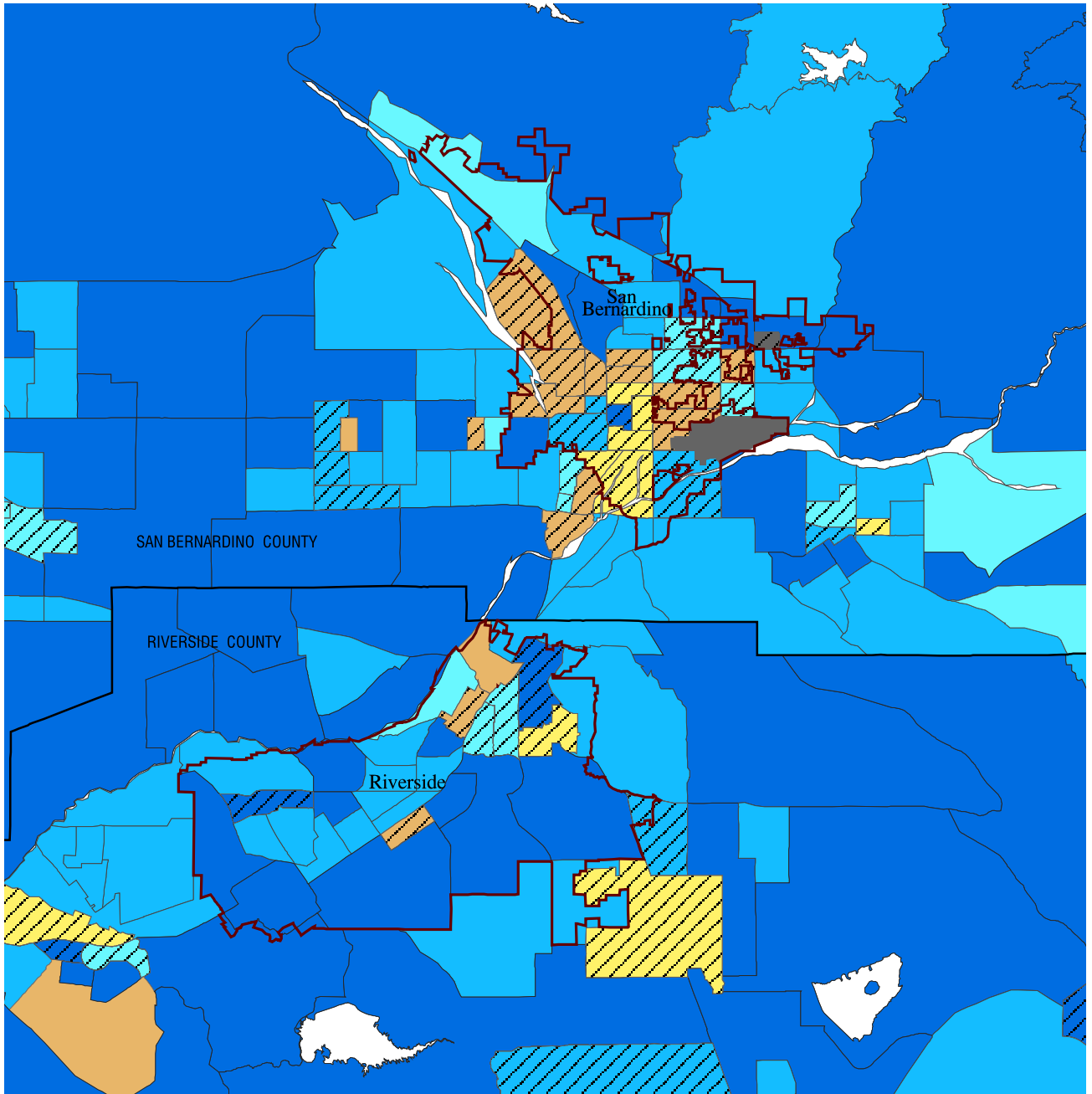


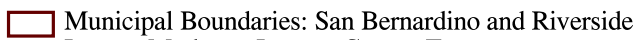
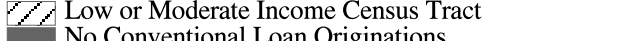

# Fannie Mae and Freddie Mac

## Support for Conventional Home Mortgage Loan Market

### San Bernardino and Riverside Metropolitan Area CA - 1998

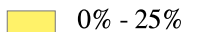
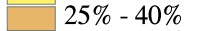
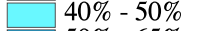
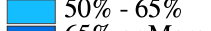
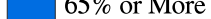


Fannie Mae and Freddie Mac Market Share of Conventional Loans 1998 - by Census Tract

-  Municipal Boundaries: San Bernardino and Riverside
-  Low or Moderate Income Census Tract
-  No Conventional Loan Originations

Diagonal Overlay for Low and Moderate Income Neighborhoods

Low or Moderate Income Census Tract: Census tract median family income less than 80% of MSA median family income.

-  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.

California Reinvestment Committee, San Francisco, CA