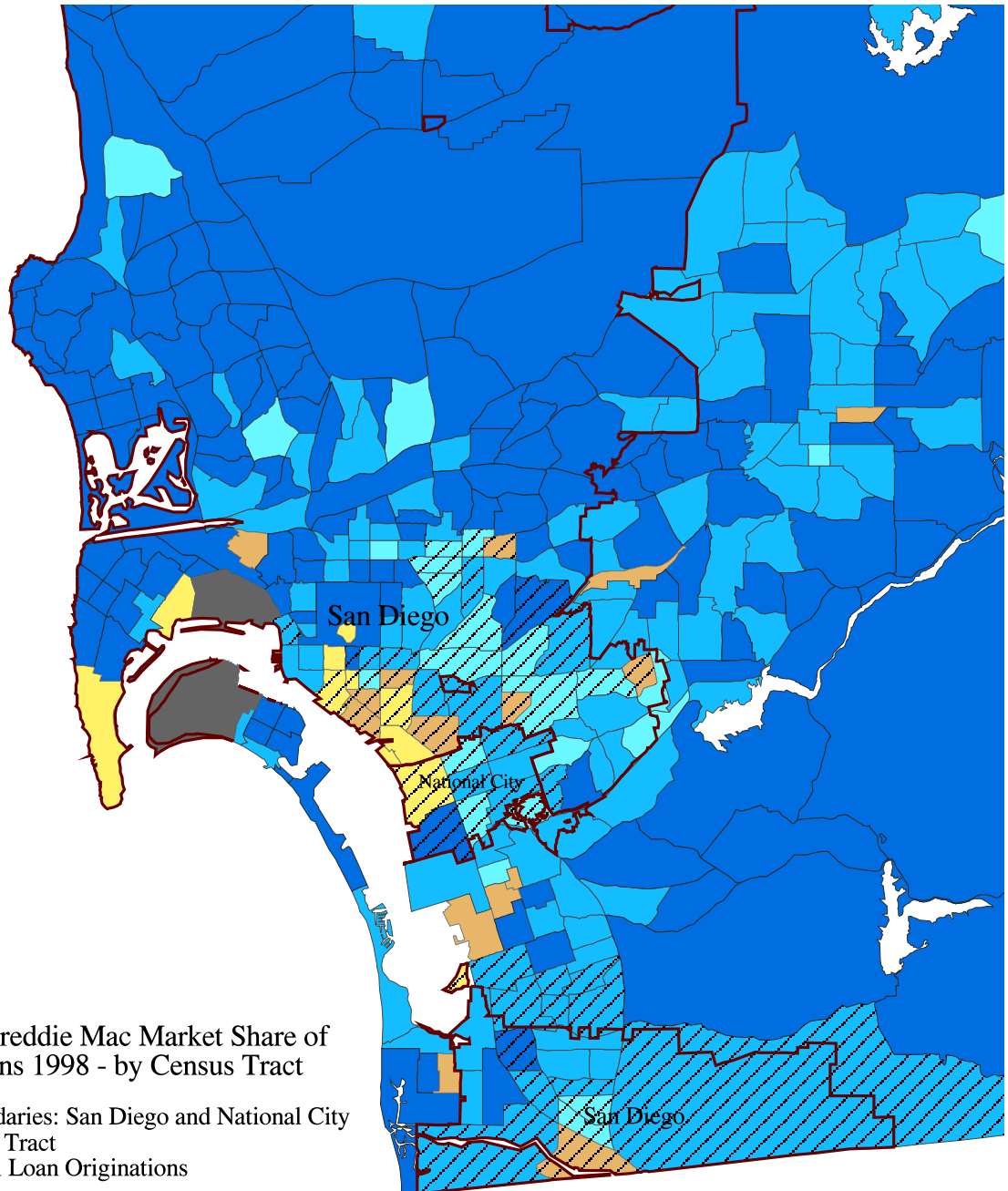


Fannie Mae and Freddie Mac






Support for Conventional Home Mortgage Loan Market

San Diego - 1998



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

-  Municipal Boundaries: San Diego and National City
-  Minority Census Tract
-  No Conventional Loan Originations

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

Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: African-American, Hispanic, Native-American, and Other-Race persons (excluding White and Asian persons) comprise 50% or more of census tract population.

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.