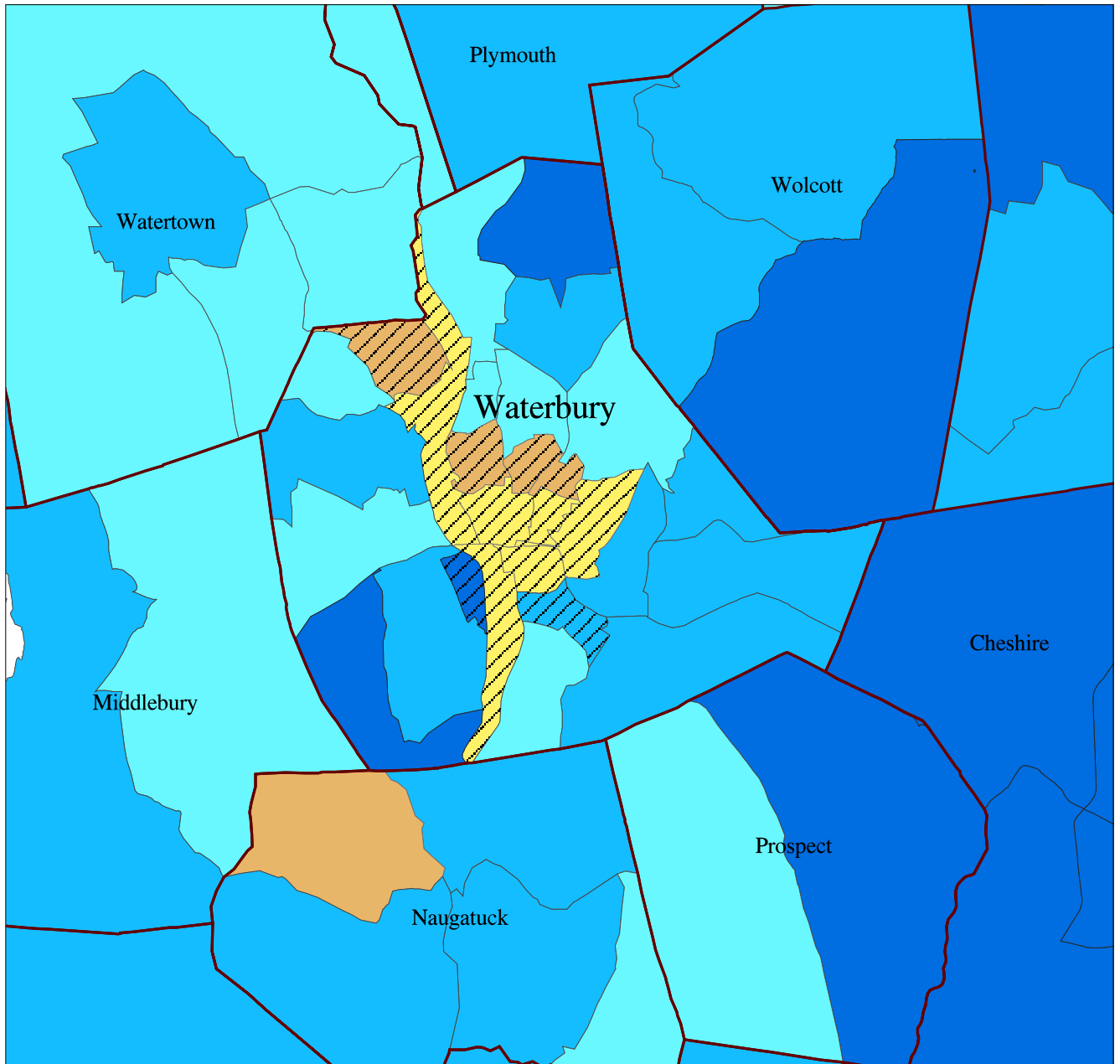


# Fannie Mae and Freddie Mac

## Support for Conventional Home Mortgage Loan Market

### Waterbury and Adjacent Towns



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

Diagonal Overlay for Low and Moderate Income Neighborhoods

▭ Town Boundaries

▨ Low or Moderate Income Census Tract

■ 0% - 20%

■ 20% - 35%

■ 35% - 45%

■ 45% - 60%

■ 60% or More

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

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.

Citizens Research Education Network, Hartford, Connecticut