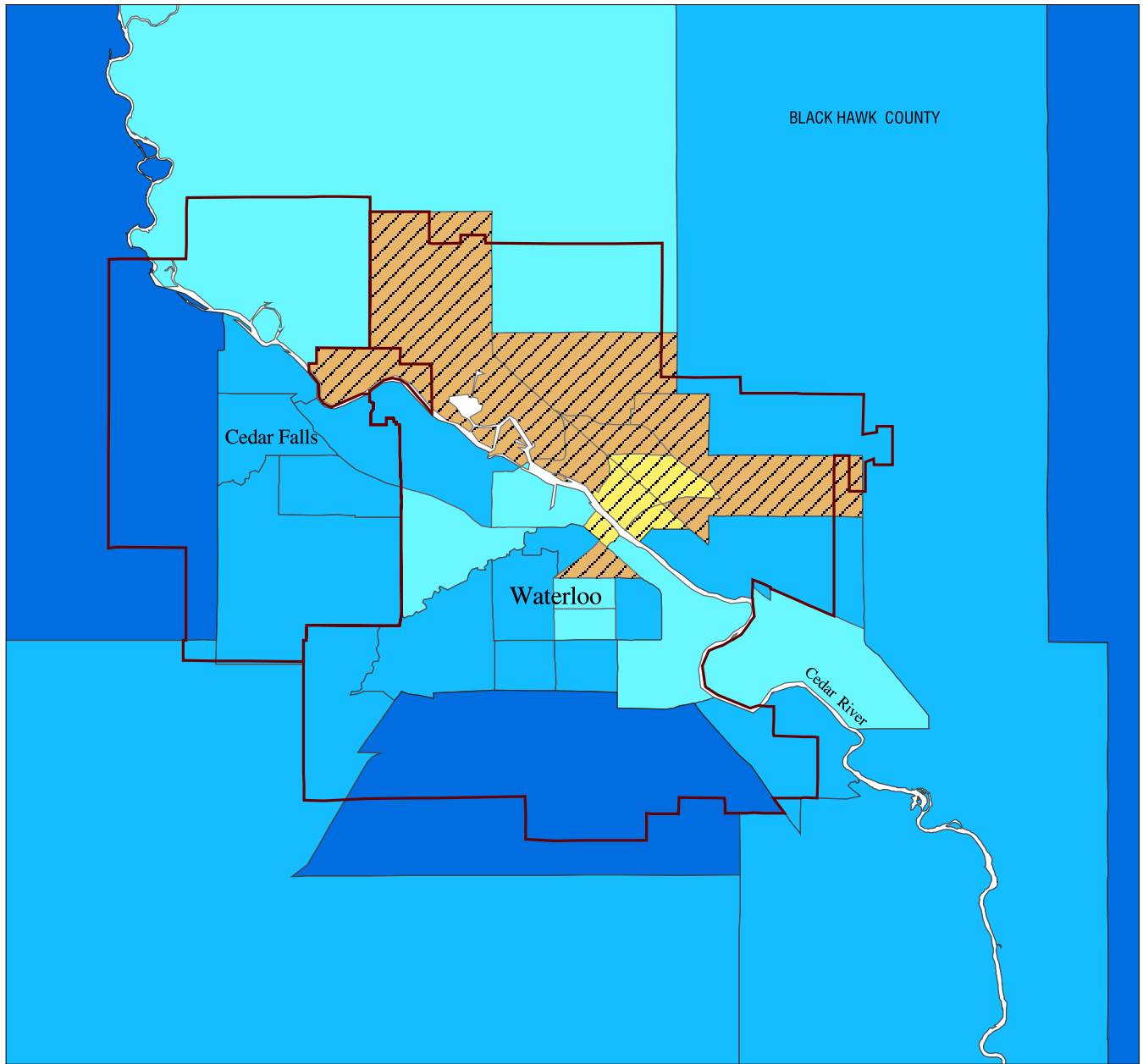


Fannie Mae and Freddie Mac Support for Conventional Home Mortgage Loan Market Waterloo and Cedar Falls IA - 1998



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

Diagonal Overlay for
Integrated or Minority Neighborhoods

- Municipal Boundaries: Waterloo, Cedar Falls
- Integrated or Minority Census Tract

Integrated or Minority Census Tract: Minority persons comprise 10% or more of census tract population.

- 0% - 20%
- 20% - 35%
- 35% - 45%
- 45% - 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.