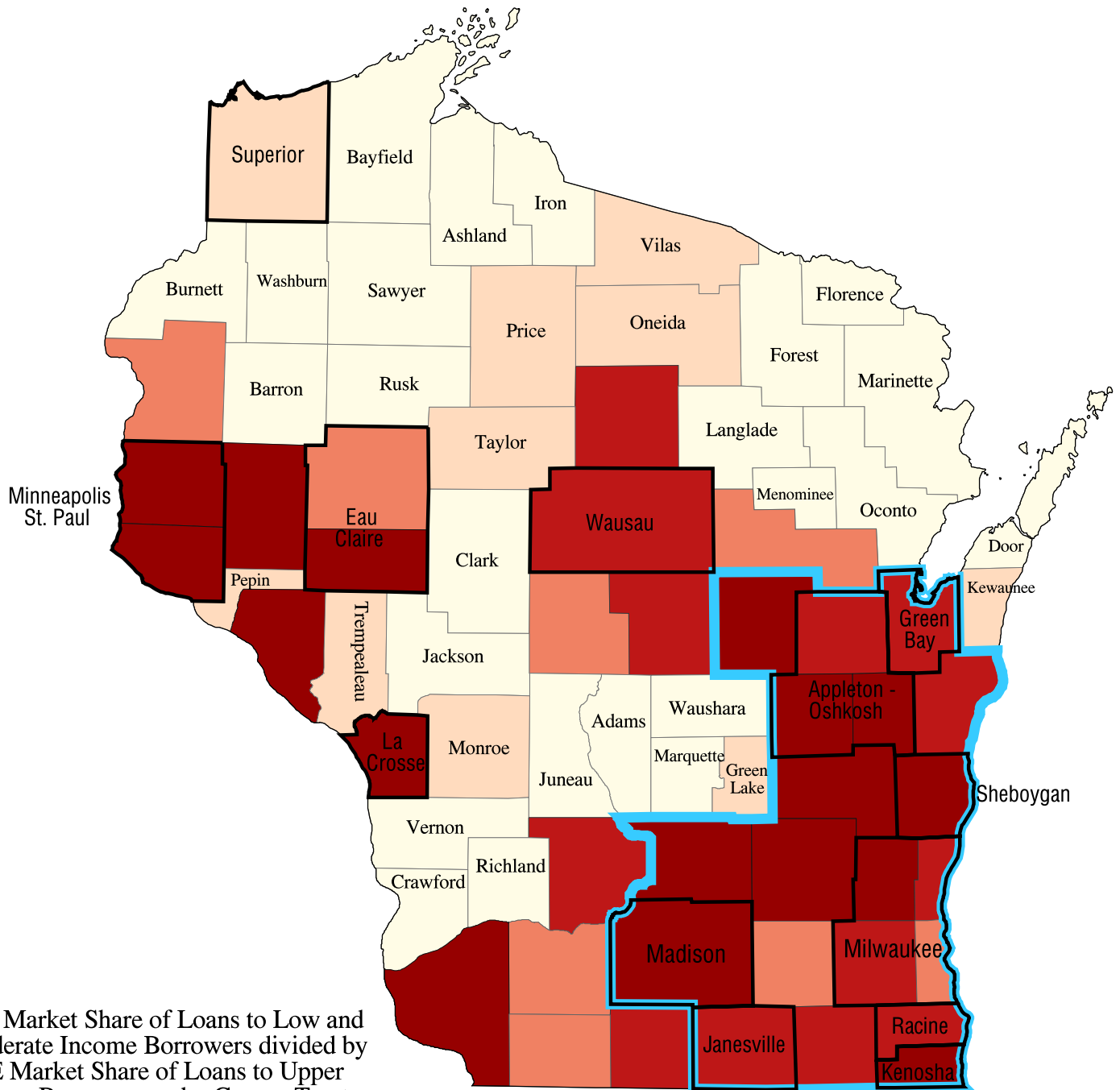


# Fannie Mae and Freddie Mac

Comparative Support for Low and Moderate Income Borrowers versus Upper Income Borrowers

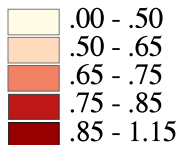
## Conventional Home Mortgage Loan Market - Wisconsin - 1998



GSE Market Share of Loans to Low and Moderate Income Borrowers divided by GSE Market Share of Loans to Upper Income Borrowers - by Census Tract

Metropolitan Area Boundaries - 1997

Southeast Wisconsin - 20 counties



GSE: Fannie Mae and Freddie Mac (government-sponsored enterprise).

GSE Market Share of Loans: GSE purchases of home mortgage loans 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).

For Wisconsin as a whole in 1998, the GSE market share of loans to low and moderate income borrowers was 57.9%, while the GSE market share of loans to upper income borrowers was 77.5% -- resulting in a comparative ratio of .75 (57.9% divided by 77.5%).

Source: HUD, 1998 GSE Single-Family Public Use Data; FFIEC, 1998 Home Mortgage Disclosure Act data.

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