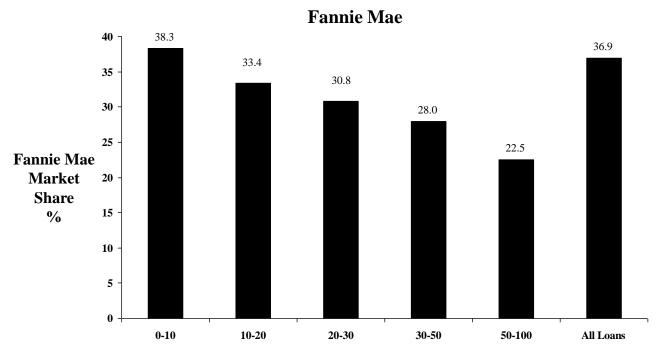
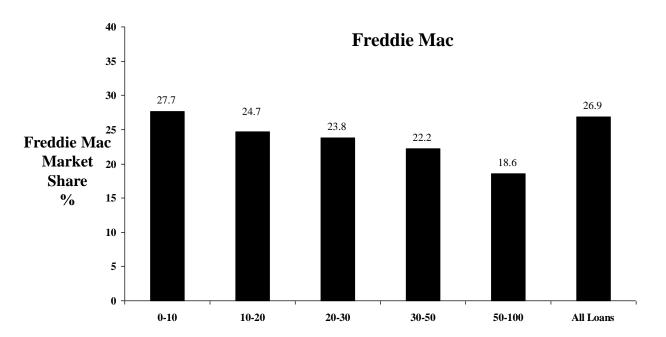
Figure 3
GSE Share of Mortgage Market in
African-American Census Tracts in
Metropolitan Areas, 1999*



African-American Composition of the Census Tract



African-American Composition of the Census Tract

^{*} Conventional conforming market does not include estimated B&C loans. See Table 9b.

Table 1

HMDA Coverage Rates for
Home Purchase Loans, 1993-1996

	All
FHA	
1993	87.8%
1994	88.0%
1995	89.5%
1996	93.3%
Fannie Mae	
1993	75.3%
1994	83.8%
1995	92.6%
1996	84.7%
Freddie Mac	
1993	75.4%
1994	75.5%
1995	75.9%
1996	77.7%
<u>GSE</u>	
1993	75.3%
1994	80.4%
1995	85.7%
1996	81.6%

Source: HMDA, GSE, and FHA Data.