



## Housing Finance Working Paper Series: Characteristics of Mortgages Purchased by Fannie Mae and Freddie Mac, 1993-95

By -

Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.This paper examines the mortgages purchased by Fannie Mae and Freddie Mac, the two major Government-Sponsored Enterprises (GSEs) in the conventional secondary mortgage market. The analyses focus on detailed borrower, locational, and loan characteristics of such mortgages in the 1993-95 transition period, established by Congress in the Federal Housing Enterprises Financial Safety and Soundness Act of 1992. In general, the report is based on the loan-level data that the GSEs submit annually to the Department. The paper finds that although there were significant increases between 1993 and 1995 in the GSEs funding of loans for groups traditionally underserved by the mortgage market, their support is generally less than that provided by portfolio lenders.



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