



## Freddie Mac's YTD Purchases Top \$1 Trillion

Freddie Mac reported this week that its total mortgage portfolio increased at an annualized rate of 29.5 percent in November compared to a 25.7 percent gain in October. The portfolio balance at the end of the period was \$2.689 trillion compared to \$2.625 trillion the prior month and \$2.302 trillion a year earlier. **The growth rate for the year to date is 16.8 percent.**

Purchases and Issuances totaled \$155.291 billion and Sales were (\$4.080) billion. The October numbers were \$137.285 billion and (\$1.706) billion, respectively.

Single-family refinance loan purchase and guarantee volume was \$107.3 billion in November compared to \$89.7 billion in October, representing a 74 percent share of total single-family mortgage portfolio purchases and issuances compared to 71 percent the previous month.

Purchases in Freddie Mac's Mortgage Related Investments Portfolio totaled \$117.106 billion for the month compared to \$109.487 billion during the prior period. Liquidations were (\$2.090) billion and (\$2.045) billion for November and October respectively and Sales for the two periods were (\$113.522) and (\$114.161) billion. The ending balance in the portfolio was \$192.951 billion, compared to \$191.457 billion in October and \$204.545 billion in November 2019.

The Mortgage Related Investments portfolio increased by 9.4 percent **compared to a decline of 40.7 percent a month earlier.** The annualized growth in November 2019 was a negative 67.9 percent.

The ending balance of the Mortgage Related Investments Portfolio was composed of \$72.798 billion in Mortgage Related Securities, Mortgage Loans valued at \$115.962 billion, Non-Agency, non-Freddie Mac Mortgage-Related Securities at \$1.435 billion; and Agency non-Freddie Mac Mortgage related securities of \$2.756 billion. Mortgage related securities and other guarantee commitments increased at an annualized rate of 27.2 percent in November compared to 26.1 percent in October.

Freddie Mac's **single-family delinquency rate decreased from 2.89 percent in October to 2.75 percent** in November. The multi-family delinquency rate increased 2 basis points to .16 percent.

Freddie Mac said the measure of its exposure to changes in portfolio value averaged \$118 million in November compared to \$10 million in October.



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