

Residential Finance Survey: 2001 - Northeast
 Table 2-3b. Mortgage Insurance Status, 1-Unit Homeowner Mortgaged Properties

^Number of mortgaged properties in thousands.

For information on confidentiality protection, sampling error, non-sampling error, and definitions, see text.

For minimum base of derived figures (percent, median, etc.) and meaning of symbols, see text.

@4Includes first mortgages that are insured by state and local governments with or without FHA insurance, VA, or Rural Housing Service/Rural Development guarantees^^

	Properties with government-insured or guaranteed first mortgage					Properties with privately- insured first mortgage	Not insured
	Total mortgaged properties	FHA first mortgage	VA first mortgage	Rural Housing Service- Rural Development first mortgage	Other insured or guaranteed properties@4		
1-housing-unit properties with traditional first mortgage	6370	632	141	125	171	796	4505
PROPERTY CHARACTERISTICS	5708	582	126	112	142	730	4016
Property Location by Geographic Area							
Inside MAs							
In central cities	885	112	8	13	10	169	571
Not in central cities	4824	470	118	98	132	561	3445
Outside MAs	662	50	16	13	29	65	489
Manner of Acquisition	6173	614	137	125	162	771	4365
By purchase							
Placed one new mortgage	5868	602	129	119	157	740	4121
Placed two or more new mortgages	118	0	4	5	0	16	92
Assumed mortgage(s) already on property	82	5	3	0	0	11	63
Assumed mortgage(s) already on property and placed new mortgage	14	0	0	0	0	0	14
Borrowed using assets other than this property as collateral	21	0	0	0	5	0	16
Paid all cash-no borrowing	59	8	0	0	0	0	52
Other manner	12	0	0	0	0	3	8
By inheritance or gift	124	10	0	0	10	17	87
By divorce	8	0	0	0	0	0	8
By some other manner	18	4	0	0	0	0	14
Not reported	48	4	5	0	0	8	31
Source of Downpayment@1	2875	336	74	42	61	476	1886
Properties purchased 1995 to 2001 (part)							
Sale of previous home	799	38	16	3	23	132	588
Sale of other real property or other investments	119	5	2	5	0	14	93
Savings	1735	221	36	18	14	296	1149
Borrowing from a retirement plan	136	30	10	0	0	18	78
Borrowing using assets other than this property as collateral	53	0	0	3	4	9	36
Proceeds from an insurance policy	13	0	0	0	0	5	8
	19	0	0	4	0	0	15

Payments in a lease-purchase agreement							
From a state or local government source	54	17	11	0	0	9	18
From a non-profit organization	3	0	0	0	0	0	3
From parents or relatives	359	64	11	4	9	64	207
Other	4	0	0	0	0	4	0
No downpayment required	160	28	6	16	9	26	77
Not reported	41	0	3	0	4	0	33
Other properties	3483	292	67	82	111	320	2611
Not reported	12	4	0	0	0	0	8
Year Property Acquired	1362	176	30	18	32	227	877
1999 to 2001 (part)							
1997 and 1998	958	118	19	17	7	153	643
1995 and 1996	623	56	25	7	21	108	407
1990 to 1994	1333	97	53	39	29	141	974
1985 to 1989	900	81	7	31	39	76	665
1980 to 1984	473	38	0	5	13	37	382
1975 to 1979	424	40	0	7	29	26	321
1970 to 1974	182	18	7	0	0	15	142
1969 or earlier	115	8	0	0	0	13	94
Building and Land Acquisition	5817	592	138	115	147	746	4080
Acquired at same time							
Not acquired at same time	436	12	3	3	25	23	369
Land not owned by building owner	63	24	0	0	0	15	24
Not reported	54	4	0	6	0	11	33
Property New or Previously Occupied When Acquired	6173	614	137	125	162	771	4365
Acquired by purchase							
New	1243	88	25	23	30	99	979
Previously occupied by someone else	4889	523	111	102	125	672	3357
Converted from non-residential use	4	0	0	0	4	0	0
Other	4	0	0	0	0	0	4
Not reported	33	3	0	0	3	0	26
Other properties	149	14	0	0	10	17	109
Not reported	48	4	5	0	0	8	31
Year Structure Built	215	28	4	0	4	41	138
1999 to March 2000							
1997 and 1998	263	28	5	0	4	42	185
1995 and 1996	142	13	7	7	2	13	100
1990 to 1994	503	28	11	31	5	43	386
1980 to 1989	848	83	17	7	15	102	624
1970 to 1979	859	64	23	31	47	110	585
1960 to 1969	663	51	10	17	0	54	532
1950 to 1959	1008	124	38	10	34	130	673
1940 to 1949	439	74	4	4	7	52	299
1939 or earlier	1430	139	24	19	54	210	983
Purchase Price	2267	280	49	35	40	368	1494
Properties acquired by purchase 1997 to 2001 (part)							
Less than \$20,000	56	0	0	3	0	4	49

\$20,000 to \$39,999	124	31	0	0	4	14	76
\$40,000 to \$59,999	184	30	0	0	10	24	119
\$60,000 to \$79,999	195	45	5	0	0	37	107
\$80,000 to \$99,999	235	37	7	10	0	59	121
\$100,000 to \$124,999	267	38	13	13	4	36	164
\$125,000 to \$149,999	276	45	8	5	4	36	178
\$150,000 to \$174,999	196	21	7	5	5	37	121
\$175,000 to \$199,999	166	14	0	0	0	34	118
\$200,000 to \$249,999	203	4	0	0	8	24	167
\$250,000 to \$299,999	123	0	5	0	0	21	97
\$300,000 to \$499,999	181	11	4	0	0	38	128
\$500,000 or more	61	5	0	0	4	4	49
Median	131566	98361	123557	108064	135010	132263	140510
Mean	169428	140149	148876	102854	200737	158333	179064
Other properties	4104	352	93	89	132	428	3011
Value	36	3	0	3	0	3	26
Less than \$20,000							
\$20,000 to \$39,999	210	44	3	4	7	17	136
\$40,000 to \$59,999	328	25	3	14	23	64	200
\$60,000 to \$79,999	564	105	8	4	15	75	358
\$80,000 to \$99,999	572	105	21	21	0	53	371
\$100,000 to \$124,999	600	59	16	22	21	99	383
\$125,000 to \$149,999	668	45	14	10	20	107	472
\$150,000 to \$174,999	618	56	9	11	7	82	452
\$175,000 to \$199,999	482	70	27	4	16	52	313
\$200,000 to \$249,999	634	37	20	13	14	67	482
\$250,000 to \$299,999	499	26	9	0	0	33	432
\$300,000 to \$499,999	823	46	11	12	35	110	609
\$500,000 or more	336	13	0	7	13	34	269
Median	158353	114692	164411	118893	149866	145372	166881
Mean	205750	152348	165060	160999	222740	192426	217467
Purchase Price as Percent of Value@8	6173	614	137	125	162	771	4365
Acquired by purchase							
Purchased 1997 to 2001 (part)	2267	280	49	35	40	368	1494
Less than 60 percent	242	10	0	0	5	22	205
60 to 69 percent	185	21	0	5	5	37	117
70 to 79 percent	287	31	12	1	7	33	202
80 to 99 percent	1046	137	21	23	18	172	676
100 percent or more	495	81	15	7	4	105	283
Median	88	91	91	90	83	91	86
Purchased 1990 to 1996 (part)	1894	153	74	46	44	249	1329
Less than 40 percent	150	0	4	7	3	8	127
40 to 59 percent	235	12	4	7	17	22	173
60 to 79 percent	605	61	21	4	3	78	437
80 to 99 percent	648	50	42	25	21	106	406
100 percent or more	256	29	3	3	0	35	185
Median	79	81	84	84	70	83	77
Purchased 1989 or earlier	2012	181	14	43	78	154	1542
Less than 20 percent	310	17	3	0	7	25	258
20 to 39 percent	504	31	0	4	14	38	417
40 to 59 percent	427	32	0	0	16	29	350
60 to 79 percent	314	32	3	11	12	24	232
80 to 99 percent	243	35	0	13	8	17	170
100 percent or more	201	34	8	16	11	21	112
Median	49	66	505	91	56	50	45

Not acquired by purchase	197	18	5	0	10	25	140
Value-Income Ratio	418	63	6	15	17	47	270
Less than 1.0							
1.0 to 1.4	932	70	16	18	17	116	696
1.5 to 1.9	1067	124	43	9	26	124	741
2.0 to 2.4	985	75	19	19	20	129	722
2.5 to 2.9	735	100	5	13	24	99	494
3.0 to 3.4	444	25	11	19	14	66	309
3.5 to 3.9	293	20	12	0	3	52	206
4.0 or more	1039	107	21	28	41	92	750
Not reported or not computed	457	49	9	4	9	69	317
Median	2.3	2.2	2.0	2.5	2.5	2.3	2.3
Value of Capital Improvements	3758	320	80	68	88	459	2744
Properties with capital improvements between 1998 and 2000							
Less than \$500	33	0	0	0	2	4	27
\$500 to \$999	97	12	4	0	5	7	69
\$1,000 to \$2,499	473	53	3	3	8	65	341
\$2,500 to \$4,999	478	54	13	20	6	51	334
\$5,000 to \$7,499	702	48	29	9	9	85	522
\$7,500 to \$9,999	204	20	4	0	9	25	146
\$10,000 to \$14,999	568	47	8	9	27	100	376
\$15,000 to \$19,999	288	17	6	5	7	26	227
\$20,000 to \$29,999	380	29	4	15	8	46	278
\$30,000 or more	535	39	10	7	7	50	422
Median	8683	7137	6752	11096	10951	9301	8835
Mean	17855	13541	15163	13858	27836	13063	19016
Properties with no capital improvements between 1998 and 2000	2040	236	48	38	64	241	1412
Capital improvements not reported	572	77	13	18	19	96	349
Age Restrictions	100	17	0	0	4	9	69
Property located in subdivision restricted to people age 55 or older							
Property located in subdivision not restricted to people age 55 or older	5934	584	138	121	151	734	4206
Not reported	337	31	3	3	17	53	230
Neighborhood Composition	393	61	3	7	11	30	280
Property located in subdivision or neighborhood occupied predominantly by people age 55 or older							
Property located in subdivision or neighborhood not occupied predominantly by people age 55 or older	4496	410	113	99	113	586	3175
Don't know or not reported	1482	161	26	19	48	179	1050
Type of Property Benefits@1	102	18	3	13	0	28	40
Government-sponsored below-market interest rate mortgage loan							
	37	13	0	4	0	5	14

Other government grant or subsidy								
Property tax relief	371	38	8	0	14	14	297	
Subsidy from a non-profit corporation	5	0	0	0	0	0	5	
None of the above benefits	4767	430	98	73	119	614	3433	
Not reported	1096	133	32	39	39	134	719	
Source of Property Benefits@1	508	69	11	13	14	47	354	
With property benefits								
Federal government	89	26	3	13	4	5	39	
State government	305	39	8	0	7	26	225	
Local government	122	16	3	0	6	13	83	
Non-profit corporation	5	0	0	0	0	0	5	
Not reported	23	0	0	0	0	3	20	
With no property benefits	4767	430	98	73	119	614	3433	
Not reported	1096	133	32	39	39	134	719	
Reason for Benefits@1	508	69	11	13	14	47	354	
With property benefits								
Occupied by low- or moderate-income individuals	100	22	0	13	3	15	47	
Occupied by elderly or disabled individuals	55	7	3	0	7	0	38	
A historic structure	0	0	0	0	0	0	0	
Located in a community development or economic development area	36	5	0	0	3	5	23	
Covered by a Homestead Exemption	42	4	0	0	0	0	39	
Covered by a Community Land Trust	0	0	0	0	0	0	0	
Covered by disaster relief	0	0	0	0	0	0	0	
Other reason	266	39	3	0	4	22	198	
Not reported	44	0	4	0	0	8	32	
With no property benefits	4767	430	98	73	119	614	3433	
Not reported	1096	133	32	39	39	134	719	
OWNER CHARACTERISTICS	1952	214	32	48	53	279	1325	
Owner Status								
1 owner								
2 owners	4352	413	109	77	118	508	3127	
3 or more owners	67	5	0	0	0	8	53	
Age of Owner	47	13	0	0	4	11	20	
Under 25								
25 to 34	836	130	17	18	14	147	509	
35 to 44	1947	199	53	57	55	275	1308	
45 to 54	1882	134	37	29	52	196	1435	
55 to 64	1015	87	20	11	14	118	765	
65 to 74	340	23	11	7	14	17	268	
75 and over	62	9	0	0	9	4	41	
Not reported	240	38	3	3	10	27	159	
Median	46	43	45	43	47	43	47	
Race of Owner	5731	550	137	98	159	718	4070	
White alone								
Black or African American alone	335	53	4	20	9	35	214	

American Indian or Alaska Native alone	16	0	0	0	0	0	16
Asian alone	258	26	0	7	3	30	192
Native Hawaiian or Other Pacific Islander alone	0	0	0	0	0	0	0
Two or more races	30	4	0	0	0	13	13
Sex of Owner	5324	494	126	109	141	652	3802
Male/Male and female co-owners							
Female	1046	138	15	16	30	144	703
Hispanic/Latino Origin	271	37	4	5	13	40	171
Hispanic/Latino owner(s) only							
No Hispanic/Latino owner(s)	6100	596	137	119	158	756	4334
Veteran Status@1	1110	95	76	7	7	126	799
Veteran							
Active member of Reserves or National Guard for at least 6 years	227	25	14	0	3	20	164
Persian Gulf War or after (August 1990 to present)	68	4	10	0	0	16	38
Vietnam or after (August 1964 to July 1990)	680	61	57	0	4	84	475
Korean conflict or after (July 1950 to July 1964)	204	8	11	4	0	10	171
World War II or after (September 1940 to June 1950)	53	4	0	3	0	4	41
Nonveteran	4908	502	54	110	146	621	3475
Not reported	353	35	11	7	18	49	231
Income	500	54	12	4	9	69	352
Less than \$5,000							
\$5,000 to \$9,999	39	19	0	0	0	0	20
\$10,000 to \$14,999	78	10	0	7	7	5	49
\$15,000 to \$19,999	132	12	0	6	12	17	87
\$20,000 to \$24,999	192	40	3	0	10	19	120
\$25,000 to \$29,999	213	23	0	9	10	35	137
\$30,000 to \$34,999	238	50	3	8	7	35	135
\$35,000 to \$39,999	313	23	0	10	8	62	210
\$40,000 to \$49,999	582	49	24	9	9	97	393
\$50,000 to \$59,999	546	68	20	13	16	59	370
\$60,000 to \$79,999	1143	139	40	27	28	112	798
\$80,000 to \$99,999	707	71	8	3	6	85	533
\$100,000 to \$119,999	555	48	10	11	21	58	408
\$120,000 or more	1132	28	21	18	29	142	894
Median	66159	55539	63907	57763	58906	59894	69524
Mean	85417	58230	69895	74782	118283	86505	88572
Owned Home Previously	2993	220	79	44	92	337	2220
Previously owned home							
Never owned home before	3170	391	59	77	69	422	2151
Not reported	208	21	3	3	10	36	133
MORTGAGE CHARACTERISTICS	4579	516	102	85	121	589	3166
Number of Mortgages							
1 mortgage							
2 mortgages	1541	85	31	36	41	191	1158

3 or more mortgages	250	31	8	4	10	16	182
Form of Debt of First Mortgage	6370	632	141	125	171	796	4505
Mortgage or deed of trust							
Contract to purchase	0	0	0	0	0	0	0
Some other loan secured by this property	0	0	0	0	0	0	0
Method of Loan Application	52	0	0	0	0	16	35
By computer over the Internet or by e-mail							
By telephone or FAX	761	87	10	7	11	85	562
By regular mail	228	13	9	0	5	26	174
By personal visit	3722	324	74	75	115	475	2659
Through third party (such as real estate agent or builder)	1057	159	49	39	35	135	641
Some other way	25	0	0	0	0	5	20
Not reported	499	49	0	5	5	42	398
Not available	27	0	0	0	0	11	16
Origin of First Mortgage	4643	529	128	109	131	629	3116
Mortgage made at time property acquired							
Mortgage assumed at the time property acquired	58	5	0	0	0	11	43
Mortgage placed later than acquisition of property	1670	99	13	16	40	156	1346
Refinanced mortgage	1497	81	13	16	35	140	1212
Same lender	432	25	2	3	6	36	360
Different lender	1065	56	11	13	28	105	853
Mortgage placed on property owned free and clear of debt	173	18	0	0	5	16	134
Not available	0	0	0	0	0	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	1670	99	13	16	40	156	1346
Properties on which mortgages placed later than acquisition of property							
Obtain lower interest rate	1078	75	13	12	18	110	851
Increase payment period for mortgage	21	0	0	0	0	0	21
Reduce payment period for mortgage	32	0	0	0	0	3	28
Renew or extend loan that had fallen due, without increasing outstanding balance	24	0	0	0	0	5	19
Receive cash or increase outstanding balance of loan	420	19	0	4	14	35	348
Other reason	61	5	0	0	0	0	56
Not reported	35	0	0	0	9	3	24
Other properties	4701	534	128	109	131	639	3159
Not available	0	0	0	0	0	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	769	41	7	7	6	62	645

Properties on which cash received							
Less than \$20,000	240	12	7	4	0	28	189
\$20,000 to \$39,999	234	0	0	4	3	13	214
\$40,000 to \$59,999	101	15	0	0	0	0	87
\$60,000 to \$79,999	63	0	0	0	0	5	58
\$80,000 to \$99,999	40	10	0	0	0	0	31
\$100,000 to \$124,999	48	0	0	0	0	0	48
\$125,000 to \$149,999	8	5	0	0	0	0	4
\$150,000 to \$174,999	23	0	0	0	0	10	13
\$175,000 to \$199,999	3	0	0	0	0	3	0
\$200,000 to \$249,999	3	0	0	0	3	0	0
\$250,000 to \$299,999	0	0	0	0	0	0	0
\$300,000 or more	5	0	0	0	0	3	2
Median	32356	51361	10000	20497	39862	24781	32492
Mean	46147	55306	1061	22691	109375	99082	40686
Properties that refinanced and did not receive cash back	746	45	6	8	25	82	581
Properties that refinanced and did not report if received cash back	155	13	0	0	9	13	120
Properties that did not refinance	4701	534	128	109	131	639	3159
Not available	0	0	0	0	0	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	769	41	7	7	6	62	645
Properties on which cash received@1							
For additions, improvements or repairs to this property	356	24	0	4	3	15	311
To consolidate debts	342	19	7	4	3	28	280
For investment in other real estate	50	5	0	0	0	8	38
For other types of investments	45	0	0	0	0	10	35
For educational or medical expenses	56	0	0	0	0	13	43
To start a business	0	0	0	0	0	0	0
To settle a divorce	19	0	0	0	0	0	19
To pay taxes	29	3	0	0	0	3	23
To purchase an automobile, truck, or other vehicle	51	0	0	0	0	5	46
To purchase consumer product other than automobile, truck, or other vehicle	20	5	0	4	0	0	11
Other	29	0	0	0	0	0	29
Not reported	15	0	0	0	0	0	15
Properties that refinanced and did not receive cash back	746	45	6	8	25	82	581
Properties that refinanced and did not report if received cash back	155	13	0	0	9	13	120
Properties that did not refinance	4701	534	128	109	131	639	3159
Not available	0	0	0	0	0	0	0
Purpose of Second Mortgage	683	54	20	17	28	76	488
Properties with second mortgage							
	51	0	0	5	0	14	31

Provide funds for the purchase of this property							
Provide funds for additions, improvements or repairs to this property	133	9	3	8	11	24	78
Provide funds for consolidation of debts	162	17	4	0	14	24	103
Provide funds for investment in other real estate	21	0	0	0	0	0	21
Provide funds for other types of investments	0	0	0	0	0	0	0
Provide funds for educational or medical expenses	0	0	0	0	0	0	0
Provide funds for starting a business	17	5	4	0	0	0	8
Provide funds to settle a divorce	4	0	0	0	0	0	4
Provide funds to pay taxes	8	0	0	0	0	3	5
Provide funds to purchase automobile, truck, or vehicle	12	0	0	0	0	0	12
Provide funds to purchase another type of consumer product	0	0	0	0	0	0	0
Other reasons	3	0	0	0	0	0	3
Not reported	273	24	8	4	3	11	224
Other properties	5687	578	122	108	143	720	4017
Purpose of Home Equity Line of Credit	1348	93	27	27	30	146	1025
Properties with home equity line of credit							
Provide funds for additions, improvements or repairs to this property	414	23	7	13	3	38	329
Provide funds for consolidation of debts	195	17	8	0	10	46	115
Provide funds for investment in other real estate	30	0	0	0	0	8	22
Provide funds for other types of investments	30	0	0	0	0	4	26
Provide funds for educational or medical expenses	62	7	0	4	0	0	51
Provide funds for starting a business	19	3	0	0	4	0	12
Provide funds to settle a divorce	0	0	0	0	0	0	0
Provide funds to pay taxes	12	0	0	0	0	9	3
Provide funds to purchase automobile, truck, or vehicle	61	5	0	7	0	4	45
Provide funds to purchase another type of consumer product	5	0	0	0	0	0	5
Other reasons	43	0	0	0	5	4	34
Not reported	478	38	13	3	7	34	383
Other properties	5022	539	114	98	142	649	3480
Year First Mortgage Made or Assumed	2119	214	41	21	41	324	1477
1999 to 2001 (part)							
1997 and 1998	1379	141	30	26	14	187	981
1995 and 1996	714	72	18	11	26	102	485
1990 to 1994	1291	81	45	31	24	115	995
1985 to 1989	422	62	4	26	37	28	264

1980 to 1984	142	36	0	5	9	10	82
1979 or earlier	304	26	3	4	20	29	221
Traditional First Mortgage Loan	160	7	0	3	12	13	123
Less than \$20,000							
\$20,000 to \$29,999	345	49	3	16	19	25	233
\$30,000 to \$39,999	422	25	0	0	13	31	352
\$40,000 to \$49,999	374	45	3	10	7	44	266
\$50,000 to \$59,999	520	64	3	11	12	66	363
\$60,000 to \$79,999	876	117	24	6	19	94	618
\$80,000 to \$99,999	794	96	27	34	10	99	528
\$100,000 to \$149,999	1523	168	46	34	37	206	1033
\$150,000 to \$199,999	659	37	22	4	19	116	460
\$200,000 to \$249,999	282	0	9	7	3	40	223
\$250,000 to \$299,999	119	0	4	0	0	24	91
\$300,000 or more	208	5	0	0	7	33	164
Not reported	88	20	0	0	14	5	49
Median	91184	79877	110442	89283	76978	105740	90325
Mean	110472	93576	118051	89702	117379	125587	110208
Total Mortgage Loan	149	3	0	3	12	13	116
Less than \$20,000							
\$20,000 to \$29,999	310	41	3	7	16	25	217
\$30,000 to \$39,999	379	28	0	4	8	28	311
\$40,000 to \$49,999	356	50	3	10	3	44	246
\$50,000 to \$59,999	458	49	3	7	16	66	316
\$60,000 to \$79,999	885	114	16	10	19	90	635
\$80,000 to \$99,999	764	99	27	35	6	80	517
\$100,000 to \$149,999	1554	166	46	38	42	210	1053
\$150,000 to \$199,999	733	57	25	4	24	133	490
\$200,000 to \$249,999	294	0	9	3	3	45	234
\$250,000 to \$299,999	145	0	8	0	0	15	122
\$300,000 or more	255	5	0	4	7	42	198
Not reported	88	20	0	0	14	5	49
Median	95802	84082	118643	91903	90844	111766	94924
Mean	117386	97358	125935	100702	122554	133307	117326
Traditional First Mortgage Outstanding Debt	289	8	3	0	17	25	236
Less than \$10,000							
\$10,000 to \$19,999	310	28	0	20	15	26	221
\$20,000 to \$29,999	407	32	0	7	11	29	328
\$30,000 to \$39,999	439	49	0	5	8	28	349
\$40,000 to \$49,999	527	67	7	9	9	50	385
\$50,000 to \$59,999	442	52	14	6	15	38	317
\$60,000 to \$79,999	803	116	21	13	9	127	519
\$80,000 to \$99,999	767	86	20	25	14	123	498
\$100,000 to \$149,999	1270	148	47	30	32	156	856
\$150,000 to \$199,999	557	22	16	7	19	112	379
\$200,000 to \$249,999	213	0	12	3	0	28	170
\$250,000 to \$299,999	80	0	0	0	0	21	60
\$300,000 or more	178	5	0	0	7	28	138
Not reported	88	20	0	0	14	5	49
Median	78097	72119	105874	82167	66240	91859	75132
Mean	97501	85420	108540	79991	107231	115110	95831
Total Mortgage Outstanding Debt	258	8	3	0	14	22	211

Less than \$10,000							
\$10,000 to \$19,999	267	15	0	7	15	26	204
\$20,000 to \$29,999	391	38	0	11	7	29	306
\$30,000 to \$39,999	409	51	0	8	4	28	317
\$40,000 to \$49,999	490	62	7	9	17	54	341
\$50,000 to \$59,999	422	42	7	6	13	34	321
\$60,000 to \$79,999	803	113	21	9	9	113	538
\$80,000 to \$99,999	756	86	23	30	14	110	492
\$100,000 to \$149,999	1345	163	52	34	38	167	891
\$150,000 to \$199,999	585	30	12	4	19	127	394
\$200,000 to \$249,999	245	0	17	3	0	32	192
\$250,000 to \$299,999	102	0	0	0	0	15	86
\$300,000 or more	217	5	0	4	7	34	169
Not reported	81	20	0	0	14	5	43
Median	82779	75870	109515	87843	80484	96341	79742
Mean	102759	86114	115804	90271	102911	121488	101718
Current Interest Rate on First Mortgage	1743	50	3	58	100	215	1315
Less than 6.0 percent							
6.0 percent	55	5	0	0	0	0	49
6.1 to 6.4 percent	148	25	0	6	0	12	105
6.5 to 6.9 percent	628	37	13	4	9	86	480
7.0 percent	492	12	23	5	7	68	377
7.1 to 7.4 percent	525	22	7	5	5	76	410
7.5 to 7.9 percent	662	53	21	0	0	107	482
8.0 percent	263	67	8	0	4	8	176
8.1 to 8.4 percent	236	33	0	4	3	60	138
8.5 to 8.9 percent	321	48	7	11	0	43	213
9.0 percent	85	25	11	6	0	0	42
9.1 to 9.4 percent	53	10	5	0	0	0	38
9.5 to 9.9 percent	119	45	0	9	0	5	60
10.0 percent	35	7	0	0	3	0	25
10.1 to 10.4 percent	20	5	0	0	0	4	11
10.5 to 10.9 percent	63	22	5	0	0	4	32
11.0 percent	66	0	0	0	6	3	57
11.1 to 12.9 percent	120	66	9	0	0	7	37
13.0 percent	14	3	0	0	0	8	3
13.1 percent or more	723	99	27	17	34	90	455
Not reported	0	0	0	0	0	0	0
Median	7.2	8.6	8.0	6.4	5.1	7.2	7.1
Type of Interest Rate Buydown	115	3	3	0	0	9	99
Properties with interest rate buydown							
Constant payment	14	0	0	0	0	4	10
3-2-1 buydown	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Not reported	101	3	3	0	0	5	89
Properties without interest rate buydown	3009	261	37	47	21	393	2249
Not reported	3247	368	101	78	150	394	2156
Term of First Mortgage	12	0	0	0	0	4	9
Less than 5 years							
5 years	66	0	0	0	0	0	66
6 to 9 years	18	0	0	0	0	0	18
10 years	158	0	0	0	0	0	158

11 to 14 years	18	0	0	0	0	3	15
15 years	876	20	0	3	4	70	780
16 to 19 years	8	0	0	0	0	4	4
20 years	133	3	3	0	0	12	116
21 to 24 years	15	0	0	0	0	0	15
25 years	111	8	0	0	6	3	94
26 to 29 years	23	3	0	0	0	4	16
30 years	2444	599	138	4	14	390	1299
More than 30 years	40	0	0	31	0	0	8
No stated term	2449	0	0	86	148	308	1907
Median	30	30	30	58	30	30	30
Unexpired Term of First Mortgage	213	11	3	0	3	7	188
Less than 5 years							
5 to 9 years	531	28	0	0	4	16	484
10 to 14 years	585	45	0	0	0	40	500
15 to 19 years	347	66	11	12	0	40	218
20 to 24 years	551	91	48	17	17	66	313
25 to 29 years	1449	349	68	4	0	288	740
30 or more years	244	42	12	6	0	30	154
No stated term or not computed	2449	0	0	86	148	308	1907
Median	23	26	26	22	21	26	18
Holder of First Mortgage	885	89	10	13	35	87	650
Commercial bank or trust company							
Savings and loan association, federal savings bank	611	41	15	11	12	57	475
Mutual savings bank	292	7	0	0	0	25	260
Life insurance company	107	11	0	0	3	13	79
Mortgage banker or mortgage company	501	73	11	0	3	109	306
Federally-sponsored secondary market agency or pool	2845	311	86	40	78	374	1956
Conventional mortgage pool	96	5	0	4	0	6	81
Other federal agency	188	17	7	45	0	25	94
Real estate investment trust	19	0	0	0	0	0	19
Pension or retirement fund	15	0	0	0	4	0	11
Credit union	249	19	0	0	5	20	205
Finance company	102	0	0	0	5	7	90
State or municipal government or housing finance agency	281	48	7	4	14	60	147
Individual or individual's estate	97	0	0	0	4	3	90
Other	82	11	5	8	7	8	43
Servicer of First Mortgage	1205	104	11	17	35	114	923
Commercial bank or trust company							
Savings and loan association, federal savings bank	722	67	15	11	12	69	548
Mutual savings bank	388	7	0	0	0	34	346
Life insurance company	100	11	0	0	3	13	73
Mortgage banker or mortgage company	2986	366	100	36	87	473	1925
Federally-sponsored secondary market agency or pool	12	0	0	0	0	0	12
Conventional mortgage pool	10	0	0	4	0	0	7

Other federal agency	176	17	4	45	0	20	90
Real estate investment trust	0	0	0	0	0	0	0
Pension or retirement fund	8	0	0	0	4	0	3
Credit union	269	19	0	0	5	21	223
Finance company	109	0	0	0	5	7	96
State or municipal government or housing finance agency	208	31	7	4	8	31	126
Individual or individual's estate	96	0	0	0	4	3	89
Other	82	11	5	8	7	8	43
Holder's Acquisition of First Mortgage	2982	243	49	26	85	362	2216
Originated directly from borrower							
Purchased from present servicer	1747	199	46	73	37	216	1175
Purchased from someone else	1642	190	47	25	49	217	1114
Not reported	0	0	0	0	0	0	0
First Mortgage Loan as a Percent of Purchase Price	4565	515	123	109	122	619	3076
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	212	17	0	9	4	16	166
40 to 49 percent	165	24	0	0	0	0	142
50 to 59 percent	261	23	0	7	7	18	205
60 to 69 percent	576	58	14	12	17	71	402
70 to 79 percent	544	30	10	16	7	29	452
80 to 89 percent	767	43	12	17	18	77	600
90 to 94 percent	375	38	4	0	14	106	213
95 to 99 percent	482	106	12	9	3	167	185
100 percent or more	1082	166	70	38	38	135	636
Not reported	100	11	0	0	14	0	76
Median	86	96	12315	86	90	95	82
Other properties	1806	117	18	16	50	177	1429
Not available	0	0	0	0	0	0	0
First Mortgage Loan as a Percent of Value	4565	515	123	109	122	619	3076
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	282	17	0	5	4	20	236
40 to 49 percent	191	15	3	0	4	0	170
50 to 59 percent	229	19	0	7	3	18	181
60 to 69 percent	944	115	49	21	22	86	650
70 to 79 percent	699	29	7	11	7	38	607
80 to 89 percent	761	40	11	23	30	146	511
90 to 94 percent	379	52	4	0	5	155	164
95 to 99 percent	392	122	11	8	3	93	156
100 percent or more	602	97	38	33	30	63	339
Not reported	85	11	0	0	14	0	61
Median	79	92	82	84	85	90	74
Other properties	1806	117	18	16	50	177	1429
Not available	0	0	0	0	0	0	0
First Mortgage Risk	261	34	9	9	3	17	188
Subprime loan							
Not subprime loan	6109	598	132	115	168	778	4317

Not reported	0	0	0	0	0	0	0
Total Mortgage Loan as a Percent of Purchase Price	4565	515	123	109	122	619	3076
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	176	13	0	4	4	16	139
40 to 49 percent	157	18	0	0	0	0	139
50 to 59 percent	249	27	0	7	7	18	190
60 to 69 percent	516	50	10	5	13	68	371
70 to 79 percent	439	31	3	20	7	20	358
80 to 89 percent	731	40	15	17	18	70	570
90 to 94 percent	384	35	4	0	11	112	221
95 to 99 percent	466	99	12	9	3	141	201
100 percent or more	1347	192	78	47	45	174	810
Not reported	100	11	0	0	14	0	76
Median	90	97	21199	96	93	95	85
Other properties	1806	117	18	16	50	177	1429
Not available	0	0	0	0	0	0	0
Total Mortgage Loan as Percent of Value	4565	515	123	109	122	619	3076
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	743	54	4	11	26	49	600
40 to 49 percent	401	27	0	0	12	33	329
50 to 59 percent	505	49	10	9	11	62	364
60 to 69 percent	749	71	20	18	3	86	551
70 to 79 percent	677	64	11	18	26	98	461
80 to 89 percent	569	85	34	9	7	120	314
90 to 94 percent	225	25	5	10	8	51	126
95 to 99 percent	242	65	17	20	4	67	68
100 percent or more	369	65	22	14	11	55	202
Not reported	85	11	0	0	14	0	61
Median	68	78	85	80	71	78	64
Other properties	1806	117	18	16	50	177	1429
Not available	0	0	0	0	0	0	0
Total Outstanding Debt as a Percent of Value	683	27	7	3	21	34	591
Less than 20 percent							
20 to 29 percent	446	41	0	11	10	20	364
30 to 39 percent	512	48	7	4	14	72	368
40 to 49 percent	721	45	3	20	36	42	575
50 to 59 percent	880	77	16	17	6	99	666
60 to 69 percent	852	71	9	9	24	103	635
70 to 79 percent	859	46	46	20	15	139	592
80 to 89 percent	558	107	24	9	10	127	280
90 to 99 percent	438	107	17	17	8	100	189
100 percent or more	303	43	12	14	14	47	173
Not reported or not computed	118	20	0	0	14	12	72
Median	59	70	76	68	50	72	55
Index Used to Adjust Interest Rate on ARM	800	36	16	11	27	93	617

Properties with adjustable rate first mortgage							
Treasury security	229	5	0	4	0	19	201
Average cost of funds in bank district	6	0	0	0	0	0	6
National average cost of funds	21	0	0	0	0	4	17
OTS contract mortgage rate	7	0	0	0	0	0	7
Other method	52	0	0	0	0	12	40
No index used	0	0	0	0	0	0	0
Not reported	485	31	16	7	27	57	346
Other properties	5570	596	125	113	145	703	3888
Not reported	0	0	0	0	0	0	0
Frequency With Which Rate Can Be Adjusted	800	36	16	11	27	93	617
Properties with adjustable rate first mortgage							
Monthly	30	0	0	0	0	4	26
Every 3 months	4	0	0	0	0	0	4
Every 6 months	24	0	0	0	0	4	19
Yearly	190	5	6	4	0	24	151
Every 3 years	30	0	0	0	0	0	30
Every 5 years	35	0	0	0	0	0	35
Other	9	0	0	0	0	0	9
Not reported	479	31	10	7	27	61	343
Other properties	5570	596	125	113	145	703	3888
Not reported	0	0	0	0	0	0	0
Caps on Interest Rate Per Adjustment Period	800	36	16	11	27	93	617
Properties with adjustable rate first mortgage							
Less than 1 percent	4	0	0	0	0	0	4
1 percent	0	0	0	0	0	0	0
1.1 to 1.9 percent	18	0	0	0	0	0	18
2 percent	171	0	0	0	0	20	151
2.1 to 2.9 percent	3	0	3	0	0	0	0
3 percent	25	0	0	0	0	4	21
3.1 to 3.9 percent	4	0	0	0	0	0	4
4.0 percent or more	44	5	3	0	0	4	31
No caps	44	0	0	0	0	4	40
Not reported	487	31	10	11	27	61	347
Other properties	5570	596	125	113	145	703	3888
Not reported	0	0	0	0	0	0	0
Caps on Interest Rate Over Life of ARM	800	36	16	11	27	93	617
Properties with adjustable rate first mortgage							
Less than 1 percent	0	0	0	0	0	0	0
1 percent	0	0	0	0	0	0	0
1.1 to 1.9 percent	0	0	0	0	0	0	0
2 percent	4	0	0	0	0	0	4
2.1 to 2.9 percent	0	0	0	0	0	0	0
3 percent	4	0	0	0	0	0	4
3.1 to 3.9 percent	0	0	0	0	0	0	0
4.0 percent or more	253	5	6	0	0	28	214
No caps	39	0	0	0	0	4	36
Not reported	500	31	10	11	27	61	360

Other properties	5570	596	125	113	145	703	3888
Not reported	0	0	0	0	0	0	0
Interest Rate Changed Since Mortgage Made	800	36	16	11	27	93	617
Properties with adjustable rate first mortgage							
Yes, rate has changed	171	5	6	4	0	8	147
No change since mortgage made	152	0	0	0	0	23	129
Not reported	477	31	10	7	27	61	341
Other properties	5570	596	125	113	145	703	3888
Not reported	0	0	0	0	0	0	0
Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate	15	0	0	0	0	0	15
Monthly payments can change (other than change in interest rate)							
Payments can change monthly	4	0	0	0	0	0	4
Payments can change every three months	0	0	0	0	0	0	0
Payments can change every six months	0	0	0	0	0	0	0
Payments can change yearly	11	0	0	0	0	0	11
Payments can change every 3 years	0	0	0	0	0	0	0
Payments can change every 5 years	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Not reported	0	0	0	0	0	0	0
Monthly payments cannot change	5868	596	128	117	145	738	4144
Not reported	488	36	13	7	27	58	347
First Mortgage Allows for Negative Amortization	15	0	0	0	0	0	15
Monthly payments can change (other than change in interest rate)							
Yes, unrestricted negative amortization	4	0	0	0	0	0	4
Yes, restricted negative amortization	0	0	0	0	0	0	0
No negative amortization allowed	11	0	0	0	0	0	11
Not reported	0	0	0	0	0	0	0
Monthly payments cannot change	5868	596	128	117	145	738	4144
Not reported	488	36	13	7	27	58	347
MORTGAGE PAYMENTS AND OTHER EXPENSES	6141	590	141	120	158	777	4355
Method of Payment of First Mortgage							
Regular payments of interest and/or principal							
Interest and principal	6141	590	141	120	158	777	4355
Fully amortized	5754	538	137	86	144	743	4106
Not fully amortized	386	52	5	34	13	33	249
Interest only	0	0	0	0	0	0	0
No regular payments required	25	3	0	0	0	0	22

Not reported	205	39	0	5	14	19	128
Items Included in First Mortgage Payment@1	6141	590	141	120	158	777	4355
Regular monthly payments of both interest and principal							
Real estate taxes	2572	281	64	21	15	443	1748
Property insurance	1965	279	55	10	9	381	1230
Mortgage insurance	595	188	4	0	9	321	73
Other	693	111	32	0	6	147	397
No items included or not reported	3509	300	77	99	142	322	2568
No regular payments of interest and principal	230	42	0	5	14	19	150
Monthly Interest and Principal Payments on First Mortgage	6141	590	141	120	158	777	4355
Monthly payments of interest and/or principal							
Less than \$100	24	0	3	0	7	0	14
\$100 to \$199	120	20	0	5	6	9	79
\$200 to \$299	404	49	0	9	14	31	300
\$300 to \$399	443	41	0	7	19	33	344
\$400 to \$499	528	44	3	12	4	65	400
\$500 to \$599	547	80	6	13	12	78	358
\$600 to \$699	543	71	18	9	5	83	357
\$700 to \$799	508	32	16	18	14	82	347
\$800 to \$899	507	71	9	3	10	66	347
\$900 to \$999	382	49	7	0	8	35	283
\$1,000 to \$1,249	783	57	43	19	27	127	512
\$1,250 to \$1,499	442	32	24	12	17	61	297
\$1,500 or more	908	46	13	11	15	107	716
Median	791	687	1049	722	787	811	793
Mean	990	912	1004	816	1052	993	1003
No regular payments required	25	3	0	0	0	0	22
Not reported	205	39	0	5	14	19	128
Current First Mortgage Payment Status	6345	629	141	125	171	796	4483
Regular monthly payments of principal and/or interest							
Up-to-date, ahead of schedule, or less than 90 days past due	3406	279	67	39	16	476	2529
Delinquent by 90 days or more	38	15	0	4	3	5	12
Legal proceedings have begun	20	5	0	4	0	5	7
Legal proceedings have not begun	13	10	0	0	3	0	0
Not reported	5	0	0	0	0	0	5
Not reported	2902	335	74	82	153	315	1942
Other properties	25	3	0	0	0	0	22
Monthly Interest and Principal Payments on Total Mortgages	6173	595	141	120	158	777	4383
Regular monthly payments of interest and/or principal							
Less than \$100	21	0	3	0	7	0	11
\$100 to \$199	120	20	0	5	4	9	82
\$200 to \$299	360	43	0	4	9	31	273
\$300 to \$399	396	38	0	3	16	29	310
\$400 to \$499	475	39	3	5	0	57	370
\$500 to \$599	537	71	6	17	17	71	355

\$600 to \$699	533	71	18	18	8	82	336
\$700 to \$799	477	35	13	18	18	80	313
\$800 to \$899	485	82	0	7	10	60	325
\$900 to \$999	415	51	8	0	3	40	312
\$1,000 to \$1,249	866	61	43	19	28	123	592
\$1,250 to \$1,499	479	36	22	12	20	64	324
\$1,500 or more	1009	47	25	11	18	130	778
Median	834	744	1113	743	813	846	843
Mean	1101	936	1940	861	1119	1035	1115
No regular monthly payments required	198	37	0	5	14	19	123
Interest and Principal Payments on Traditional First Mortgages as Percent of Income	6141	590	141	120	158	777	4355
Monthly payments of interest and/or principal							
Less than 5 percent	287	18	3	8	7	26	225
5 to 9 percent	1188	96	2	31	45	107	907
10 to 14 percent	1571	144	50	6	21	214	1135
15 to 19 percent	1120	96	26	33	38	170	758
20 to 24 percent	631	66	15	16	10	82	441
25 to 29 percent	315	39	20	5	16	37	199
30 to 34 percent	175	29	5	1	5	33	100
35 to 39 percent	112	14	3	0	4	0	91
40 to 49 percent	135	17	4	6	3	12	94
50 percent or more	198	29	3	11	4	26	125
Not reported or not computed	409	42	9	4	5	69	280
Median	14	16	17	17	16	15	14
No regular payments required	230	42	0	5	14	19	150
Real Estate Tax	5607	528	131	111	148	678	4012
Acquired before 2000							
Less than \$100	716	118	15	31	18	95	439
\$100 to \$199	16	5	0	0	0	0	11
\$200 to \$299	14	0	0	0	0	4	10
\$300 to \$399	49	11	0	0	0	11	27
\$400 to \$499	38	0	0	0	3	4	32
\$500 to \$599	33	0	0	0	0	3	30
\$600 to \$699	66	12	0	0	4	18	32
\$700 to \$799	49	6	2	5	0	9	26
\$800 to \$899	93	4	0	0	4	16	68
\$900 to \$999	74	20	0	0	0	0	54
\$1,000 to \$1,249	348	40	0	11	13	51	232
\$1,250 to \$1,499	210	16	5	6	7	45	133
\$1,500 to \$1,999	524	54	24	8	15	59	364
\$2,000 to \$2,499	600	54	27	4	7	76	432
\$2,500 or more	2737	176	58	46	73	282	2101
Not reported	43	12	0	0	4	5	22
Median	2462	1746	2356	1686	1616134	2143	5036170
Mean	2955	2055	2492	2400	2912	2590	3165
Acquired 2000 and 2001 (part)	763	105	11	14	23	118	493
Real Estate Tax as Percent of Income	5607	528	131	111	148	678	4012
Acquired before 2000							
Less than 1.0 percent	799	102	13	31	25	145	484
1.0 to 1.9 percent	536	44	7	9	3	42	431

2.0 to 2.9 percent	933	80	21	8	42	93	688
3.0 to 3.9 percent	803	60	32	16	27	132	536
4.0 to 4.9 percent	622	54	12	0	16	74	466
5.0 to 7.4 percent	832	71	18	15	13	83	633
7.5 to 9.9 percent	300	16	15	17	0	32	219
10.0 percent or more	363	46	3	11	18	12	273
Not reported or computed	420	55	9	4	4	65	284
Median	3.4	3.2	3.6	3.3	3.1	3.2	3.5
Other properties	763	105	11	14	23	118	493
Real Estate Tax Per \$1,000 Value	5607	528	131	111	148	678	4012
Acquired before 2000							
Less than \$5	810	127	15	27	18	117	506
\$5 to \$9	547	21	6	6	12	95	408
\$10 to \$14	1098	67	33	25	37	100	835
\$15 to \$19	1123	107	25	15	19	146	811
\$20 to \$24	830	96	26	5	28	65	610
\$25 to \$29	549	38	8	19	10	69	406
\$30 to \$39	606	60	16	15	20	82	414
\$40 to \$49	0	0	0	0	0	0	0
\$50 to \$59	0	0	0	0	0	0	0
\$60 or more	0	0	0	0	0	0	0
Not reported or not computed	43	12	0	0	4	5	22
Median	16	17	17	14	16	16	17
Acquired 2000 and 2001 (part)	763	105	11	14	23	118	493