

Residential Finance Survey: 2001 - Northeast

Table 4-2b. Type of First Mortgage, 1-Housing-Unit Rental and Vacant 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. Monthly Rental Receipts, Rental Receipts as Percent of Value, Rental Vacancy Losses as Percent of Potential Receipts, Interest and Principal Payments on First Mortgage as Percent of Rental Receipts and Real Estate Tax as Percent of Rental Receipts acquired before 2000 exclude properties with less than half of units in rental market during all of year preceding survey and cooperatively owned apartments^^

| | Total mortgaged properties | Fixed rate mortgage | | Adjustable rate mortgage (ARM) | Other mortgage |
|--|----------------------------|---------------------|---------------------------------|--------------------------------|----------------|
| | | Amortized | Short term with balloon payment | | |
| 1-housing-unit properties with traditional first mortgage | 474 | 346 | 5 | 116 | 8 |
| PROPERTY CHARACTERISTICS | 408 | 307 | 5 | 88 | 8 |
| Manner of Acquisition | | | | | |
| By purchase | | | | | |
| Placed one new mortgage | 353 | 266 | 5 | 75 | 8 |
| Placed two or more new mortgages | 0 | 0 | 0 | 0 | 0 |
| Assumed mortgage(s) already on property | 28 | 21 | 0 | 7 | 0 |
| Assumed mortgage(s) already on property and placed new mortgage | 0 | 0 | 0 | 0 | 0 |
| Borrowed using assets other than this property as collateral | 20 | 14 | 0 | 6 | 0 |
| Paid all cash-no borrowing | 6 | 6 | 0 | 0 | 0 |
| Other manner | 0 | 0 | 0 | 0 | 0 |
| By inheritance or gift | 23 | 7 | 0 | 16 | 0 |
| By divorce | 0 | 0 | 0 | 0 | 0 |
| By tax free exchange of other property | 0 | 0 | 0 | 0 | 0 |
| By foreclosure or assignment | 6 | 0 | 0 | 6 | 0 |
| By some other manner | 0 | 0 | 0 | 0 | 0 |
| Not reported | 38 | 33 | 0 | 5 | 0 |
| Source of Downpayment@1 | 227 | 177 | 0 | 43 | 8 |
| Properties purchased 1995 to 2001 (part) | | | | | |
| Sale of stock or other partnership shares for this project | 6 | 6 | 0 | 0 | 0 |
| Sale of previously owned stocks, shares, or other securities | 23 | 14 | 0 | 9 | 0 |
| Sale of land or other real estate | 21 | 21 | 0 | 0 | 0 |
| Owner's cash, bank deposits, share accounts, or bonds | 101 | 80 | 0 | 21 | 0 |
| Borrowing from a retirement plan | 17 | 17 | 0 | 0 | 0 |
| Borrowing using assets other than this property as collateral | 45 | 20 | 0 | 17 | 8 |
| Proceeds from an insurance policy | 0 | 0 | 0 | 0 | 0 |
| From a state or local government source | 0 | 0 | 0 | 0 | 0 |
| From a non-profit organization | 0 | 0 | 0 | 0 | 0 |
| Proceeds from sale of tax credits | 0 | 0 | 0 | 0 | 0 |
| From parents or relatives | 0 | 0 | 0 | 0 | 0 |
| Other cash source | 0 | 0 | 0 | 0 | 0 |
| Non-cash source | 0 | 0 | 0 | 0 | 0 |
| No downpayment required | 11 | 6 | 0 | 4 | 0 |
| Not reported | 13 | 13 | 0 | 0 | 0 |
| Other properties | 209 | 137 | 5 | 67 | 0 |
| Not reported | 38 | 33 | 0 | 5 | 0 |
| | 128 | 106 | 0 | 22 | 0 |

| | | | | | |
|--|---------------|---------------|----------|--------------|--------------|
| Year Property Acquired | | | | | |
| 1999 to 2001 (part) | | | | | |
| 1997 and 1998 | 107 | 68 | 0 | 31 | 8 |
| 1995 and 1996 | 47 | 42 | 0 | 5 | 0 |
| 1990 to 1994 | 80 | 58 | 4 | 18 | 0 |
| 1985 to 1989 | 52 | 40 | 0 | 12 | 0 |
| 1980 to 1984 | 18 | 12 | 1 | 5 | 0 |
| 1975 to 1979 | 21 | 7 | 0 | 14 | 0 |
| 1970 to 1974 | 7 | 7 | 0 | 0 | 0 |
| 1969 or earlier | 14 | 6 | 0 | 8 | 0 |
| Property New or Previously Owned When Acquired | 408 | 307 | 5 | 88 | 8 |
| Acquired by purchase | | | | | |
| New | 47 | 20 | 0 | 27 | 0 |
| Previously owned | 361 | 287 | 5 | 61 | 8 |
| As residential property | 354 | 281 | 5 | 61 | 8 |
| Converted from nonresidential use | 6 | 6 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Other properties | 28 | 7 | 0 | 22 | 0 |
| Not reported | 38 | 33 | 0 | 5 | 0 |
| Year Structure Built | 23 | 23 | 0 | 0 | 0 |
| 1999 to March 2000 | | | | | |
| 1997 and 1998 | 8 | 8 | 0 | 0 | 0 |
| 1995 and 1996 | 5 | 0 | 0 | 5 | 0 |
| 1990 to 1994 | 13 | 7 | 0 | 6 | 0 |
| 1980 to 1989 | 50 | 25 | 0 | 17 | 8 |
| 1970 to 1979 | 28 | 13 | 0 | 15 | 0 |
| 1960 to 1969 | 53 | 44 | 0 | 9 | 0 |
| 1950 to 1959 | 109 | 101 | 0 | 8 | 0 |
| 1940 to 1949 | 45 | 38 | 1 | 6 | 0 |
| 1939 or earlier | 141 | 88 | 4 | 49 | 0 |
| Purchase Price | 188 | 138 | 0 | 43 | 8 |
| Properties acquired by purchase 1997 to 2001 (part) | | | | | |
| Less than \$20,000 | 13 | 6 | 0 | 6 | 0 |
| \$20,000 to \$39,999 | 19 | 2 | 0 | 16 | 0 |
| \$40,000 to \$59,999 | 14 | 14 | 0 | 0 | 0 |
| \$60,000 to \$79,999 | 37 | 23 | 0 | 7 | 8 |
| \$80,000 to \$99,999 | 20 | 20 | 0 | 0 | 0 |
| \$100,000 to \$124,999 | 22 | 22 | 0 | 0 | 0 |
| \$125,000 to \$149,999 | 30 | 26 | 0 | 4 | 0 |
| \$150,000 to \$174,999 | 0 | 0 | 0 | 0 | 0 |
| \$175,000 to \$199,999 | 0 | 0 | 0 | 0 | 0 |
| \$200,000 to \$249,999 | 21 | 11 | 0 | 9 | 0 |
| \$250,000 to \$299,999 | 8 | 8 | 0 | 0 | 0 |
| \$300,000 to \$499,999 | 0 | 0 | 0 | 0 | 0 |
| \$500,000 or more | 5 | 5 | 0 | 0 | 0 |
| Median | 91969 | 104521 | 0 | 38469 | 70000 |
| Mean | 113619 | 124832 | 0 | 83849 | 79000 |
| Other properties | 286 | 209 | 5 | 73 | 0 |
| Value | 0 | 0 | 0 | 0 | 0 |
| Less than \$20,000 | | | | | |

| | | | | | |
|---|--------|--------|---------|--------|-------|
| \$20,000 to \$39,999 | 49 | 43 | 0 | 6 | 0 |
| \$40,000 to \$59,999 | 69 | 43 | 0 | 26 | 0 |
| \$60,000 to \$79,999 | 40 | 34 | 0 | 7 | 0 |
| \$80,000 to \$99,999 | 63 | 49 | 0 | 6 | 8 |
| \$100,000 to \$124,999 | 62 | 44 | 0 | 18 | 0 |
| \$125,000 to \$149,999 | 18 | 13 | 0 | 5 | 0 |
| \$150,000 to \$174,999 | 52 | 48 | 0 | 4 | 0 |
| \$175,000 to \$199,999 | 24 | 8 | 0 | 16 | 0 |
| \$200,000 to \$249,999 | 42 | 16 | 4 | 22 | 0 |
| \$250,000 to \$299,999 | 1 | 0 | 1 | 0 | 0 |
| \$300,000 to \$499,999 | 30 | 30 | 0 | 0 | 0 |
| \$500,000 or more | 24 | 19 | 0 | 5 | 0 |
| Median | 106369 | 102923 | 228765 | 117120 | 90000 |
| Mean | 150444 | 151468 | 233508 | 148554 | 84000 |
| Value of Capital Improvements | 251 | 183 | 4 | 64 | 0 |
| Properties with capital improvements between 1998 and 2000 | | | | | |
| Less than \$500 | 8 | 8 | 0 | 0 | 0 |
| \$500 to \$999 | 0 | 0 | 0 | 0 | 0 |
| \$1,000 to \$2,499 | 61 | 50 | 0 | 12 | 0 |
| \$2,500 to \$4,999 | 33 | 20 | 0 | 13 | 0 |
| \$5,000 to \$7,499 | 58 | 30 | 4 | 24 | 0 |
| \$7,500 to \$9,999 | 4 | 0 | 0 | 4 | 0 |
| \$10,000 to \$14,999 | 25 | 18 | 0 | 6 | 0 |
| \$15,000 to \$19,999 | 22 | 22 | 0 | 0 | 0 |
| \$20,000 to \$29,999 | 6 | 6 | 0 | 0 | 0 |
| \$30,000 or more | 33 | 28 | 0 | 5 | 0 |
| Median | 6000 | 6152 | 6250 | 5765 | 0 |
| Mean | 15805 | 18324 | 5000 | 9314 | 0 |
| Properties with no capital improvements between 1998 and 2000 | 179 | 145 | 1 | 25 | 8 |
| Capital improvements not reported | 45 | 19 | 0 | 26 | 0 |
| Monthly Rental Receipts | 407 | 301 | 5 | 94 | 8 |
| Acquired before 2000 | | | | | |
| Less than \$100 | 5 | 5 | 0 | 0 | 0 |
| \$100 to \$199 | 12 | 12 | 0 | 0 | 0 |
| \$200 to \$299 | 15 | 15 | 0 | 0 | 0 |
| \$300 to \$399 | 22 | 7 | 0 | 15 | 0 |
| \$400 to \$499 | 62 | 45 | 0 | 17 | 0 |
| \$500 to \$599 | 56 | 40 | 0 | 8 | 8 |
| \$600 to \$799 | 56 | 45 | 0 | 12 | 0 |
| \$800 to \$999 | 21 | 14 | 0 | 7 | 0 |
| \$1000 or more | 123 | 93 | 5 | 25 | 0 |
| No rental receipts | 34 | 25 | 0 | 10 | 0 |
| Median | 651 | 662 | 5000500 | 635 | 550 |
| Mean | 7127 | 8939 | 8321 | 1823 | 500 |
| Acquired 2000 and 2001 (part) | 67 | 46 | 0 | 22 | 0 |
| Rental Receipts as Percent of Value@8 | 407 | 301 | 5 | 94 | 8 |
| Acquired before 2000 | | | | | |
| Less than 5 percent | 42 | 29 | 0 | 13 | 0 |
| 5 to 9 percent | 88 | 66 | 0 | 14 | 8 |
| 10 to 14 percent | 190 | 141 | 4 | 45 | 0 |
| 15 to 19 percent | 15 | 9 | 0 | 6 | 0 |
| 20 to 24 percent | 18 | 18 | 0 | 0 | 0 |

| | | | | | |
|---|------------|------------|----------|------------|----------|
| 25 to 29 percent | 2 | 2 | 0 | 0 | 0 |
| 30 to 39 percent | 5 | 0 | 0 | 5 | 0 |
| 40 percent or more | 8 | 7 | 1 | 0 | 0 |
| Median | 11 | 11 | 13 | 12 | 8 |
| Acquired 2000 and 2001 (part) | 67 | 46 | 0 | 22 | 0 |
| Rental Vacancy Losses as Percent of Potential Receipts | 407 | 301 | 5 | 94 | 8 |
| Acquired before 2000 | | | | | |
| Less than 1.0 percent | 131 | 90 | 0 | 41 | 0 |
| 1.0 to 2.9 percent | 5 | 0 | 0 | 5 | 0 |
| 3.0 to 4.9 percent | 0 | 0 | 0 | 0 | 0 |
| 5.0 to 6.9 percent | 0 | 0 | 0 | 0 | 0 |
| 7.0 to 8.9 percent | 7 | 7 | 0 | 0 | 0 |
| 9.0 to 10.9 percent | 1 | 0 | 1 | 0 | 0 |
| 11.0 to 12.9 percent | 0 | 0 | 0 | 0 | 0 |
| 13.0 to 14.9 percent | 0 | 0 | 0 | 0 | 0 |
| 15.0 percent or more | 30 | 30 | 0 | 0 | 0 |
| Not reported or not computed | 234 | 174 | 4 | 48 | 8 |
| Median | 0.7 | 0.7 | 10.0 | 0.6 | 0.0 |
| Acquired 2000 and 2001 (part) | 67 | 46 | 0 | 22 | 0 |
| Age Restrictions | 57 | 41 | 0 | 16 | 0 |
| Property restricted to people age 55 or older | | | | | |
| Property not restricted to people age 55 or older | 397 | 298 | 5 | 87 | 8 |
| Not reported | 20 | 7 | 0 | 13 | 0 |
| Type of Property Benefits@1 | 0 | 0 | 0 | 0 | 0 |
| Government-sponsored below-market interest rate mortgage loan | | | | | |
| Government rental subsidy | 6 | 6 | 0 | 0 | 0 |
| Government grant | 0 | 0 | 0 | 0 | 0 |
| Property tax relief | 20 | 14 | 0 | 5 | 0 |
| Federal income tax credit for low-income, old or historic properties | 0 | 0 | 0 | 0 | 0 |
| Accelerated federal income tax depreciation for low- and moderate-income properties | 0 | 0 | 0 | 0 | 0 |
| Subsidy from a non-profit corporation | 8 | 0 | 0 | 0 | 8 |
| None of the above benefits | 416 | 307 | 4 | 105 | 0 |
| Not reported | 25 | 19 | 1 | 5 | 0 |
| Source of Property Benefits@1 | 34 | 21 | 0 | 5 | 8 |
| With property benefits | | | | | |
| Federal government | 0 | 0 | 0 | 0 | 0 |
| State government | 21 | 21 | 0 | 0 | 0 |
| Local government | 0 | 0 | 0 | 0 | 0 |
| Non-profit corporation | 8 | 0 | 0 | 0 | 8 |
| Not reported | 5 | 0 | 0 | 5 | 0 |
| With no property benefits | 416 | 307 | 4 | 105 | 0 |
| Not reported | 25 | 19 | 1 | 5 | 0 |
| Reason for Benefits@1 | 34 | 21 | 0 | 5 | 8 |
| With property benefits | | | | | |
| Occupied by low- or moderate-income individuals | 6 | 6 | 0 | 0 | 0 |
| Occupied by elderly or disabled individuals | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|--|-----|-----|---|-----|---|
| A historic structure | 0 | 0 | 0 | 0 | 0 |
| Located in a community development or economic development area | 0 | 0 | 0 | 0 | 0 |
| Covered by a Homestead Exemption | 0 | 0 | 0 | 0 | 0 |
| Covered by a Community Land Trust | 0 | 0 | 0 | 0 | 0 |
| Covered by disaster relief | 0 | 0 | 0 | 0 | 0 |
| Other reason | 17 | 9 | 0 | 0 | 8 |
| Not reported | 11 | 5 | 0 | 5 | 0 |
| With no property benefits | 416 | 307 | 4 | 105 | 0 |
| Not reported | 25 | 19 | 1 | 5 | 0 |
| | 397 | 294 | 4 | 99 | 0 |
| OWNER CHARACTERISTICS | | | | | |
| Type of Owner | | | | | |
| Individual investor(s) | | | | | |
| Limited partnership | 24 | 23 | 1 | 0 | 0 |
| Joint venture | 0 | 0 | 0 | 0 | 0 |
| General partnership | 6 | 6 | 0 | 0 | 0 |
| Life insurance company | 0 | 0 | 0 | 0 | 0 |
| Depository institution | 0 | 0 | 0 | 0 | 0 |
| Public real estate investment trust | 0 | 0 | 0 | 0 | 0 |
| Private real estate investment trust | 0 | 0 | 0 | 0 | 0 |
| Corporation - other than real estate investment trust | 27 | 16 | 0 | 11 | 0 |
| Housing cooperative organization | 0 | 0 | 0 | 0 | 0 |
| Non-profit or church-related institution | 8 | 0 | 0 | 0 | 8 |
| Pension fund | 0 | 0 | 0 | 0 | 0 |
| Fraternal organization | 0 | 0 | 0 | 0 | 0 |
| Other | 12 | 6 | 0 | 5 | 0 |
| | 0 | 0 | 0 | 0 | 0 |
| MORTGAGE CHARACTERISTICS | | | | | |
| Method of Loan Application | | | | | |
| By computer over the Internet or by e-mail | | | | | |
| By telephone or FAX | 63 | 43 | 0 | 13 | 8 |
| By regular mail | 10 | 10 | 0 | 0 | 0 |
| By personal visit | 270 | 204 | 4 | 62 | 0 |
| Through third party (such as real estate agent or builder) | 55 | 46 | 1 | 8 | 0 |
| Some other way | 9 | 0 | 0 | 9 | 0 |
| Not reported | 37 | 14 | 0 | 24 | 0 |
| Not available | 29 | 29 | 0 | 0 | 0 |
| | 382 | 274 | 5 | 95 | 8 |
| Origin of First Mortgage | | | | | |
| Mortgage made at time property acquired | | | | | |
| Mortgage assumed at the time property acquired | 29 | 29 | 0 | 0 | 0 |
| Mortgage placed later than acquisition of property | 63 | 43 | 0 | 20 | 0 |
| Refinanced mortgage | 44 | 24 | 0 | 20 | 0 |
| Same lender | 12 | 0 | 0 | 12 | 0 |
| Different lender | 31 | 24 | 0 | 8 | 0 |
| Mortgage placed on property owned free and clear of debt | 20 | 20 | 0 | 0 | 0 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| | 63 | 43 | 0 | 20 | 0 |
| Purpose of First Mortgage Placed Later Than Acquisition of Property | | | | | |

| | | | | | |
|---|-------|-------|---|-------|---|
| Properties on which mortgages placed later than acquisition of property | | | | | |
| Obtain lower interest rate | 18 | 13 | 0 | 5 | 0 |
| Increase payment period for mortgage | 0 | 0 | 0 | 0 | 0 |
| Reduce payment period for mortgage | 0 | 0 | 0 | 0 | 0 |
| Renew or extend loan that had fallen due, without increasing outstanding balance | 10 | 10 | 0 | 0 | 0 |
| Receive cash or increase outstanding balance of loan | 21 | 13 | 0 | 7 | 0 |
| Other reason | 14 | 6 | 0 | 8 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Other properties | 411 | 303 | 5 | 95 | 8 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear | 34 | 14 | 0 | 20 | 0 |
| Properties on which cash received | | | | | |
| Less than \$20,000 | 7 | 7 | 0 | 0 | 0 |
| \$20,000 to \$39,999 | 0 | 0 | 0 | 0 | 0 |
| \$40,000 to \$59,999 | 20 | 7 | 0 | 13 | 0 |
| \$60,000 to \$79,999 | 0 | 0 | 0 | 0 | 0 |
| \$80,000 to \$99,999 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 to \$124,999 | 7 | 0 | 0 | 7 | 0 |
| \$125,000 to \$149,999 | 0 | 0 | 0 | 0 | 0 |
| \$150,000 to \$174,999 | 0 | 0 | 0 | 0 | 0 |
| \$175,000 to \$199,999 | 0 | 0 | 0 | 0 | 0 |
| \$200,000 to \$249,999 | 0 | 0 | 0 | 0 | 0 |
| \$250,000 to \$299,999 | 0 | 0 | 0 | 0 | 0 |
| \$300,000 or more | 0 | 0 | 0 | 0 | 0 |
| Median | 50207 | 40782 | 0 | 55489 | 0 |
| Mean | 47146 | 23212 | 0 | 63787 | 0 |
| Properties that refinanced and did not receive cash back | 23 | 23 | 0 | 0 | 0 |
| Properties that refinanced and did not report if received cash back | 6 | 6 | 0 | 0 | 0 |
| Properties that did not refinance | 411 | 303 | 5 | 95 | 8 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear | 34 | 14 | 0 | 20 | 0 |
| Properties on which cash received@1 | | | | | |
| For additions, improvements or repairs to this property | 12 | 7 | 0 | 5 | 0 |
| To consolidate debts | 0 | 0 | 0 | 0 | 0 |
| For investment in other real estate | 14 | 7 | 0 | 7 | 0 |
| For other types of investments | 0 | 0 | 0 | 0 | 0 |
| For educational or medical expenses | 0 | 0 | 0 | 0 | 0 |
| To start a business | 0 | 0 | 0 | 0 | 0 |
| To settle a divorce | 0 | 0 | 0 | 0 | 0 |
| To pay taxes | 0 | 0 | 0 | 0 | 0 |
| To purchase an automobile, truck, or other vehicle | 0 | 0 | 0 | 0 | 0 |
| To purchase consumer product other than automobile, truck, or other vehicle | 0 | 0 | 0 | 0 | 0 |
| Other | 8 | 0 | 0 | 8 | 0 |

| | | | | | |
|--|-------|-------|-------|-------|-------|
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Properties that refinanced and did not receive cash back | 23 | 23 | 0 | 0 | 0 |
| Properties that refinanced and did not report if received cash back | 6 | 6 | 0 | 0 | 0 |
| Properties that did not refinance | 411 | 303 | 5 | 95 | 8 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| Year First Mortgage Made or Assumed | 163 | 136 | 0 | 27 | 0 |
| 1999 to 2001 (part) | | | | | |
| 1997 and 1998 | 102 | 63 | 0 | 31 | 8 |
| 1995 and 1996 | 54 | 49 | 0 | 5 | 0 |
| 1990 to 1994 | 75 | 58 | 4 | 13 | 0 |
| 1985 to 1989 | 53 | 25 | 0 | 27 | 0 |
| 1980 to 1984 | 15 | 9 | 1 | 5 | 0 |
| 1979 or earlier | 13 | 7 | 0 | 6 | 0 |
| First Mortgage Insurance Status | 45 | 39 | 0 | 5 | 0 |
| FHA-insured first mortgage | | | | | |
| VA-guaranteed first mortgage | 0 | 0 | 0 | 0 | 0 |
| Rural Housing Service-Rural Development-insured or -guaranteed first mortgage | 0 | 0 | 0 | 0 | 0 |
| Other federal, state, or local government-insured or guaranteed first mortgage | 9 | 9 | 0 | 0 | 0 |
| Insured conventional first mortgage | 73 | 67 | 0 | 6 | 0 |
| Uninsured conventional first mortgage | 348 | 231 | 5 | 104 | 8 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Traditional First Mortgage Loan | 43 | 36 | 0 | 6 | 0 |
| Less than \$20,000 | | | | | |
| \$20,000 to \$29,999 | 25 | 19 | 1 | 5 | 0 |
| \$30,000 to \$39,999 | 42 | 25 | 0 | 16 | 0 |
| \$40,000 to \$49,999 | 65 | 55 | 0 | 10 | 0 |
| \$50,000 to \$59,999 | 52 | 32 | 0 | 12 | 8 |
| \$60,000 to \$79,999 | 39 | 32 | 0 | 7 | 0 |
| \$80,000 to \$99,999 | 25 | 13 | 4 | 8 | 0 |
| \$100,000 to \$149,999 | 104 | 71 | 0 | 34 | 0 |
| \$150,000 to \$199,999 | 38 | 33 | 0 | 5 | 0 |
| \$200,000 to \$249,999 | 25 | 18 | 0 | 7 | 0 |
| \$250,000 to \$299,999 | 6 | 0 | 0 | 6 | 0 |
| \$300,000 or more | 3 | 3 | 0 | 0 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 63657 | 60599 | 88494 | 83691 | 55000 |
| Mean | 86091 | 83412 | 77795 | 96062 | 59500 |
| Total Mortgage Loan | 37 | 31 | 0 | 6 | 0 |
| Less than \$20,000 | | | | | |
| \$20,000 to \$29,999 | 31 | 25 | 1 | 5 | 0 |
| \$30,000 to \$39,999 | 42 | 25 | 0 | 16 | 0 |
| \$40,000 to \$49,999 | 57 | 47 | 0 | 10 | 0 |
| \$50,000 to \$59,999 | 54 | 41 | 0 | 5 | 8 |
| \$60,000 to \$79,999 | 46 | 32 | 0 | 13 | 0 |
| \$80,000 to \$99,999 | 25 | 13 | 4 | 8 | 0 |
| \$100,000 to \$149,999 | 104 | 71 | 0 | 34 | 0 |
| \$150,000 to \$199,999 | 38 | 33 | 0 | 5 | 0 |
| \$200,000 to \$249,999 | 25 | 18 | 0 | 7 | 0 |

| | | | | | |
|---|-------|-------|-------|-------|-------|
| \$250,000 to \$299,999 | 6 | 0 | 0 | 6 | 0 |
| \$300,000 or more | 3 | 3 | 0 | 0 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 65958 | 60599 | 88494 | 83691 | 55000 |
| Mean | 86552 | 83941 | 77795 | 96372 | 59500 |
| Traditional First Mortgage Outstanding Debt | 19 | 14 | 0 | 5 | 0 |
| Less than \$10,000 | | | | | |
| \$10,000 to \$19,999 | 50 | 38 | 1 | 12 | 0 |
| \$20,000 to \$29,999 | 23 | 16 | 0 | 6 | 0 |
| \$30,000 to \$39,999 | 64 | 44 | 0 | 20 | 0 |
| \$40,000 to \$49,999 | 57 | 50 | 0 | 0 | 8 |
| \$50,000 to \$59,999 | 19 | 6 | 0 | 13 | 0 |
| \$60,000 to \$79,999 | 65 | 45 | 4 | 16 | 0 |
| \$80,000 to \$99,999 | 62 | 53 | 0 | 9 | 0 |
| \$100,000 to \$149,999 | 60 | 44 | 0 | 16 | 0 |
| \$150,000 to \$199,999 | 28 | 10 | 0 | 18 | 0 |
| \$200,000 to \$249,999 | 15 | 15 | 0 | 0 | 0 |
| \$250,000 to \$299,999 | 3 | 3 | 0 | 0 | 0 |
| \$300,000 or more | 0 | 0 | 0 | 0 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 60064 | 60430 | 68494 | 61832 | 45000 |
| Mean | 73777 | 73027 | 68344 | 78058 | 46193 |
| Total Mortgage Outstanding Debt | 14 | 8 | 0 | 5 | 0 |
| Less than \$10,000 | | | | | |
| \$10,000 to \$19,999 | 50 | 38 | 1 | 12 | 0 |
| \$20,000 to \$29,999 | 28 | 22 | 0 | 6 | 0 |
| \$30,000 to \$39,999 | 55 | 36 | 0 | 20 | 0 |
| \$40,000 to \$49,999 | 66 | 58 | 0 | 0 | 8 |
| \$50,000 to \$59,999 | 19 | 6 | 0 | 13 | 0 |
| \$60,000 to \$79,999 | 65 | 45 | 4 | 16 | 0 |
| \$80,000 to \$99,999 | 62 | 53 | 0 | 9 | 0 |
| \$100,000 to \$149,999 | 60 | 44 | 0 | 16 | 0 |
| \$150,000 to \$199,999 | 28 | 10 | 0 | 18 | 0 |
| \$200,000 to \$249,999 | 15 | 15 | 0 | 0 | 0 |
| \$250,000 to \$299,999 | 3 | 3 | 0 | 0 | 0 |
| \$300,000 or more | 0 | 0 | 0 | 0 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 60064 | 60430 | 68494 | 61832 | 45000 |
| Mean | 72952 | 71811 | 68344 | 78368 | 46193 |
| Current Interest Rate on First Mortgage | 168 | 115 | 5 | 48 | 0 |
| Less than 6.0 percent | | | | | |
| 6.0 percent | 0 | 0 | 0 | 0 | 0 |
| 6.1 to 6.4 percent | 8 | 0 | 0 | 8 | 0 |
| 6.5 to 6.9 percent | 34 | 21 | 0 | 5 | 8 |
| 7.0 percent | 29 | 14 | 0 | 15 | 0 |
| 7.1 to 7.4 percent | 9 | 9 | 0 | 0 | 0 |
| 7.5 to 7.9 percent | 37 | 37 | 0 | 0 | 0 |
| 8.0 percent | 11 | 11 | 0 | 0 | 0 |
| 8.1 to 8.4 percent | 10 | 10 | 0 | 0 | 0 |
| 8.5 to 8.9 percent | 49 | 25 | 0 | 24 | 0 |
| 9.0 percent | 0 | 0 | 0 | 0 | 0 |
| 9.1 to 9.4 percent | 8 | 3 | 0 | 4 | 0 |
| 9.5 to 9.9 percent | 0 | 0 | 0 | 0 | 0 |
| 10.0 percent | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|---|-----|-----|-----|-----|-----|
| 10.1 to 10.4 percent | 6 | 6 | 0 | 0 | 0 |
| 10.5 to 10.9 percent | 0 | 0 | 0 | 0 | 0 |
| 11.0 percent | 12 | 6 | 0 | 6 | 0 |
| 11.1 to 12.9 percent | 26 | 20 | 0 | 5 | 0 |
| 13.0 percent | 0 | 0 | 0 | 0 | 0 |
| 13.1 percent or more | 69 | 69 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Median | 7.1 | 7.7 | 3.0 | 6.7 | 6.8 |
| Type of Interest Rate Buydown | 0 | 0 | 0 | 0 | 0 |
| Properties with interest rate buydown | | | | | |
| Constant payment | 0 | 0 | 0 | 0 | 0 |
| 3-2-1 buydown | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Properties without interest rate buydown | 210 | 135 | 0 | 67 | 8 |
| Not reported | 265 | 211 | 5 | 49 | 0 |
| Term of First Mortgage | 6 | 0 | 0 | 6 | 0 |
| Less than 5 years | | | | | |
| 5 years | 0 | 0 | 0 | 0 | 0 |
| 6 to 9 years | 0 | 0 | 0 | 0 | 0 |
| 10 years | 13 | 7 | 0 | 6 | 0 |
| 11 to 14 years | 0 | 0 | 0 | 0 | 0 |
| 15 years | 74 | 50 | 0 | 16 | 8 |
| 16 to 19 years | 0 | 0 | 0 | 0 | 0 |
| 20 years | 13 | 13 | 0 | 0 | 0 |
| 21 to 24 years | 0 | 0 | 0 | 0 | 0 |
| 25 years | 8 | 0 | 0 | 8 | 0 |
| 26 to 29 years | 0 | 0 | 0 | 0 | 0 |
| 30 years | 142 | 107 | 0 | 36 | 0 |
| More than 30 years | 0 | 0 | 0 | 0 | 0 |
| No stated term | 219 | 170 | 5 | 44 | 0 |
| Median | 30 | 30 | 0 | 26 | 16 |
| Unexpired Term of First Mortgage | 8 | 2 | 0 | 6 | 0 |
| Less than 5 years | | | | | |
| 5 to 9 years | 16 | 4 | 0 | 12 | 0 |
| 10 to 14 years | 79 | 48 | 0 | 23 | 8 |
| 15 to 19 years | 42 | 21 | 0 | 21 | 0 |
| 20 to 24 years | 20 | 20 | 0 | 0 | 0 |
| 25 to 29 years | 85 | 74 | 0 | 11 | 0 |
| 30 or more years | 6 | 6 | 0 | 0 | 0 |
| No stated term or not computed | 219 | 170 | 5 | 44 | 0 |
| Median | 18 | 23 | 0 | 14 | 13 |
| Holder of First Mortgage | 110 | 67 | 4 | 31 | 8 |
| Commercial bank or trust company | | | | | |
| Savings and loan association, federal savings bank | 54 | 36 | 0 | 18 | 0 |
| Mutual savings bank | 49 | 41 | 0 | 8 | 0 |
| Life insurance company | 5 | 0 | 0 | 5 | 0 |
| Mortgage banker or mortgage company | 37 | 37 | 0 | 0 | 0 |
| Federally-sponsored secondary market agency or pool | 124 | 118 | 0 | 6 | 0 |
| Conventional mortgage pool | 6 | 0 | 0 | 6 | 0 |
| Other federal agency | 23 | 23 | 0 | 0 | 0 |

| | | | | | |
|--|------------|------------|----------|------------|----------|
| Real estate investment trust | 7 | 0 | 0 | 7 | 0 |
| Pension or retirement fund | 0 | 0 | 0 | 0 | 0 |
| Credit union | 7 | 7 | 0 | 0 | 0 |
| Finance company | 0 | 0 | 0 | 0 | 0 |
| State or municipal government or housing finance agency | 32 | 9 | 0 | 23 | 0 |
| Individual or individual's estate | 9 | 8 | 1 | 0 | 0 |
| Other | 12 | 0 | 0 | 12 | 0 |
| First Mortgage Loan as a Percent of Purchase Price | 344 | 264 | 5 | 68 | 8 |
| Properties acquired by purchase with first mortgage made or assumed at time of purchase | | | | | |
| Less than 40 percent | 8 | 7 | 1 | 0 | 0 |
| 40 to 49 percent | 9 | 0 | 0 | 9 | 0 |
| 50 to 59 percent | 5 | 5 | 0 | 0 | 0 |
| 60 to 69 percent | 12 | 12 | 0 | 0 | 0 |
| 70 to 79 percent | 80 | 56 | 4 | 13 | 8 |
| 80 to 89 percent | 81 | 81 | 0 | 0 | 0 |
| 90 to 94 percent | 26 | 21 | 0 | 5 | 0 |
| 95 to 99 percent | 13 | 13 | 0 | 0 | 0 |
| 100 percent or more | 101 | 60 | 0 | 40 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 87 | 86 | 74 | 15725 | 75 |
| Other properties | 130 | 83 | 0 | 47 | 0 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| First Mortgage Loan as a Percent of Value | 344 | 264 | 5 | 68 | 8 |
| Properties acquired by purchase with first mortgage made or assumed at time of purchase | | | | | |
| Less than 40 percent | 7 | 7 | 0 | 0 | 0 |
| 40 to 49 percent | 16 | 0 | 0 | 16 | 0 |
| 50 to 59 percent | 5 | 5 | 0 | 0 | 0 |
| 60 to 69 percent | 32 | 15 | 1 | 16 | 0 |
| 70 to 79 percent | 78 | 58 | 4 | 8 | 8 |
| 80 to 89 percent | 95 | 84 | 0 | 11 | 0 |
| 90 to 94 percent | 21 | 21 | 0 | 0 | 0 |
| 95 to 99 percent | 13 | 13 | 0 | 0 | 0 |
| 100 percent or more | 69 | 52 | 0 | 17 | 0 |
| Not reported | 8 | 8 | 0 | 0 | 0 |
| Median | 83 | 85 | 74 | 72 | 75 |
| Other properties | 130 | 83 | 0 | 47 | 0 |
| Not available | 0 | 0 | 0 | 0 | 0 |
| First Mortgage Risk | 26 | 20 | 0 | 6 | 0 |
| Subprime loan | | | | | |
| Not subprime loan | 448 | 327 | 5 | 109 | 8 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Index Used to Adjust Interest Rate on ARM | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Treasury security | 42 | 0 | 0 | 42 | 0 |
| Average cost of funds in bank district | 0 | 0 | 0 | 0 | 0 |
| National average cost of funds | 6 | 0 | 0 | 6 | 0 |

| | | | | | |
|---|-----|-----|---|-----|---|
| OTS contract mortgage rate | 0 | 0 | 0 | 0 | 0 |
| Other method | 19 | 0 | 0 | 11 | 8 |
| No index used | 0 | 0 | 0 | 0 | 0 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Frequency With Which Rate Can Be Adjusted | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Monthly | 12 | 0 | 0 | 12 | 0 |
| Every 3 months | 5 | 0 | 0 | 5 | 0 |
| Every 6 months | 6 | 0 | 0 | 6 | 0 |
| Yearly | 26 | 0 | 0 | 26 | 0 |
| Every 3 years | 7 | 0 | 0 | 7 | 0 |
| Every 5 years | 11 | 0 | 0 | 11 | 0 |
| Other | 8 | 0 | 0 | 0 | 8 |
| Not reported | 49 | 0 | 0 | 49 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Caps on Interest Rate Per Adjustment Period | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Less than 1 percent | 0 | 0 | 0 | 0 | 0 |
| 1 percent | 8 | 0 | 0 | 8 | 0 |
| 1.1 to 1.9 percent | 0 | 0 | 0 | 0 | 0 |
| 2 percent | 23 | 0 | 0 | 23 | 0 |
| 2.1 to 2.9 percent | 0 | 0 | 0 | 0 | 0 |
| 3 percent | 4 | 0 | 0 | 4 | 0 |
| 3.1 to 3.9 percent | 0 | 0 | 0 | 0 | 0 |
| 4.0 percent or more | 12 | 0 | 0 | 12 | 0 |
| No caps | 20 | 0 | 0 | 12 | 8 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Caps on Interest Rate Over Life of ARM | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Less than 1 percent | 0 | 0 | 0 | 0 | 0 |
| 1 percent | 0 | 0 | 0 | 0 | 0 |
| 1.1 to 1.9 percent | 0 | 0 | 0 | 0 | 0 |
| 2 percent | 0 | 0 | 0 | 0 | 0 |
| 2.1 to 2.9 percent | 0 | 0 | 0 | 0 | 0 |
| 3 percent | 0 | 0 | 0 | 0 | 0 |
| 3.1 to 3.9 percent | 0 | 0 | 0 | 0 | 0 |
| 4.0 percent or more | 47 | 0 | 0 | 47 | 0 |
| No caps | 20 | 0 | 0 | 12 | 8 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Interest Rate Changed Since Mortgage Made | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |

| | | | | | |
|--|-----|-----|-----|-----|-----|
| Yes, rate has changed | 56 | 0 | 0 | 49 | 8 |
| No change since mortgage made | 11 | 0 | 0 | 11 | 0 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Percentage of Margin Over Index on ARM | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Less than 1 percent | 0 | 0 | 0 | 0 | 0 |
| 1 percent | 0 | 0 | 0 | 0 | 0 |
| 1.1 to 1.9 percent | 15 | 0 | 0 | 15 | 0 |
| 2 percent | 0 | 0 | 0 | 0 | 0 |
| 2.1 to 2.9 percent | 18 | 0 | 0 | 18 | 0 |
| 3 percent | 0 | 0 | 0 | 0 | 0 |
| 3.1 to 3.9 percent | 7 | 0 | 0 | 7 | 0 |
| 4 percent | 0 | 0 | 0 | 0 | 0 |
| 4.1 to 4.9 percent | 4 | 0 | 0 | 4 | 0 |
| 5 percent or more | 17 | 0 | 0 | 17 | 0 |
| Not reported | 63 | 0 | 0 | 55 | 8 |
| Median | 2.9 | 0.0 | 0.0 | 2.9 | 0.0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| ARM Convertible to Fixed Rate Mortgage | 123 | 0 | 0 | 116 | 8 |
| Properties with adjustable rate first mortgage | | | | | |
| Can be converted | 12 | 0 | 0 | 12 | 0 |
| Cannot be converted | 56 | 0 | 0 | 48 | 8 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| Other properties | 351 | 346 | 5 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate | 8 | 0 | 0 | 0 | 8 |
| Monthly payments can change (other than change in interest rate) | | | | | |
| Payments can change monthly | 0 | 0 | 0 | 0 | 0 |
| Payments can change every three months | 0 | 0 | 0 | 0 | 0 |
| Payments can change every six months | 0 | 0 | 0 | 0 | 0 |
| Payments can change yearly | 8 | 0 | 0 | 0 | 8 |
| Payments can change every 3 years | 0 | 0 | 0 | 0 | 0 |
| Payments can change every 5 years | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Monthly payments cannot change | 410 | 346 | 5 | 60 | 0 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| First Mortgage Allows for Negative Amortization | 8 | 0 | 0 | 0 | 8 |
| Monthly payments can change (other than change in interest rate) | | | | | |
| Yes, unrestricted negative amortization | 0 | 0 | 0 | 0 | 0 |
| Yes, restricted negative amortization | 8 | 0 | 0 | 0 | 8 |
| No negative amortization allowed | 0 | 0 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|--|------------|------------|----------|------------|----------|
| Monthly payments cannot change | 410 | 346 | 5 | 60 | 0 |
| Not reported | 56 | 0 | 0 | 56 | 0 |
| MORTGAGE PAYMENTS AND OTHER EXPENSES | 452 | 330 | 5 | 109 | 8 |
| Method of Payment of First Mortgage | | | | | |
| Regular payments of interest and/or principal | | | | | |
| Interest and principal | 446 | 330 | 5 | 104 | 8 |
| Fully amortized | 420 | 323 | 0 | 89 | 8 |
| Not fully amortized | 27 | 7 | 5 | 14 | 0 |
| Interest only | 6 | 0 | 0 | 6 | 0 |
| No regular payments required | 0 | 0 | 0 | 0 | 0 |
| Not reported | 23 | 16 | 0 | 6 | 0 |
| Items Included in First Mortgage Payment@1 | 446 | 330 | 5 | 104 | 8 |
| Regular monthly payments of both interest and principal | | | | | |
| Real estate taxes | 133 | 101 | 0 | 31 | 0 |
| Property insurance | 106 | 95 | 0 | 11 | 0 |
| Mortgage insurance | 21 | 21 | 0 | 0 | 0 |
| Other | 41 | 28 | 0 | 13 | 0 |
| No items included or not reported | 313 | 229 | 5 | 72 | 8 |
| No regular payments of interest and principal | 28 | 16 | 0 | 12 | 0 |
| Monthly Interest and Principal Payments on First Mortgage | 452 | 330 | 5 | 109 | 8 |
| Monthly payments of interest and/or principal | | | | | |
| Less than \$100 | 13 | 13 | 0 | 0 | 0 |
| \$100 to \$199 | 24 | 12 | 1 | 12 | 0 |
| \$200 to \$299 | 26 | 20 | 0 | 5 | 0 |
| \$300 to \$399 | 51 | 39 | 0 | 12 | 0 |
| \$400 to \$499 | 85 | 64 | 0 | 21 | 0 |
| \$500 to \$599 | 30 | 22 | 0 | 0 | 8 |
| \$600 to \$699 | 27 | 23 | 0 | 4 | 0 |
| \$700 to \$799 | 21 | 21 | 0 | 0 | 0 |
| \$800 to \$899 | 30 | 13 | 0 | 17 | 0 |
| \$900 to \$999 | 21 | 13 | 0 | 8 | 0 |
| \$1,000 to \$1,249 | 38 | 28 | 4 | 6 | 0 |
| \$1,250 to \$1,499 | 20 | 8 | 0 | 12 | 0 |
| \$1,500 or more | 67 | 55 | 0 | 12 | 0 |
| Median | 593 | 579 | 1106 | 803 | 550 |
| Mean | 812 | 834 | 935 | 761 | 542 |
| No regular payments required | 0 | 0 | 0 | 0 | 0 |
| Not reported | 23 | 16 | 0 | 6 | 0 |
| Current First Mortgage Payment Status | 474 | 346 | 5 | 116 | 8 |
| Regular monthly payments of principal and/or interest | | | | | |
| Up-to-date, ahead of schedule, or less than 90 days past due | 223 | 156 | 0 | 60 | 8 |
| Delinquent by 90 days or more | 0 | 0 | 0 | 0 | 0 |
| Legal proceedings have begun | 0 | 0 | 0 | 0 | 0 |
| Legal proceedings have not begun | 0 | 0 | 0 | 0 | 0 |
| Not reported | 0 | 0 | 0 | 0 | 0 |
| Not reported | 251 | 191 | 5 | 56 | 0 |
| Other properties | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|--|------------|------------|-------------|------------|--------------|
| Monthly Interest and Principal Payments on Total Mortgages | 458 | 330 | 5 | 116 | 8 |
| Regular monthly payments of interest and/or principal | | | | | |
| Less than \$100 | 13 | 13 | 0 | 0 | 0 |
| \$100 to \$199 | 25 | 6 | 1 | 18 | 0 |
| \$200 to \$299 | 26 | 20 | 0 | 5 | 0 |
| \$300 to \$399 | 51 | 39 | 0 | 12 | 0 |
| \$400 to \$499 | 76 | 56 | 0 | 21 | 0 |
| \$500 to \$599 | 35 | 28 | 0 | 0 | 8 |
| \$600 to \$699 | 35 | 31 | 0 | 4 | 0 |
| \$700 to \$799 | 21 | 21 | 0 | 0 | 0 |
| \$800 to \$899 | 30 | 13 | 0 | 17 | 0 |
| \$900 to \$999 | 21 | 13 | 0 | 8 | 0 |
| \$1,000 to \$1,249 | 38 | 28 | 4 | 6 | 0 |
| \$1,250 to \$1,499 | 20 | 8 | 0 | 12 | 0 |
| \$1,500 or more | 67 | 55 | 0 | 12 | 0 |
| Median | 609 | 613 | 1106 | 635 | 550 |
| Mean | 812 | 846 | 935 | 728 | 542 |
| No regular monthly payments required | 16 | 16 | 0 | 0 | 0 |
| Interest and Principal Payment on First Mortgage as Percent of Rental Receipts | 385 | 284 | 5 | 88 | 8 |
| Acquired before 2000 and regular payments of interest and/or princi | | | | | |
| Less than 20 percent | 31 | 26 | 1 | 5 | 0 |
| 20 to 29 percent | 14 | 7 | 0 | 7 | 0 |
| 30 to 39 percent | 35 | 35 | 0 | 0 | 0 |
| 40 to 49 percent | 27 | 16 | 0 | 11 | 0 |
| 50 to 59 percent | 23 | 8 | 4 | 11 | 0 |
| 60 to 69 percent | 26 | 21 | 0 | 5 | 0 |
| 70 to 79 percent | 30 | 23 | 0 | 6 | 0 |
| 80 to 89 percent | 42 | 42 | 0 | 0 | 0 |
| 90 to 99 percent | 17 | 10 | 0 | 8 | 0 |
| 100 percent or more | 99 | 68 | 0 | 24 | 8 |
| Not reported or not computed | 39 | 30 | 0 | 10 | 0 |
| Median | 75 | 76 | 54 | 68 | 50050 |
| Other properties | 90 | 62 | 0 | 28 | 0 |
| Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts | 391 | 284 | 5 | 94 | 8 |
| Acquired before 2000 and regular payments of interest and/or principal | | | | | |
| Less than 20 percent | 31 | 26 | 1 | 5 | 0 |
| 20 to 29 percent | 21 | 7 | 0 | 13 | 0 |
| 30 to 39 percent | 35 | 35 | 0 | 0 | 0 |
| 40 to 49 percent | 27 | 16 | 0 | 11 | 0 |
| 50 to 59 percent | 18 | 2 | 4 | 11 | 0 |
| 60 to 69 percent | 26 | 21 | 0 | 5 | 0 |
| 70 to 79 percent | 21 | 15 | 0 | 6 | 0 |
| 80 to 89 percent | 42 | 42 | 0 | 0 | 0 |
| 90 to 99 percent | 17 | 10 | 0 | 8 | 0 |
| 100 percent or more | 114 | 82 | 0 | 24 | 8 |
| Not reported or not computed | 39 | 30 | 0 | 10 | 0 |
| Median | 79 | 81 | 54 | 63 | 50050 |

| | | | | | |
|--|------------|------------|----------|-----------|----------|
| Other properties | 83 | 62 | 0 | 22 | 0 |
| Real Estate Tax Per \$1,000 Value | 407 | 301 | 5 | 94 | 8 |
| Acquired before 2000 | | | | | |
| Less than \$5 | 8 | 8 | 0 | 0 | 0 |
| \$5 to \$9 | 103 | 56 | 0 | 39 | 8 |
| \$10 to \$14 | 46 | 36 | 0 | 10 | 0 |
| \$15 to \$19 | 98 | 89 | 4 | 5 | 0 |
| \$20 to \$24 | 36 | 21 | 0 | 15 | 0 |
| \$25 to \$29 | 25 | 18 | 0 | 6 | 0 |
| \$30 to \$39 | 83 | 64 | 1 | 19 | 0 |
| \$40 to \$49 | 0 | 0 | 0 | 0 | 0 |
| \$50 to \$59 | 0 | 0 | 0 | 0 | 0 |
| \$60 or more | 0 | 0 | 0 | 0 | 0 |
| Not reported or not computed | 8 | 8 | 0 | 0 | 0 |
| Median | 17 | 18 | 18 | 14 | 8 |
| Acquired 2000 and 2001 (part) | 67 | 46 | 0 | 22 | 0 |
| Real Estate Tax as Percent of Rental Receipts | 407 | 301 | 5 | 94 | 8 |
| Acquired before 2000 | | | | | |
| Less than 5 percent | 16 | 16 | 1 | 0 | 0 |
| 5 to 9 percent | 73 | 50 | 0 | 23 | 0 |
| 10 to 14 percent | 81 | 55 | 4 | 13 | 8 |
| 15 to 19 percent | 61 | 44 | 0 | 17 | 0 |
| 20 to 24 percent | 33 | 22 | 0 | 12 | 0 |
| 25 to 29 percent | 45 | 32 | 0 | 13 | 0 |
| 30 to 34 percent | 12 | 6 | 0 | 6 | 0 |
| 35 to 39 percent | 10 | 10 | 0 | 0 | 0 |
| 40 percent or more | 29 | 29 | 0 | 0 | 0 |
| Not reported or not computed | 48 | 38 | 0 | 10 | 0 |
| Median | 16 | 16 | 12 | 17 | 13 |
| Acquired 2000 and 2001 (part) | 67 | 46 | 0 | 22 | 0 |