

Residential Finance Survey: 2001 - Northeast

Table 4-3b. Mortgage Insurance Status, 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. @4Includes first mortgages that are insured by state and local governments with or without FHA insurance, VA, or Rural Housing Service/Rural Development guarantees. 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	Properties with government-insured apartments^^ or guaranteed first mortgage				Properties with privately-insured first mortgage	Not insured
		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	474	45	0	0	9	73	348
<b>PROPERTY CHARACTERISTICS</b>	406	39	0	0	9	73	285
<b>Property Location by Geographic Area</b>							
Inside MAs							
In central cities	111	0	0	0	9	22	80
Not in central cities	295	39	0	0	0	51	205
Outside MAs	69	6	0	0	0	0	63
<b>Manner of Acquisition</b>	408	45	0	0	9	65	289
By purchase							
Placed one new mortgage	353	39	0	0	9	58	248
Placed two or more new mortgages	0	0	0	0	0	0	0
Assumed mortgage(s) already on property	28	0	0	0	0	0	28
Assumed mortgage(s) already on property and placed new mortgage	0	0	0	0	0	0	0
Borrowed using assets other than this property as collateral	20	0	0	0	0	7	13
Paid all cash-no borrowing	6	6	0	0	0	0	0
Other manner	0	0	0	0	0	0	0
By inheritance or gift	23	0	0	0	0	0	23
By divorce	0	0	0	0	0	0	0
By tax free exchange of other property	0	0	0	0	0	0	0
By foreclosure or assignment	6	0	0	0	0	0	6
By some other manner	0	0	0	0	0	0	0
Not reported	38	0	0	0	0	8	31
<b>Source of Downpayment@1</b>	227	20	0	0	9	49	149
<b>Properties purchased 1995 to 2001 (part)</b>							
Sale of stock or other partnership shares for this project	6	0	0	0	0	0	6
Sale of previously owned stocks, shares, or other securities	23	8	0	0	0	0	15
Sale of land or other real estate	21	0	0	0	0	14	7
	101	6	0	0	9	22	64

Owner's cash, bank deposits, share accounts, or bonds							
Borrowing from a retirement plan	17	0	0	0	0	0	17
Borrowing using assets other than this property as collateral	45	0	0	0	0	14	31
Proceeds from an insurance policy	0	0	0	0	0	0	0
From a state or local government source	0	0	0	0	0	0	0
From a non-profit organization	0	0	0	0	0	0	0
Proceeds from sale of tax credits	0	0	0	0	0	0	0
From parents or relatives	0	0	0	0	0	0	0
Other cash source	0	0	0	0	0	0	0
Non-cash source	0	0	0	0	0	0	0
No downpayment required	11	0	0	0	0	0	11
Not reported	13	6	0	0	0	0	7
Other properties	209	24	0	0	0	16	169
Not reported	38	0	0	0	0	8	31
<b>Year Property Acquired</b>	<b>128</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>20</b>	<b>93</b>
1999 to 2001 (part)							
1997 and 1998	107	14	0	0	0	21	72
1995 and 1996	47	0	0	0	0	16	31
1990 to 1994	80	24	0	0	0	0	56
1985 to 1989	52	0	0	0	0	16	36
1980 to 1984	18	0	0	0	0	0	18
1975 to 1979	21	0	0	0	0	0	21
1970 to 1974	7	0	0	0	0	0	7
1969 or earlier	14	0	0	0	0	0	14
<b>Building and Land Acquisition</b>	<b>412</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>60</b>	<b>304</b>
Acquired at same time							
Not acquired at same time	28	0	0	0	0	5	22
Land not owned by building owner	18	6	0	0	0	8	5
Not reported	16	0	0	0	0	0	16
<b>Property New or Previously Owned When Acquired</b>	<b>408</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>65</b>	<b>289</b>
Acquired by purchase							
New	47	0	0	0	0	5	42
Previously owned	361	45	0	0	9	60	247
As residential property	354	38	0	0	9	60	247
Converted from nonresidential use	6	6	0	0	0	0	0
Other	0	0	0	0	0	0	0
Not reported	0	0	0	0	0	0	0
Other properties	28	0	0	0	0	0	28
Not reported	38	0	0	0	0	8	31
<b>Year Structure Built</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>14</b>	<b>7</b>
1999 to March 2000							
1997 and 1998	8	0	0	0	0	0	8
1995 and 1996	5	0	0	0	0	0	5
1990 to 1994	13	0	0	0	0	7	6
1980 to 1989	50	11	0	0	0	8	31
1970 to 1979	28	7	0	0	0	0	21
1960 to 1969	53	0	0	0	0	16	37
1950 to 1959	109	0	0	0	7	8	94
1940 to 1949	45	21	0	0	0	14	11

1939 or earlier	141	6	0	0	0	6	128
Purchase Price	188	20	0	0	9	33	126
Properties acquired by purchase 1997 to 2001 (part)							
Less than \$20,000	13	0	0	0	0	6	6
\$20,000 to \$39,999	19	0	0	0	0	0	19
\$40,000 to \$59,999	14	0	0	0	0	6	7
\$60,000 to \$79,999	37	6	0	0	0	0	32
\$80,000 to \$99,999	20	0	0	0	0	0	20
\$100,000 to \$124,999	22	8	0	0	0	0	14
\$125,000 to \$149,999	30	6	0	0	7	7	10
\$150,000 to \$174,999	0	0	0	0	0	0	0
\$175,000 to \$199,999	0	0	0	0	0	0	0
\$200,000 to \$249,999	21	0	0	0	0	8	12
\$250,000 to \$299,999	8	0	0	0	2	0	6
\$300,000 to \$499,999	0	0	0	0	0	0	0
\$500,000 or more	5	0	0	0	0	5	0
Median	91969	113429	0	0	140656	139184	79294
Mean	113619	102356	0	0	150200	171569	97535
Other properties	286	24	0	0	0	40	222
Value	0	0	0	0	0	0	0
Less than \$20,000							
\$20,000 to \$39,999	49	6	0	0	0	14	29
\$40,000 to \$59,999	69	0	0	0	0	0	69
\$60,000 to \$79,999	40	12	0	0	0	0	28
\$80,000 to \$99,999	63	0	0	0	0	6	57
\$100,000 to \$124,999	62	7	0	0	0	15	40
\$125,000 to \$149,999	18	0	0	0	0	0	18
\$150,000 to \$174,999	52	6	0	0	7	7	31
\$175,000 to \$199,999	24	8	0	0	0	0	16
\$200,000 to \$249,999	42	0	0	0	0	0	42
\$250,000 to \$299,999	1	0	0	0	0	0	1
\$300,000 to \$499,999	30	0	0	0	0	17	13
\$500,000 or more	24	5	0	0	2	14	3
Median	106369	115007	0	0	165656	154235	96786
Mean	150444	184530	0	0	237327	265891	119664
Purchase Price as Percent of Value@8	408	45	0	0	9	65	289
Acquired by purchase							
Purchased 1997 to 2001 (part)	188	20	0	0	9	33	126
Less than 60 percent	46	0	0	0	2	21	24
60 to 69 percent	8	8	0	0	0	0	0
70 to 79 percent	35	6	0	0	7	5	17
80 to 99 percent	65	6	0	0	0	7	51
100 percent or more	34	0	0	0	0	0	34
Median	81	74	0	0	74	48	89
Purchased 1990 to 1996 (part)	114	24	0	0	0	16	73
Less than 40 percent	6	6	0	0	0	0	0
40 to 59 percent	19	6	0	0	0	9	4
60 to 79 percent	38	0	0	0	0	7	30
80 to 99 percent	11	0	0	0	0	0	11
100 percent or more	40	12	0	0	0	0	28
Median	77	59	0	0	0	58	84
Purchased 1989 or earlier	106	0	0	0	0	16	90
Less than 20 percent	32	0	0	0	0	0	32

20 to 39 percent	8	0	0	0	0	8	0
40 to 59 percent	6	0	0	0	0	0	6
60 to 79 percent	17	0	0	0	0	0	17
80 to 99 percent	21	0	0	0	0	8	13
100 percent or more	22	0	0	0	0	0	22
Median	68	0	0	0	0	40	68
Not acquired by purchase	67	0	0	0	0	8	59
Value of Capital Improvements	251	17	0	0	7	22	204
Properties with capital improvements between 1998 and 2000							
Less than \$500	8	0	0	0	0	0	8
\$500 to \$999	0	0	0	0	0	0	0
\$1,000 to \$2,499	61	0	0	0	0	6	55
\$2,500 to \$4,999	33	6	0	0	0	0	27
\$5,000 to \$7,499	58	0	0	0	7	0	51
\$7,500 to \$9,999	4	0	0	0	0	0	4
\$10,000 to \$14,999	25	0	0	0	0	9	16
\$15,000 to \$19,999	22	6	0	0	0	0	16
\$20,000 to \$29,999	6	0	0	0	0	0	6
\$30,000 or more	33	5	0	0	0	7	21
Median	6000	17213	0	0	6250	12734	5584
Mean	15805	25656	0	0	5000	15544	15372
Properties with no capital improvements between 1998 and 2000	179	19	0	0	2	51	107
Capital improvements not reported	45	8	0	0	0	0	36
Monthly Rental Receipts	407	45	0	0	0	67	296
Acquired before 2000							
Less than \$100	5	0	0	0	0	0	5
\$100 to \$199	12	6	0	0	0	0	6
\$200 to \$299	15	0	0	0	0	0	15
\$300 to \$399	22	0	0	0	0	6	15
\$400 to \$499	62	6	0	0	0	7	49
\$500 to \$599	56	12	0	0	0	0	43
\$600 to \$799	56	0	0	0	0	15	41
\$800 to \$999	21	7	0	0	0	0	14
\$1000 or more	123	13	0	0	0	38	72
No rental receipts	34	0	0	0	0	0	34
Median	651	581	0	0	0	1156160	593
Mean	7127	3029	0	0	0	2495	8786
Acquired 2000 and 2001 (part)	67	0	0	0	9	6	52
Rental Receipts as Percent of Value@8	407	45	0	0	0	67	296
Acquired before 2000							
Less than 5 percent	42	6	0	0	0	0	36
5 to 9 percent	88	26	0	0	0	22	39
10 to 14 percent	190	7	0	0	0	31	153
15 to 19 percent	15	0	0	0	0	6	9
20 to 24 percent	18	0	0	0	0	8	10
25 to 29 percent	2	0	0	0	0	0	2
30 to 39 percent	5	5	0	0	0	0	0
40 percent or more	8	0	0	0	0	0	8
Median	11	8	0	0	0	12	12
Acquired 2000 and 2001 (part)	67	0	0	0	9	6	52

Rental Vacancy Losses as Percent of Potential Receipts	407	45	0	0	0	67	296
<b>Acquired before 2000</b>							
Less than 1.0 percent	131	12	0	0	0	21	97
1.0 to 2.9 percent	5	5	0	0	0	0	0
3.0 to 4.9 percent	0	0	0	0	0	0	0
5.0 to 6.9 percent	0	0	0	0	0	0	0
7.0 to 8.9 percent	7	0	0	0	0	0	7
9.0 to 10.9 percent	1	0	0	0	0	0	1
11.0 to 12.9 percent	0	0	0	0	0	0	0
13.0 to 14.9 percent	0	0	0	0	0	0	0
15.0 percent or more	30	6	0	0	0	0	24
Not reported or not computed	234	21	0	0	0	45	167
Median	0.7	1.0	0.0	0.0	0.0	0.5	0.7
<b>Acquired 2000 and 2001 (part)</b>	67	0	0	0	9	6	52
<b>Age Restrictions</b>	57	0	0	0	0	5	52
<b>Property restricted to people age 55 or older</b>							
Property not restricted to people age 55 or older	397	45	0	0	9	68	276
Not reported	20	0	0	0	0	0	20
<b>Type of Property Benefits@1</b>	0	0	0	0	0	0	0
<b>Government-sponsored below-market interest rate mortgage loan</b>							
Government rental subsidy	6	6	0	0	0	0	0
Government grant	0	0	0	0	0	0	0
Property tax relief	20	0	0	0	0	0	20
Federal income tax credit for low-income, old or historic properties	0	0	0	0	0	0	0
Accelerated federal income tax depreciation for low- and moderate-income properties	0	0	0	0	0	0	0
Subsidy from a non-profit corporation	8	0	0	0	0	0	8
None of the above benefits	416	38	0	0	9	65	304
Not reported	25	0	0	0	0	8	16
<b>Source of Property Benefits@1</b>	34	6	0	0	0	0	28
<b>With property benefits</b>							
Federal government	0	0	0	0	0	0	0
State government	21	6	0	0	0	0	14
Local government	0	0	0	0	0	0	0
Non-profit corporation	8	0	0	0	0	0	8
Not reported	5	0	0	0	0	0	5
<b>With no property benefits</b>	416	38	0	0	9	65	304
Not reported	25	0	0	0	0	8	16
<b>Reason for Benefits@1</b>	34	6	0	0	0	0	28
<b>With property benefits</b>							
Occupied by low- or moderate-income individuals	6	6	0	0	0	0	0
Occupied by elderly or disabled individuals	0	0	0	0	0	0	0
A historic structure	0	0	0	0	0	0	0

Located in a community development or economic development area	0	0	0	0	0	0	0
Covered by a Homestead Exemption	0	0	0	0	0	0	0
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	17	0	0	0	0	0	17
Not reported	11	0	0	0	0	0	11
With no property benefits	416	38	0	0	9	65	304
Not reported	25	0	0	0	0	8	16
<b>OWNER CHARACTERISTICS</b>	<b>397</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>73</b>	<b>277</b>
<b>Type of Owner</b>							
<b>Individual investor(s)</b>							
Limited partnership	24	0	0	0	0	0	24
Joint venture	0	0	0	0	0	0	0
General partnership	6	0	0	0	0	0	6
Life insurance company	0	0	0	0	0	0	0
Depository institution	0	0	0	0	0	0	0
Public real estate investment trust	0	0	0	0	0	0	0
Private real estate investment trust	0	0	0	0	0	0	0
Corporation - other than real estate investment trust	27	0	0	0	0	0	27
Housing cooperative organization	0	0	0	0	0	0	0
Non-profit or church-related institution	8	0	0	0	0	0	8
Pension fund	0	0	0	0	0	0	0
Fraternal organization	0	0	0	0	0	0	0
Other	12	6	0	0	0	0	5
<b>MORTGAGE CHARACTERISTICS</b>	<b>433</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>67</b>	<b>320</b>
<b>Number of Mortgages</b>							
1 mortgage							
2 mortgages	41	7	0	0	0	6	28
3 or more mortgages	0	0	0	0	0	0	0
<b>Form of Debt of First Mortgage</b>	<b>474</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>73</b>	<b>348</b>
<b>Mortgage or deed of trust</b>							
Contract to purchase	0	0	0	0	0	0	0
Some other loan secured by this property	0	0	0	0	0	0	0
<b>Method of Loan Application</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>By computer over the Internet or by e-mail</b>							
By telephone or FAX	63	0	0	0	0	14	50
By regular mail	10	6	0	0	0	0	3
By personal visit	270	19	0	0	9	46	196
Through third party (such as real estate agent or builder)	55	19	0	0	0	7	29
Some other way	9	0	0	0	0	0	9
Not reported	37	0	0	0	0	6	31
Not available	29	0	0	0	0	0	29
<b>Origin of First Mortgage</b>	<b>382</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>66</b>	<b>274</b>

Mortgage made at time property acquired							
Mortgage assumed at the time property acquired	29	0	0	0	0	0	29
Mortgage placed later than acquisition of property	63	11	0	0	0	7	45
Refinanced mortgage	44	5	0	0	0	0	39
Same lender	12	5	0	0	0	0	7
Different lender	31	0	0	0	0	0	31
Mortgage placed on property owned free and clear of debt	20	6	0	0	0	7	6
Not available	0	0	0	0	0	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	63	11	0	0	0	7	45
Properties on which mortgages placed later than acquisition of property							
Obtain lower interest rate	18	5	0	0	0	0	13
Increase payment period for mortgage	0	0	0	0	0	0	0
Reduce payment period for mortgage	0	0	0	0	0	0	0
Renew or extend loan that had fallen due, without increasing outstanding balance	10	0	0	0	0	0	10
Receive cash or increase outstanding balance of loan	21	6	0	0	0	7	7
Other reason	14	0	0	0	0	0	14
Not reported	0	0	0	0	0	0	0
Other properties	411	33	0	0	9	66	303
Not available	0	0	0	0	0	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	34	5	0	0	0	7	22
Properties on which cash received							
Less than \$20,000	7	0	0	0	0	0	7
\$20,000 to \$39,999	0	0	0	0	0	0	0
\$40,000 to \$59,999	20	5	0	0	0	7	8
\$60,000 to \$79,999	0	0	0	0	0	0	0
\$80,000 to \$99,999	0	0	0	0	0	0	0
\$100,000 to \$124,999	7	0	0	0	0	0	7
\$125,000 to \$149,999	0	0	0	0	0	0	0
\$150,000 to \$174,999	0	0	0	0	0	0	0
\$175,000 to \$199,999	0	0	0	0	0	0	0
\$200,000 to \$249,999	0	0	0	0	0	0	0
\$250,000 to \$299,999	0	0	0	0	0	0	0
\$300,000 or more	0	0	0	0	0	0	0
Median	50207	50000	0	0	0	50000	50531
Mean	47146	50000	0	0	0	40000	48871
Properties that refinanced and did not receive cash back	23	0	0	0	0	0	23
Properties that refinanced and did not report if received cash back	6	6	0	0	0	0	0

Properties that did not refinance	411	33	0	0	9	66	303
Not available	0	0	0	0	0	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	34	5	0	0	0	7	22
Properties on which cash received@1							
For additions, improvements or repairs to this property	12	5	0	0	0	0	7
To consolidate debts	0	0	0	0	0	0	0
For investment in other real estate	14	0	0	0	0	7	7
For other types of investments	0	0	0	0	0	0	0
For educational or medical expenses	0	0	0	0	0	0	0
To start a business	0	0	0	0	0	0	0
To settle a divorce	0	0	0	0	0	0	0
To pay taxes	0	0	0	0	0	0	0
To purchase an automobile, truck, or other vehicle	0	0	0	0	0	0	0
To purchase consumer product other than automobile, truck, or other vehicle	0	0	0	0	0	0	0
Other	8	0	0	0	0	0	8
Not reported	0	0	0	0	0	0	0
Properties that refinanced and did not receive cash back	23	0	0	0	0	0	23
Properties that refinanced and did not report if received cash back	6	6	0	0	0	0	0
Properties that did not refinance	411	33	0	0	9	66	303
Not available	0	0	0	0	0	0	0
Purpose of Second Mortgage	14	0	0	0	0	0	14
Properties with second mortgage							
Provide funds for the purchase of this property	0	0	0	0	0	0	0
Provide funds for additions, improvements or repairs to this property	0	0	0	0	0	0	0
Provide funds for consolidation of debts	0	0	0	0	0	0	0
Provide funds for investment in other real estate	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Provide funds to settle a divorce	0	0	0	0	0	0	0
Provide funds to pay taxes	6	0	0	0	0	0	6
Provide funds to purchase automobile, truck, or vehicle	0	0	0	0	0	0	0
Provide funds to purchase another type of consumer product	0	0	0	0	0	0	0

Other reasons	8	0	0	0	0	0	8
Not reported	0	0	0	0	0	0	0
Other properties	460	45	0	0	9	73	334
Purpose of Home Equity Line of Credit	27	7	0	0	0	6	14
Properties with home equity line of credit							
Provide funds for additions, improvements or repairs to this property	0	0	0	0	0	0	0
Provide funds for consolidation of debts	7	7	0	0	0	0	0
Provide funds for investment in other real estate	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Provide funds to settle a divorce	0	0	0	0	0	0	0
Provide funds to pay taxes	0	0	0	0	0	0	0
Provide funds to purchase automobile, truck, or vehicle	0	0	0	0	0	0	0
Provide funds to purchase another type of consumer product	0	0	0	0	0	0	0
Other reasons	0	0	0	0	0	0	0
Not reported	20	0	0	0	0	6	14
Other properties	448	38	0	0	9	67	334
Year First Mortgage Made or Assumed	163	17	0	0	9	28	109
1999 to 2001 (part)							
1997 and 1998	102	8	0	0	0	28	66
1995 and 1996	54	0	0	0	0	9	45
1990 to 1994	75	19	0	0	0	0	56
1985 to 1989	53	0	0	0	0	8	45
1980 to 1984	15	0	0	0	0	0	15
1979 or earlier	13	0	0	0	0	0	13
Traditional First Mortgage Loan	43	6	0	0	2	14	21
Less than \$20,000							
\$20,000 to \$29,999	25	6	0	0	0	0	18
\$30,000 to \$39,999	42	0	0	0	0	0	42
\$40,000 to \$49,999	65	0	0	0	0	6	59
\$50,000 to \$59,999	52	6	0	0	0	0	46
\$60,000 to \$79,999	39	0	0	0	0	13	26
\$80,000 to \$99,999	25	7	0	0	0	0	18
\$100,000 to \$149,999	104	14	0	0	7	14	68
\$150,000 to \$199,999	38	5	0	0	0	17	16
\$200,000 to \$249,999	25	0	0	0	0	8	17
\$250,000 to \$299,999	6	0	0	0	0	0	6
\$300,000 or more	3	0	0	0	0	0	3
Not reported	8	0	0	0	0	0	8
Median	63657	92006	0	0	118687	111505	56540
Mean	86091	82126	0	0	95321	109397	81369
Total Mortgage Loan	37	6	0	0	2	14	15

Less than \$20,000							
\$20,000 to \$29,999	31	6	0	0	0	0	24
\$30,000 to \$39,999	42	0	0	0	0	0	42
\$40,000 to \$49,999	57	0	0	0	0	6	51
\$50,000 to \$59,999	54	6	0	0	0	0	48
\$60,000 to \$79,999	46	0	0	0	0	13	33
\$80,000 to \$99,999	25	7	0	0	0	0	18
\$100,000 to \$149,999	104	14	0	0	7	14	68
\$150,000 to \$199,999	38	5	0	0	0	17	16
\$200,000 to \$249,999	25	0	0	0	0	8	17
\$250,000 to \$299,999	6	0	0	0	0	0	6
\$300,000 or more	3	0	0	0	0	0	3
Not reported	8	0	0	0	0	0	8
Median	65958	92006	0	0	118687	111505	58039
Mean	86552	82126	0	0	95321	109397	82001
Traditional First Mortgage Outstanding Debt	19	0	0	0	2	0	18
Less than \$10,000							
\$10,000 to \$19,999	50	6	0	0	0	14	31
\$20,000 to \$29,999	23	6	0	0	0	0	16
\$30,000 to \$39,999	64	0	0	0	0	0	64
\$40,000 to \$49,999	57	0	0	0	0	6	51
\$50,000 to \$59,999	19	6	0	0	0	0	13
\$60,000 to \$79,999	65	7	0	0	0	13	45
\$80,000 to \$99,999	62	8	0	0	0	23	31
\$100,000 to \$149,999	60	6	0	0	7	8	38
\$150,000 to \$199,999	28	5	0	0	0	0	23
\$200,000 to \$249,999	15	0	0	0	0	8	6
\$250,000 to \$299,999	3	0	0	0	0	0	3
\$300,000 or more	0	0	0	0	0	0	0
Not reported	8	0	0	0	0	0	8
Median	60064	72006	0	0	118687	82849	48166
Mean	73777	76854	0	0	93710	89614	69452
Total Mortgage Outstanding Debt	14	0	0	0	2	0	12
Less than \$10,000							
\$10,000 to \$19,999	50	6	0	0	0	14	31
\$20,000 to \$29,999	28	6	0	0	0	0	22
\$30,000 to \$39,999	55	0	0	0	0	0	55
\$40,000 to \$49,999	66	0	0	0	0	6	60
\$50,000 to \$59,999	19	6	0	0	0	0	13
\$60,000 to \$79,999	65	7	0	0	0	13	45
\$80,000 to \$99,999	62	8	0	0	0	23	31
\$100,000 to \$149,999	60	6	0	0	7	8	38
\$150,000 to \$199,999	28	5	0	0	0	0	23
\$200,000 to \$249,999	15	0	0	0	0	8	6
\$250,000 to \$299,999	3	0	0	0	0	0	3
\$300,000 or more	0	0	0	0	0	0	0
Not reported	8	0	0	0	0	0	8
Median	60064	72006	0	0	118687	82849	48427
Mean	72952	76854	0	0	93710	89614	68429
Current Interest Rate on First Mortgage	168	0	0	0	0	22	146
Less than 6.0 percent							
6.0 percent	0	0	0	0	0	0	0

6.1 to 6.4 percent	8	0	0	0	0	0	8
6.5 to 6.9 percent	34	0	0	0	0	21	13
7.0 percent	29	0	0	0	0	7	22
7.1 to 7.4 percent	9	0	0	0	0	0	9
7.5 to 7.9 percent	37	12	0	0	0	0	24
8.0 percent	11	8	0	0	0	0	2
8.1 to 8.4 percent	10	0	0	0	0	0	10
8.5 to 8.9 percent	49	0	0	0	0	9	40
9.0 percent	0	0	0	0	0	0	0
9.1 to 9.4 percent	8	0	0	0	0	0	8
9.5 to 9.9 percent	0	0	0	0	0	0	0
10.0 percent	0	0	0	0	0	0	0
10.1 to 10.4 percent	6	6	0	0	0	0	0
10.5 to 10.9 percent	0	0	0	0	0	0	0
11.0 percent	12	6	0	0	0	0	6
11.1 to 12.9 percent	26	12	0	0	0	0	14
13.0 percent	0	0	0	0	0	0	0
13.1 percent or more	69	0	0	0	9	15	45
Not reported	0	0	0	0	0	0	0
Median	7.1	10.2	0.0	0.0	56.5	6.9	7.0
Type of Interest Rate Buydown	0	0	0	0	0	0	0
Properties with interest rate buydown							
Constant payment	0	0	0	0	0	0	0
3-2-1 buydown	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Not reported	0	0	0	0	0	0	0
Properties without interest rate buydown	210	19	0	0	0	43	148
Not reported	265	26	0	0	9	30	200
Term of First Mortgage	6	0	0	0	0	0	6
Less than 5 years							
5 years	0	0	0	0	0	0	0
6 to 9 years	0	0	0	0	0	0	0
10 years	13	0	0	0	0	6	7
11 to 14 years	0	0	0	0	0	0	0
15 years	74	0	0	0	0	15	59
16 to 19 years	0	0	0	0	0	0	0
20 years	13	0	0	0	0	13	0
21 to 24 years	0	0	0	0	0	0	0
25 years	8	0	0	0	0	0	8
26 to 29 years	0	0	0	0	0	0	0
30 years	142	45	0	0	0	23	74
More than 30 years	0	0	0	0	0	0	0
No stated term	219	0	0	0	9	15	194
Median	30	31	0	0	0	21	26
Unexpired Term of First Mortgage	8	0	0	0	0	0	8
Less than 5 years							
5 to 9 years	16	0	0	0	0	6	9
10 to 14 years	79	0	0	0	0	15	63
15 to 19 years	42	6	0	0	0	13	23
20 to 24 years	20	13	0	0	0	0	7
25 to 29 years	85	25	0	0	0	17	43
30 or more years	6	0	0	0	0	6	0
No stated term or not computed	219	0	0	0	9	15	194

Median	18	26	0	0	0	18	15
Holder of First Mortgage	110	5	0	0	2	6	97
Commercial bank or trust company							
Savings and loan association, federal savings bank	54	6	0	0	0	0	48
Mutual savings bank	49	6	0	0	0	5	37
Life insurance company	5	0	0	0	0	0	5
Mortgage banker or mortgage company	37	6	0	0	0	24	7
Federally-sponsored secondary market agency or pool	124	13	0	0	0	37	74
Conventional mortgage pool	6	0	0	0	0	0	6
Other federal agency	23	8	0	0	7	0	7
Real estate investment trust	7	0	0	0	0	0	7
Pension or retirement fund	0	0	0	0	0	0	0
Credit union	7	0	0	0	0	0	7
Finance company	0	0	0	0	0	0	0
State or municipal government or housing finance agency	32	0	0	0	0	0	32
Individual or individual's estate	9	0	0	0	0	0	9
Other	12	0	0	0	0	0	12
Servicer of First Mortgage	120	5	0	0	2	6	107
Commercial bank or trust company							
Savings and loan association, federal savings bank	61	6	0	0	0	0	55
Mutual savings bank	42	0	0	0	0	5	37
Life insurance company	5	0	0	0	0	0	5
Mortgage banker or mortgage company	164	25	0	0	0	61	77
Federally-sponsored secondary market agency or pool	0	0	0	0	0	0	0
Conventional mortgage pool	0	0	0	0	0	0	0
Other federal agency	23	8	0	0	7	0	7
Real estate investment trust	0	0	0	0	0	0	0
Pension or retirement fund	0	0	0	0	0	0	0
Credit union	7	0	0	0	0	0	7
Finance company	0	0	0	0	0	0	0
State or municipal government or housing finance agency	32	0	0	0	0	0	32
Individual or individual's estate	9	0	0	0	0	0	9
Other	12	0	0	0	0	0	12
Holder's Acquisition of First Mortgage	230	18	0	0	2	35	176
Originated directly from borrower							
Purchased from present servicer	120	14	0	0	0	22	84
Purchased from someone else	125	13	0	0	7	16	88
Not reported	0	0	0	0	0	0	0
First Mortgage Loan as a Percent of Purchase Price	344	33	0	0	9	58	244
Properties acquired by purchase with first mortgage							

made or assumed at time of purchase							
Less than 40 percent	8	0	0	0	2	5	1
40 to 49 percent	9	0	0	0	0	0	9
50 to 59 percent	5	0	0	0	0	0	5
60 to 69 percent	12	0	0	0	0	0	12
70 to 79 percent	80	7	0	0	0	9	65
80 to 89 percent	81	0	0	0	0	15	66
90 to 94 percent	26	14	0	0	0	6	5
95 to 99 percent	13	6	0	0	7	0	0
100 percent or more	101	6	0	0	0	23	71
Not reported	8	0	0	0	0	0	8
Median	87	93	0	0	97	90	84
Other properties	130	11	0	0	0	15	104
Not available	0	0	0	0	0	0	0
<b>First Mortgage Loan as a Percent of Value</b>	<b>344</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>58</b>	<b>244</b>
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	7	0	0	0	2	5	0
40 to 49 percent	16	0	0	0	0	0	16
50 to 59 percent	5	0	0	0	0	0	5
60 to 69 percent	32	0	0	0	0	6	25
70 to 79 percent	78	7	0	0	0	17	54
80 to 89 percent	95	0	0	0	0	15	80
90 to 94 percent	21	14	0	0	0	6	0
95 to 99 percent	13	6	0	0	7	0	0
100 percent or more	69	6	0	0	0	8	54
Not reported	8	0	0	0	0	0	8
Median	83	93	0	0	97	80	82
Other properties	130	11	0	0	0	15	104
Not available	0	0	0	0	0	0	0
<b>First Mortgage Risk</b>	<b>26</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>
Subprime loan							
Not subprime loan	448	38	0	0	9	73	329
Not reported	0	0	0	0	0	0	0
<b>Total Mortgage Loan as a Percent of Purchase Price</b>	<b>344</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>58</b>	<b>244</b>
Properties acquired by purchase with first mortgage made or assumed at time of purchase							
Less than 40 percent	8	0	0	0	2	5	1
40 to 49 percent	9	0	0	0	0	0	9
50 to 59 percent	5	0	0	0	0	0	5
60 to 69 percent	12	0	0	0	0	0	12
70 to 79 percent	80	7	0	0	0	9	65
80 to 89 percent	73	0	0	0	0	15	58
90 to 94 percent	26	14	0	0	0	6	5
95 to 99 percent	21	6	0	0	7	0	8
100 percent or more	101	6	0	0	0	23	71
Not reported	8	0	0	0	0	0	8
Median	87	93	0	0	97	90	84
Other properties	130	11	0	0	0	15	104
Not available	0	0	0	0	0	0	0

<b>Total Mortgage Loan as Percent of Value</b>	<b>344</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>58</b>	<b>244</b>
<b>Properties acquired by purchase with first mortgage made or assumed at time of purchase</b>							
Less than 40 percent	34	0	0	0	2	13	19
40 to 49 percent	51	6	0	0	0	17	28
50 to 59 percent	41	8	0	0	0	13	20
60 to 69 percent	54	0	0	0	7	0	46
70 to 79 percent	80	19	0	0	0	15	46
80 to 89 percent	30	0	0	0	0	0	30
90 to 94 percent	12	0	0	0	0	0	12
95 to 99 percent	0	0	0	0	0	0	0
100 percent or more	34	0	0	0	0	0	34
Not reported	8	0	0	0	0	0	8
Median	68	71	0	0	64	49	71
Other properties	130	11	0	0	0	15	104
Not available	0	0	0	0	0	0	0
<b>Total Outstanding Debt as a Percent of Value</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>20</b>
Less than 20 percent							
20 to 29 percent	36	5	0	0	0	9	22
30 to 39 percent	40	0	0	0	0	16	23
40 to 49 percent	74	6	0	0	0	14	54
50 to 59 percent	81	8	0	0	0	21	51
60 to 69 percent	60	7	0	0	7	0	46
70 to 79 percent	66	18	0	0	0	7	40
80 to 89 percent	25	0	0	0	0	0	25
90 to 99 percent	23	0	0	0	0	0	23
100 percent or more	36	0	0	0	0	0	36
Not reported or not computed	8	0	0	0	0	0	8
Median	57	64	0	0	64	44	60
<b>Index Used to Adjust Interest Rate on ARM</b>	<b>123</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>112</b>
<b>Properties with adjustable rate first mortgage</b>							
Treasury security	42	0	0	0	0	0	42
Average cost of funds in bank district	0	0	0	0	0	0	0
National average cost of funds	6	0	0	0	0	6	0
OTS contract mortgage rate	0	0	0	0	0	0	0
Other method	19	0	0	0	0	0	19
No index used	0	0	0	0	0	0	0
Not reported	56	5	0	0	0	0	51
Other properties	351	39	0	0	9	67	236
Not reported	0	0	0	0	0	0	0
<b>Frequency With Which Rate Can Be Adjusted</b>	<b>123</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>112</b>
<b>Properties with adjustable rate first mortgage</b>							
Monthly	12	0	0	0	0	6	6
Every 3 months	5	0	0	0	0	0	5
Every 6 months	6	0	0	0	0	0	6
Yearly	26	0	0	0	0	0	26

Every 3 years	7	0	0	0	0	0	7
Every 5 years	11	0	0	0	0	0	11
Other	8	0	0	0	0	0	8
Not reported	49	5	0	0	0	0	44
Other properties	351	39	0	0	9	67	236
Not reported	0	0	0	0	0	0	0
<b>Caps on Interest Rate Per Adjustment Period</b>	<b>123</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>112</b>
<b>Properties with adjustable rate first mortgage</b>							
Less than 1 percent	0	0	0	0	0	0	0
1 percent	8	0	0	0	0	0	8
1.1 to 1.9 percent	0	0	0	0	0	0	0
2 percent	23	0	0	0	0	0	23
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	12	0	0	0	0	6	6
No caps	20	0	0	0	0	0	20
Not reported	56	5	0	0	0	0	51
Other properties	351	39	0	0	9	67	236
Not reported	0	0	0	0	0	0	0
<b>Caps on Interest Rate Over Life of ARM</b>	<b>123</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>112</b>
<b>Properties with adjustable rate first mortgage</b>							
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	0	0	0	0	0	0	0
2.1 to 2.9 percent	0	0	0	0	0	0	0
3 percent	0	0	0	0	0	0	0
3.1 to 3.9 percent	0	0	0	0	0	0	0
4.0 percent or more	47	0	0	0	0	6	41
No caps	20	0	0	0	0	0	20
Not reported	56	5	0	0	0	0	51
Other properties	351	39	0	0	9	67	236
Not reported	0	0	0	0	0	0	0
<b>Interest Rate Changed Since Mortgage Made</b>	<b>123</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>112</b>
<b>Properties with adjustable rate first mortgage</b>							
Yes, rate has changed	56	0	0	0	0	6	50
No change since mortgage made	11	0	0	0	0	0	11
Not reported	56	5	0	0	0	0	51
Other properties	351	39	0	0	9	67	236
Not reported	0	0	0	0	0	0	0
<b>Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>
<b>Monthly payments can change (other than change in interest rate)</b>							
Payments can change monthly	0	0	0	0	0	0	0

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	8	0	0	0	0	0	8
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	410	39	0	0	9	73	289
Not reported	56	5	0	0	0	0	51
First Mortgage Allows for Negative Amortization	8	0	0	0	0	0	8
Monthly payments can change (other than change in interest rate)							
Yes, unrestricted negative amortization	0	0	0	0	0	0	0
Yes, restricted negative amortization	8	0	0	0	0	0	8
No negative amortization allowed	0	0	0	0	0	0	0
Not reported	0	0	0	0	0	0	0
Monthly payments cannot change	410	39	0	0	9	73	289
Not reported	56	5	0	0	0	0	51
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>	<b>452</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>73</b>	<b>333</b>
Method of Payment of First Mortgage							
Regular payments of interest and/or principal							
Interest and principal	446	37	0	0	9	73	328
Fully amortized	420	31	0	0	9	73	306
Not fully amortized	27	5	0	0	0	0	21
Interest only	6	0	0	0	0	0	6
No regular payments required	0	0	0	0	0	0	0
Not reported	23	8	0	0	0	0	15
Items Included in First Mortgage Payment@1	446	37	0	0	9	73	328
Regular monthly payments of both interest and principal							
Real estate taxes	133	19	0	0	0	46	68
Property insurance	106	19	0	0	0	46	41
Mortgage insurance	21	6	0	0	0	15	0
Other	41	6	0	0	0	14	20
No items included or not reported	313	18	0	0	9	27	260
No regular payments of interest and principal	28	8	0	0	0	0	20
Monthly Interest and Principal Payments on First Mortgage	452	37	0	0	9	73	333
Monthly payments of interest and/or principal							
Less than \$100	13	6	0	0	0	7	0
\$100 to \$199	24	6	0	0	0	6	12

\$200 to \$299	26	6	0	0	0	8	12
\$300 to \$399	51	0	0	0	0	0	51
\$400 to \$499	85	0	0	0	0	0	85
\$500 to \$599	30	0	0	0	0	5	24
\$600 to \$699	27	0	0	0	0	8	19
\$700 to \$799	21	0	0	0	0	0	21
\$800 to \$899	30	7	0	0	0	0	23
\$900 to \$999	21	6	0	0	0	6	8
\$1,000 to \$1,249	38	0	0	0	7	7	23
\$1,250 to \$1,499	20	0	0	0	0	8	12
\$1,500 or more	67	5	0	0	2	17	43
Median	593	800	0	0	1157	936	532
Mean	812	642	0	0	1389	893	798
No regular payments required	0	0	0	0	0	0	0
Not reported	23	8	0	0	0	0	15
Current First Mortgage Payment Status	474	45	0	0	9	73	348
Regular monthly payments of principal and/or interest							
Up-to-date, ahead of schedule, or less than 90 days past due	223	19	0	0	0	58	147
Delinquent by 90 days or more	0	0	0	0	0	0	0
Legal proceedings have begun	0	0	0	0	0	0	0
Legal proceedings have not begun	0	0	0	0	0	0	0
Not reported	0	0	0	0	0	0	0
Not reported	251	26	0	0	9	15	201
Other properties	0	0	0	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	458	37	0	0	9	73	340
Regular monthly payments of interest and/or principal							
Less than \$100	13	6	0	0	0	7	0
\$100 to \$199	25	6	0	0	0	6	13
\$200 to \$299	26	6	0	0	0	8	12
\$300 to \$399	51	0	0	0	0	0	51
\$400 to \$499	76	0	0	0	0	0	76
\$500 to \$599	35	0	0	0	0	5	30
\$600 to \$699	35	0	0	0	0	8	28
\$700 to \$799	21	0	0	0	0	0	21
\$800 to \$899	30	7	0	0	0	0	23
\$900 to \$999	21	6	0	0	0	6	8
\$1,000 to \$1,249	38	0	0	0	7	7	23
\$1,250 to \$1,499	20	0	0	0	0	8	12
\$1,500 or more	67	5	0	0	2	17	43
Median	609	800	0	0	1157	936	562
Mean	812	642	0	0	1389	893	797
No regular monthly payments required	16	8	0	0	0	0	8
Interest and Principal Payment on First Mortgage as Percent of Rental Receipts	385	37	0	0	0	67	281
Acquired before 2000 and regular payments of interest and/or princi							
Less than 20 percent	31	11	0	0	0	13	8
20 to 29 percent	14	0	0	0	0	0	14

30 to 39 percent	35	0	0	0	0	24	11
40 to 49 percent	27	0	0	0	0	9	18
50 to 59 percent	23	0	0	0	0	6	17
60 to 69 percent	26	6	0	0	0	0	20
70 to 79 percent	30	0	0	0	0	0	30
80 to 89 percent	42	0	0	0	0	15	27
90 to 99 percent	17	0	0	0	0	0	17
100 percent or more	99	19	0	0	0	0	80
Not reported or not computed	39	0	0	0	0	0	39
Median	75	5019	0	0	0	39	81
Other properties	90	8	0	0	9	6	67
<b>Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts</b>	<b>391</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67</b>	<b>288</b>
<b>Acquired before 2000 and regular payments of interest and/or principal</b>							
Less than 20 percent	31	11	0	0	0	13	8
20 to 29 percent	21	0	0	0	0	0	21
30 to 39 percent	35	0	0	0	0	24	11
40 to 49 percent	27	0	0	0	0	9	18
50 to 59 percent	18	0	0	0	0	6	11
60 to 69 percent	26	6	0	0	0	0	20
70 to 79 percent	21	0	0	0	0	0	21
80 to 89 percent	42	0	0	0	0	15	27
90 to 99 percent	17	0	0	0	0	0	17
100 percent or more	114	19	0	0	0	0	94
Not reported or not computed	39	0	0	0	0	0	39
Median	79	5019	0	0	0	39	85
Other properties	83	8	0	0	9	6	60
<b>Real Estate Tax</b>	<b>407</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67</b>	<b>296</b>
<b>Acquired before 2000</b>							
Less than \$100	0	0	0	0	0	0	0
\$100 to \$199	0	0	0	0	0	0	0
\$200 to \$299	0	0	0	0	0	0	0
\$300 to \$399	23	6	0	0	0	0	17
\$400 to \$499	17	0	0	0	0	0	17
\$500 to \$599	9	6	0	0	0	0	2
\$600 to \$699	27	0	0	0	0	8	19
\$700 to \$799	23	0	0	0	0	6	17
\$800 to \$899	13	7	0	0	0	0	7
\$900 to \$999	0	0	0	0	0	0	0
\$1,000 to \$1,249	60	0	0	0	0	16	44
\$1,250 to \$1,499	15	0	0	0	0	0	15
\$1,500 to \$1,999	70	6	0	0	0	15	49
\$2,000 to \$2,499	32	0	0	0	0	0	32
\$2,500 or more	111	20	0	0	0	22	69
Not reported	8	0	0	0	0	0	8
Median	1589	1769	0	0	0	1629	1556
Mean	2360	3925	0	0	0	2564	2070
Acquired 2000 and 2001 (part)	67	0	0	0	9	6	52
<b>Real Estate Tax Per \$1,000 Value</b>	<b>407</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67</b>	<b>296</b>
<b>Acquired before 2000</b>							
Less than \$5	8	0	0	0	0	8	0
\$5 to \$9	103	13	0	0	0	20	69

\$10 to \$14	46	0	0	0	0	7	39
\$15 to \$19	98	6	0	0	0	17	75
\$20 to \$24	36	13	0	0	0	8	16
\$25 to \$29	25	6	0	0	0	0	19
\$30 to \$39	83	6	0	0	0	6	70
\$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	8	0	0	0	0	0	8
Median	17	21	0	0	0	13	17
Acquired 2000 and 2001 (part)	67	0	0	0	9	6	52
Real Estate Tax as Percent of Rental Receipts	407	45	0	0	0	67	296
Acquired before 2000							
Less than 5 percent	16	0	0	0	0	8	8
5 to 9 percent	73	12	0	0	0	21	40
10 to 14 percent	81	6	0	0	0	7	67
15 to 19 percent	61	0	0	0	0	17	44
20 to 24 percent	33	8	0	0	0	14	12
25 to 29 percent	45	6	0	0	0	0	39
30 to 34 percent	12	6	0	0	0	0	6
35 to 39 percent	10	0	0	0	0	0	10
40 percent or more	29	6	0	0	0	0	22
Not reported or not computed	48	0	0	0	0	0	48
Median	16	23	0	0	0	13	16
Acquired 2000 and 2001 (part)	67	0	0	0	9	6	52