

Residential Finance Survey: 2001 - United States
 Table 9-2a. Type of First Mortgage, Mobile Home Properties

^Number of mortgaged properties in thousands.

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

@7Properties with installment loan only or in combination with other loans.

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.

Columns may not add to total because installment loans are included in total^^

	Total properties with debt@7	Installment loan	Fixed rate mortgage of any kind	All Others
Homeowner mobile homes with traditional first mortgage or installment loan or home equity line of credit	2546	1621	782	143
PROPERTY CHARACTERISTICS	2264	1467	689	108
Manner of Acquisition				
By purchase				
Placed one new mortgage	1016	428	508	80
Placed two or more new mortgages	45	23	14	8
Assumed mortgage(s) already on property	56	29	27	0
Assumed mortgage(s) already on property and placed new mortgage	14	7	7	0
Borrowed using assets other than this property as collateral	9	6	3	0
Paid all cash-no borrowing	102	60	37	5
Other manner	1021	914	93	14
By inheritance or gift	141	94	30	17
By divorce	2	2	0	0
By some other manner	99	34	47	18
Not reported	41	25	16	0
Source of Downpayment@1	1643	1094	480	69
Properties purchased 1995 to 2001 (part)				
Sale of previous home	252	158	82	12
Sale of other real property or other investments	44	25	20	0
Savings	809	548	225	35
Borrowing from a retirement plan	28	28	0	0
Borrowing using assets other than this property as collateral	64	42	22	0
Proceeds from an insurance policy	23	18	5	0
Payments in a lease-purchase agreement	35	31	4	0
From a state or local government source	17	15	3	0
From a non-profit organization	4	0	4	0
From parents or relatives	132	91	38	3
Other	17	9	8	0
No downpayment required	279	195	65	19
Not reported	49	26	24	0
Other properties	877	506	297	74
Not reported	27	21	6	0
Year Property Acquired	855	589	239	27
1999 to 2001 (part)				
1997 and 1998	527	329	152	46
1995 and 1996	444	272	154	19

1990 to 1994	388	243	117	28
1985 to 1989	198	112	82	5
1980 to 1984	70	43	24	2
1975 to 1979	40	19	13	9
1970 to 1974	13	8	0	4
1969 or earlier	12	6	3	3
Property New or Previously Occupied When Acquired	2264	1467	689	108
Acquired by purchase				
New	1181	741	386	54
Previously occupied by someone else	1062	716	293	53
Converted from non-residential use	9	6	4	0
Other	0	0	0	0
Not reported	11	4	7	0
Other properties	242	129	77	35
Not reported	41	25	16	0
Year Structure Built	293	206	80	7
1999 to March 2000				
1997 and 1998	338	205	100	34
1995 and 1996	397	268	111	19
1990 to 1994	445	291	128	25
1980 to 1989	682	419	238	24
1970 to 1979	301	185	88	28
1969 or earlier	90	47	37	6
Purchase Price	1277	863	353	60
Properties acquired by purchase 1997 to 2001 (part)				
Less than \$5,000	28	22	7	0
\$5,000 to \$9,999	96	74	15	7
\$10,000 to \$14,999	108	97	11	0
\$15,000 to \$19,999	115	73	35	6
\$20,000 to \$29,999	185	128	43	14
\$30,000 to \$39,999	186	135	45	6
\$40,000 to \$49,999	149	116	24	9
\$50,000 to \$59,999	118	92	22	5
\$60,000 to \$79,999	160	88	72	0
\$80,000 to \$99,999	79	17	58	5
\$100,000 or more	53	23	21	9
Median	35746	32828	48361	35409
Mean	41222	36514	51800	46709
Other properties	1270	758	429	83
Value	62	49	10	4
Less than \$5,000				
\$5,000 to \$9,999	234	165	62	7
\$10,000 to \$14,999	210	166	34	10
\$15,000 to \$19,999	214	160	28	25
\$20,000 to \$29,999	421	272	127	22
\$30,000 to \$39,999	325	232	79	15
\$40,000 to \$49,999	249	146	83	20
\$50,000 to \$59,999	214	138	71	6
\$60,000 to \$79,999	316	207	99	9
\$80,000 to \$99,999	145	50	90	5
\$100,000 or more	156	36	101	19
Median	34087	29974	46315	31907

Mean	40717	34649	52983	42398
Value of Capital Improvements	1004	605	336	63
Properties with capital improvements between 1998 and 2000				
Less than \$500	86	58	23	5
\$500 to \$999	89	65	15	9
\$1,000 to \$2,499	278	162	100	17
\$2,500 to \$4,999	228	139	75	14
\$5,000 to \$7,499	151	85	55	10
\$7,500 to \$9,999	45	33	11	0
\$10,000 to \$14,999	67	39	24	3
\$15,000 to \$19,999	28	10	18	0
\$20,000 to \$29,999	10	4	6	0
\$30,000 or more	23	8	9	6
Median	3041	2815	3517	2750
Mean	4704	3948	5831	5935
Properties with no capital improvements between 1998 and 2000	1292	856	366	70
Capital improvements not reported	250	161	80	9
Age Restrictions	156	92	51	13
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	2291	1467	701	123
Not reported	99	62	31	7
Type of Property Benefits@1	4	4	0	0
Government-sponsored below-market interest rate mortgage loan				
Other government grant or subsidy	13	13	0	0
Property tax relief	78	52	10	16
Subsidy from a non-profit corporation	4	4	0	0
None of the above benefits	1918	1218	605	95
Not reported	542	342	168	33
Source of Property Benefits@1	86	61	10	16
With property benefits				
Federal government	6	0	0	6
State government	55	41	10	4
Local government	15	12	3	0
Non-profit corporation	4	4	0	0
Not reported	9	4	0	6
With no property benefits	1918	1218	605	95
Not reported	542	342	168	33
Reason for Benefits@1	86	61	10	16
With property benefits				
Occupied by low- or moderate-income individuals	12	9	4	0
Occupied by elderly or disabled individuals	27	15	7	6
A historic structure	0	0	0	0
Located in a community development or economic development area	0	0	0	0
Covered by a Homestead Exemption	49	34	0	16
Covered by a Community Land Trust	0	0	0	0

Covered by disaster relief	0	0	0	0
Other reason	3	0	3	0
Not reported	8	8	0	0
With no property benefits	1918	1218	605	95
Not reported	542	342	168	33
OWNER CHARACTERISTICS	1102	713	316	73
Owner Status				
1 owner				
2 owners	1411	880	463	67
3 or more owners	34	27	4	3
Age of Owner	79	73	7	0
Under 25				
25 to 34	500	344	130	25
35 to 44	699	413	259	27
45 to 54	526	346	167	13
55 to 64	306	166	108	33
65 to 74	206	135	50	22
75 and over	54	27	24	3
Not reported	176	117	39	20
Median	43	43	44	51
Race of Owner	2209	1383	701	125
White alone				
Black or African American alone	234	171	44	18
American Indian or Alaska Native alone	55	39	16	0
Asian alone	16	8	7	0
Native Hawaiian or Other Pacific Islander alone	4	4	0	0
Two or more races	29	15	14	0
Sex of Owner	1925	1231	607	87
Male/Male and female co-owners				
Female	622	390	175	56
Hispanic/Latino Origin	184	152	24	9
Hispanic/Latino owner(s) only				
No Hispanic/Latino owner(s)	2362	1470	759	134
Veteran Status@1	440	262	147	31
Veteran				
Active member of Reserves or National Guard for at least 6 years	69	45	17	7
Persian Gulf War or after (August 1990 to present)	53	33	20	0
Vietnam or after (August 1964 to July 1990)	256	140	98	18
Korean conflict or after (July 1950 to July 1964)	88	60	19	8
World War II or after (September 1940 to June 1950)	29	17	8	4
Nonveteran	1943	1247	599	96
Not reported	163	112	36	16
Income	267	195	68	4
Less than \$5,000				

\$5,000 to \$9,999	90	60	20	10
\$10,000 to \$14,999	174	105	50	20
\$15,000 to \$19,999	208	104	78	26
\$20,000 to \$24,999	232	154	73	5
\$25,000 to \$29,999	182	110	66	6
\$30,000 to \$34,999	315	220	83	13
\$35,000 to \$39,999	187	117	54	15
\$40,000 to \$49,999	346	226	109	11
\$50,000 to \$59,999	226	135	81	9
\$60,000 to \$79,999	232	152	64	17
\$80,000 to \$99,999	61	33	25	3
\$100,000 to \$119,999	10	7	2	0
\$120,000 or more	16	4	9	3
Median	31897	31881	32235	30011
Mean	34021	32291	37676	33628
Owned Home Previously	1242	719	440	83
Previously owned home				
Never owned home before	1158	801	313	44
Not reported	147	101	30	16
MORTGAGE CHARACTERISTICS	0	0	0	0
Method of Loan Application				
By computer over the Internet or by e-mail				
By telephone or FAX	22	0	22	0
By regular mail	0	0	0	0
By personal visit	304	0	259	45
Through third party (such as real estate agent or builder)	117	0	94	23
Some other way	10	0	10	0
Not reported	450	0	384	66
Not available	1643	1621	13	9
Origin of First Mortgage	788	0	662	126
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	34	0	34	0
Mortgage placed later than acquisition of property	94	0	86	8
Refinanced mortgage	58	0	54	4
Same lender	7	0	3	4
Different lender	51	0	51	0
Mortgage placed on property owned free and clear of debt	36	0	32	4
Not available	1630	1621	0	9
Purpose of First Mortgage Placed Later Than Acquisition of Property	94	0	86	8
Properties on which mortgages placed later than acquisition of property				
Obtain lower interest rate	34	0	30	4
Increase payment period for mortgage	0	0	0	0
Reduce payment period for mortgage	3	0	3	0
Renew or extend loan that had fallen due, without increasing outstanding balance	0	0	0	0
	40	0	35	4

Receive cash or increase outstanding balance of loan				
Other reason	12	0	12	0
Not reported	6	0	6	0
Other properties	822	0	696	126
Not available	1630	1621	0	9
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	68	0	60	8
Properties on which cash received				
Less than \$5,000	9	0	9	0
\$5,000 to \$9,999	6	0	6	0
\$10,000 to \$14,999	6	0	6	0
\$15,000 to \$19,999	4	0	0	4
\$20,000 to \$29,999	3	0	3	0
\$30,000 to \$39,999	6	0	6	0
\$40,000 to \$49,999	4	0	0	4
\$50,000 to \$59,999	4	0	4	0
\$60,000 to \$79,999	25	0	25	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	0	0	0	0
Not reported	0	0	0	0
Median	40366	5000-	39760	40712
Mean	38529	0	39646	30528
Properties that refinanced and did not receive cash back	26	0	26	0
Properties that refinanced and did not report if received cash back	0	0	0	0
Properties that did not refinance	822	0	696	126
Not available	1630	1621	0	9
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	68	0	60	8
Properties on which cash received@1				
For additions, improvements or repairs to this property	24	0	24	0
To consolidate debts	41	0	38	4
For investment in other real estate	0	0	0	0
For other types of investments	9	0	9	0
For educational or medical expenses	0	0	0	0
To start a business	0	0	0	0
To settle a divorce	0	0	0	0
To pay taxes	0	0	0	0
To purchase an automobile, truck, or other vehicle	4	0	0	4
To purchase consumer product other than automobile, truck, or other vehicle	3	0	3	0
Other	6	0	6	0
Not reported	0	0	0	0
Properties that refinanced and did not receive cash back	26	0	26	0
Properties that refinanced and did not report if received cash back	0	0	0	0
Properties that did not refinance	822	0	696	126
Not available	1630	1621	0	9

	404	0	377	27
Year First Mortgage Made or Assumed				
1999 to 2001 (part)				
1997 and 1998	227	0	177	50
1995 and 1996	118	0	98	20
1990 to 1994	109	0	76	33
1985 to 1989	30	0	30	0
1980 to 1984	20	0	18	2
1979 or earlier	1639	1621	6	12
First Mortgage Insurance Status	56	0	49	7
FHA-insured first mortgage				
VA-guaranteed first mortgage	12	0	12	0
Rural Housing Service-Rural Development-insured or -guaranteed first mortgage	22	0	22	0
Other federal, state, or local government-insured or guaranteed first mortgage	51	0	48	3
Insured conventional first mortgage	125	0	120	4
Uninsured conventional first mortgage	651	0	531	120
Not reported	1630	1621	0	9
Traditional First Mortgage Loan	46	0	38	9
Less than \$5,000				
\$5,000 to \$9,999	34	0	27	7
\$10,000 to \$14,999	50	0	44	6
\$15,000 to \$19,999	111	0	78	33
\$20,000 to \$29,999	133	0	103	30
\$30,000 to \$39,999	105	0	92	12
\$40,000 to \$49,999	88	0	71	17
\$50,000 to \$59,999	90	0	82	9
\$60,000 to \$79,999	144	0	136	8
\$80,000 to \$99,999	52	0	47	5
\$100,000 or more	25	0	25	0
Not reported	1669	1621	39	9
Median	36152	5000-	38723	24579
Mean	41693	0	43660	30791
Total Mortgage Loan	122	97	17	8
Less than \$5,000				
\$5,000 to \$9,999	153	133	13	7
\$10,000 to \$14,999	186	148	32	5
\$15,000 to \$19,999	278	215	43	20
\$20,000 to \$29,999	430	298	96	36
\$30,000 to \$39,999	345	270	64	11
\$40,000 to \$49,999	298	202	73	23
\$50,000 to \$59,999	224	132	80	12
\$60,000 to \$79,999	258	95	161	3
\$80,000 to \$99,999	97	10	74	13
\$100,000 or more	131	20	106	5
Not reported	23	0	23	0
Median	32685	27284	55139	28755
Mean	39883	30230	60748	38465
Traditional First Mortgage Outstanding Debt	64	0	52	12
Less than \$5,000				
\$5,000 to \$9,999	75	0	58	16

\$10,000 to \$14,999	68	0	45	23
\$15,000 to \$19,999	86	0	73	13
\$20,000 to \$29,999	118	0	92	26
\$30,000 to \$39,999	102	0	89	13
\$40,000 to \$49,999	79	0	70	9
\$50,000 to \$59,999	86	0	72	13
\$60,000 to \$79,999	143	0	140	3
\$80,000 to \$99,999	42	0	37	5
\$100,000 or more	15	0	15	0
Not reported	1669	1621	39	9
Median	32716	5000-	35771	20825
Mean	38200	0	40278	26678
Total Mortgage Outstanding Debt	126	97	21	8
Less than \$5,000				
\$5,000 to \$9,999	178	133	28	16
\$10,000 to \$14,999	211	148	46	16
\$15,000 to \$19,999	264	215	41	7
\$20,000 to \$29,999	409	298	75	36
\$30,000 to \$39,999	368	270	82	15
\$40,000 to \$49,999	285	202	72	11
\$50,000 to \$59,999	230	132	86	12
\$60,000 to \$79,999	241	95	143	3
\$80,000 to \$99,999	98	10	75	13
\$100,000 or more	114	20	90	5
Not reported	23	0	23	0
Median	32026	27284	51666	26474
Mean	38295	30230	55681	34604
Current Interest Rate on First Mortgage	320	0	247	74
Less than 6.0 percent				
6.0 percent	8	0	3	5
6.1 to 6.4 percent	0	0	0	0
6.5 to 6.9 percent	31	0	31	0
7.0 percent	75	0	60	15
7.1 to 7.4 percent	19	0	19	0
7.5 to 7.9 percent	63	0	59	4
8.0 percent	20	0	16	4
8.1 to 8.4 percent	20	0	20	0
8.5 to 8.9 percent	31	0	28	3
9.0 percent	17	0	12	5
9.1 to 9.4 percent	4	0	0	4
9.5 to 9.9 percent	22	0	17	5
10.0 percent	21	0	21	0
10.1 to 10.4 percent	9	0	9	0
10.5 to 10.9 percent	19	0	19	0
11.0 percent	12	0	7	6
11.1 to 12.9 percent	41	0	41	0
13.0 percent	0	0	0	0
13.1 percent or more	183	0	173	10
Not reported	1630	1621	0	9
Median	7.5	0.0	7.8	5.5
Type of Interest Rate Buydown	34	0	34	0
Properties with interest rate buydown				
Constant payment	30	0	30	0
3-2-1 buydown	0	0	0	0

Other	0	0	0	0
Not reported	4	0	4	0
Properties without interest rate buydown	320	0	285	35
Not reported	2192	1621	463	108
Term of First Mortgage	5	0	5	0
Less than 5 years				
5 years	15	0	15	0
6 to 9 years	18	0	14	5
10 years	44	0	44	0
11 to 14 years	0	0	0	0
15 years	74	0	53	21
16 to 19 years	0	0	0	0
20 years	16	0	12	4
21 to 24 years	0	0	0	0
25 years	28	0	28	0
26 to 29 years	0	0	0	0
30 years	170	0	164	6
More than 30 years	0	0	0	0
No stated term	2177	1621	448	108
Median	25	5-	25	15
Unexpired Term of First Mortgage	33	0	33	0
Less than 5 years				
5 to 9 years	77	0	58	19
10 to 14 years	47	0	36	10
15 to 19 years	18	0	18	0
20 to 24 years	35	0	35	0
25 to 29 years	149	0	143	6
30 or more years	11	0	11	0
No stated term or not computed	2177	1621	448	108
Median	21	5-	23	9
Holder of First Mortgage	538	341	167	30
Commercial bank or trust company				
Savings and loan association, federal savings bank	333	234	90	9
Mutual savings bank	67	62	0	6
Life insurance company	9	0	9	0
Mortgage banker or mortgage company	69	0	66	3
Federally-sponsored secondary market agency or pool	333	0	271	62
Conventional mortgage pool	27	0	21	6
Other federal agency	11	0	10	1
Real estate investment trust	0	0	0	0
Pension or retirement fund	6	0	6	0
Credit union	168	128	33	7
Finance company	821	763	50	9
State or municipal government or housing finance agency	45	14	25	6
Individual or individual's estate	23	0	19	4
Other	95	79	16	0
First Mortgage Loan as a Percent of Purchase Price	714	0	617	97
Properties acquired by purchase with first mortgage made or assumed at time of purchase				

Less than 40 percent	21	0	21	0
40 to 49 percent	6	0	3	3
50 to 59 percent	19	0	14	5
60 to 69 percent	188	0	149	39
70 to 79 percent	22	0	18	4
80 to 89 percent	73	0	67	5
90 to 94 percent	35	0	35	0
95 to 99 percent	45	0	42	3
100 percent or more	266	0	230	36
Not reported	38	0	37	1
Median	91	40-	92	71
Other properties	202	0	165	37
Not available	1630	1621	0	9
First Mortgage Loan as a Percent of Value	714	0	617	97
Properties acquired by purchase with first mortgage made or assumed at time of purchase				
Less than 40 percent	16	0	16	0
40 to 49 percent	10	0	7	3
50 to 59 percent	29	0	21	8
60 to 69 percent	247	0	202	46
70 to 79 percent	45	0	41	4
80 to 89 percent	92	0	82	10
90 to 94 percent	52	0	52	0
95 to 99 percent	40	0	37	3
100 percent or more	145	0	124	21
Not reported	38	0	37	1
Median	78	40-	80	68
Other properties	202	0	165	37
Not available	1630	1621	0	9
First Mortgage Risk	92	0	86	6
Subprime loan				
Not subprime loan	825	0	696	128
Not reported	1630	1621	0	9
Index Used to Adjust Interest Rate on ARM	134	0	0	134
Properties with adjustable rate first mortgage				
Treasury security	22	0	0	22
Average cost of funds in bank district	0	0	0	0
National average cost of funds	0	0	0	0
OTS contract mortgage rate	0	0	0	0
Other method	6	0	0	6
No index used	0	0	0	0
Not reported	107	0	0	107
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Frequency With Which Rate Can Be Adjusted	134	0	0	134
Properties with adjustable rate first mortgage				
Monthly	4	0	0	4
Every 3 months	0	0	0	0
Every 6 months	6	0	0	6

Yearly	25	0	0	25
Every 3 years	0	0	0	0
Every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	99	0	0	99
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Caps on Interest Rate Per Adjustment Period	134	0	0	134
Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	9	0	0	9
2.1 to 2.9 percent	0	0	0	0
3 percent	0	0	0	0
3.1 to 3.9 percent	0	0	0	0
4.0 percent or more	16	0	0	16
No caps	7	0	0	7
Not reported	103	0	0	103
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Caps on Interest Rate Over Life of ARM	134	0	0	134
Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	0	0	0	0
2.1 to 2.9 percent	0	0	0	0
3 percent	0	0	0	0
3.1 to 3.9 percent	0	0	0	0
4.0 percent or more	27	0	0	27
No caps	4	0	0	4
Not reported	103	0	0	103
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Interest Rate Changed Since Mortgage Made	134	0	0	134
Properties with adjustable rate first mortgage				
Yes, rate has changed	14	0	0	14
No change since mortgage made	21	0	0	21
Not reported	99	0	0	99
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Percentage of Margin Over Index on ARM	134	0	0	134
Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	3	0	0	3
2.1 to 2.9 percent	5	0	0	5

3 percent	0	0	0	0
3.1 to 3.9 percent	0	0	0	0
4 percent	0	0	0	0
4.1 to 4.9 percent	9	0	0	9
5 percent or more	10	0	0	10
Not reported	107	0	0	107
Median	4.7	0.0	0.0	4.7
Other properties	782	0	782	0
Not reported	1630	1621	0	9
ARM Convertible to Fixed Rate Mortgage	134	0	0	134
Properties with adjustable rate first mortgage				
Can be converted	0	0	0	0
Cannot be converted	35	0	0	35
Not reported	99	0	0	99
Other properties	782	0	782	0
Not reported	1630	1621	0	9
Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate	5	0	0	5
Monthly payments can change (other than change in interest rate)				
Payments can change monthly	0	0	0	0
Payments can change every three months	0	0	0	0
Payments can change every six months	0	0	0	0
Payments can change yearly	5	0	0	5
Payments can change every 3 years	0	0	0	0
Payments can change every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Monthly payments cannot change	813	0	782	30
Not reported	1729	1621	0	108
First Mortgage Allows for Negative Amortization	5	0	0	5
Monthly payments can change (other than change in interest rate)				
Yes, unrestricted negative amortization	0	0	0	0
Yes, restricted negative amortization	0	0	0	0
No negative amortization allowed	5	0	0	5
Not reported	0	0	0	0
Monthly payments cannot change	813	0	782	30
Not reported	1729	1621	0	108
MORTGAGE PAYMENTS AND OTHER EXPENSES	722	0	627	95
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	722	0	627	95
Fully amortized	639	0	544	95
Not fully amortized	83	0	83	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0

Not reported	1825	1621	156	48
Items Included in First Mortgage Payment@1	722	0	627	95
Regular monthly payments of both interest and principal				
Real estate taxes	152	0	148	5
Property insurance	22	0	18	5
Mortgage insurance	56	0	56	0
Other	55	0	46	8
No items included or not reported	553	0	466	87
No regular payments of interest and principal	1825	1621	156	48
Monthly Interest and Principal Payments on First Mortgage	722	0	627	95
Regular monthly payments of interest and/or principal				
Less than \$50	4	0	0	4
\$50 to \$99	22	0	22	0
\$100 to \$199	48	0	37	11
\$200 to \$299	157	0	128	29
\$300 to \$399	126	0	114	12
\$400 to \$499	138	0	111	27
\$500 to \$599	107	0	107	0
\$600 to \$699	64	0	53	11
\$700 to \$799	41	0	41	0
\$800 to \$899	2	0	2	0
\$900 to \$999	0	0	0	0
\$1,000 or more	11	0	11	0
Median	402	50	410	325
Mean	420	0	433	334
No regular payments required	0	0	0	0
Not reported	1825	1621	156	48
Current First Mortgage Payment Status	2546	1621	782	143
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	357	0	319	38
Delinquent by 90 days or more	13	0	13	0
Legal proceedings have begun	13	0	13	0
Legal proceedings have not begun	0	0	0	0
Not reported	0	0	0	0
Not reported	2176	1621	450	105
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	2247	1381	736	130
Regular monthly payments of interest and/or principal				
Less than \$50	4	0	0	4
\$50 to \$99	18	0	18	0
\$100 to \$199	199	150	30	19
\$200 to \$299	577	388	154	35
\$300 to \$399	537	397	127	12
\$400 to \$499	331	185	109	37
\$500 to \$599	243	103	131	10
\$600 to \$699	147	70	69	8
\$700 to \$799	102	43	59	0

\$800 to \$899	36	23	13	0
\$900 to \$999	18	18	0	0
\$1,000 or more	36	5	25	6
Median	360	338	435	356
Mean	400	369	463	376
No regular monthly payments required	299	240	46	13
Interest and Principal Payments on Total Mortgages as Percent of Income	2247	1381	736	130
Regular monthly payments of interest and/or principal				
Less than 5 percent	52	20	25	7
5 to 9 percent	547	406	118	24
10 to 14 percent	549	343	181	25
15 to 19 percent	331	187	120	24
20 to 24 percent	160	99	54	7
25 to 29 percent	163	81	67	16
30 to 34 percent	79	26	39	14
35 to 39 percent	33	13	20	0
40 to 49 percent	60	35	23	3
50 percent or more	91	43	42	6
Not reported or not computed	182	130	48	4
Median	13.9	12.9	15.8	16.4
No regular monthly payments required	299	240	46	13
Homeowner mobile homes with installment loan	2096	1621	416	59
INSTALLMENT LOAN CHARACTERISTICS	807	687	103	16
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	474	344	102	28
1995 to 1996	397	289	105	3
1990 to 1994	277	201	67	9
1985 to 1989	141	99	39	3
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	127	97	12	18
Less than \$5,000				
\$5,000 to \$9,999	177	133	44	0
\$10,000 to \$14,999	182	148	27	7
\$15,000 to \$19,999	268	215	49	4
\$20,000 to \$29,999	423	298	116	9
\$30,000 to \$39,999	352	270	72	9
\$40,000 to \$49,999	246	202	37	8
\$50,000 to \$59,999	163	132	26	5
\$60,000 to \$79,999	119	95	24	0
\$80,000 to \$99,999	14	10	3	0
\$100,000 or more	25	20	5	0
Median	26954	27284	26555	21135
Mean	30034	30230	30267	23036
Current Interest Rate on Installment Loan	0	0	0	0
Less than 4.0 percent				

4.0 percent	0	0	0	0
4.1 to 4.4 percent	0	0	0	0
4.5 to 4.9 percent	5	5	0	0
5.0 percent	3	3	0	0
5.1 to 5.4 percent	0	0	0	0
5.5 to 5.9 percent	5	5	0	0
6.0 percent	9	4	5	0
6.1 to 6.4 percent	0	0	0	0
6.5 to 6.9 percent	10	0	10	0
7.0 percent	0	0	0	0
7.1 to 7.4 percent	15	15	0	0
7.5 to 7.9 percent	1415	1040	339	35
8.0 percent	14	14	0	0
8.1 to 9.9 percent	112	100	7	5
10.0 percent	76	73	0	3
10.1 to 10.9 percent	90	64	16	10
11.0 percent	47	36	8	3
11.1 percent to 11.9 percent	60	50	10	0
12.0 percent or more	235	212	20	3
Median	2096.2	1621.2	415.8	59.3
Holder of Installment Loan	410	341	58	11
Commercial bank or trust company				
Savings and loan association, federal savings bank	315	234	70	11
Mutual savings bank	82	62	21	0
Credit union	169	128	38	3
Finance company	985	763	192	31
State or municipal government or housing finance agency	18	14	4	0
Other	117	79	34	3
INSTALLMENT LOAN PAYMENTS AND OTHER EXPENSES	1586	1376	168	41
Monthly Interest and Principal Payments on Installment Loan				
Regular monthly payments of interest and				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	178	150	14	14
\$200 to \$299	445	385	54	6
\$300 to \$399	443	392	45	6
\$400 to \$499	212	185	23	4
\$500 to \$599	129	103	17	10
\$600 to \$699	82	70	9	3
\$700 to \$799	48	43	5	0
\$800 to \$899	23	23	0	0
\$900 to \$999	18	18	0	0
\$1,000 or more	5	5	0	0
Median	338	338	334	320
Mean	368	369	363	345
No regular payments required	371	103	245	23
Other Monthly Payments on Installment Loan	17	17	0	0
Other regular monthly payments				
Less than \$50	12	12	0	0

\$50 to \$99	5	5	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	0	0	0	0
\$300 to \$399	0	0	0	0
\$400 to \$499	0	0	0	0
\$500 to \$599	0	0	0	0
\$600 to \$699	0	0	0	0
\$700 to \$799	0	0	0	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	0	0	0	0
Median	50-	50-	50-	50-
Mean	55	55	0	0
No other regular payments required	2075	1600	416	59
Rental and vacant mobile homes with traditional first mortgage or installment loan	336	192	108	35
PROPERTY CHARACTERISTICS	284	169	93	22
Manner of Acquisition				
By purchase				
Placed one new mortgage	199	98	79	22
Placed two or more new mortgages	0	0	0	0
Assumed mortgage(s) already on property	8	0	8	0
Assumed mortgage(s) already on property and placed new mortgage	0	0	0	0
Borrowed using assets other than this property as collateral	0	0	0	0
Paid all cash-no borrowing	0	0	0	0
Other manner	77	71	6	0
By inheritance or gift	12	12	0	0
By divorce	0	0	0	0
By tax free exchange of other property	0	0	0	0
By foreclosure or assignment	0	0	0	0
By some other manner	13	0	7	6
Not reported	26	11	8	7
Source of Downpayment@1	158	98	45	16
Properties purchased 1995 to 2001 (part)				
Sale of stock or other partnership shares for this project	0	0	0	0
Sale of previously owned stocks, shares, or other securities	7	0	0	7
Sale of land or other real estate	5	0	5	0
Owner's cash, bank deposits, share accounts, or bonds	79	69	3	7
Borrowing from a retirement plan	0	0	0	0
Borrowing using assets other than this property as collateral	6	6	0	0
Proceeds from an insurance policy	0	0	0	0
From a state or local government source	0	0	0	0
From a non-profit organization	8	8	0	0
Proceeds from sale of tax credits	0	0	0	0
From parents or relatives	0	0	0	0
Other cash source	8	8	0	0
Non-cash source	0	0	0	0

No downpayment required	45	6	31	9
Not reported	6	0	6	0
Other properties	172	88	63	20
Not reported	6	6	0	0
Year Property Acquired	89	52	25	12
1999 to 2001 (part)				
1997 and 1998	36	19	17	0
1995 and 1996	46	33	3	9
1990 to 1994	75	48	27	0
1985 to 1989	51	16	21	14
1980 to 1984	30	15	15	0
1975 to 1979	9	9	0	0
1970 to 1974	0	0	0	0
1969 or earlier	0	0	0	0
Property New or Previously Owned When Acquired	284	169	93	22
Acquired by purchase				
New	109	87	22	0
Previously owned	175	82	71	22
As residential property	175	82	71	22
Converted from nonresidential use	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Other properties	25	12	7	6
Not reported	26	11	8	7
Year Structure Built	27	27	0	0
1999 to March 2000				
1997 and 1998	13	8	5	0
1995 and 1996	34	31	3	0
1990 to 1994	58	29	29	0
1980 to 1989	72	27	25	20
1970 to 1979	99	43	40	16
1969 or earlier	32	27	5	0
Purchase Price	125	70	42	12
Properties acquired by purchase 1997 to 2001 (part)				
Less than \$5,000	5	5	0	0
\$5,000 to \$9,999	18	0	18	0
\$10,000 to \$14,999	7	7	0	0
\$15,000 to \$19,999	23	6	11	6
\$20,000 to \$29,999	7	0	7	0
\$30,000 to \$39,999	14	14	0	0
\$40,000 to \$49,999	14	14	0	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	12	12	0	0
\$80,000 to \$99,999	9	4	5	0
\$100,000 or more	15	8	0	7
Median	31794	42578	16257	100000+
Mean	42505	47700	21982	82446
Other properties	211	122	66	23
Value	43	28	13	3
Less than \$5,000				
\$5,000 to \$9,999	34	19	15	0

\$10,000 to \$14,999	52	22	11	19
\$15,000 to \$19,999	26	8	18	0
\$20,000 to \$29,999	49	31	18	0
\$30,000 to \$39,999	37	37	0	0
\$40,000 to \$49,999	36	19	18	0
\$50,000 to \$59,999	23	17	0	6
\$60,000 to \$79,999	25	11	7	7
\$80,000 to \$99,999	8	0	8	0
\$100,000 or more	0	0	0	0
Median	22418	26147	19176	13838
Mean	27277	26250	27947	30813
Value of Capital Improvements	150	73	58	20
Properties with capital improvements between 1998 and 2000				
Less than \$500	21	17	4	0
\$500 to \$999	6	0	6	0
\$1,000 to \$2,499	60	36	18	6
\$2,500 to \$4,999	24	16	8	0
\$5,000 to \$7,499	13	0	7	7
\$7,500 to \$9,999	0	0	0	0
\$10,000 to \$14,999	7	0	0	7
\$15,000 to \$19,999	10	4	6	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 or more	8	0	8	0
Median	2198	1827	2549	6441
Mean	6837	2577	12070	7309
Properties with no capital improvements between 1998 and 2000	143	95	36	12
Capital improvements not reported	42	24	15	3
Monthly Rental Receipts	293	173	90	30
Acquired before 2000				
Less than \$100	5	5	0	0
\$100 to \$199	19	16	3	0
\$200 to \$299	19	15	4	0
\$300 to \$399	22	13	6	3
\$400 to \$499	20	11	3	7
\$500 to \$599	47	29	18	0
\$600 to \$799	13	6	7	0
\$800 to \$999	14	6	8	0
\$1000 or more	60	17	29	14
No rental receipts	73	56	11	6
Median	550	492	719	1000+
Mean	903	398	1252	2777
Acquired 2000 and 2001 (part)	43	19	18	6
Rental Receipts as Percent of Value@8	293	173	90	30
Acquired before 2000				
Less than 5 percent	0	0	0	0
5 to 9 percent	34	27	7	0
10 to 14 percent	28	28	0	0
15 to 19 percent	20	8	12	0
20 to 24 percent	0	0	0	0
25 to 29 percent	9	0	9	0
30 to 39 percent	0	0	0	0
40 percent or more	123	49	51	24

Median	40+	15	40+	40+
Acquired 2000 and 2001 (part)	43	19	18	6
Rental Vacancy Losses as Percent of Potential Receipts	293	173	90	30
Acquired before 2000				
Less than 1.0 percent	62	49	7	7
1.0 to 2.9 percent	0	0	0	0
3.0 to 4.9 percent	0	0	0	0
5.0 to 6.9 percent	0	0	0	0
7.0 to 8.9 percent	0	0	0	0
9.0 to 10.9 percent	8	0	8	0
11.0 to 12.9 percent	0	0	0	0
13.0 to 14.9 percent	0	0	0	0
15.0 percent or more	37	17	19	0
Not reported or not computed	186	107	56	23
Median	0.9	0.7	24.1	0.5
Acquired 2000 and 2001 (part)	43	19	18	6
Age Restrictions	6	0	6	0
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	324	187	102	35
Not reported	5	5	0	0
Type of Property Benefits@1	0	0	0	0
Government-sponsored below-market interest rate mortgage loan				
Government rental subsidy	0	0	0	0
Government grant	0	0	0	0
Property tax relief	12	6	6	0
Federal income tax credit for low-income, old or historic properties	0	0	0	0
Accelerated federal income tax depreciation for low- and moderate-income properties	0	0	0	0
Subsidy from a non-profit corporation	0	0	0	0
None of the above benefits	298	169	94	35
Not reported	26	17	8	0
Source of Property Benefits@1	12	6	6	0
With property benefits				
Federal government	0	0	0	0
State government	12	6	6	0
Local government	0	0	0	0
Non-profit corporation	0	0	0	0
Not reported	0	0	0	0
With no property benefits	298	169	94	35
Not reported	26	17	8	0
Reason for Benefits@1	12	6	6	0
With property benefits				
Occupied by low- or moderate-income individuals	0	0	0	0
Occupied by elderly or disabled individuals	0	0	0	0
A historic structure	0	0	0	0
Located in a community development or economic development area	0	0	0	0

Covered by a Homestead Exemption	6	6	0	0
Covered by a Community Land Trust	0	0	0	0
Covered by disaster relief	0	0	0	0
Other reason	6	0	6	0
Not reported	0	0	0	0
With no property benefits	298	169	94	35
Not reported	26	17	8	0
OWNER CHARACTERISTICS	319	181	103	35
Type of Owner				
Individual investor(s)				
Limited partnership	5	0	5	0
Joint venture	6	6	0	0
General partnership	0	0	0	0
Life insurance company	0	0	0	0
Depository institution	0	0	0	0
Public real estate investment trust	0	0	0	0
Private real estate investment trust	0	0	0	0
Corporation - other than real estate investment trust	0	0	0	0
Housing cooperative organization	0	0	0	0
Non-profit or church-related institution	5	5	0	0
Pension fund	0	0	0	0
Fraternal organization	0	0	0	0
Other	0	0	0	0
MORTGAGE CHARACTERISTICS	0	0	0	0
Method of Loan Application				
By computer over the Internet or by e-mail				
By telephone or FAX	0	0	0	0
By regular mail	0	0	0	0
By personal visit	76	0	47	29
Through third party (such as real estate agent or builder)	8	0	8	0
Some other way	0	0	0	0
Not reported	59	0	53	7
Not available	192	192	0	0
Origin of First Mortgage	116	0	88	28
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	8	0	8	0
Mortgage placed later than acquisition of property	19	0	11	7
Refinanced mortgage	19	0	11	7
Same lender	11	0	11	0
Different lender	7	0	0	7
Mortgage placed on property owned free and clear of debt	0	0	0	0
Not available	192	192	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	19	0	11	7
Properties on which mortgages placed later than acquisition of property				
Obtain lower interest rate	0	0	0	0

Increase payment period for mortgage	0	0	0	0
Reduce payment period for mortgage	0	0	0	0
Renew or extend loan that had fallen due, without increasing outstanding balance	0	0	0	0
Receive cash or increase outstanding balance of loan	19	0	11	7
Other reason	0	0	0	0
Not reported	0	0	0	0
Other properties	125	0	97	28
Not available	192	192	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	7	0	0	7
Properties on which cash received				
Less than \$5,000	0	0	0	0
\$5,000 to \$9,999	0	0	0	0
\$10,000 to \$14,999	7	0	0	7
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 to \$39,999	0	0	0	0
\$40,000 to \$49,999	0	0	0	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	0	0	0	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	0	0	0	0
Not reported	0	0	0	0
Median	12500	5000-	5000-	12500
Mean	14000	0	0	14000
Properties that refinanced and did not receive cash back	0	0	0	0
Properties that refinanced and did not report if received cash back	11	0	11	0
Properties that did not refinance	125	0	97	28
Not available	192	192	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	7	0	0	7
Properties on which cash received@1				
For additions, improvements or repairs to this property	7	0	0	7
To consolidate debts	0	0	0	0
For investment in other real estate	0	0	0	0
For other types of investments	0	0	0	0
For educational or medical expenses	0	0	0	0
To start a business	0	0	0	0
To settle a divorce	0	0	0	0
To pay taxes	0	0	0	0
To purchase an automobile, truck, or other vehicle	0	0	0	0
To purchase consumer product other than automobile, truck, or other vehicle	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Properties that refinanced and did not receive cash back	0	0	0	0

Properties that refinanced and did not report if received cash back	11	0	11	0
Properties that did not refinance	125	0	97	28
Not available	192	192	0	0
Year First Mortgage Made or Assumed	71	0	42	29
1999 to 2001 (part)				
1997 and 1998	17	0	17	0
1995 and 1996	7	0	7	0
1990 to 1994	36	0	30	7
1985 to 1989	8	0	8	0
1980 to 1984	3	0	3	0
1979 or earlier	192	192	0	0
First Mortgage Insurance Status	12	0	12	0
FHA-insured first mortgage				
VA-guaranteed first mortgage	0	0	0	0
Rural Housing Service-Rural Development-insured or -guaranteed first mortgage	0	0	0	0
Other federal, state, or local government-insured or guaranteed first mortgage	6	0	0	6
Insured conventional first mortgage	14	0	0	14
Uninsured conventional first mortgage	112	0	96	15
Not reported	192	192	0	0
Traditional First Mortgage Loan	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	10	0	10	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	11	0	6	6
\$20,000 to \$29,999	22	0	22	0
\$30,000 to \$39,999	29	0	23	6
\$40,000 to \$49,999	19	0	13	7
\$50,000 to \$59,999	5	0	5	0
\$60,000 to \$79,999	13	0	13	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	15	0	5	10
Not reported	211	192	12	7
Median	36372	5000-	34350	43559
Mean	46723	0	40104	69187
Total Mortgage Loan	7	7	0	0
Less than \$5,000				
\$5,000 to \$9,999	17	7	10	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	54	42	6	6
\$20,000 to \$29,999	41	21	19	0
\$30,000 to \$39,999	72	58	7	6
\$40,000 to \$49,999	35	19	9	7
\$50,000 to \$59,999	5	0	5	0
\$60,000 to \$79,999	51	25	25	0
\$80,000 to \$99,999	21	13	8	0
\$100,000 or more	15	0	5	10
Not reported	19	0	12	7
Median	35551	33200	45598	43559
Mean	42490	35856	47909	69187

Traditional First Mortgage Outstanding Debt	7	0	7	0
Less than \$5,000				
\$5,000 to \$9,999	3	0	3	0
\$10,000 to \$14,999	6	0	0	6
\$15,000 to \$19,999	8	0	8	0
\$20,000 to \$29,999	34	0	28	6
\$30,000 to \$39,999	27	0	20	7
\$40,000 to \$49,999	24	0	24	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	0	0	0	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	15	0	5	10
Not reported	211	192	12	7
Median	31405	5000-	30702	33559
Mean	40688	0	35147	59489
Current Interest Rate on First Mortgage	51	0	46	6
Less than 6.0 percent				
6.0 percent	0	0	0	0
6.1 to 6.4 percent	0	0	0	0
6.5 to 6.9 percent	0	0	0	0
7.0 percent	17	0	10	7
7.1 to 7.4 percent	0	0	0	0
7.5 to 7.9 percent	3	0	0	3
8.0 percent	5	0	5	0
8.1 to 8.4 percent	7	0	0	7
8.5 to 8.9 percent	7	0	7	0
9.0 percent	0	0	0	0
9.1 to 9.4 percent	0	0	0	0
9.5 to 9.9 percent	6	0	6	0
10.0 percent	6	0	6	0
10.1 to 10.4 percent	0	0	0	0
10.5 to 10.9 percent	7	0	7	0
11.0 percent	0	0	0	0
11.1 to 12.9 percent	6	0	0	6
13.0 percent	0	0	0	0
13.1 percent or more	28	0	21	7
Not reported	192	192	0	0
Median	8.0	0.0	7.1	8.2
Type of Interest Rate Buydown	0	0	0	0
Properties with interest rate buydown				
Constant payment	0	0	0	0
3-2-1 buydown	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Properties without interest rate buydown	57	0	35	23
Not reported	278	192	73	13
Term of First Mortgage	11	0	11	0
Less than 5 years				
5 years	0	0	0	0
6 to 9 years	6	0	6	0
10 years	6	0	0	6

11 to 14 years	0	0	0	0
15 years	11	0	7	3
16 to 19 years	0	0	0	0
20 years	0	0	0	0
21 to 24 years	4	0	4	0
25 years	0	0	0	0
26 to 29 years	0	0	0	0
30 years	20	0	7	13
More than 30 years	0	0	0	0
No stated term	278	192	73	13
Median	15	5-	15	30
Unexpired Term of First Mortgage	11	0	11	0
Less than 5 years				
5 to 9 years	12	0	6	6
10 to 14 years	3	0	0	3
15 to 19 years	18	0	18	0
20 to 24 years	7	0	0	7
25 to 29 years	7	0	0	7
30 or more years	0	0	0	0
No stated term or not computed	278	192	73	13
Median	15	5-	15	21
Holder of First Mortgage	53	0	43	9
Commercial bank or trust company				
Savings and loan association, federal savings bank	58	31	12	14
Mutual savings bank	0	0	0	0
Life insurance company	12	0	12	0
Mortgage banker or mortgage company	7	0	0	7
Federally-sponsored secondary market agency or pool	42	0	36	6
Conventional mortgage pool	0	0	0	0
Other federal agency	0	0	0	0
Real estate investment trust	0	0	0	0
Pension or retirement fund	0	0	0	0
Credit union	20	20	0	0
Finance company	133	133	0	0
State or municipal government or housing finance agency	7	7	0	0
Individual or individual's estate	4	0	4	0
Other	0	0	0	0
First Mortgage Loan as a Percent of Purchase Price	104	0	82	22
Properties acquired by purchase with first mortgage made or assumed at time of purchase				
Less than 40 percent	0	0	0	0
40 to 49 percent	0	0	0	0
50 to 59 percent	0	0	0	0
60 to 69 percent	17	0	17	0
70 to 79 percent	0	0	0	0
80 to 89 percent	0	0	0	0
90 to 94 percent	7	0	0	7
95 to 99 percent	7	0	0	7
100 percent or more	62	0	53	9
Not reported	12	0	12	0
Median	100+	40-	100+	98

Other properties	39	0	26	13
Not available	192	192	0	0
First Mortgage Loan as a Percent of Value	104	0	82	22
Properties acquired by purchase with first mortgage made or assumed at time of purchase				
Less than 40 percent	0	0	0	0
40 to 49 percent	0	0	0	0
50 to 59 percent	12	0	5	7
60 to 69 percent	35	0	35	0
70 to 79 percent	0	0	0	0
80 to 89 percent	0	0	0	0
90 to 94 percent	7	0	0	7
95 to 99 percent	0	0	0	0
100 percent or more	39	0	30	9
Not reported	12	0	12	0
Median	69	40	68	93
Other properties	39	0	26	13
Not available	192	192	0	0
First Mortgage Risk	8	0	8	0
Subprime loan				
Not subprime loan	135	0	100	35
Not reported	192	192	0	0
Index Used to Adjust Interest Rate on ARM	35	0	0	35
Properties with adjustable rate first mortgage				
Treasury security	16	0	0	16
Average cost of funds in bank district	0	0	0	0
National average cost of funds	0	0	0	0
OTS contract mortgage rate	0	0	0	0
Other method	0	0	0	0
No index used	0	0	0	0
Not reported	19	0	0	19
Other properties	108	0	108	0
Not reported	192	192	0	0
Frequency With Which Rate Can Be Adjusted	35	0	0	35
Properties with adjustable rate first mortgage				
Monthly	0	0	0	0
Every 3 months	0	0	0	0
Every 6 months	0	0	0	0
Yearly	10	0	0	10
Every 3 years	6	0	0	6
Every 5 years	7	0	0	7
Other	0	0	0	0
Not reported	13	0	0	13
Other properties	108	0	108	0
Not reported	192	192	0	0
Caps on Interest Rate Per Adjustment Period	35	0	0	35

Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	23	0	0	23
2.1 to 2.9 percent	0	0	0	0
3 percent	0	0	0	0
3.1 to 3.9 percent	0	0	0	0
4.0 percent or more	0	0	0	0
No caps	0	0	0	0
Not reported	13	0	0	13
Other properties	108	0	108	0
Not reported	192	192	0	0
	35	0	0	35
Caps on Interest Rate Over Life of ARM				
Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	0	0	0	0
2.1 to 2.9 percent	0	0	0	0
3 percent	0	0	0	0
3.1 to 3.9 percent	0	0	0	0
4.0 percent or more	23	0	0	23
No caps	0	0	0	0
Not reported	13	0	0	13
Other properties	108	0	108	0
Not reported	192	192	0	0
	35	0	0	35
Interest Rate Changed Since Mortgage Made				
Properties with adjustable rate first mortgage				
Yes, rate has changed	16	0	0	16
No change since mortgage made	7	0	0	7
Not reported	13	0	0	13
Other properties	108	0	108	0
Not reported	192	192	0	0
	35	0	0	35
Percentage of Margin Over Index on ARM				
Properties with adjustable rate first mortgage				
Less than 1 percent	0	0	0	0
1 percent	0	0	0	0
1.1 to 1.9 percent	0	0	0	0
2 percent	0	0	0	0
2.1 to 2.9 percent	13	0	0	13
3 percent	0	0	0	0
3.1 to 3.9 percent	9	0	0	9
4 percent	0	0	0	0
4.1 to 4.9 percent	0	0	0	0
5 percent or more	0	0	0	0
Not reported	13	0	0	13
Median	2.9	0.0	0.0	2.9
Other properties	108	0	108	0
Not reported	192	192	0	0
	35	0	0	35

ARM Convertible to Fixed Rate Mortgage				
Properties with adjustable rate first mortgage				
Can be converted	7	0	0	7
Cannot be converted	16	0	0	16
Not reported	13	0	0	13
Other properties	108	0	108	0
Not reported	192	192	0	0
Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate	0	0	0	0
Monthly payments can change (other than change in interest rate)				
Payments can change monthly	0	0	0	0
Payments can change every three months	0	0	0	0
Payments can change every six months	0	0	0	0
Payments can change yearly	0	0	0	0
Payments can change every 3 years	0	0	0	0
Payments can change every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Monthly payments cannot change	131	0	108	23
Not reported	205	192	0	13
First Mortgage Allows for Negative Amortization	0	0	0	0
Monthly payments can change (other than change in interest rate)				
Yes, unrestricted negative amortization	0	0	0	0
Yes, restricted negative amortization	0	0	0	0
No negative amortization allowed	0	0	0	0
Not reported	0	0	0	0
Monthly payments cannot change	131	0	108	23
Not reported	205	192	0	13
MORTGAGE PAYMENTS AND OTHER EXPENSES	103	0	80	23
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	103	0	80	23
Fully amortized	93	0	70	23
Not fully amortized	10	0	10	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0
Not reported	233	192	28	13
Items Included in First Mortgage Payment@1	103	0	80	23
Regular monthly payments of both interest and principal				
Real estate taxes	20	0	7	13
Property insurance	0	0	0	0
Mortgage insurance	7	0	0	7
Other	7	0	7	0

No items included or not reported	83	0	73	9
No regular payments of interest and principal	233	192	28	13
Monthly Interest and Principal Payments on First Mortgage	103	0	80	23
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	3	0	3	0
\$100 to \$199	0	0	0	0
\$200 to \$299	8	0	8	0
\$300 to \$399	40	0	33	7
\$400 to \$499	17	0	11	6
\$500 to \$599	5	0	5	0
\$600 to \$699	0	0	0	0
\$700 to \$799	8	0	8	0
\$800 to \$899	7	0	0	7
\$900 to \$999	0	0	0	0
\$1,000 or more	14	0	11	3
Median	399	50-	385	476
Mean	565	0	526	702
No regular payments required	0	0	0	0
Not reported	233	192	28	13
Current First Mortgage Payment Status	336	192	108	35
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	57	0	35	23
Delinquent by 90 days or more	0	0	0	0
Legal proceedings have begun	0	0	0	0
Legal proceedings have not begun	0	0	0	0
Not reported	0	0	0	0
Not reported	278	192	73	13
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	278	169	87	23
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	3	0	3	0
\$100 to \$199	12	12	0	0
\$200 to \$299	52	44	8	0
\$300 to \$399	100	63	31	7
\$400 to \$499	36	12	18	6
\$500 to \$599	5	0	5	0
\$600 to \$699	16	13	3	0
\$700 to \$799	14	6	8	0
\$800 to \$899	7	0	0	7
\$900 to \$999	0	0	0	0
\$1,000 or more	33	19	11	3
Median	371	344	408	476
Mean	532	467	613	702
No regular monthly payments required	58	24	21	13
Interest and Principal Payment on First Mortgage as Percent of Rental Receipts	85	0	62	23

Acquired before 2000 and regular payments of interest and/or princi				
Less than 20 percent	0	0	0	0
20 to 29 percent	14	0	14	0
30 to 39 percent	8	0	8	0
40 to 49 percent	7	0	0	7
50 to 59 percent	0	0	0	0
60 to 69 percent	3	0	3	0
70 to 79 percent	9	0	9	0
80 to 89 percent	7	0	0	7
90 to 99 percent	11	0	11	0
100 percent or more	7	0	4	3
Not reported or not computed	18	0	11	6
Median	71.1	19.5	68.6	82.3
Other properties	251	192	46	13
Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts	241	150	69	23
Acquired before 2000 and regular payments of interest and/or principal				
Less than 20 percent	7	7	0	0
20 to 29 percent	8	0	8	0
30 to 39 percent	19	11	8	0
40 to 49 percent	15	8	0	7
50 to 59 percent	6	0	6	0
60 to 69 percent	16	13	3	0
70 to 79 percent	19	6	13	0
80 to 89 percent	12	6	0	7
90 to 99 percent	11	0	11	0
100 percent or more	56	46	7	3
Not reported or not computed	71	54	11	6
Median	76.9	85.6	72.1	82.3
Other properties	94	43	39	13
Real Estate Tax Per \$1,000 Value	293	173	90	30
Acquired before 2000				
Less than \$5	57	33	16	7
\$5 to \$9	60	46	8	6
\$10 to \$14	29	16	13	0
\$15 to \$19	19	12	7	0
\$20 to \$24	0	0	0	0
\$25 to \$29	17	12	5	0
\$30 to \$39	0	0	0	0
\$40 to \$49	20	8	11	0
\$50 to \$59	29	0	22	7
\$60 or more	42	25	7	10
Not reported or not computed	21	21	0	0
Median	13	9	25	52
Acquired 2000 and 2001 (part)	43	19	18	6
Real Estate Tax as Percent of Rental Receipts	293	173	90	30
Acquired before 2000				
Less than 5 percent	114	53	47	14
5 to 9 percent	49	30	20	0
10 to 14 percent	4	4	0	0
15 to 19 percent	21	9	12	0

20 to 24 percent	0	0	0	0
25 to 29 percent	0	0	0	0
30 to 34 percent	0	0	0	0
35 to 39 percent	0	0	0	0
40 percent or more	10	0	0	10
Not reported or not computed	95	77	11	6
Median	5-	5-	5-	5-
Acquired 2000 and 2001 (part)	43	19	18	6
Rental and vacant mobile homes with installment loan	216	192	24	0
INSTALLMENT LOAN CHARACTERISTICS	73	73	0	0
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	27	27	0	0
1995 to 1996	22	20	3	0
1990 to 1994	72	56	15	0
1985 to 1989	22	16	6	0
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	7	7	0	0
Less than \$5,000				
\$5,000 to \$9,999	7	7	0	0
\$10,000 to \$14,999	6	0	6	0
\$15,000 to \$19,999	42	42	0	0
\$20,000 to \$29,999	24	21	3	0
\$30,000 to \$39,999	65	58	7	0
\$40,000 to \$49,999	27	19	8	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	25	25	0	0
\$80,000 to \$99,999	13	13	0	0
\$100,000 or more	0	0	0	0
Median	33361	33200	34726	5000-
Mean	35321	35856	31053	0
Current Interest Rate on Installment Loan	0	0	0	0
Less than 4.0 percent				
4.0 percent	0	0	0	0
4.1 to 4.4 percent	0	0	0	0
4.5 to 4.9 percent	0	0	0	0
5.0 percent	0	0	0	0
5.1 to 5.4 percent	0	0	0	0
5.5 to 5.9 percent	0	0	0	0
6.0 percent	0	0	0	0
6.1 to 6.4 percent	0	0	0	0
6.5 to 6.9 percent	0	0	0	0
7.0 percent	0	0	0	0
7.1 to 7.4 percent	0	0	0	0
7.5 to 7.9 percent	173	148	24	0
8.0 percent	0	0	0	0
8.1 to 9.9 percent	26	26	0	0
10.0 percent	0	0	0	0
10.1 to 10.9 percent	11	11	0	0
11.0 percent	0	0	0	0

11.1 percent to 11.9 percent	0	0	0	0
12.0 percent or more	7	7	0	0
Median	216.4	192.3	24.1	0.0
Holder of Installment Loan	8	0	8	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	38	31	7	0
Mutual savings bank	0	0	0	0
Credit union	20	20	0	0
Finance company	136	133	3	0
State or municipal government or housing finance agency	7	7	0	0
Other	6	0	6	0
INSTALLMENT LOAN PAYMENT AND OTHER EXPENSES	184	169	16	0
Monthly Interest and Principal Payments on Installment Loan				
Regular monthly payments of interest and/				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	12	12	0	0
\$200 to \$299	44	44	0	0
\$300 to \$399	66	63	3	0
\$400 to \$499	19	12	7	0
\$500 to \$599	0	0	0	0
\$600 to \$699	13	13	0	0
\$700 to \$799	6	6	0	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	25	19	6	0
Median	354	344	473	50-
Mean	488	467	709	0
No regular payments required	0	0	0	0
Other Monthly Payments on Installment Loan	0	0	0	0
Other regular monthly payments				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	0	0	0	0
\$300 to \$399	0	0	0	0
\$400 to \$499	0	0	0	0
\$500 to \$599	0	0	0	0
\$600 to \$699	0	0	0	0
\$700 to \$799	0	0	0	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	0	0	0	0
Median	50-	50-	50-	50-
Mean	0	0	0	0
No other regular payments required	216	192	24	0