

Residential Finance Survey: 2001 - Northeast  
 Table 9-2b. 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.

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	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	165	92	70	3
<b>PROPERTY CHARACTERISTICS</b>	<b>153</b>	<b>89</b>	<b>63</b>	<b>0</b>
<b>Manner of Acquisition</b>				
<b>By purchase</b>				
Placed one new mortgage	94	39	55	0
Placed two or more new mortgages	0	0	0	0
Assumed mortgage(s) already on property	5	0	5	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	8	8	0	0
Other manner	46	43	3	0
By inheritance or gift	5	0	3	3
By divorce	0	0	0	0
By some other manner	7	3	4	0
Not reported	0	0	0	0
<b>Source of Downpayment@1</b>	<b>104</b>	<b>67</b>	<b>37</b>	<b>0</b>
<b>Properties purchased 1995 to 2001 (part)</b>				
Sale of previous home	18	8	10	0
Sale of other real property or other investments	0	0	0	0
Savings	45	31	15	0
Borrowing from a retirement plan	3	3	0	0
Borrowing using assets other than this property as collateral	4	4	0	0
Proceeds from an insurance policy	0	0	0	0
Payments in a lease-purchase agreement	0	0	0	0
From a state or local government source	0	0	0	0
From a non-profit organization	0	0	0	0
From parents or relatives	8	3	5	0
Other	0	0	0	0
No downpayment required	26	19	7	0
Not reported	0	0	0	0
Other properties	61	25	33	3
Not reported	0	0	0	0
<b>Year Property Acquired</b>	<b>54</b>	<b>37</b>	<b>18</b>	<b>0</b>
<b>1999 to 2001 (part)</b>				
1997 and 1998	30	16	14	0
1995 and 1996	23	14	9	0

1990 to 1994	21	7	14	0
1985 to 1989	24	15	9	0
1980 to 1984	4	4	0	0
1975 to 1979	6	0	3	3
1970 to 1974	0	0	0	0
1969 or earlier	3	0	3	0
<b>Property New or Previously Occupied When Acquired</b>	<b>153</b>	<b>89</b>	<b>63</b>	<b>0</b>
<b>Acquired by purchase</b>				
<b>New</b>	<b>56</b>	<b>28</b>	<b>29</b>	<b>0</b>
<b>Previously occupied by someone else</b>	<b>96</b>	<b>62</b>	<b>35</b>	<b>0</b>
<b>Converted from non-residential use</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Not reported</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other properties</b>	<b>12</b>	<b>3</b>	<b>7</b>	<b>3</b>
<b>Not reported</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Year Structure Built</b>	<b>26</b>	<b>15</b>	<b>11</b>	<b>0</b>
<b>1999 to March 2000</b>				
<b>1997 and 1998</b>	<b>9</b>	<b>3</b>	<b>6</b>	<b>0</b>
<b>1995 and 1996</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>0</b>
<b>1990 to 1994</b>	<b>15</b>	<b>7</b>	<b>8</b>	<b>0</b>
<b>1980 to 1989</b>	<b>72</b>	<b>48</b>	<b>24</b>	<b>0</b>
<b>1970 to 1979</b>	<b>28</b>	<b>16</b>	<b>10</b>	<b>3</b>
<b>1969 or earlier</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0</b>
<b>Purchase Price</b>	<b>81</b>	<b>53</b>	<b>28</b>	<b>0</b>
<b>Properties acquired by purchase 1997 to 2001 (part)</b>				
<b>Less than \$5,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>\$5,000 to \$9,999</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>0</b>
<b>\$10,000 to \$14,999</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>
<b>\$15,000 to \$19,999</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>\$20,000 to \$29,999</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>
<b>\$30,000 to \$39,999</b>	<b>16</b>	<b>9</b>	<b>7</b>	<b>0</b>
<b>\$40,000 to \$49,999</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>\$50,000 to \$59,999</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>
<b>\$60,000 to \$79,999</b>	<b>21</b>	<b>8</b>	<b>13</b>	<b>0</b>
<b>\$80,000 to \$99,999</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>0</b>
<b>\$100,000 or more</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Median</b>	<b>34474</b>	<b>25727</b>	<b>63019</b>	<b>5000-</b>
<b>Mean</b>	<b>38672</b>	<b>31375</b>	<b>52635</b>	<b>0</b>
<b>Other properties</b>	<b>84</b>	<b>39</b>	<b>42</b>	<b>3</b>
<b>Value</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>
<b>Less than \$5,000</b>				
<b>\$5,000 to \$9,999</b>	<b>14</b>	<b>8</b>	<b>3</b>	<b>3</b>
<b>\$10,000 to \$14,999</b>	<b>32</b>	<b>25</b>	<b>7</b>	<b>0</b>
<b>\$15,000 to \$19,999</b>	<b>12</b>	<b>4</b>	<b>8</b>	<b>0</b>
<b>\$20,000 to \$29,999</b>	<b>22</b>	<b>10</b>	<b>13</b>	<b>0</b>
<b>\$30,000 to \$39,999</b>	<b>17</b>	<b>13</b>	<b>4</b>	<b>0</b>
<b>\$40,000 to \$49,999</b>	<b>14</b>	<b>7</b>	<b>7</b>	<b>0</b>
<b>\$50,000 to \$59,999</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>0</b>
<b>\$60,000 to \$79,999</b>	<b>27</b>	<b>18</b>	<b>10</b>	<b>0</b>
<b>\$80,000 to \$99,999</b>	<b>8</b>	<b>3</b>	<b>6</b>	<b>0</b>
<b>\$100,000 or more</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0</b>
<b>Median</b>	<b>29533</b>	<b>26159</b>	<b>39821</b>	<b>7500</b>

Mean	36824	30960	45687	7000
Value of Capital Improvements	81	58	23	0
Properties with capital improvements between 1998 and 2000				
Less than \$500	3	0	3	0
\$500 to \$999	15	15	0	0
\$1,000 to \$2,499	14	6	8	0
\$2,500 to \$4,999	25	20	5	0
\$5,000 to \$7,499	3	3	0	0
\$7,500 to \$9,999	4	4	0	0
\$10,000 to \$14,999	12	5	7	0
\$15,000 to \$19,999	4	4	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 or more	0	0	0	0
Median	3327	3484	2730	500
Mean	4434	4345	4657	0
Properties with no capital improvements between 1998 and 2000	71	29	40	3
Capital improvements not reported	13	6	7	0
Age Restrictions	8	8	0	0
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	147	81	64	3
Not reported	9	3	6	0
Type of Property Benefits@1	0	0	0	0
Government-sponsored below-market interest rate mortgage loan				
Other government grant or subsidy	4	4	0	0
Property tax relief	15	5	10	0
Subsidy from a non-profit corporation	0	0	0	0
None of the above benefits	119	66	51	3
Not reported	26	17	9	0
Source of Property Benefits@1	19	10	10	0
With property benefits				
Federal government	0	0	0	0
State government	14	4	10	0
Local government	8	5	3	0
Non-profit corporation	0	0	0	0
Not reported	0	0	0	0
With no property benefits	119	66	51	3
Not reported	26	17	9	0
Reason for Benefits@1	19	10	10	0
With property benefits				
Occupied by low- or moderate-income individuals	8	4	4	0
Occupied by elderly or disabled individuals	12	5	7	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	0	0	0	0
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	0	0	0	0
With no property benefits	119	66	51	3
Not reported	26	17	9	0
<b>OWNER CHARACTERISTICS</b>	<b>92</b>	<b>63</b>	<b>26</b>	<b>3</b>
<b>Owner Status</b>				
1 owner				
2 owners	70	30	40	0
3 or more owners	4	0	4	0
<b>Age of Owner</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>0</b>
Under 25				
25 to 34	25	15	10	0
35 to 44	44	23	19	3
45 to 54	39	21	18	0
55 to 64	25	18	7	0
65 to 74	13	7	7	0
75 and over	4	0	4	0
Not reported	9	6	3	0
Median	45	46	45	40
<b>Race of Owner</b>	<b>165</b>	<b>92</b>	<b>70</b>	<b>3</b>
White alone				
Black or African American alone	0	0	0	0
American Indian or Alaska Native alone	0	0	0	0
Asian alone	0	0	0	0
Native Hawaiian or Other Pacific Islander alone	0	0	0	0
Two or more races	0	0	0	0
<b>Sex of Owner</b>	<b>128</b>	<b>73</b>	<b>54</b>	<b>0</b>
Male/Male and female co-owners				
Female	37	19	16	3
<b>Hispanic/Latino Origin</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Hispanic/Latino owner(s) only				
No Hispanic/Latino owner(s)	165	92	70	3
<b>Veteran Status@1</b>	<b>22</b>	<b>16</b>	<b>6</b>	<b>0</b>
Veteran				
Active member of Reserves or National Guard for at least 6 years	0	0	0	0
Persian Gulf War or after (August 1990 to present)	3	0	3	0
Vietnam or after (August 1964 to July 1990)	12	9	3	0
Korean conflict or after (July 1950 to July 1964)	9	9	0	0
World War II or after (September 1940 to June 1950)	0	0	0	0
Nonveteran	129	66	61	3
Not reported	14	11	3	0
<b>Income</b>	<b>13</b>	<b>10</b>	<b>3</b>	<b>0</b>
Less than \$5,000				

\$5,000 to \$9,999	0	0	0	0
\$10,000 to \$14,999	12	5	7	0
\$15,000 to \$19,999	11	4	8	0
\$20,000 to \$24,999	16	11	4	0
\$25,000 to \$29,999	18	12	5	0
\$30,000 to \$34,999	24	18	3	3
\$35,000 to \$39,999	0	0	0	0
\$40,000 to \$49,999	23	10	13	0
\$50,000 to \$59,999	29	7	22	0
\$60,000 to \$79,999	13	10	3	0
\$80,000 to \$99,999	8	4	3	0
\$100,000 to \$119,999	0	0	0	0
\$120,000 or more	0	0	0	0
Median	32752	31058	43934	32500
Mean	35798	34127	38224	30000
Owned Home Previously	61	31	30	0
Previously owned home				
Never owned home before	95	56	37	3
Not reported	9	6	3	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	19	0	19	0
Through third party (such as real estate agent or builder)	18	0	18	0
Some other way	0	0	0	0
Not reported	34	0	34	0
Not available	95	92	0	3
Origin of First Mortgage	56	0	56	0
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	5	0	5	0
Mortgage placed later than acquisition of property	9	0	9	0
Refinanced mortgage	0	0	0	0
Same lender	0	0	0	0
Different lender	0	0	0	0
Mortgage placed on property owned free and clear of debt	9	0	9	0
Not available	95	92	0	3
Purpose of First Mortgage Placed Later Than Acquisition of Property	9	0	9	0
Properties on which mortgages placed later than acquisition of property				
Obtain lower interest rate	6	0	6	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
	3	0	3	0

Receive cash or increase outstanding balance of loan				
Other reason	0	0	0	0
Not reported	0	0	0	0
Other properties	61	0	61	0
Not available	95	92	0	3
	9	0	9	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear				
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	0	0	0	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 to \$39,999	3	0	3	0
\$40,000 to \$49,999	0	0	0	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	6	0	6	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	65780	5000-	65780	5000-
Mean	54614	0	54614	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	0	0	0	0
Properties that did not refinance	61	0	61	0
Not available	95	92	0	3
	9	0	9	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear				
Properties on which cash received@1				
For additions, improvements or repairs to this property	6	0	6	0
To consolidate debts	3	0	3	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	6	0	6	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	0	0	0	0
Properties that did not refinance	61	0	61	0
Not available	95	92	0	3

Year First Mortgage Made or Assumed	22	0	22	0
1999 to 2001 (part)				
1997 and 1998	20	0	20	0
1995 and 1996	10	0	10	0
1990 to 1994	13	0	13	0
1985 to 1989	3	0	3	0
1980 to 1984	0	0	0	0
1979 or earlier	98	92	3	3
First Mortgage Insurance Status	13	0	13	0
FHA-insured first mortgage				
VA-guaranteed first mortgage	3	0	3	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	0	0	0	0
Insured conventional first mortgage	7	0	7	0
Uninsured conventional first mortgage	47	0	47	0
Not reported	95	92	0	3
Traditional First Mortgage Loan	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	12	0	12	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	12	0	12	0
\$20,000 to \$29,999	7	0	7	0
\$30,000 to \$39,999	6	0	6	0
\$40,000 to \$49,999	12	0	12	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	16	0	16	0
\$80,000 to \$99,999	4	0	4	0
\$100,000 or more	0	0	0	0
Not reported	95	92	0	3
Median	35355	5000-	35355	5000-
Mean	37941	0	37941	0
Total Mortgage Loan	11	11	0	0
Less than \$5,000				
\$5,000 to \$9,999	0	0	0	0
\$10,000 to \$14,999	20	14	5	0
\$15,000 to \$19,999	28	21	8	0
\$20,000 to \$29,999	44	28	13	3
\$30,000 to \$39,999	14	10	4	0
\$40,000 to \$49,999	15	3	12	0
\$50,000 to \$59,999	3	0	3	0
\$60,000 to \$79,999	11	5	6	0
\$80,000 to \$99,999	6	0	6	0
\$100,000 or more	14	0	14	0
Not reported	0	0	0	0
Median	25429	20157	44773	25000
Mean	36377	22165	55600	25000
Traditional First Mortgage Outstanding Debt	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	16	0	16	0

\$10,000 to \$14,999	8	0	8	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	10	0	10	0
\$30,000 to \$39,999	10	0	10	0
\$40,000 to \$49,999	6	0	6	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	16	0	16	0
\$80,000 to \$99,999	4	0	4	0
\$100,000 or more	0	0	0	0
Not reported	95	92	0	3
Median	30766	5000-	30766	5000-
Mean	35338	0	35338	0
Total Mortgage Outstanding Debt	11	11	0	0
Less than \$5,000				
\$5,000 to \$9,999	4	0	4	0
\$10,000 to \$14,999	20	14	5	0
\$15,000 to \$19,999	25	21	4	0
\$20,000 to \$29,999	44	28	13	3
\$30,000 to \$39,999	17	10	7	0
\$40,000 to \$49,999	14	3	11	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	14	5	9	0
\$80,000 to \$99,999	3	0	3	0
\$100,000 or more	14	0	14	0
Not reported	0	0	0	0
Median	25429	20157	42167	25000
Mean	35274	22165	52997	25000
Current Interest Rate on First Mortgage	22	0	22	0
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	3	0	3	0
7.0 percent	15	0	15	0
7.1 to 7.4 percent	0	0	0	0
7.5 to 7.9 percent	0	0	0	0
8.0 percent	0	0	0	0
8.1 to 8.4 percent	0	0	0	0
8.5 to 8.9 percent	9	0	9	0
9.0 percent	0	0	0	0
9.1 to 9.4 percent	0	0	0	0
9.5 to 9.9 percent	0	0	0	0
10.0 percent	4	0	4	0
10.1 to 10.4 percent	4	0	4	0
10.5 to 10.9 percent	4	0	4	0
11.0 percent	0	0	0	0
11.1 to 12.9 percent	0	0	0	0
13.0 percent	0	0	0	0
13.1 percent or more	9	0	9	0
Not reported	95	92	0	3
Median	7.1	0.0	7.1	0.0
Type of Interest Rate Buydown	4	0	4	0
Properties with interest rate buydown				
Constant payment	4	0	4	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	24	0	24	0
Not reported	136	92	41	3
Term of First Mortgage	0	0	0	0
Less than 5 years				
5 years	0	0	0	0
6 to 9 years	0	0	0	0
10 years	0	0	0	0
11 to 14 years	0	0	0	0
15 years	8	0	8	0
16 to 19 years	0	0	0	0
20 years	0	0	0	0
21 to 24 years	0	0	0	0
25 years	0	0	0	0
26 to 29 years	0	0	0	0
30 years	20	0	20	0
More than 30 years	0	0	0	0
No stated term	136	92	41	3
Median	30	5-	30	5-
Unexpired Term of First Mortgage	0	0	0	0
Less than 5 years				
5 to 9 years	4	0	4	0
10 to 14 years	4	0	4	0
15 to 19 years	0	0	0	0
20 to 24 years	3	0	3	0
25 to 29 years	17	0	17	0
30 or more years	0	0	0	0
No stated term or not computed	136	92	41	3
Median	25	5-	25	5-
Holder of First Mortgage	47	26	21	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	30	26	4	0
Mutual savings bank	3	3	0	0
Life insurance company	0	0	0	0
Mortgage banker or mortgage company	3	0	3	0
Federally-sponsored secondary market agency or pool	24	0	24	0
Conventional mortgage pool	4	0	4	0
Other federal agency	5	0	5	0
Real estate investment trust	0	0	0	0
Pension or retirement fund	0	0	0	0
Credit union	4	0	4	0
Finance company	30	24	4	3
State or municipal government or housing finance agency	0	0	0	0
Individual or individual's estate	0	0	0	0
Other	13	13	0	0
First Mortgage Loan as a Percent of Purchase Price	57	0	57	0
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	4	0	4	0
60 to 69 percent	20	0	20	0
70 to 79 percent	3	0	3	0
80 to 89 percent	0	0	0	0
90 to 94 percent	0	0	0	0
95 to 99 percent	0	0	0	0
100 percent or more	31	0	31	0
Not reported	0	0	0	0
Median	100+	40-	100+	40-
Other properties	13	0	13	0
Not available	95	92	0	3
<b>First Mortgage Loan as a Percent of Value</b>	57	0	57	0
<b>Properties acquired by purchase with first mortgage made or assumed at time of purchase</b>				
Less than 40 percent	0	0	0	0
40 to 49 percent	0	0	0	0
50 to 59 percent	4	0	4	0
60 to 69 percent	27	0	27	0
70 to 79 percent	0	0	0	0
80 to 89 percent	4	0	4	0
90 to 94 percent	0	0	0	0
95 to 99 percent	3	0	3	0
100 percent or more	19	0	19	0
Not reported	0	0	0	0
Median	69	40-	69	40-
Other properties	13	0	13	0
Not available	95	92	0	3
<b>First Mortgage Risk</b>	9	0	9	0
<b>Subprime loan</b>				
Not subprime loan	61	0	61	0
Not reported	95	92	0	3
<b>Index Used to Adjust Interest Rate on ARM</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
Treasury security	0	0	0	0
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	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
<b>Frequency With Which Rate Can Be Adjusted</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
Monthly	0	0	0	0
Every 3 months	0	0	0	0
Every 6 months	0	0	0	0

Yearly	0	0	0	0
Every 3 years	0	0	0	0
Every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
<b>Caps on Interest Rate Per Adjustment Period</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
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	0	0	0	0
No caps	0	0	0	0
Not reported	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
<b>Caps on Interest Rate Over Life of ARM</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
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	0	0	0	0
No caps	0	0	0	0
Not reported	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
<b>Interest Rate Changed Since Mortgage Made</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
Yes, rate has changed	0	0	0	0
No change since mortgage made	0	0	0	0
Not reported	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
<b>Percentage of Margin Over Index on ARM</b>	0	0	0	0
<b>Properties with adjustable rate first mortgage</b>				
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 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	0	0	0	0
Median	0.0	0.0	0.0	0.0
Other properties	70	0	70	0
Not reported	95	92	0	3
ARM Convertible to Fixed Rate Mortgage	0	0	0	0
Properties with adjustable rate first mortgage				
Can be converted	0	0	0	0
Cannot be converted	0	0	0	0
Not reported	0	0	0	0
Other properties	70	0	70	0
Not reported	95	92	0	3
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	70	0	70	0
Not reported	95	92	0	3
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	70	0	70	0
Not reported	95	92	0	3
MORTGAGE PAYMENTS AND OTHER EXPENSES	52	0	52	0
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	52	0	52	0
Fully amortized	48	0	48	0
Not fully amortized	3	0	3	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0

Not reported	113	92	18	3
<b>Items Included in First Mortgage Payment@1</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>0</b>
Regular monthly payments of both interest and principal				
Real estate taxes	13	0	13	0
Property insurance	0	0	0	0
Mortgage insurance	0	0	0	0
Other	3	0	3	0
No items included or not reported	38	0	38	0
No regular payments of interest and principal	113	92	18	3
<b>Monthly Interest and Principal Payments on First Mortgage</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>0</b>
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	4	0	4	0
\$200 to \$299	16	0	16	0
\$300 to \$399	6	0	6	0
\$400 to \$499	9	0	9	0
\$500 to \$599	3	0	3	0
\$600 to \$699	14	0	14	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	400	50-	400	50-
Mean	410	0	410	0
No regular payments required	0	0	0	0
Not reported	113	92	18	3
<b>Current First Mortgage Payment Status</b>	<b>165</b>	<b>92</b>	<b>70</b>	<b>3</b>
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	29	0	29	0
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	136	92	41	3
Other properties	0	0	0	0
<b>Monthly Interest and Principal Payments on Total Mortgages</b>	<b>131</b>	<b>64</b>	<b>64</b>	<b>3</b>
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	11	3	8	0
\$200 to \$299	34	18	16	0
\$300 to \$399	34	31	3	0
\$400 to \$499	21	13	9	0
\$500 to \$599	6	0	6	0
\$600 to \$699	13	0	13	0
\$700 to \$799	3	0	3	0

\$800 to \$899	6	0	6	0
\$900 to \$999	0	0	0	0
\$1,000 or more	3	0	0	3
Median	360	337	455	1000+
Mean	409	326	461	1168
No regular monthly payments required	34	28	6	0
Interest and Principal Payments on Total Mortgages as Percent of Income	131	64	64	3
Regular monthly payments of interest and/or principal				
Less than 5 percent	3	0	3	0
5 to 9 percent	38	30	8	0
10 to 14 percent	37	18	18	0
15 to 19 percent	25	3	22	0
20 to 24 percent	4	0	4	0
25 to 29 percent	13	4	8	0
30 to 34 percent	0	0	0	0
35 to 39 percent	0	0	0	0
40 to 49 percent	8	5	0	3
50 percent or more	3	3	0	0
Not reported or not computed	0	0	0	0
Median	13.2	10.5	15.5	45.0
No regular monthly payments required	34	28	6	0
Homeowner mobile homes with installment loan	146	92	51	3
INSTALLMENT LOAN CHARACTERISTICS	55	41	14	0
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	28	16	11	0
1995 to 1996	23	14	9	0
1990 to 1994	17	7	10	0
1985 to 1989	23	15	6	3
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	15	11	4	0
Less than \$5,000				
\$5,000 to \$9,999	9	0	9	0
\$10,000 to \$14,999	20	14	5	0
\$15,000 to \$19,999	24	21	3	0
\$20,000 to \$29,999	46	28	15	3
\$30,000 to \$39,999	17	10	7	0
\$40,000 to \$49,999	10	3	7	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	5	5	0	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	0	0	0	0
Median	21121	20157	22295	25000
Mean	22233	22165	22218	25000
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	120	76	42	3
8.0 percent	3	3	0	0
8.1 to 9.9 percent	0	0	0	0
10.0 percent	3	3	0	0
10.1 to 10.9 percent	7	7	0	0
11.0 percent	8	0	8	0
11.1 percent to 11.9 percent	0	0	0	0
12.0 percent or more	4	4	0	0
Median	145.6	92.4	50.6	2.6
Holder of Installment Loan	29	26	3	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	43	26	14	3
Mutual savings bank	8	3	5	0
Credit union	4	0	4	0
Finance company	40	24	16	0
State or municipal government or housing finance agency	0	0	0	0
Other	21	13	8	0
INSTALLMENT LOAN PAYMENTS AND OTHER EXPENSES	82	64	18	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	7	3	4	0
\$200 to \$299	23	18	6	0
\$300 to \$399	31	31	0	0
\$400 to \$499	16	13	3	0
\$500 to \$599	0	0	0	0
\$600 to \$699	5	0	5	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	335	337	288	50-
Mean	339	326	384	0
No regular payments required	32	0	30	3
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	146	92	51	3
Rental and vacant mobile homes with traditional first mortgage or installment loan	26	7	13	7
<b>PROPERTY CHARACTERISTICS</b>	26	7	13	7
<b>Manner of Acquisition</b>				
<b>By purchase</b>				
Placed one new mortgage	19	0	13	7
Placed two or more new mortgages	0	0	0	0
Assumed mortgage(s) already on property	0	0	0	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	7	7	0	0
By inheritance or gift	0	0	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	0	0	0	0
Not reported	0	0	0	0
<b>Source of Downpayment@1</b>	19	0	13	7
<b>Properties purchased 1995 to 2001 (part)</b>				
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	0	0	0	0
Owner's cash, bank deposits, share accounts, or bonds	7	0	0	7
Borrowing from a retirement plan	0	0	0	0
Borrowing using assets other than this property as collateral	0	0	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	0	0	0	0
Proceeds from sale of tax credits	0	0	0	0
From parents or relatives	0	0	0	0
Other cash source	0	0	0	0
Non-cash source	0	0	0	0

No downpayment required	7	0	7	0
Not reported	6	0	6	0
Other properties	7	7	0	0
Not reported	0	0	0	0
Year Property Acquired	14	0	7	7
1999 to 2001 (part)				
1997 and 1998	6	0	6	0
1995 and 1996	0	0	0	0
1990 to 1994	7	7	0	0
1985 to 1989	0	0	0	0
1980 to 1984	0	0	0	0
1975 to 1979	0	0	0	0
1970 to 1974	0	0	0	0
1969 or earlier	0	0	0	0
Property New or Previously Owned When Acquired	26	7	13	7
Acquired by purchase				
New	7	7	0	0
Previously owned	19	0	13	7
As residential property	19	0	13	7
Converted from nonresidential use	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Other properties	0	0	0	0
Not reported	0	0	0	0
Year Structure Built	0	0	0	0
1999 to March 2000				
1997 and 1998	0	0	0	0
1995 and 1996	0	0	0	0
1990 to 1994	7	7	0	0
1980 to 1989	13	0	13	0
1970 to 1979	7	0	0	7
1969 or earlier	0	0	0	0
Purchase Price	19	0	13	7
Properties acquired by purchase 1997 to 2001 (part)				
Less than \$5,000	0	0	0	0
\$5,000 to \$9,999	7	0	7	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	6	0	6	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	7	0	0	7
Median	17391	5000-	9553	100000+
Mean	55494	0	11275	139000
Other properties	7	7	0	0
Value	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	7	0	7	0

\$10,000 to \$14,999	7	0	0	7
\$15,000 to \$19,999	6	0	6	0
\$20,000 to \$29,999	7	7	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
Median	14547	25000	9553	12500
Mean	13061	20000	9509	12800
Value of Capital Improvements	0	0	0	0
Properties with capital improvements between 1998 and 2000				
Less than \$500	0	0	0	0
\$500 to \$999	0	0	0	0
\$1,000 to \$2,499	0	0	0	0
\$2,500 to \$4,999	0	0	0	0
\$5,000 to \$7,499	0	0	0	0
\$7,500 to \$9,999	0	0	0	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 or more	0	0	0	0
Median	500-	500-	500-	500-
Mean	0	0	0	0
Properties with no capital improvements between 1998 and 2000	26	7	13	7
Capital improvements not reported	0	0	0	0
Monthly Rental Receipts	26	7	13	7
Acquired before 2000				
Less than \$100	0	0	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	7	7	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 \$799	7	0	7	0
\$800 to \$999	0	0	0	0
\$1000 or more	12	0	6	7
No rental receipts	0	0	0	0
Median	781	250	782	1000+
Mean	1088	220	1189	1769
Acquired 2000 and 2001 (part)	0	0	0	0
Rental Receipts as Percent of Value@8	26	7	13	7
Acquired before 2000				
Less than 5 percent	0	0	0	0
5 to 9 percent	0	0	0	0
10 to 14 percent	7	7	0	0
15 to 19 percent	0	0	0	0
20 to 24 percent	0	0	0	0
25 to 29 percent	0	0	0	0
30 to 39 percent	0	0	0	0
40 percent or more	19	0	13	7

Median	40+	12	40+	40+
Acquired 2000 and 2001 (part)	0	0	0	0
Rental Vacancy Losses as Percent of Potential Receipts	26	7	13	7
Acquired before 2000				
Less than 1.0 percent	7	7	0	0
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	0	0	0	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	0	0	0	0
Not reported or not computed	19	0	13	7
Median	0.5	0.5	0.0	0.0
Acquired 2000 and 2001 (part)	0	0	0	0
Age Restrictions	0	0	0	0
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	26	7	13	7
Not reported	0	0	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	6	0	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	20	7	7	7
Not reported	0	0	0	0
Source of Property Benefits@1	6	0	6	0
With property benefits				
Federal government	0	0	0	0
State government	6	0	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	20	7	7	7
Not reported	0	0	0	0
Reason for Benefits@1	6	0	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	0	0	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	20	7	7	7
Not reported	0	0	0	0
<b>OWNER CHARACTERISTICS</b>	<b>26</b>	<b>7</b>	<b>13</b>	<b>7</b>
Type of Owner				
Individual investor(s)				
Limited partnership	0	0	0	0
Joint venture	0	0	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	0	0	0	0
Pension fund	0	0	0	0
Fraternal organization	0	0	0	0
Other	0	0	0	0
<b>MORTGAGE CHARACTERISTICS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	19	0	13	7
Through third party (such as real estate agent or builder)	0	0	0	0
Some other way	0	0	0	0
Not reported	0	0	0	0
Not available	7	7	0	0
Origin of First Mortgage	<b>19</b>	<b>0</b>	<b>13</b>	<b>7</b>
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	0	0	0	0
Mortgage placed later than acquisition of property	0	0	0	0
Refinanced mortgage	0	0	0	0
Same lender	0	0	0	0
Different lender	0	0	0	0
Mortgage placed on property owned free and clear of debt	0	0	0	0
Not available	7	7	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	0	0	0	0
Other reason	0	0	0	0
Not reported	0	0	0	0
Other properties	19	0	13	7
Not available	7	7	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	0	0	0	0
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	0	0	0	0
\$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	5000-	5000-	5000-	5000-
Mean	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	0	0	0	0
Properties that did not refinance	19	0	13	7
Not available	7	7	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	0	0	0	0
Properties on which cash received@1				
For additions, improvements or repairs to this property	0	0	0	0
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	0	0	0	0
Properties that did not refinance	19	0	13	7
Not available	7	7	0	0
Year First Mortgage Made or Assumed	14	0	7	7
1999 to 2001 (part)				
1997 and 1998	6	0	6	0
1995 and 1996	0	0	0	0
1990 to 1994	0	0	0	0
1985 to 1989	0	0	0	0
1980 to 1984	0	0	0	0
1979 or earlier	7	7	0	0
First Mortgage Insurance Status	0	0	0	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	0	0	0	0
Insured conventional first mortgage	7	0	0	7
Uninsured conventional first mortgage	13	0	13	0
Not reported	7	7	0	0
Traditional First Mortgage Loan	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	7	0	7	0
\$10,000 to \$14,999	0	0	0	0
\$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	7	0	0	7
Not reported	12	7	6	0
Median	9911	5000-	7500	100000+
Mean	65043	0	5000	127300
Total Mortgage Loan	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	7	0	7	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	7	7	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	7	0	0	7
Not reported	6	0	6	0
Median	24816	25000	7500	100000+
Mean	51820	25000	5000	127300

<b>Traditional First Mortgage Outstanding Debt</b>	7	0	7	0
<b>Less than \$5,000</b>				
\$5,000 to \$9,999	0	0	0	0
\$10,000 to \$14,999	0	0	0	0
\$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	7	0	0	7
Not reported	12	7	6	0
Median	5000-	5000-	5000-	10000+
Mean	62215	0	4846	121700
<b>Current Interest Rate on First Mortgage</b>	6	0	6	0
<b>Less than 6.0 percent</b>				
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	7	0	0	7
7.1 to 7.4 percent	0	0	0	0
7.5 to 7.9 percent	0	0	0	0
8.0 percent	0	0	0	0
8.1 to 8.4 percent	0	0	0	0
8.5 to 8.9 percent	0	0	0	0
9.0 percent	0	0	0	0
9.1 to 9.4 percent	0	0	0	0
9.5 to 9.9 percent	0	0	0	0
10.0 percent	0	0	0	0
10.1 to 10.4 percent	0	0	0	0
10.5 to 10.9 percent	0	0	0	0
11.0 percent	0	0	0	0
11.1 to 12.9 percent	0	0	0	0
13.0 percent	0	0	0	0
13.1 percent or more	7	0	7	0
Not reported	7	7	0	0
Median	7.1	0.0	20.9	7.1
<b>Type of Interest Rate Buydown</b>	0	0	0	0
<b>Properties with interest rate buydown</b>				
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
<b>Properties without interest rate buydown</b>	7	0	0	7
Not reported	19	7	13	0
<b>Term of First Mortgage</b>	0	0	0	0
<b>Less than 5 years</b>				
5 years	0	0	0	0
6 to 9 years	0	0	0	0
10 years	0	0	0	0

11 to 14 years	0	0	0	0
15 years	0	0	0	0
16 to 19 years	0	0	0	0
20 years	0	0	0	0
21 to 24 years	0	0	0	0
25 years	0	0	0	0
26 to 29 years	0	0	0	0
30 years	7	0	0	7
More than 30 years	0	0	0	0
No stated term	19	7	13	0
Median	30	5-	5-	30
<b>Unexpired Term of First Mortgage</b>	0	0	0	0
<b>Less than 5 years</b>				
5 to 9 years	0	0	0	0
10 to 14 years	0	0	0	0
15 to 19 years	0	0	0	0
20 to 24 years	0	0	0	0
25 to 29 years	7	0	0	7
30 or more years	0	0	0	0
No stated term or not computed	19	7	13	0
Median	27	5-	5-	27
<b>Holder of First Mortgage</b>	0	0	0	0
<b>Commercial bank or trust company</b>				
Savings and loan association, federal savings bank	13	7	0	7
Mutual savings bank	0	0	0	0
Life insurance company	7	0	7	0
Mortgage banker or mortgage company	0	0	0	0
Federally-sponsored secondary market agency or pool	6	0	6	0
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	0	0	0	0
Finance company	0	0	0	0
State or municipal government or housing finance agency	0	0	0	0
Individual or individual's estate	0	0	0	0
Other	0	0	0	0
<b>First Mortgage Loan as a Percent of Purchase Price</b>	19	0	13	7
<b>Properties acquired by purchase with first mortgage made or assumed at time of purchase</b>				
<b>Less than 40 percent</b>	0	0	0	0
40 to 49 percent	0	0	0	0
50 to 59 percent	0	0	0	0
60 to 69 percent	0	0	0	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	7	0	7	0
Not reported	6	0	6	0
Median	100+	40-	100+	92

Other properties	0	0	0	0
Not available	7	7	0	0
<b>First Mortgage Loan as a Percent of Value</b>	<b>19</b>	<b>0</b>	<b>13</b>	<b>7</b>
<b>Properties acquired by purchase with first mortgage made or assumed at time of purchase</b>				
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	0	0	0	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	7	0	7	0
Not reported	6	0	6	0
Median	100+	40-	100+	92
Other properties	0	0	0	0
Not available	7	7	0	0
<b>First Mortgage Risk</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Subprime loan</b>				
Not subprime loan	19	0	13	7
Not reported	7	7	0	0
<b>Index Used to Adjust Interest Rate on ARM</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>7</b>
<b>Properties with adjustable rate first mortgage</b>				
Treasury security	7	0	0	7
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	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
<b>Frequency With Which Rate Can Be Adjusted</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>7</b>
<b>Properties with adjustable rate first mortgage</b>				
Monthly	0	0	0	0
Every 3 months	0	0	0	0
Every 6 months	0	0	0	0
Yearly	0	0	0	0
Every 3 years	0	0	0	0
Every 5 years	7	0	0	7
Other	0	0	0	0
Not reported	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
<b>Caps on Interest Rate Per Adjustment Period</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>7</b>

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	7	0	0	7
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	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
	7	0	0	7
<b>Caps on Interest Rate Over Life of ARM</b>				
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	7	0	0	7
No caps	0	0	0	0
Not reported	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
	7	0	0	7
<b>Interest Rate Changed Since Mortgage Made</b>				
Properties with adjustable rate first mortgage				
Yes, rate has changed	0	0	0	0
No change since mortgage made	7	0	0	7
Not reported	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
	7	0	0	7
<b>Percentage of Margin Over Index on ARM</b>				
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	7	0	0	7
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	0	0	0	0
5 percent or more	0	0	0	0
Not reported	0	0	0	0
Median	2.6	0.0	0.0	2.6
Other properties	13	0	13	0
Not reported	7	7	0	0
	7	0	0	7

<b>ARM Convertible to Fixed Rate Mortgage</b>				
<b>Properties with adjustable rate first mortgage</b>				
Can be converted	0	0	0	0
Cannot be converted	7	0	0	7
Not reported	0	0	0	0
Other properties	13	0	13	0
Not reported	7	7	0	0
<b>Change in Monthly Interest and Principal Payments Other Than Change in Interest Rate</b>	0	0	0	0
<b>Monthly payments can change (other than change in interest rate)</b>				
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	19	0	13	7
Not reported	7	7	0	0
<b>First Mortgage Allows for Negative Amortization</b>	0	0	0	0
<b>Monthly payments can change (other than change in interest rate)</b>				
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	19	0	13	7
Not reported	7	7	0	0
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>	7	0	0	7
<b>Method of Payment of First Mortgage</b>				
<b>Regular payments of interest and/or principal</b>				
Interest and principal	7	0	0	7
Fully amortized	7	0	0	7
Not fully amortized	0	0	0	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0
Not reported	19	7	13	0
<b>Items Included in First Mortgage Payment@1</b>	7	0	0	7
<b>Regular monthly payments of both interest and principal</b>				
Real estate taxes	7	0	0	7
Property insurance	0	0	0	0
Mortgage insurance	7	0	0	7
Other	0	0	0	0

No items included or not reported	0	0	0	0
No regular payments of interest and principal	19	7	13	0
<b>Monthly Interest and Principal Payments on First Mortgage</b>	7	0	0	7
Regular monthly payments of interest and/or principal				
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	7	0	0	7
\$900 to \$999	0	0	0	0
\$1,000 or more	0	0	0	0
Median	850	50-	50-	850
Mean	846	0	0	846
No regular payments required	0	0	0	0
Not reported	19	7	13	0
<b>Current First Mortgage Payment Status</b>	26	7	13	7
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	7	0	0	7
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	19	7	13	0
Other properties	0	0	0	0
<b>Monthly Interest and Principal Payments on Total Mortgages</b>	13	7	0	7
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	7	7	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	7	0	0	7
\$900 to \$999	0	0	0	0
\$1,000 or more	0	0	0	0
Median	299	250	50-	850
Mean	532	220	0	846
No regular monthly payments required	13	0	13	0
<b>Interest and Principal Payment on First Mortgage as Percent of Rental Receipts</b>	7	0	0	7

Acquired before 2000 and regular payments of interest and/or princi				
Less than 20 percent	0	0	0	0
20 to 29 percent	0	0	0	0
30 to 39 percent	0	0	0	0
40 to 49 percent	7	0	0	7
50 to 59 percent	0	0	0	0
60 to 69 percent	0	0	0	0
70 to 79 percent	0	0	0	0
80 to 89 percent	0	0	0	0
90 to 99 percent	0	0	0	0
100 percent or more	0	0	0	0
Not reported or not computed	0	0	0	0
Median	45.0	19.5-	19.5-	45.0
Other properties	19	7	13	0
Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts	13	7	0	7
Acquired before 2000 and regular payments of interest and/or principal				
Less than 20 percent	0	0	0	0
20 to 29 percent	0	0	0	0
30 to 39 percent	0	0	0	0
40 to 49 percent	7	0	0	7
50 to 59 percent	0	0	0	0
60 to 69 percent	0	0	0	0
70 to 79 percent	0	0	0	0
80 to 89 percent	0	0	0	0
90 to 99 percent	0	0	0	0
100 percent or more	7	7	0	0
Not reported or not computed	0	0	0	0
Median	99.5+	99.5+	19.5-	45.0
Other properties	13	0	13	0
Real Estate Tax Per \$1,000 Value	26	7	13	7
Acquired before 2000				
Less than \$5	12	7	6	0
\$5 to \$9	0	0	0	0
\$10 to \$14	0	0	0	0
\$15 to \$19	0	0	0	0
\$20 to \$24	0	0	0	0
\$25 to \$29	0	0	0	0
\$30 to \$39	0	0	0	0
\$40 to \$49	0	0	0	0
\$50 to \$59	7	0	0	7
\$60 or more	7	0	7	0
Not reported or not computed	0	0	0	0
Median	50	5-	60+	55
Acquired 2000 and 2001 (part)	0	0	0	0
Real Estate Tax as Percent of Rental Receipts	26	7	13	7
Acquired before 2000				
Less than 5 percent	19	7	6	7
5 to 9 percent	7	0	7	0
10 to 14 percent	0	0	0	0
15 to 19 percent	0	0	0	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	0	0	0	0
Not reported or not computed	0	0	0	0
Median	5-	5-	5	5-
Acquired 2000 and 2001 (part)	0	0	0	0
Rental and vacant mobile homes with installment loan	7	7	0	0
<b>INSTALLMENT LOAN CHARACTERISTICS</b>	0	0	0	0
<b>Year Installment Loan Made</b>				
1999 to 2001(part)				
1997 to 1998	0	0	0	0
1995 to 1996	0	0	0	0
1990 to 1994	7	7	0	0
1985 to 1989	0	0	0	0
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	0	0	0	0
Less than \$5,000				
\$5,000 to \$9,999	0	0	0	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	7	7	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
Median	25000	25000	5000-	5000-
Mean	25000	25000	0	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	7	7	0	0
8.0 percent	0	0	0	0
8.1 to 9.9 percent	0	0	0	0
10.0 percent	0	0	0	0
10.1 to 10.9 percent	0	0	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	0	0	0	0
<b>Median</b>	<b>6.7</b>	<b>6.7</b>	<b>0.0</b>	<b>0.0</b>
<b>Holder of Installment Loan</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Commercial bank or trust company</b>				
Savings and loan association, federal savings bank	7	7	0	0
Mutual savings bank	0	0	0	0
Credit union	0	0	0	0
Finance company	0	0	0	0
State or municipal government or housing finance agency	0	0	0	0
Other	0	0	0	0
<b>INSTALLMENT LOAN PAYMENT AND OTHER EXPENSES</b>	<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>
<b>Monthly Interest and Principal Payments on Installment Loan</b>				
<b>Regular monthly payments of interest and/</b>				
Less than \$50	0	0	0	0
\$50 to \$99	0	0	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	7	7	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
<b>Median</b>	<b>250</b>	<b>250</b>	<b>50-</b>	<b>50-</b>
<b>Mean</b>	<b>220</b>	<b>220</b>	<b>0</b>	<b>0</b>
No regular payments required	0	0	0	0
<b>Other Monthly Payments on Installment Loan</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other regular monthly payments</b>				
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
<b>Median</b>	<b>50-</b>	<b>50-</b>	<b>50-</b>	<b>50-</b>
<b>Mean</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
No other regular payments required	7	7	0	0