

Residential Finance Survey: 2001 - Midwest
 Table 9-2c. 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	458	334	104	19
PROPERTY CHARACTERISTICS	437	316	101	19
Manner of Acquisition				
By purchase				
Placed one new mortgage	159	62	86	11
Placed two or more new mortgages	0	0	0	0
Assumed mortgage(s) already on property	5	5	0	0
Assumed mortgage(s) already on property and placed new mortgage	4	0	4	0
Borrowed using assets other than this property as collateral	0	0	0	0
Paid all cash-no borrowing	21	16	5	0
Other manner	248	233	7	8
By inheritance or gift	9	9	0	0
By divorce	2	2	0	0
By some other manner	3	0	3	0
Not reported	8	8	0	0
Source of Downpayment@1	334	244	80	10
Properties purchased 1995 to 2001 (part)				
Sale of previous home	47	36	8	3
Sale of other real property or other investments	0	0	0	0
Savings	157	118	36	3
Borrowing from a retirement plan	4	4	0	0
Borrowing using assets other than this property as collateral	25	7	18	0
Proceeds from an insurance policy	7	7	0	0
Payments in a lease-purchase agreement	13	13	0	0
From a state or local government source	10	10	0	0
From a non-profit organization	0	0	0	0
From parents or relatives	33	28	4	0
Other	4	4	0	0
No downpayment required	46	29	13	4
Not reported	17	8	9	0
Other properties	116	82	24	10
Not reported	8	8	0	0
Year Property Acquired	179	130	46	3
1999 to 2001 (part)				
1997 and 1998	88	68	13	7
1995 and 1996	84	60	24	0

1990 to 1994	60	43	7	10
1985 to 1989	37	23	14	0
1980 to 1984	6	6	0	0
1975 to 1979	4	4	0	0
1970 to 1974	0	0	0	0
1969 or earlier	0	0	0	0
Property New or Previously Occupied When Acquired	437	316	101	19
Acquired by purchase				
New	212	153	49	10
Previously occupied by someone else	221	164	48	10
Converted from non-residential use	0	0	0	0
Other	0	0	0	0
Not reported	4	0	4	0
Other properties	13	10	3	0
Not reported	8	8	0	0
Year Structure Built	65	44	21	0
1999 to March 2000				
1997 and 1998	69	56	14	0
1995 and 1996	63	39	18	6
1990 to 1994	73	59	9	5
1980 to 1989	116	87	25	3
1970 to 1979	51	40	7	4
1969 or earlier	21	10	11	0
Purchase Price	256	190	56	10
Properties acquired by purchase 1997 to 2001 (part)				
Less than \$5,000	4	4	0	0
\$5,000 to \$9,999	29	26	0	3
\$10,000 to \$14,999	28	24	3	0
\$15,000 to \$19,999	24	24	0	0
\$20,000 to \$29,999	46	27	16	4
\$30,000 to \$39,999	28	13	15	0
\$40,000 to \$49,999	33	25	5	3
\$50,000 to \$59,999	27	27	0	0
\$60,000 to \$79,999	24	20	4	0
\$80,000 to \$99,999	13	0	13	0
\$100,000 or more	0	0	0	0
Median	29340	26412	35717	24214
Mean	33931	31122	45157	24478
Other properties	202	144	48	10
Value	17	14	3	0
Less than \$5,000				
\$5,000 to \$9,999	53	48	0	4
\$10,000 to \$14,999	43	34	3	5
\$15,000 to \$19,999	62	55	0	7
\$20,000 to \$29,999	66	52	14	0
\$30,000 to \$39,999	75	59	16	0
\$40,000 to \$49,999	29	17	9	3
\$50,000 to \$59,999	29	17	11	0
\$60,000 to \$79,999	43	28	15	0
\$80,000 to \$99,999	12	4	9	0
\$100,000 or more	30	6	24	0
Median	28245	23068	55766	15077

Mean	36250	28520	64502	17549
Value of Capital Improvements	182	122	51	9
Properties with capital improvements between 1998 and 2000				
Less than \$500	24	16	8	0
\$500 to \$999	18	18	0	0
\$1,000 to \$2,499	42	31	7	3
\$2,500 to \$4,999	42	23	14	5
\$5,000 to \$7,499	28	20	8	0
\$7,500 to \$9,999	4	4	0	0
\$10,000 to \$14,999	6	6	0	0
\$15,000 to \$19,999	4	0	4	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 or more	14	5	9	0
Median	2914	2320	4258	2954
Mean	6157	3804	12342	3157
Properties with no capital improvements between 1998 and 2000	242	184	50	8
Capital improvements not reported	34	28	3	3
Age Restrictions	4	0	4	0
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	434	321	97	17
Not reported	20	14	3	3
Type of Property Benefits@1	0	0	0	0
Government-sponsored below-market interest rate mortgage loan				
Other government grant or subsidy	0	0	0	0
Property tax relief	9	9	0	0
Subsidy from a non-profit corporation	0	0	0	0
None of the above benefits	335	240	85	10
Not reported	115	85	20	10
Source of Property Benefits@1	9	9	0	0
With property benefits				
Federal government	0	0	0	0
State government	5	5	0	0
Local government	0	0	0	0
Non-profit corporation	0	0	0	0
Not reported	4	4	0	0
With no property benefits	335	240	85	10
Not reported	115	85	20	10
Reason for Benefits@1	9	9	0	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	5	5	0	0
Covered by a Community Land Trust	0	0	0	0

Covered by disaster relief	0	0	0	0
Other reason	0	0	0	0
Not reported	4	4	0	0
With no property benefits	335	240	85	10
Not reported	115	85	20	10
OWNER CHARACTERISTICS	223	155	53	14
Owner Status				
1 owner				
2 owners	228	171	51	5
3 or more owners	8	8	0	0
Age of Owner	20	17	4	0
Under 25				
25 to 34	107	86	16	5
35 to 44	129	96	33	0
45 to 54	84	51	30	3
55 to 64	31	21	10	0
65 to 74	26	18	4	4
75 and over	0	0	0	0
Not reported	61	46	8	6
Median	40	39	43	48
Race of Owner	435	316	100	19
White alone				
Black or African American alone	5	5	0	0
American Indian or Alaska Native alone	4	0	4	0
Asian alone	4	4	0	0
Native Hawaiian or Other Pacific Islander alone	0	0	0	0
Two or more races	9	9	0	0
Sex of Owner	348	261	78	9
Male/Male and female co-owners				
Female	110	73	27	11
Hispanic/Latino Origin	21	18	4	0
Hispanic/Latino owner(s) only				
No Hispanic/Latino owner(s)	437	317	101	19
Veteran Status@1	79	43	36	0
Veteran				
Active member of Reserves or National Guard for at least 6 years	23	20	3	0
Persian Gulf War or after (August 1990 to present)	0	0	0	0
Vietnam or after (August 1964 to July 1990)	43	17	26	0
Korean conflict or after (July 1950 to July 1964)	9	6	3	0
World War II or after (September 1940 to June 1950)	9	4	4	0
Nonveteran	332	259	60	13
Not reported	48	33	8	6
Income	39	35	0	4
Less than \$5,000				

\$5,000 to \$9,999	4	0	4	0
\$10,000 to \$14,999	28	21	4	3
\$15,000 to \$19,999	33	22	7	4
\$20,000 to \$24,999	50	37	13	0
\$25,000 to \$29,999	38	19	19	0
\$30,000 to \$34,999	49	33	16	0
\$35,000 to \$39,999	39	39	0	0
\$40,000 to \$49,999	75	62	8	5
\$50,000 to \$59,999	35	24	10	0
\$60,000 to \$79,999	51	30	18	3
\$80,000 to \$99,999	8	4	4	0
\$100,000 to \$119,999	4	4	0	0
\$120,000 or more	4	4	0	0
Median	33659	35008	31328	17967
Mean	36396	36357	38258	27087
Owned Home Previously	235	167	65	3
Previously owned home				
Never owned home before	184	138	36	10
Not reported	39	30	3	6
MORTGAGE CHARACTERISTICS	0	0	0	0
Method of Loan Application				
By computer over the Internet or by e-mail				
By telephone or FAX	12	0	12	0
By regular mail	0	0	0	0
By personal visit	37	0	33	4
Through third party (such as real estate agent or builder)	12	0	12	0
Some other way	0	0	0	0
Not reported	63	0	47	15
Not available	334	334	0	0
Origin of First Mortgage	115	0	96	19
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	4	0	4	0
Mortgage placed later than acquisition of property	4	0	4	0
Refinanced mortgage	4	0	4	0
Same lender	0	0	0	0
Different lender	4	0	4	0
Mortgage placed on property owned free and clear of debt	0	0	0	0
Not available	334	334	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	4	0	4	0
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
	4	0	4	0

Receive cash or increase outstanding balance of loan				
Other reason	0	0	0	0
Not reported	0	0	0	0
Other properties	119	0	100	19
Not available	334	334	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	4	0	4	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	4	0	4	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	55000	5000-	55000	5000-
Mean	50000	0	50000	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	119	0	100	19
Not available	334	334	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	4	0	4	0
Properties on which cash received@1				
For additions, improvements or repairs to this property	4	0	4	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	119	0	100	19
Not available	334	334	0	0

Year First Mortgage Made or Assumed	68	0	65	3
1999 to 2001 (part)				
1997 and 1998	21	0	14	7
1995 and 1996	17	0	17	0
1990 to 1994	18	0	8	10
1985 to 1989	0	0	0	0
1980 to 1984	0	0	0	0
1979 or earlier	334	334	0	0
First Mortgage Insurance Status	0	0	0	0
FHA-insured first mortgage				
VA-guaranteed first mortgage	5	0	5	0
Rural Housing Service-Rural Development-insured or -guaranteed first mortgage	4	0	4	0
Other federal, state, or local government-insured or guaranteed first mortgage	0	0	0	0
Insured conventional first mortgage	23	0	19	4
Uninsured conventional first mortgage	91	0	76	15
Not reported	334	334	0	0
Traditional First Mortgage Loan	7	0	3	4
Less than \$5,000				
\$5,000 to \$9,999	7	0	4	3
\$10,000 to \$14,999	7	0	3	4
\$15,000 to \$19,999	13	0	7	5
\$20,000 to \$29,999	25	0	25	0
\$30,000 to \$39,999	21	0	18	3
\$40,000 to \$49,999	4	0	4	0
\$50,000 to \$59,999	7	0	7	0
\$60,000 to \$79,999	4	0	4	0
\$80,000 to \$99,999	13	0	13	0
\$100,000 or more	16	0	16	0
Not reported	334	334	0	0
Median	31264	5000-	35248	12967
Mean	42784	0	48257	13490
Total Mortgage Loan	46	38	3	4
Less than \$5,000				
\$5,000 to \$9,999	52	45	4	3
\$10,000 to \$14,999	47	44	3	0
\$15,000 to \$19,999	56	47	4	5
\$20,000 to \$29,999	58	49	9	0
\$30,000 to \$39,999	46	35	8	4
\$40,000 to \$49,999	36	21	16	0
\$50,000 to \$59,999	53	35	15	3
\$60,000 to \$79,999	31	16	15	0
\$80,000 to \$99,999	13	0	13	0
\$100,000 or more	21	5	16	0
Not reported	0	0	0	0
Median	24843	19272	53986	16917
Mean	34025	25826	62628	21515
Traditional First Mortgage Outstanding Debt	14	0	7	8
Less than \$5,000				
\$5,000 to \$9,999	13	0	8	5

\$10,000 to \$14,999	4	0	0	4
\$15,000 to \$19,999	16	0	16	0
\$20,000 to \$29,999	21	0	18	3
\$30,000 to \$39,999	16	0	16	0
\$40,000 to \$49,999	0	0	0	0
\$50,000 to \$59,999	7	0	7	0
\$60,000 to \$79,999	4	0	4	0
\$80,000 to \$99,999	19	0	19	0
\$100,000 or more	10	0	10	0
Not reported	334	334	0	0
Median	27004	5000-	32192	6917
Mean	40080	0	45702	9989
Total Mortgage Outstanding Debt	49	38	7	4
Less than \$5,000				
\$5,000 to \$9,999	62	45	8	9
\$10,000 to \$14,999	44	44	0	0
\$15,000 to \$19,999	55	47	9	0
\$20,000 to \$29,999	49	49	0	0
\$30,000 to \$39,999	54	35	16	4
\$40,000 to \$49,999	28	21	8	0
\$50,000 to \$59,999	53	35	15	3
\$60,000 to \$79,999	31	16	15	0
\$80,000 to \$99,999	13	0	13	0
\$100,000 or more	21	5	16	0
Not reported	0	0	0	0
Median	23908	19272	53986	8116
Mean	33294	25826	60072	18014
Current Interest Rate on First Mortgage	37	0	26	11
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	3	0	3	0
7.1 to 7.4 percent	8	0	8	0
7.5 to 7.9 percent	14	0	14	0
8.0 percent	4	0	4	0
8.1 to 8.4 percent	0	0	0	0
8.5 to 8.9 percent	7	0	4	3
9.0 percent	5	0	0	5
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	3	0	3	0
11.1 to 12.9 percent	0	0	0	0
13.0 percent	0	0	0	0
13.1 percent or more	42	0	42	0
Not reported	334	334	0	0
Median	8.0	0.0	8.0	5.2
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	46	0	38	8
Not reported	408	334	63	11
Term of First Mortgage	3	0	3	0
Less than 5 years				
5 years	0	0	0	0
6 to 9 years	0	0	0	0
10 years	4	0	4	0
11 to 14 years	0	0	0	0
15 years	11	0	3	8
16 to 19 years	0	0	0	0
20 years	3	0	3	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	32	0	32	0
More than 30 years	0	0	0	0
No stated term	405	334	60	11
Median	30	5-	30	15
Unexpired Term of First Mortgage	7	0	7	0
Less than 5 years				
5 to 9 years	5	0	0	5
10 to 14 years	6	0	3	3
15 to 19 years	3	0	3	0
20 to 24 years	0	0	0	0
25 to 29 years	32	0	32	0
30 or more years	0	0	0	0
No stated term or not computed	405	334	60	11
Median	25	5-	26	8
Holder of First Mortgage	82	47	26	9
Commercial bank or trust company				
Savings and loan association, federal savings bank	57	42	15	0
Mutual savings bank	7	7	0	0
Life insurance company	0	0	0	0
Mortgage banker or mortgage company	3	0	0	3
Federally-sponsored secondary market agency or pool	43	0	36	8
Conventional mortgage pool	0	0	0	0
Other federal agency	4	0	4	0
Real estate investment trust	0	0	0	0
Pension or retirement fund	0	0	0	0
Credit union	54	41	13	0
Finance company	184	180	4	0
State or municipal government or housing finance agency	5	5	0	0
Individual or individual's estate	3	0	3	0
Other	16	12	4	0
First Mortgage Loan as a Percent of Purchase Price	116	0	97	19
Properties acquired by purchase with first mortgage made or assumed at time of purchase				

Less than 40 percent	7	0	7	0
40 to 49 percent	0	0	0	0
50 to 59 percent	4	0	4	0
60 to 69 percent	37	0	23	14
70 to 79 percent	0	0	0	0
80 to 89 percent	18	0	12	5
90 to 94 percent	7	0	7	0
95 to 99 percent	4	0	4	0
100 percent or more	40	0	40	0
Not reported	0	0	0	0
Median	86	40-	91	66
Other properties	7	0	7	0
Not available	334	334	0	0
First Mortgage Loan as a Percent of Value	116	0	97	19
Properties acquired by purchase with first mortgage made or assumed at time of purchase				
Less than 40 percent	4	0	4	0
40 to 49 percent	0	0	0	0
50 to 59 percent	3	0	0	3
60 to 69 percent	54	0	38	17
70 to 79 percent	8	0	8	0
80 to 89 percent	18	0	18	0
90 to 94 percent	4	0	4	0
95 to 99 percent	3	0	3	0
100 percent or more	22	0	22	0
Not reported	0	0	0	0
Median	69	40-	78	64
Other properties	7	0	7	0
Not available	334	334	0	0
First Mortgage Risk	10	0	10	0
Subprime loan				
Not subprime loan	114	0	95	19
Not reported	334	334	0	0
Index Used to Adjust Interest Rate on ARM	19	0	0	19
Properties with adjustable rate first mortgage				
Treasury security	8	0	0	8
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	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	0	0
Frequency With Which Rate Can Be Adjusted	19	0	0	19
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	8	0	0	8
Every 3 years	0	0	0	0
Every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	0	0
Caps on Interest Rate Per Adjustment Period	19	0	0	19
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	5	0	0	5
No caps	3	0	0	3
Not reported	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	0	0
Caps on Interest Rate Over Life of ARM	19	0	0	19
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	8	0	0	8
No caps	0	0	0	0
Not reported	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	0	0
Interest Rate Changed Since Mortgage Made	19	0	0	19
Properties with adjustable rate first mortgage				
Yes, rate has changed	5	0	0	5
No change since mortgage made	3	0	0	3
Not reported	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	0	0
Percentage of Margin Over Index on ARM	19	0	0	19
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	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	5	0	0	5
5 percent or more	0	0	0	0
Not reported	11	0	0	11
Median	4.3	0.0	0.0	4.3
Other properties	104	0	104	0
Not reported	334	334	0	0
ARM Convertible to Fixed Rate Mortgage	19	0	0	19
Properties with adjustable rate first mortgage				
Can be converted	0	0	0	0
Cannot be converted	8	0	0	8
Not reported	11	0	0	11
Other properties	104	0	104	0
Not reported	334	334	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	113	0	104	8
Not reported	345	334	0	11
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	113	0	104	8
Not reported	345	334	0	11
MORTGAGE PAYMENTS AND OTHER EXPENSES	103	0	91	13
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	103	0	91	13
Fully amortized	99	0	87	13
Not fully amortized	4	0	4	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0

Not reported	355	334	14	7
Items Included in First Mortgage Payment@1	103	0	91	13
Regular monthly payments of both interest and principal				
Real estate taxes	27	0	27	0
Property insurance	4	0	4	0
Mortgage insurance	10	0	10	0
Other	4	0	4	0
No items included or not reported	76	0	63	13
No regular payments of interest and principal	355	334	14	7
Monthly Interest and Principal Payments on First Mortgage	103	0	91	13
Regular monthly payments of interest and/or principal				
Less than \$50	4	0	0	4
\$50 to \$99	3	0	3	0
\$100 to \$199	10	0	4	5
\$200 to \$299	30	0	27	3
\$300 to \$399	12	0	12	0
\$400 to \$499	8	0	8	0
\$500 to \$599	8	0	8	0
\$600 to \$699	4	0	4	0
\$700 to \$799	19	0	19	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	5	0	5	0
Median	338	50	389	137
Mean	453	0	495	150
No regular payments required	0	0	0	0
Not reported	355	334	14	7
Current First Mortgage Payment Status	458	334	104	19
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	53	0	45	8
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	405	334	60	11
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	425	301	104	19
Regular monthly payments of interest and/or principal				
Less than \$50	4	0	0	4
\$50 to \$99	3	0	3	0
\$100 to \$199	54	45	0	9
\$200 to \$299	136	103	31	3
\$300 to \$399	86	65	21	0
\$400 to \$499	48	30	14	4
\$500 to \$599	34	26	8	0
\$600 to \$699	20	16	4	0
\$700 to \$799	24	5	19	0

\$800 to \$899	7	7	0	0
\$900 to \$999	5	5	0	0
\$1,000 or more	5	0	5	0
Median	317	304	389	162
Mean	375	347	488	206
No regular monthly payments required	33	33	0	0
Interest and Principal Payments on Total Mortgages as Percent of Income	425	301	104	19
Regular monthly payments of interest and/or principal				
Less than 5 percent	20	17	3	0
5 to 9 percent	111	88	15	8
10 to 14 percent	128	97	27	3
15 to 19 percent	62	40	22	0
20 to 24 percent	18	13	5	0
25 to 29 percent	28	18	10	0
30 to 34 percent	17	0	13	4
35 to 39 percent	5	0	5	0
40 to 49 percent	0	0	0	0
50 percent or more	22	18	4	0
Not reported or not computed	14	10	0	4
Median	12.9	12.0	16.6	9.5
No regular monthly payments required	33	33	0	0
Homeowner mobile homes with installment loan	402	334	53	15
INSTALLMENT LOAN CHARACTERISTICS	171	151	13	6
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	94	81	10	4
1995 to 1996	65	49	16	0
1990 to 1994	46	36	4	5
1985 to 1989	27	17	10	0
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	51	38	4	9
Less than \$5,000				
\$5,000 to \$9,999	50	45	4	0
\$10,000 to \$14,999	52	44	8	0
\$15,000 to \$19,999	47	47	0	0
\$20,000 to \$29,999	74	49	19	6
\$30,000 to \$39,999	41	35	6	0
\$40,000 to \$49,999	25	21	5	0
\$50,000 to \$59,999	35	35	0	0
\$60,000 to \$79,999	22	16	6	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	5	5	0	0
Median	20215	19272	25083	5000-
Mean	25582	25826	28486	10240
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	3	3	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	4	4	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	255	204	39	12
8.0 percent	0	0	0	0
8.1 to 9.9 percent	33	29	4	0
10.0 percent	17	13	0	3
10.1 to 10.9 percent	21	15	6	0
11.0 percent	0	0	0	0
11.1 percent to 11.9 percent	14	10	4	0
12.0 percent or more	56	56	0	0
Median	402.2	334.3	52.6	15.3
Holder of Installment Loan	59	47	12	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	50	42	8	0
Mutual savings bank	7	7	0	0
Credit union	49	41	5	3
Finance company	217	180	28	9
State or municipal government or housing finance agency	5	5	0	0
Other	15	12	0	3
INSTALLMENT LOAN PAYMENTS AND OTHER EXPENSES	323	298	18	7
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	53	45	4	3
\$200 to \$299	103	100	4	0
\$300 to \$399	70	65	4	0
\$400 to \$499	40	30	6	4
\$500 to \$599	26	26	0	0
\$600 to \$699	16	16	0	0
\$700 to \$799	5	5	0	0
\$800 to \$899	7	7	0	0
\$900 to \$999	5	5	0	0
\$1,000 or more	0	0	0	0
Median	308	306	330	400
Mean	346	348	337	307
No regular payments required	67	28	31	8
Other Monthly Payments on Installment Loan	4	4	0	0
Other regular monthly payments				
Less than \$50	4	4	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	27	27	0	0
No other regular payments required	399	331	53	15
Rental and vacant mobile homes with traditional first mortgage or installment loan	44	33	7	3
PROPERTY CHARACTERISTICS	38	28	7	3
Manner of Acquisition				
By purchase				
Placed one new mortgage	29	19	7	3
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	9	9	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	5	5	0	0
Source of Downpayment@1	16	6	7	3
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	0	0	0	0
Sale of land or other real estate	0	0	0	0
Owner's cash, bank deposits, share accounts, or bonds	0	0	0	0
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	16	6	7	3
Not reported	0	0	0	0
Other properties	27	27	0	0
Not reported	0	0	0	0
Year Property Acquired	7	0	7	0
1999 to 2001 (part)				
1997 and 1998	0	0	0	0
1995 and 1996	9	6	0	3
1990 to 1994	14	14	0	0
1985 to 1989	5	5	0	0
1980 to 1984	0	0	0	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	38	28	7	3
Acquired by purchase				
New	19	19	0	0
Previously owned	19	8	7	3
As residential property	19	8	7	3
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	5	5	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	11	11	0	0
1980 to 1989	0	0	0	0
1970 to 1979	33	22	7	3
1969 or earlier	0	0	0	0
Purchase Price	7	0	7	0
Properties acquired by purchase 1997 to 2001 (part)				
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	7	0	7	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	5000-	25000	5000-
Mean	21000	0	21000	0
Other properties	36	33	0	3
Value	3	0	0	3
Less than \$5,000				
\$5,000 to \$9,999	0	0	0	0

\$10,000 to \$14,999	14	14	0	0
\$15,000 to \$19,999	0	0	0	0
\$20,000 to \$29,999	7	0	7	0
\$30,000 to \$39,999	9	9	0	0
\$40,000 to \$49,999	0	0	0	0
\$50,000 to \$59,999	6	6	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	26812	33193	25000	5000-
Mean	30655	35511	21000	2500
Value of Capital Improvements	19	19	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	10	10	0	0
\$2,500 to \$4,999	9	9	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	2416	2416	500-	500-
Mean	3033	3033	0	0
Properties with no capital improvements between 1998 and 2000	16	8	7	0
Capital improvements not reported	8	5	0	3
Monthly Rental Receipts	36	33	0	3
Acquired before 2000				
Less than \$100	0	0	0	0
\$100 to \$199	9	9	0	0
\$200 to \$299	0	0	0	0
\$300 to \$399	3	0	0	3
\$400 to \$499	11	11	0	0
\$500 to \$599	0	0	0	0
\$600 to \$799	0	0	0	0
\$800 to \$999	0	0	0	0
\$1000 or more	0	0	0	0
No rental receipts	13	13	0	0
Median	374	407	100-	350
Mean	193	179	0	345
Acquired 2000 and 2001 (part)	7	0	7	0
Rental Receipts as Percent of Value@8	36	33	0	3
Acquired before 2000				
Less than 5 percent	0	0	0	0
5 to 9 percent	15	15	0	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 39 percent	0	0	0	0
40 percent or more	8	5	0	3

Median	8	8	5-	40+
Acquired 2000 and 2001 (part)	7	0	7	0
Rental Vacancy Losses as Percent of Potential Receipts	36	33	0	3
Acquired before 2000				
Less than 1.0 percent	6	6	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	9	9	0	0
Not reported or not computed	21	18	0	3
Median	31.6	31.6	0.0	0.0
Acquired 2000 and 2001 (part)	7	0	7	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	38	28	7	3
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	0	0	0	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	38	28	7	3
Not reported	5	5	0	0
Source of Property Benefits@1	0	0	0	0
With property benefits				
Federal government	0	0	0	0
State government	0	0	0	0
Local government	0	0	0	0
Non-profit corporation	0	0	0	0
Not reported	0	0	0	0
With no property benefits	38	28	7	3
Not reported	5	5	0	0
Reason for Benefits@1	0	0	0	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	0	0	0	0
Not reported	0	0	0	0
With no property benefits	38	28	7	3
Not reported	5	5	0	0
OWNER CHARACTERISTICS	38	28	7	3
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	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	3	0	0	3
Through third party (such as real estate agent or builder)	0	0	0	0
Some other way	0	0	0	0
Not reported	7	0	7	0
Not available	33	33	0	0
Origin of First Mortgage	11	0	7	3
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	33	33	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	0	0	0	0
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	11	0	7	3
Not available	33	33	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	11	0	7	3
Not available	33	33	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	11	0	7	3
Not available	33	33	0	0
Year First Mortgage Made or Assumed	11	0	7	3
1999 to 2001 (part)				
1997 and 1998	0	0	0	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	33	33	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	0	0	0	0
Uninsured conventional first mortgage	11	0	7	3
Not reported	33	33	0	0
Traditional First Mortgage Loan	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	0	0	0	0
\$30,000 to \$39,999	7	0	7	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	3	0	0	3
Not reported	33	33	0	0
Median	37134	5000-	35000	100000+
Mean	75074	0	34545	170000
Total Mortgage Loan	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	8	8	0	0
\$20,000 to \$29,999	15	15	0	0
\$30,000 to \$39,999	17	10	7	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	3	0	0	3
Not reported	0	0	0	0
Median	29050	25462	35000	100000+
Mean	36080	23615	34545	170000

Traditional First Mortgage 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	0	0	0	0
\$30,000 to \$39,999	7	0	7	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	3	0	0	3
Not reported	33	33	0	0
Median	37134	5000-	35000	100000+
Mean	58445	0	33513	116840
Current Interest Rate on First Mortgage	0	0	0	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	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	3	0	0	3
8.0 percent	0	0	0	0
8.1 to 8.4 percent	0	0	0	0
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	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	0	0	0	0
Not reported	33	33	0	0
Median	8.6	0.0	8.8	7.8
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	11	0	7	3
Not reported	33	33	0	0
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	11	0	7	3
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	0	0	0	0
More than 30 years	0	0	0	0
No stated term	33	33	0	0
Median	15	5-	15	15
Unexpired Term of First Mortgage	0	0	0	0
Less than 5 years				
5 to 9 years	0	0	0	0
10 to 14 years	3	0	0	3
15 to 19 years	7	0	7	0
20 to 24 years	0	0	0	0
25 to 29 years	0	0	0	0
30 or more years	0	0	0	0
No stated term or not computed	33	33	0	0
Median	16	5-	17	12
Holder of First Mortgage	11	0	7	3
Commercial bank or trust company				
Savings and loan association, federal savings bank	5	5	0	0
Mutual savings bank	0	0	0	0
Life insurance company	0	0	0	0
Mortgage banker or mortgage company	0	0	0	0
Federally-sponsored secondary market agency or pool	0	0	0	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	14	14	0	0
Finance company	14	14	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
First Mortgage Loan as a Percent of Purchase Price	11	0	7	3
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	0	0	0	0
70 to 79 percent	0	0	0	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	11	0	7	3
Not reported	0	0	0	0
Median	100+	40-	100+	100+

Other properties	0	0	0	0
Not available	33	33	0	0
First Mortgage Loan as a Percent of Value	11	0	7	3
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	7	0	7	0
70 to 79 percent	0	0	0	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	3	0	0	3
Not reported	0	0	0	0
Median	67	40-	65	100+
Other properties	0	0	0	0
Not available	33	33	0	0
First Mortgage Risk	0	0	0	0
Subprime loan				
Not subprime loan	11	0	7	3
Not reported	33	33	0	0
Index Used to Adjust Interest Rate on ARM	3	0	0	3
Properties with adjustable rate first mortgage				
Treasury security	3	0	0	3
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	7	0	7	0
Not reported	33	33	0	0
Frequency With Which Rate Can Be Adjusted	3	0	0	3
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	3	0	0	3
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	7	0	7	0
Not reported	33	33	0	0
Caps on Interest Rate Per Adjustment Period	3	0	0	3

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	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	7	0	7	0
Not reported	33	33	0	0
	3	0	0	3
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	3	0	0	3
No caps	0	0	0	0
Not reported	0	0	0	0
Other properties	7	0	7	0
Not reported	33	33	0	0
	3	0	0	3
Interest Rate Changed Since Mortgage Made				
Properties with adjustable rate first mortgage				
Yes, rate has changed	3	0	0	3
No change since mortgage made	0	0	0	0
Not reported	0	0	0	0
Other properties	7	0	7	0
Not reported	33	33	0	0
	3	0	0	3
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	0	0	0	0
3 percent	0	0	0	0
3.1 to 3.9 percent	3	0	0	3
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	3.6	0.0	0.0	3.6
Other properties	7	0	7	0
Not reported	33	33	0	0
	3	0	0	3

ARM Convertible to Fixed Rate Mortgage				
Properties with adjustable rate first mortgage				
Can be converted	0	0	0	0
Cannot be converted	3	0	0	3
Not reported	0	0	0	0
Other properties	7	0	7	0
Not reported	33	33	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	11	0	7	3
Not reported	33	33	0	0
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	11	0	7	3
Not reported	33	33	0	0
MORTGAGE PAYMENTS AND OTHER EXPENSES	11	0	7	3
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	11	0	7	3
Fully amortized	11	0	7	3
Not fully amortized	0	0	0	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0
Not reported	33	33	0	0
Items Included in First Mortgage Payment@1	11	0	7	3
Regular monthly payments of both interest and principal				
Real estate taxes	0	0	0	0
Property insurance	0	0	0	0
Mortgage insurance	0	0	0	0
Other	0	0	0	0

No items included or not reported	11	0	7	3
No regular payments of interest and principal	33	33	0	0
Monthly Interest and Principal Payments on First Mortgage	11	0	7	3
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	7	0	7	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	3	0	0	3
Median	371	50-	350	1000+
Mean	742	0	335	1695
No regular payments required	0	0	0	0
Not reported	33	33	0	0
Current First Mortgage Payment Status	44	33	7	3
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	11	0	7	3
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	33	33	0	0
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	44	33	7	3
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	5	5	0	0
\$200 to \$299	13	13	0	0
\$300 to \$399	22	15	7	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	3	0	0	3
Median	315	286	350	1000+
Mean	386	273	335	1695
No regular monthly payments required	0	0	0	0
Interest and Principal Payment on First Mortgage as Percent of Rental Receipts	3	0	0	3

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	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 99 percent	0	0	0	0
100 percent or more	3	0	0	3
Not reported or not computed	0	0	0	0
Median	99.5+	19.5-	19.5-	99.5+
Other properties	40	33	7	0
Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts	36	33	0	3
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	5	5	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	6	6	0	0
90 to 99 percent	0	0	0	0
100 percent or more	12	9	0	3
Not reported or not computed	13	13	0	0
Median	99.5+	88.6	19.5-	99.5+
Other properties	7	0	7	0
Real Estate Tax Per \$1,000 Value	36	33	0	3
Acquired before 2000				
Less than \$5	5	5	0	0
\$5 to \$9	9	9	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	0	0	0	0
\$60 or more	12	8	0	3
Not reported or not computed	11	11	0	0
Median	9	8	5-	60+
Acquired 2000 and 2001 (part)	7	0	7	0
Real Estate Tax as Percent of Rental Receipts	36	33	0	3
Acquired before 2000				
Less than 5 percent	0	0	0	0
5 to 9 percent	0	0	0	0
10 to 14 percent	0	0	0	0
15 to 19 percent	9	9	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	3	0	0	3
Not reported or not computed	24	24	0	0
Median	18	17	5-	40+
Acquired 2000 and 2001 (part)	7	0	7	0
Rental and vacant mobile homes with installment loan	33	33	0	0
INSTALLMENT LOAN CHARACTERISTICS	15	15	0	0
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	0	0	0	0
1995 to 1996	0	0	0	0
1990 to 1994	14	14	0	0
1985 to 1989	5	5	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	8	8	0	0
\$20,000 to \$29,999	15	15	0	0
\$30,000 to \$39,999	10	10	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	25462	25462	5000-	5000-
Mean	23615	23615	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	18	18	0	0
8.0 percent	0	0	0	0
8.1 to 9.9 percent	9	9	0	0
10.0 percent	0	0	0	0
10.1 to 10.9 percent	6	6	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
Median	33.0	33.0	0.0	0.0
Holder of Installment Loan	0	0	0	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	5	5	0	0
Mutual savings bank	0	0	0	0
Credit union	14	14	0	0
Finance company	14	14	0	0
State or municipal government or housing finance agency	0	0	0	0
Other	0	0	0	0
INSTALLMENT LOAN PAYMENT AND OTHER EXPENSES	33	33	0	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	5	5	0	0
\$200 to \$299	13	13	0	0
\$300 to \$399	15	15	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	286	286	50-	50-
Mean	273	273	0	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	33	33	0	0