

Residential Finance Survey: 2001 - West

Table 9-2e. 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	446	252	169	25
PROPERTY CHARACTERISTICS	431	245	164	21
Manner of Acquisition				
By purchase				
Placed one new mortgage	201	67	123	11
Placed two or more new mortgages	18	5	5	8
Assumed mortgage(s) already on property	8	3	5	0
Assumed mortgage(s) already on property and placed new mortgage	3	0	3	0
Borrowed using assets other than this property as collateral	3	0	3	0
Paid all cash-no borrowing	11	3	6	2
Other manner	187	168	19	0
By inheritance or gift	4	0	0	4
By divorce	0	0	0	0
By some other manner	2	2	0	0
Not reported	9	4	5	0
Source of Downpayment@1	351	200	141	11
Properties purchased 1995 to 2001 (part)				
Sale of previous home	69	38	26	4
Sale of other real property or other investments	14	9	6	0
Savings	199	121	78	0
Borrowing from a retirement plan	11	11	0	0
Borrowing using assets other than this property as collateral	8	8	0	0
Proceeds from an insurance policy	3	3	0	0
Payments in a lease-purchase agreement	4	4	0	0
From a state or local government source	7	4	3	0
From a non-profit organization	0	0	0	0
From parents or relatives	35	20	13	3
Other	0	0	0	0
No downpayment required	47	22	22	3
Not reported	0	0	0	0
Other properties	95	52	28	14
Not reported	0	0	0	0
Year Property Acquired	167	107	57	3
1999 to 2001 (part)				
1997 and 1998	108	50	57	1
1995 and 1996	78	44	27	6
1990 to 1994	58	33	18	8

1985 to 1989	21	13	8	0
1980 to 1984	7	4	0	2
1975 to 1979	3	0	3	0
1970 to 1974	4	0	0	4
1969 or earlier	0	0	0	0
Property New or Previously Occupied When Acquired	431	245	164	21
Acquired by purchase				
New	167	90	62	14
Previously occupied by someone else	256	151	98	7
Converted from non-residential use	4	0	4	0
Other	0	0	0	0
Not reported	4	4	0	0
Other properties	6	2	0	4
Not reported	9	4	5	0
Year Structure Built	21	19	2	0
1999 to March 2000				
1997 and 1998	46	28	17	1
1995 and 1996	66	46	20	0
1990 to 1994	45	17	28	0
1980 to 1989	101	41	43	16
1970 to 1979	125	75	46	4
1969 or earlier	41	26	13	3
Purchase Price	276	158	114	4
Properties acquired by purchase 1997 to 2001 (part)				
Less than \$5,000	11	4	7	0
\$5,000 to \$9,999	21	16	5	0
\$10,000 to \$14,999	15	11	4	0
\$15,000 to \$19,999	24	10	14	0
\$20,000 to \$29,999	20	10	10	0
\$30,000 to \$39,999	46	37	10	0
\$40,000 to \$49,999	30	15	15	0
\$50,000 to \$59,999	29	20	9	0
\$60,000 to \$79,999	37	18	18	0
\$80,000 to \$99,999	14	0	14	0
\$100,000 or more	28	15	9	4
Median	40095	37153	45621	100000+
Mean	47412	42845	50632	131135
Other properties	170	94	56	21
Value	12	4	3	4
Less than \$5,000				
\$5,000 to \$9,999	47	28	19	0
\$10,000 to \$14,999	41	34	7	0
\$15,000 to \$19,999	15	13	0	2
\$20,000 to \$29,999	54	19	35	0
\$30,000 to \$39,999	54	37	14	3
\$40,000 to \$49,999	28	17	11	0
\$50,000 to \$59,999	27	20	7	0
\$60,000 to \$79,999	57	46	7	4
\$80,000 to \$99,999	39	17	21	0
\$100,000 or more	74	17	45	11
Median	40467	37546	46356	74192
Mean	53115	44713	63162	69688

Value of Capital Improvements	174	91	67	15
Properties with capital improvements between 1998 and 2000				
Less than \$500	4	4	0	0
\$500 to \$999	15	9	3	3
\$1,000 to \$2,499	60	34	26	0
\$2,500 to \$4,999	34	17	13	4
\$5,000 to \$7,499	25	10	7	7
\$7,500 to \$9,999	13	9	4	0
\$10,000 to \$14,999	16	4	12	0
\$15,000 to \$19,999	3	0	3	0
\$20,000 to \$29,999	4	4	0	0
\$30,000 or more	0	0	0	0
Median	3076	2435	3493	4842
Mean	4284	4048	4703	3843
Properties with no capital improvements between 1998 and 2000	223	137	79	6
Capital improvements not reported	49	23	23	4
Age Restrictions	50	29	18	3
Mobile home restricted to people age 55 or older				
Mobile home not restricted to people age 55 or older	376	213	145	18
Not reported	19	10	6	4
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	0	0	0	0
Subsidy from a non-profit corporation	0	0	0	0
None of the above benefits	314	179	118	17
Not reported	127	68	51	8
Source of Property Benefits@1	4	4	0	0
With property benefits				
Federal government	0	0	0	0
State government	4	4	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	314	179	118	17
Not reported	127	68	51	8
Reason for Benefits@1	4	4	0	0
With property benefits				
Occupied by low- or moderate-income individuals	4	4	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	314	179	118	17
Not reported	127	68	51	8
OWNER CHARACTERISTICS	201	102	87	12
Owner Status				
1 owner				
2 owners	237	144	82	10
3 or more owners	8	5	0	3
Age of Owner	14	14	0	0
Under 25				
25 to 34	78	48	27	3
35 to 44	95	45	43	6
45 to 54	103	61	41	0
55 to 64	66	32	26	7
65 to 74	34	22	7	4
75 and over	22	9	12	0
Not reported	34	19	12	4
Median	46	46	47	56
Race of Owner	385	213	147	25
White alone				
Black or African American alone	16	16	0	0
American Indian or Alaska Native alone	25	20	6	0
Asian alone	7	0	7	0
Native Hawaiian or Other Pacific Islander alone	0	0	0	0
Two or more races	12	3	9	0
Sex of Owner	332	192	121	20
Male/Male and female co-owners				
Female	114	60	49	5
Hispanic/Latino Origin	67	55	12	0
Hispanic/Latino owner(s) only				
No Hispanic/Latino owner(s)	379	197	157	25
Veteran Status@1	86	41	34	11
Veteran				
Active member of Reserves or National Guard for at least 6 years	14	7	3	4
Persian Gulf War or after (August 1990 to present)	9	3	6	0
Vietnam or after (August 1964 to July 1990)	35	10	19	6
Korean conflict or after (July 1950 to July 1964)	32	19	12	0
World War II or after (September 1940 to June 1950)	9	4	0	4
Nonveteran	328	192	125	11
Not reported	32	19	10	4
Income	38	25	12	0
Less than \$5,000				
\$5,000 to \$9,999	8	3	5	0

\$10,000 to \$14,999	28	12	12	4
\$15,000 to \$19,999	47	11	33	3
\$20,000 to \$24,999	39	29	10	0
\$25,000 to \$29,999	45	19	23	3
\$30,000 to \$34,999	46	31	15	0
\$35,000 to \$39,999	35	25	7	3
\$40,000 to \$49,999	44	32	12	0
\$50,000 to \$59,999	29	12	13	4
\$60,000 to \$79,999	73	45	22	7
\$80,000 to \$99,999	5	5	0	0
\$100,000 to \$119,999	4	4	0	0
\$120,000 or more	5	0	5	0
Median	32012	34331	27827	38006
Mean	39616	36667	43775	41136
Owned Home Previously	226	112	96	18
Previously owned home				
Never owned home before	195	125	67	3
Not reported	25	15	7	4
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	73	0	58	15
Through third party (such as real estate agent or builder)	30	0	26	3
Some other way	0	0	0	0
Not reported	92	0	85	7
Not available	252	252	0	0
Origin of First Mortgage	165	0	144	20
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	8	0	8	0
Mortgage placed later than acquisition of property	21	0	17	4
Refinanced mortgage	11	0	11	0
Same lender	3	0	3	0
Different lender	9	0	9	0
Mortgage placed on property owned free and clear of debt	10	0	6	4
Not available	252	252	0	0
Purpose of First Mortgage Placed Later Than Acquisition of Property	21	0	17	4
Properties on which mortgages placed later than acquisition of property				
Obtain lower interest rate	3	0	3	0
Increase payment period for mortgage	0	0	0	0
Reduce payment period for mortgage	3	0	3	0
Renew or extend loan that had fallen due, without increasing outstanding balance	0	0	0	0
Receive cash or increase outstanding balance of loan	7	0	3	4

Other reason	3	0	3	0
Not reported	6	0	6	0
Other properties	173	0	152	20
Not available	252	252	0	0
Cash Received From Refinancing or Placing Mortgage on Property Owned Free and Clear	13	0	8	4
Properties on which cash received				
Less than \$5,000	3	0	3	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	4	0	0	4
\$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	48160	5000-	65138	45000
Mean	45933	0	48084	42000
Properties that refinanced and did not receive cash back	9	0	9	0
Properties that refinanced and did not report if received cash back	0	0	0	0
Properties that did not refinance	173	0	152	20
Not available	252	252	0	0
Use of Cash From Refinancing or Placing Mortgage on Property Owned Free and Clear	13	0	8	4
Properties on which cash received@1				
For additions, improvements or repairs to this property	3	0	3	0
To consolidate debts	0	0	0	0
For investment in other real estate	0	0	0	0
For other types of investments	6	0	6	0
For educational or medical expenses	0	0	0	0
To start a business	0	0	0	0
To settle a divorce	0	0	0	0
To pay taxes	0	0	0	0
To purchase an automobile, truck, or other vehicle	4	0	0	4
To purchase consumer product other than automobile, truck, or other vehicle	0	0	0	0
Other	0	0	0	0
Not reported	0	0	0	0
Properties that refinanced and did not receive cash back	9	0	9	0
Properties that refinanced and did not report if received cash back	0	0	0	0
Properties that did not refinance	173	0	152	20
Not available	252	252	0	0
Year First Mortgage Made or	82	0	79	3

Assumed				
1999 to 2001 (part)				
1997 and 1998	62	0	61	1
1995 and 1996	23	0	12	11
1990 to 1994	18	0	10	8
1985 to 1989	8	0	8	0
1980 to 1984	2	0	0	2
1979 or earlier	252	252	0	0
First Mortgage Insurance Status	19	0	15	4
FHA-insured first mortgage				
VA-guaranteed first mortgage	0	0	0	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	3	0	0	3
Insured conventional first mortgage	24	0	24	0
Uninsured conventional first mortgage	144	0	126	18
Not reported	252	252	0	0
Traditional First Mortgage Loan	10	0	9	1
Less than \$5,000				
\$5,000 to \$9,999	4	0	4	0
\$10,000 to \$14,999	14	0	12	2
\$15,000 to \$19,999	19	0	15	4
\$20,000 to \$29,999	16	0	9	7
\$30,000 to \$39,999	15	0	15	0
\$40,000 to \$49,999	25	0	21	4
\$50,000 to \$59,999	19	0	16	3
\$60,000 to \$79,999	49	0	46	3
\$80,000 to \$99,999	11	0	11	0
\$100,000 or more	6	0	6	0
Not reported	257	252	6	0
Median	46416	5000-	48743	27228
Mean	47180	0	49121	34412
Total Mortgage Loan	24	14	9	1
Less than \$5,000				
\$5,000 to \$9,999	10	10	0	0
\$10,000 to \$14,999	25	17	6	2
\$15,000 to \$19,999	33	25	4	4
\$20,000 to \$29,999	33	22	8	3
\$30,000 to \$39,999	97	80	17	0
\$40,000 to \$49,999	42	26	8	8
\$50,000 to \$59,999	36	13	20	3
\$60,000 to \$79,999	85	33	49	3
\$80,000 to \$99,999	12	3	9	0
\$100,000 or more	41	7	34	0
Not reported	6	0	6	0
Median	39718	34666	64141	42124
Mean	50354	37535	72073	37047
Traditional First Mortgage Outstanding Debt	10	0	9	1
Less than \$5,000				
\$5,000 to \$9,999	13	0	10	4
\$10,000 to \$14,999	8	0	6	2

\$15,000 to \$19,999	23	0	15	7
\$20,000 to \$29,999	19	0	19	0
\$30,000 to \$39,999	22	0	17	4
\$40,000 to \$49,999	21	0	21	0
\$50,000 to \$59,999	16	0	13	3
\$60,000 to \$79,999	55	0	52	3
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	2	0	2	0
Not reported	257	252	6	0
Median	39875	5000-	42893	18714
Mean	41813	0	43797	28765
Total Mortgage Outstanding Debt	24	14	9	1
Less than \$5,000				
\$5,000 to \$9,999	10	10	0	0
\$10,000 to \$14,999	30	17	10	2
\$15,000 to \$19,999	32	25	0	7
\$20,000 to \$29,999	36	22	10	4
\$30,000 to \$39,999	105	80	21	4
\$40,000 to \$49,999	39	26	13	0
\$50,000 to \$59,999	37	13	21	3
\$60,000 to \$79,999	82	33	46	3
\$80,000 to \$99,999	16	3	13	0
\$100,000 or more	28	7	21	0
Not reported	6	0	6	0
Median	38374	34666	59049	24745
Mean	47337	37535	64244	31400
Current Interest Rate on First Mortgage	87	0	65	21
Less than 6.0 percent				
6.0 percent	3	0	3	0
6.1 to 6.4 percent	0	0	0	0
6.5 to 6.9 percent	0	0	0	0
7.0 percent	16	0	16	0
7.1 to 7.4 percent	7	0	7	0
7.5 to 7.9 percent	19	0	19	0
8.0 percent	4	0	4	0
8.1 to 8.4 percent	6	0	6	0
8.5 to 8.9 percent	10	0	10	0
9.0 percent	6	0	6	0
9.1 to 9.4 percent	4	0	0	4
9.5 to 9.9 percent	3	0	3	0
10.0 percent	2	0	2	0
10.1 to 10.4 percent	0	0	0	0
10.5 to 10.9 percent	3	0	3	0
11.0 percent	0	0	0	0
11.1 to 12.9 percent	13	0	13	0
13.0 percent	0	0	0	0
13.1 percent or more	13	0	13	0
Not reported	252	252	0	0
Median	7.0	0.0	7.1	3.5
Type of Interest Rate Buydown	3	0	3	0
Properties with interest rate buydown				
Constant payment	3	0	3	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	72	0	69	4
Not reported	370	252	98	21
Term of First Mortgage	2	0	2	0
Less than 5 years				
5 years	3	0	3	0
6 to 9 years	3	0	3	0
10 years	6	0	6	0
11 to 14 years	0	0	0	0
15 years	6	0	6	0
16 to 19 years	0	0	0	0
20 years	9	0	5	4
21 to 24 years	0	0	0	0
25 years	9	0	9	0
26 to 29 years	0	0	0	0
30 years	49	0	49	0
More than 30 years	0	0	0	0
No stated term	359	252	86	21
Median	30	5-	30	20
Unexpired Term of First Mortgage	5	0	5	0
Less than 5 years				
5 to 9 years	9	0	9	0
10 to 14 years	10	0	6	4
15 to 19 years	5	0	5	0
20 to 24 years	11	0	11	0
25 to 29 years	43	0	43	0
30 or more years	4	0	4	0
No stated term or not computed	359	252	86	21
Median	25	5-	25	12
Holder of First Mortgage	65	28	29	8
Commercial bank or trust company				
Savings and loan association, federal savings bank	56	37	15	4
Mutual savings bank	10	10	0	0
Life insurance company	0	0	0	0
Mortgage banker or mortgage company	29	0	29	0
Federally-sponsored secondary market agency or pool	70	0	59	11
Conventional mortgage pool	4	0	4	0
Other federal agency	1	0	0	1
Real estate investment trust	0	0	0	0
Pension or retirement fund	2	0	2	0
Credit union	29	29	0	0
Finance company	139	131	8	0
State or municipal government or housing finance agency	12	0	12	0
Individual or individual's estate	7	0	7	0
Other	21	18	3	0
First Mortgage Loan as a Percent of Purchase Price	164	0	147	17
Properties acquired by purchase with first mortgage made or assumed at time of purchase				
Less than 40 percent	6	0	6	0

40 to 49 percent	6	0	3	3
50 to 59 percent	7	0	2	5
60 to 69 percent	40	0	40	0
70 to 79 percent	7	0	3	4
80 to 89 percent	30	0	30	0
90 to 94 percent	4	0	4	0
95 to 99 percent	19	0	16	3
100 percent or more	37	0	37	0
Not reported	7	0	6	1
Median	83	40-	85	58
Other properties	30	0	22	8
Not available	252	252	0	0
First Mortgage Loan as a Percent of Value	164	0	147	17
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	6	0	3	3
50 to 59 percent	7	0	2	5
60 to 69 percent	43	0	43	0
70 to 79 percent	13	0	9	4
80 to 89 percent	26	0	26	0
90 to 94 percent	19	0	19	0
95 to 99 percent	13	0	10	3
100 percent or more	23	0	23	0
Not reported	7	0	6	1
Median	80	40-	82	58
Other properties	30	0	22	8
Not available	252	252	0	0
First Mortgage Risk	28	0	28	0
Subprime loan				
Not subprime loan	166	0	141	25
Not reported	252	252	0	0
Index Used to Adjust Interest Rate on ARM	25	0	0	25
Properties with adjustable rate first mortgage				
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	25	0	0	25
Other properties	169	0	169	0
Not reported	252	252	0	0
Frequency With Which Rate Can Be Adjusted	25	0	0	25
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	4	0	0	4

Every 3 years	0	0	0	0
Every 5 years	0	0	0	0
Other	0	0	0	0
Not reported	21	0	0	21
Other properties	169	0	169	0
Not reported	252	252	0	0
Caps on Interest Rate Per Adjustment Period	25	0	0	25
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	0	0	0	0
No caps	4	0	0	4
Not reported	21	0	0	21
Other properties	169	0	169	0
Not reported	252	252	0	0
Caps on Interest Rate Over Life of ARM	25	0	0	25
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	0	0	0	0
No caps	4	0	0	4
Not reported	21	0	0	21
Other properties	169	0	169	0
Not reported	252	252	0	0
Interest Rate Changed Since Mortgage Made	25	0	0	25
Properties with adjustable rate first mortgage				
Yes, rate has changed	4	0	0	4
No change since mortgage made	0	0	0	0
Not reported	21	0	0	21
Other properties	169	0	169	0
Not reported	252	252	0	0
Percentage of Margin Over Index on ARM	25	0	0	25
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 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	25	0	0	25
Median	0.0	0.0	0.0	0.0
Other properties	169	0	169	0
Not reported	252	252	0	0
ARM Convertible to Fixed Rate Mortgage	25	0	0	25
Properties with adjustable rate first mortgage				
Can be converted	0	0	0	0
Cannot be converted	4	0	0	4
Not reported	21	0	0	21
Other properties	169	0	169	0
Not reported	252	252	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	173	0	169	4
Not reported	273	252	0	21
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	173	0	169	4
Not reported	273	252	0	21
MORTGAGE PAYMENTS AND OTHER EXPENSES	153	0	132	22
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	153	0	132	22
Fully amortized	141	0	119	22
Not fully amortized	13	0	13	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0
Not reported	292	252	38	3

Items Included in First Mortgage Payment@1	153	0	132	22
Regular monthly payments of both interest and principal				
Real estate taxes	44	0	44	0
Property insurance	8	0	8	0
Mortgage insurance	11	0	11	0
Other	18	0	14	4
No items included or not reported	101	0	83	18
No regular payments of interest and principal	292	252	38	3
Monthly Interest and Principal Payments on First Mortgage	153	0	132	22
Regular monthly payments of interest and/or principal				
Less than \$50	0	0	0	0
\$50 to \$99	4	0	4	0
\$100 to \$199	12	0	12	0
\$200 to \$299	24	0	13	11
\$300 to \$399	30	0	23	7
\$400 to \$499	22	0	21	1
\$500 to \$599	40	0	40	0
\$600 to \$699	12	0	9	3
\$700 to \$799	7	0	7	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	2	0	2	0
Median	432	50-	466	298
Mean	427	0	443	326
No regular payments required	0	0	0	0
Not reported	292	252	38	3
Current First Mortgage Payment Status	446	252	169	25
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	81	0	74	7
Delinquent by 90 days or more	7	0	7	0
Legal proceedings have begun	7	0	7	0
Legal proceedings have not begun	0	0	0	0
Not reported	0	0	0	0
Not reported	358	252	88	18
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	387	211	154	22
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	28	17	11	0
\$200 to \$299	70	40	19	11
\$300 to \$399	82	45	30	7
\$400 to \$499	58	36	21	1
\$500 to \$599	76	29	46	0
\$600 to \$699	25	13	9	3
\$700 to \$799	28	15	12	0
\$800 to \$899	6	6	0	0

\$900 to \$999	9	9	0	0
\$1,000 or more	5	0	5	0
Median	423	409	481	298
Mean	449	442	475	326
No regular monthly payments required	59	41	15	3
Interest and Principal Payments on Total Mortgages as Percent of Income	387	211	154	22
Regular monthly payments of interest and/or principal				
Less than 5 percent	16	0	12	4
5 to 9 percent	80	69	7	4
10 to 14 percent	80	36	35	8
15 to 19 percent	67	41	25	1
20 to 24 percent	42	21	18	4
25 to 29 percent	22	4	18	0
30 to 34 percent	9	9	0	0
35 to 39 percent	12	3	10	0
40 to 49 percent	15	6	8	0
50 percent or more	15	3	13	0
Not reported or not computed	29	20	9	0
Median	15.2	13.6	18.7	11.6
No regular monthly payments required	59	41	15	3
Homeowner mobile homes with installment loan	339	252	83	4
INSTALLMENT LOAN CHARACTERISTICS	159	126	33	0
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	75	44	31	0
1995 to 1996	55	40	14	0
1990 to 1994	38	28	6	4
1985 to 1989	13	13	0	0
1980 to 1984	0	0	0	0
1979 or earlier	0	0	0	0
Installment Loan Outstanding Debt	14	14	0	0
Less than \$5,000				
\$5,000 to \$9,999	15	10	4	0
\$10,000 to \$14,999	19	17	2	0
\$15,000 to \$19,999	45	25	17	4
\$20,000 to \$29,999	29	22	7	0
\$30,000 to \$39,999	110	80	30	0
\$40,000 to \$49,999	30	26	4	0
\$50,000 to \$59,999	17	13	4	0
\$60,000 to \$79,999	40	33	7	0
\$80,000 to \$99,999	6	3	3	0
\$100,000 or more	13	7	5	0
Median	34265	34666	33799	17500
Mean	37800	37535	39464	18000
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	5	0	5	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	229	164	61	4
8.0 percent	4	4	0	0
8.1 to 9.9 percent	7	7	0	0
10.0 percent	13	13	0	0
10.1 to 10.9 percent	10	10	0	0
11.0 percent	10	10	0	0
11.1 percent to 11.9 percent	12	8	4	0
12.0 percent or more	49	35	13	0
Median	338.6	251.7	83.3	3.6
Holder of Installment Loan	37	28	9	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	40	37	4	0
Mutual savings bank	10	10	0	0
Credit union	32	29	3	0
Finance company	185	131	51	4
State or municipal government or housing finance agency	0	0	0	0
Other	35	18	17	0
INSTALLMENT LOAN PAYMENTS AND OTHER EXPENSES	245	213	32	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	23	17	6	0
\$200 to \$299	44	40	4	0
\$300 to \$399	54	45	9	0
\$400 to \$499	38	36	3	0
\$500 to \$599	33	29	4	0
\$600 to \$699	13	13	0	0
\$700 to \$799	21	15	5	0
\$800 to \$899	6	6	0	0
\$900 to \$999	9	9	0	0
\$1,000 or more	0	0	0	0
Median	399	409	360	50-
Mean	433	436	412	0
No regular payments required	58	7	47	4
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	339	252	83	4
Rental and vacant mobile homes with traditional first mortgage or installment loan	83	53	23	7
PROPERTY CHARACTERISTICS	83	53	23	7
Manner of Acquisition				
By purchase				
Placed one new mortgage	43	21	15	7
Placed two or more new mortgages	0	0	0	0
Assumed mortgage(s) already on property	8	0	8	0
Assumed mortgage(s) already on property and placed new mortgage	0	0	0	0
Borrowed using assets other than this property as collateral	0	0	0	0
Paid all cash-no borrowing	0	0	0	0
Other manner	32	32	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
Source of Downpayment@1	29	29	0	0
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	13	13	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	8	8	0	0
Proceeds from sale of tax credits	0	0	0	0
From parents or relatives	0	0	0	0
Other cash source	8	8	0	0
Non-cash source	0	0	0	0
No downpayment required	0	0	0	0

Not reported	0	0	0	0
Other properties	54	24	23	7
Not reported	0	0	0	0
Year Property Acquired	8	8	0	0
1999 to 2001 (part)				
1997 and 1998	13	13	0	0
1995 and 1996	8	8	0	0
1990 to 1994	13	4	8	0
1985 to 1989	26	4	15	7
1980 to 1984	15	15	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	83	53	23	7
Acquired by purchase				
New	40	32	8	0
Previously owned	43	21	15	7
As residential property	43	21	15	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	8	8	0	0
1999 to March 2000				
1997 and 1998	8	8	0	0
1995 and 1996	8	8	0	0
1990 to 1994	8	0	8	0
1980 to 1989	25	11	7	7
1970 to 1979	17	8	8	0
1969 or earlier	9	9	0	0
Purchase Price	21	21	0	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	0	0	0	0
\$30,000 to \$39,999	8	8	0	0
\$40,000 to \$49,999	8	8	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	4	4	0	0
\$100,000 or more	0	0	0	0
Median	42553	42553	5000-	5000-
Mean	50291	50291	0	0
Other properties	62	32	23	7
Value	4	4	0	0
Less than \$5,000				
\$5,000 to \$9,999	8	0	8	0
\$10,000 to \$14,999	7	0	0	7

\$15,000 to \$19,999	8	8	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 to \$39,999	28	28	0	0
\$40,000 to \$49,999	19	13	7	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	0	0	0	0
\$80,000 to \$99,999	8	0	8	0
\$100,000 or more	0	0	0	0
Median	35032	35021	45046	12500
Mean	33948	30393	48778	10000
Value of Capital Improvements	49	28	15	7
Properties with capital improvements between 1998 and 2000				
Less than \$500	17	17	0	0
\$500 to \$999	0	0	0	0
\$1,000 to \$2,499	0	0	0	0
\$2,500 to \$4,999	7	7	0	0
\$5,000 to \$7,499	13	0	7	7
\$7,500 to \$9,999	0	0	0	0
\$10,000 to \$14,999	0	0	0	0
\$15,000 to \$19,999	4	4	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 or more	8	0	8	0
Median	5230	500-	30000+	6250
Mean	13344	3251	35742	5000
Properties with no capital improvements between 1998 and 2000	25	25	0	0
Capital improvements not reported	8	0	8	0
Monthly Rental Receipts	83	53	23	7
Acquired before 2000				
Less than \$100	0	0	0	0
\$100 to \$199	0	0	0	0
\$200 to \$299	8	8	0	0
\$300 to \$399	13	13	0	0
\$400 to \$499	7	0	0	7
\$500 to \$599	23	17	7	0
\$600 to \$799	0	0	0	0
\$800 to \$999	0	0	0	0
\$1000 or more	21	4	17	0
No rental receipts	11	11	0	0
Median	535	399	1000+	450
Mean	1143	557	2685	400
Acquired 2000 and 2001 (part)	0	0	0	0
Rental Receipts as Percent of Value@8	83	53	23	7
Acquired before 2000				
Less than 5 percent	0	0	0	0
5 to 9 percent	13	13	0	0
10 to 14 percent	8	8	0	0
15 to 19 percent	15	8	7	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	36	13	17	7
Median	40+	14	40+	40+

Acquired 2000 and 2001 (part)	0	0	0	0
Rental Vacancy Losses as Percent of Potential Receipts	83	53	23	7
Acquired before 2000				
Less than 1.0 percent	30	17	7	7
1.0 to 2.9 percent	0	0	0	0
3.0 to 4.9 percent	0	0	0	0
5.0 to 6.9 percent	0	0	0	0
7.0 to 8.9 percent	0	0	0	0
9.0 to 10.9 percent	8	0	8	0
11.0 to 12.9 percent	0	0	0	0
13.0 to 14.9 percent	0	0	0	0
15.0 percent or more	8	8	0	0
Not reported or not computed	36	28	8	0
Median	0.8	0.7	9.2	0.5
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	83	53	23	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	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	75	53	15	7
Not reported	8	0	8	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	75	53	15	7
Not reported	8	0	8	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	75	53	15	7
Not reported	8	0	8	0
OWNER CHARACTERISTICS	83	53	23	7
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
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	0	0	0	0
Through third party (such as real estate agent or builder)	0	0	0	0
Some other way	0	0	0	0
Not reported	30	0	23	7
Not available	53	53	0	0
Origin of First Mortgage	22	0	15	7
Mortgage made at time property acquired				
Mortgage assumed at the time property acquired	8	0	8	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	53	53	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	30	0	23	7
Not available	53	53	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	30	0	23	7
Not available	53	53	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
	0	0	0	0

Properties that refinanced and did not report if received cash back				
Properties that did not refinance	30	0	23	7
Not available	53	53	0	0
Year First Mortgage Made or Assumed	0	0	0	0
1999 to 2001 (part)				
1997 and 1998	0	0	0	0
1995 and 1996	0	0	0	0
1990 to 1994	22	0	15	7
1985 to 1989	8	0	8	0
1980 to 1984	0	0	0	0
1979 or earlier	53	53	0	0
First Mortgage Insurance Status	7	0	7	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	23	0	17	7
Not reported	53	53	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	8	0	8	0
\$40,000 to \$49,999	13	0	7	7
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	8	0	8	0
\$80,000 to \$99,999	0	0	0	0
\$100,000 or more	0	0	0	0
Not reported	53	53	0	0
Median	44976	5000-	44953	45000
Mean	46350	0	46872	44500
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	0	0	0	0
\$20,000 to \$29,999	0	0	0	0
\$30,000 to \$39,999	36	36	0	0
\$40,000 to \$49,999	26	13	7	7
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	8	0	8	0
\$80,000 to \$99,999	13	4	8	0
\$100,000 or more	0	0	0	0
Not reported	0	0	0	0
Median	42107	37358	72183	45000
Mean	46948	39512	64523	44500

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	8	0	8	0
\$30,000 to \$39,999	7	0	0	7
\$40,000 to \$49,999	15	0	15	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	53	53	0	0
Median	39953	5000-	42184	35000
Mean	39353	0	39905	37394
Current Interest Rate on First Mortgage	17	0	17	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	0	0	0	0
8.0 percent	0	0	0	0
8.1 to 8.4 percent	7	0	0	7
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	7	0	7	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	53	53	0	0
Median	5.4	0.0	4.2	8.3
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	13	0	7	7
Not reported	70	53	17	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	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	13	0	7	7
More than 30 years	0	0	0	0
No stated term	70	53	17	0
Median	30	5-	30	30
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	0	0	0	0
15 to 19 years	7	0	7	0
20 to 24 years	7	0	0	7
25 to 29 years	0	0	0	0
30 or more years	0	0	0	0
No stated term or not computed	70	53	17	0
Median	20	5-	17	22
Holder of First Mortgage	0	0	0	0
Commercial bank or trust company				
Savings and loan association, federal savings bank	7	7	0	0
Mutual savings bank	0	0	0	0
Life insurance company	0	0	0	0
Mortgage banker or mortgage company	7	0	0	7
Federally-sponsored secondary market agency or pool	23	0	23	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	46	46	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	30	0	23	7
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	8	0	8	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	7	0	0	7
100 percent or more	15	0	15	0
Not reported	0	0	0	0
Median	99	40-	100+	97

Other properties	0	0	0	0
Not available	53	53	0	0
First Mortgage Loan as a Percent of Value	30	0	23	7
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	7	0	0	7
60 to 69 percent	8	0	8	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	15	0	15	0
Not reported	0	0	0	0
Median	69	40-	100+	55
Other properties	0	0	0	0
Not available	53	53	0	0
First Mortgage Risk	0	0	0	0
Subprime loan				
Not subprime loan	30	0	23	7
Not reported	53	53	0	0
Index Used to Adjust Interest Rate on ARM	7	0	0	7
Properties with adjustable rate first mortgage				
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	7	0	0	7
Other properties	23	0	23	0
Not reported	53	53	0	0
Frequency With Which Rate Can Be Adjusted	7	0	0	7
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	7	0	0	7
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	23	0	23	0
Not reported	53	53	0	0
Caps on Interest Rate Per Adjustment Period	7	0	0	7

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	23	0	23	0
Not reported	53	53	0	0
	7	0	0	7
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	7	0	0	7
No caps	0	0	0	0
Not reported	0	0	0	0
Other properties	23	0	23	0
Not reported	53	53	0	0
	7	0	0	7
Interest Rate Changed Since Mortgage Made				
Properties with adjustable rate first mortgage				
Yes, rate has changed	7	0	0	7
No change since mortgage made	0	0	0	0
Not reported	0	0	0	0
Other properties	23	0	23	0
Not reported	53	53	0	0
	7	0	0	7
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	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	23	0	23	0
Not reported	53	53	0	0
	7	0	0	7

ARM Convertible to Fixed Rate Mortgage				
Properties with adjustable rate first mortgage				
Can be converted	7	0	0	7
Cannot be converted	0	0	0	0
Not reported	0	0	0	0
Other properties	23	0	23	0
Not reported	53	53	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	30	0	23	7
Not reported	53	53	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	30	0	23	7
Not reported	53	53	0	0
MORTGAGE PAYMENTS AND OTHER EXPENSES	22	0	15	7
Method of Payment of First Mortgage				
Regular payments of interest and/or principal				
Interest and principal	22	0	15	7
Fully amortized	22	0	15	7
Not fully amortized	0	0	0	0
Interest only	0	0	0	0
No regular payments required	0	0	0	0
Not reported	62	53	8	0
Items Included in First Mortgage Payment@1	22	0	15	7
Regular monthly payments of both interest and principal				
Real estate taxes	13	0	7	7
Property insurance	0	0	0	0
Mortgage insurance	0	0	0	0
Other	7	0	7	0

No items included or not reported	8	0	8	0
No regular payments of interest and principal	62	53	8	0
Monthly Interest and Principal Payments on First Mortgage	22	0	15	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	7	0	0	7
\$400 to \$499	7	0	7	0
\$500 to \$599	0	0	0	0
\$600 to \$699	0	0	0	0
\$700 to \$799	8	0	8	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	0	0	0	0
Median	463	50-	710	350
Mean	526	0	616	321
No regular payments required	0	0	0	0
Not reported	62	53	8	0
Current First Mortgage Payment Status	83	53	23	7
Regular monthly payments of principal and/or interest				
Up-to-date, ahead of schedule, or less than 90 days past due	13	0	7	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	70	53	17	0
Other properties	0	0	0	0
Monthly Interest and Principal Payments on Total Mortgages	71	49	15	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	8	8	0	0
\$300 to \$399	43	36	0	7
\$400 to \$499	7	0	7	0
\$500 to \$599	0	0	0	0
\$600 to \$699	0	0	0	0
\$700 to \$799	8	0	8	0
\$800 to \$899	0	0	0	0
\$900 to \$999	0	0	0	0
\$1,000 or more	4	4	0	0
Median	362	344	710	350
Mean	497	485	616	321
No regular monthly payments required	13	4	8	0
Interest and Principal Payment on First Mortgage as Percent of Rental Receipts	22	0	15	7

Acquired before 2000 and regular payments of interest and/or princi				
Less than 20 percent	0	0	0	0
20 to 29 percent	8	0	8	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	7	0	7	0
80 to 89 percent	7	0	0	7
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	73.6	19.5	28.9	85.0
Other properties	62	53	8	0
Interest and Principal Payment on Total Mortgages as Percent of Rental Receipts	71	49	15	7
Acquired before 2000 and regular payments of interest and/or principal				
Less than 20 percent	0	0	0	0
20 to 29 percent	8	0	8	0
30 to 39 percent	0	0	0	0
40 to 49 percent	8	8	0	0
50 to 59 percent	0	0	0	0
60 to 69 percent	13	13	0	0
70 to 79 percent	7	0	7	0
80 to 89 percent	7	0	0	7
90 to 99 percent	0	0	0	0
100 percent or more	17	17	0	0
Not reported or not computed	11	11	0	0
Median	70.4	68.3	28.9	85.0
Other properties	13	4	8	0
Real Estate Tax Per \$1,000 Value	83	53	23	7
Acquired before 2000				
Less than \$5	8	8	0	0
\$5 to \$9	32	24	8	0
\$10 to \$14	11	4	7	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	8	8	0	0
\$50 to \$59	8	0	8	0
\$60 or more	11	4	0	7
Not reported or not computed	4	4	0	0
Median	9	8	12	60+
Acquired 2000 and 2001 (part)	0	0	0	0
Real Estate Tax as Percent of Rental Receipts	83	53	23	7
Acquired before 2000				
Less than 5 percent	38	21	17	0
5 to 9 percent	23	17	7	0
10 to 14 percent	4	4	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	7	0	0	7
Not reported or not computed	11	11	0	0
Median	5-	5-	5-	40+
Acquired 2000 and 2001 (part)	0	0	0	0
Rental and vacant mobile homes with installment loan	62	53	8	0
INSTALLMENT LOAN CHARACTERISTICS	15	15	0	0
Year Installment Loan Made				
1999 to 2001(part)				
1997 to 1998	21	21	0	0
1995 to 1996	0	0	0	0
1990 to 1994	21	13	8	0
1985 to 1989	4	4	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	0	0	0	0
\$30,000 to \$39,999	36	36	0	0
\$40,000 to \$49,999	21	13	8	0
\$50,000 to \$59,999	0	0	0	0
\$60,000 to \$79,999	0	0	0	0
\$80,000 to \$99,999	4	4	0	0
\$100,000 or more	0	0	0	0
Median	38525	37358	45000	5000-
Mean	40811	39512	49000	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	45	37	8	0
8.0 percent	0	0	0	0
8.1 to 9.9 percent	17	17	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
Median	61.7	53.3	8.5	0.0
Holder of Installment Loan	8	0	8	0
Commercial bank or trust company				
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	46	46	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	49	49	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	0	0	0	0
\$200 to \$299	8	8	0	0
\$300 to \$399	36	36	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	4	4	0	0
Median	344	344	50-	50-
Mean	485	485	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	62	53	8	0