



**2001 RESIDENTIAL FINANCE SURVEY**

**NOTE 1**

For **MORTGAGES** other than a home equity line of credit or an installment loan on a mobile home:

- Complete questions 3 through 21.

If this loan is a **HOME EQUITY LINE OF CREDIT** – **SKIP to NOTE 2 on page 8.**

If this is an **INSTALLMENT LOAN** on a mobile home – **SKIP to NOTE 3 on page 10.**

**3. Who services this mortgage?**

- 1  Commercial bank or trust company
- 2  Savings and loan association, federal savings bank
- 3  Mutual savings bank
- 4  Life insurance company
- 5  Mortgage banker or mortgage company
- 6  Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae)
- 7  Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
- 8  Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
- 9  Real estate investment trust (REIT)
- 10  Pension fund or retirement fund (state, local, or private)
- 11  Credit union
- 12  Finance company (including consumer discount company, industrial bank, cooperative bank)
- 13  State or municipal government or housing finance agency
- 14  Individual or individual's estate
- 15  Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – *Specify*

**4. Does the servicer keep the principal and interest payments from this mortgage or remit them to another party?**

- 1  Keeps the payments – **SKIP to 5b**
- 2  Remits the payments to another party – **Continue with 5a**

**5a. Who eventually receives the principal and interest payments from this mortgage?**

- 1  Commercial bank or trust company
- 2  Savings and loan association, federal savings bank
- 3  Mutual savings bank
- 4  Life insurance company
- 5  Mortgage banker or mortgage company
- 6  Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, Ginnie Mae or mortgage pool securities guaranteed by the three previously mentioned organizations)
- 7  Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
- 8  Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
- 9  Real estate investment trust (REIT)
- 10  Pension fund or retirement fund (state, local, or private)
- 11  Credit union
- 12  Finance company (including consumer discount company, industrial bank, cooperative bank)
- 13  State or municipal government or housing finance agency
- 14  Individual or individual's estate
- 15  Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – *Specify*

**b. Did the current recipient of the principal and interest payments –**

- 1  Originate the mortgage from the borrower?
- 2  Purchase the mortgage from the present servicer?
- 3  Purchase the mortgage from someone else?

**c. In what State is the main office of the organization or person that eventually receives the principal and interest payments from this mortgage?**

State abbreviation

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**33. How often are these payments required to be made?**

**a. Principal and interest or interest only**

- 1  Monthly
- 2  Biweekly (every 2 weeks)
- 3  Quarterly
- 4  Other – *Specify*
- 5  Not paid

**b. Other payments**

- 1  Monthly
- 2  Biweekly (every 2 weeks)
- 3  Quarterly
- 4  Other – *Specify*
- 5  Not paid

**Continue with 34**

**34. Please enter the name and title of the person completing this form, along with your telephone number and the date the questionnaire was completed.**

Name of person completing this questionnaire

Title

Area code    Number

         

Date

Month    Day    Year

         

**THANK YOU VERY MUCH.**

*If you would like additional information about the Residential Finance Survey, please refer to the survey website at [www.census.gov/hhes/www/rfs.html](http://www.census.gov/hhes/www/rfs.html) or write to Walter Busse, HHES, Bureau of the Census, Washington, DC 20233-8500.*

Remarks

**FOR CENSUS USE ONLY**

**a. Respondent comments**

- 1  Yes
- 2  No

<b>b.</b>	<b>c.</b>	<b>d.</b>	<b>e.</b>	<b>f.</b>	<b>g.</b>	<b>h.</b>
<input type="text"/>						



11a. What is the current unpaid balance on this mortgage?

\$     ,        .00

b. As of what date was this balance computed?

Month

Year

c. What is the current interest rate on this mortgage?

- DO NOT include mortgage insurance premium.
- If adjustable rate, enter the rate as of the date the unpaid balance was computed.

.   Percent

12. What type of mortgage instrument is this?

- 1  Fixed-rate, level-payment
- 2  Short-term with balloon payment
- 3  Reverse mortgage
- 4  Adjustable rate mortgage (ARM)
- 5  Other - Specify

**SKIP to 15a on page 5**

**Continue with 13a**

13a. What index is used to adjust interest rates on this mortgage?

For Treasury security rate, specify the term of the rate, such as, 3 year rate.

- 0  Treasury security - Specify years

Years

- 1  Average cost of funds in bank district (e.g., 11th district)
- 2  National average cost of funds
- 3  OTS contract mortgage rate
- 4  Other - Specify

- 5  None

13b. What is the margin on this mortgage?

.   Percent

c. How frequently can the interest rate be adjusted on this mortgage? Once every —

- 1  Month
- 2  3 months
- 3  6 months
- 4  1 year
- 5  3 years
- 6  5 years
- 7  Other - Specify

d. Has the interest rate changed since this mortgage was made?

- 1  Yes - Continue with 13e
- 2  No - SKIP to 13f

e. What was the initial rate when this mortgage was made?

.   Percent

f. What are the caps on the interest rate change per adjustment period?

- .   Percentage points
- 0  No caps

g. What are the caps on the interest rate change over the life of the mortgage?

- .   Percentage points
- 0  No caps

h. Is this loan convertible to a fixed-rate mortgage?

- 1  Yes
- 2  No

i. Was this mortgage converted from a fixed-rate to an adjustable rate mortgage?

- 1  Yes
- 2  No
- 3  Don't know

26. What are the current required payments to the lender for —

If no required payments, mark  for None.

a. Principal and interest?

\$     ,        .00

- 0  None

OR

Interest only?

If interest is included with principal in 26a, DO NOT report here.

\$     ,        .00

- 0  None

b. Other payments?

\$     ,        .00

- 0  None

27. How often are these payments required to be made?

a. Principal and interest or interest only

- 1  Monthly
- 2  Biweekly (every 2 weeks)
- 3  Quarterly
- 4  Other - Specify

- 5  Not paid

b. Other payments

- 1  Monthly
- 2  Biweekly (every 2 weeks)
- 3  Quarterly
- 4  Other - Specify

- 5  Not paid

**SKIP to 34 on page 11**

Remarks



