2018 RENTAL HOUSING FINANCE SURVEY (RHFS) ITEMS BOOKLET

Sponsored By:
Welcome to the 2018 Rental Housing Finance Survey (RHFS).

The purpose of the RHFS is to learn about the financial health of rental properties. We have randomly selected the address listed above to be included in the 2018 RHFS. Due to the scientifically random selection process, we only know that the address listed above is a rental property or is part of a rental property.

A. Please provide your contact information.

Name: Not on PUF
Title: Not on PUF
Telephone Number: Not on PUF
Street Address: Not on PUF
City: Not on PUF
State: Not on PUF
Zip: Not on PUF

B. Are you currently the owner, manager, or acting on behalf of the owner/manager of this rental property?

1. Yes
2. No
C. Please provide the name, address, and telephone number of the current owner, manager, or corporate office of this rental property.

Name: Not on PUF
Title: Not on PUF
Organization: Not on PUF
Street Address: Not on PUF
City: Not on PUF
State: Not on PUF
Zip: Not on PUF
Telephone Number: Not on PUF

RENTAL

Description: Is this a rental property?

1. Is the property at this address a rental property?
   Include properties that are rented or vacant but available for rent.
   
   1. Yes
   2. No

PROPPUB

Description: Operated by a public housing authority?

1a. Is this rental property operated by a public housing authority?

   1. Yes
   2. No

DPPROPID

Description: Rental property description

DP_1. The following series of questions is designed to help define the number of units, buildings and addresses for the rental property associated with the address listed above.

For the purposes of this survey, we define your rental property as:

The building at the address above and any other buildings under the same first mortgage
Or

The building at the address above and any other buildings that are collectively owned as a single entity

Which of the following best describes your rental property?

1. The rental property is composed of a single residential building located at the address above
2. The rental property is composed of multiple residential buildings that are all located at the address above
3. The rental property is composed of multiple residential buildings at multiple addresses that includes the building(s) at the address above
4. Other

DPNUMADDR

**Description:** Total number of addresses

DP_2. How many addresses in total are at this rental property? Include the property address indicated above in your total. Do not include unit designations as separate addresses. Examples of unit designations include “APT 101” or “#2.”

____ Total Addresses

DPPROPUP – Not on PUF

**Description:** Property Identification Upload Document

DP_3. To accurately represent your rental property we need to collect all of the addresses, buildings and residential units at your rental property.

Please upload a document containing all of the addresses, the number of buildings at each address, and the number of residential units within each building.

Your document will be encrypted and uploaded to a secure server.

(Example)

Address 1
   Building 1
   Number of Units
TOTALBLDGS

**Description:** Total number of residential buildings

DP_4. How many residential buildings in total are at the rental property associated with the address above?

_____ Total Buildings

DPADDR:

**Description:** Property Addresses

DP_5. Please provide the addresses and the number of buildings at each address for this rental property.

  Street Address: Not on PUF
  City: Not on PUF
  State: Not on PUF
  ZIP Code: Not on PUF
  Number of buildings at this address: Not on PUF

DPNUMUNITS

**Description:** Number of units in buildings

DP_6. How many units are in each building at this address?

  _____ Units in Building 1
  _____ Units in Building 2
  _____ Units in Building 3
  _____ Units in Building 4
  _____ Units in Building 5+

4
NUMUNITS_R

Description: Total number of residential units

DP_7. How many residential units in total are at the rental property associated with the address above?

___ Total Units

UNITSTAT

Description: Status of single unit

2. Is this unit –
   1. Rented
   2. Vacant-for rent
   3. Occupied by owner, property personnel or unit owner
   4. Vacant for other reasons

YROLD_BLG_R

Description: Year oldest building constructed

3a. In what year was the oldest residential building on this rental property constructed?

___ ___ ___ ___ YEAR

YRNEW_BLG_R

Description: Year most recent building constructed

3b. In what year was the most recent residential building on this rental property constructed?

___ ___ ___ ___ YEAR
HOWACQ

Description: How property was acquired

4. Which one of the following best describes how you acquired the property?

“Substantial rehabilitation” means the renovation, alteration or remodeling of a building containing essentially uninhabitable residential rental units that require substantial renovation in order to conform to contemporary standards for decent, safe, and sanitary housing. Substantial rehabilitation may vary in degree from gutting and extensive reconstruction to extensive improvements that cure substantial deferred maintenance. Cosmetic improvements alone such as painting, decorating and minor repairs, or other work which can be performed safely without having the units vacated, do not qualify as substantial rehabilitation.

1. I purchased the land then proceeded to develop new residential building(s) (including razing existing structures on the land).
2. I purchased the property in a condition that required capital investments to perform substantial rehabilitation of the residential building(s) so as to make them suitable for the rental market.
3. I purchased the property in a condition that did not require substantial rehabilitation to make it suitable for the target rental market.

YRPROPACQ_R

Description: Year property acquired by owner

4a. In what year was this rental property acquired (if original owner, report year construction was completed)?

___ ___ ___ ___YEAR

PURPRICE_R

Description: Purchase price

4b. What was the purchase price of this rental property?

$ ___________ .00
CASHDWN

**Description:** Cash down payment

4b1. Did you make a cash down payment when you purchased this rental property?

1. Yes
2. No

CASHDWNAMT

**Description:** Cash down amount

4b2. How much was the cash down payment when you purchased this rental property?

$ .00

MRKTVAL_R

**Description:** Current market value

4c. What do you believe is the current market value of this rental property?

$ .00

HOWMVAL

**Description:** Basis for current market value

4d. Which of the following best reflects how you determined your estimate of the current market value?

1. Local tax assessment of this property
2. Recent real estate appraisal
3. Insurance replacement cost
4. Original purchase price plus inflation
5. Original purchase price plus improvements and inflation
6. Selling or asking price of similar properties in area
7. Capitalization of current rental revenues
8. Other
VARIABLE NAMES:
Table: Variable names are displayed in the table.
BROOMSV
BROOMS

Description: Number of units by occupancy status – for multi-units (2+ units)
   Number of units rented, vacant for rent, occupied by property owner, occupied by
   property personnel, and vacant for other reasons.
TOTRENTVAC:  Total number of units for rent or vacant-for rent
BROOMSV:  Number of bedrooms verification for single units
BROOMS:  Number of bedrooms for single units

5. Of the residential units reported, how many belong to each of the following categories?

<table>
<thead>
<tr>
<th>Category</th>
<th>Efficiency or studio (no bedrooms)</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
<th>3 bedrooms or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Rented</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>TRENOC_R</td>
</tr>
<tr>
<td>b. Vacant-for rent</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>TRENVA_R</td>
</tr>
<tr>
<td>c. Occupied by the property owner</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>TOWNOC_R</td>
</tr>
<tr>
<td>d. Occupied by property personnel</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>TEMPOC_R</td>
</tr>
<tr>
<td>e. Vacant for other reasons</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>TOTHVA_R</td>
</tr>
<tr>
<td>Total residential units</td>
<td>TO_BED0</td>
<td>T0_BED1</td>
<td>TO_BED2</td>
<td>TO_BED3</td>
<td>TOBEDT</td>
</tr>
</tbody>
</table>

Or

According to tax assessments and other public records, we have recorded (reported from other source) bedroom for this residential unit? Is this correct?

1. Yes
2. No BROOMSV

Or
How many bedrooms are in this residential unit?

___ Bedrooms  BROOMS

LOWRENT

Description: Lowest asking rent

5a. What is the lowest monthly rent, including asking rent, for vacant units?
   
   If Section 8 vouchers are received, record the amount of rent that is received by the
   owner, i.e., rent plus the voucher amount.

   $ .00

HIRENT

Description: Highest asking rent

5b. What is the highest monthly rent, including asking rent, for vacant units?

   $ .00
   
   If Section 8 vouchers are received, record the amount of rent that is received by the
   owner, i.e., rent plus the voucher amount.

VARIABLE NAMES:

RENT

Table: Variable names are displayed in the table.

Description:

RENT: Monthly rent for single units
   Table for 2+ units: Rented or vacant for rent units offered at each level of rent per month.

6. What is the rent per month?

   $ .00  RENT
   
   Or
Of the residential units identified as RENTED OR VACANT-FOR RENT, how many are offered at each level of rent per month?

<table>
<thead>
<tr>
<th>Efficiency or studio (no bedrooms)</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
<th>3 bedrooms or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No rent</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENTNO_R</td>
</tr>
<tr>
<td>$1 - $249</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENTLT249_R</td>
</tr>
<tr>
<td>$250 - $274</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT274_R</td>
</tr>
<tr>
<td>$275 – $299</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT299_R</td>
</tr>
<tr>
<td>$300 - $349</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT349_R</td>
</tr>
<tr>
<td>$350 - $399</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT399_R</td>
</tr>
<tr>
<td>$400 - $449</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT449_R</td>
</tr>
<tr>
<td>$450 - $499</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT499_R</td>
</tr>
<tr>
<td>$500 - $549</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT549_R</td>
</tr>
<tr>
<td>$550 - $599</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT599_R</td>
</tr>
<tr>
<td>$600 - $649</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT649_R</td>
</tr>
<tr>
<td>$650 - $699</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT699_R</td>
</tr>
<tr>
<td>$700 - $749</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT749_R</td>
</tr>
<tr>
<td>$750 - $799</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT799_R</td>
</tr>
<tr>
<td>$800 - $899</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT899_R</td>
</tr>
<tr>
<td>$900 - $999</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT999_R</td>
</tr>
<tr>
<td>$1,000 - $1,099</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT1099_R</td>
</tr>
<tr>
<td>$1,100 - $1,249</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT1249_R</td>
</tr>
<tr>
<td>$1,250 - $1,499</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT1499_R</td>
</tr>
<tr>
<td>$1,500 - $1,999</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT1999_R</td>
</tr>
<tr>
<td>$2,000 - $2,499</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT2499_R</td>
</tr>
<tr>
<td>$2,500 - $2,999</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT2999_R</td>
</tr>
<tr>
<td>$3,000 - $3,499</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT3499_R</td>
</tr>
<tr>
<td>$3,500 – $3,999</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT3999_R</td>
</tr>
<tr>
<td>$4,000 - $4,499</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT4499_R</td>
</tr>
<tr>
<td>$4,500 - $4,999</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT4999_R</td>
</tr>
<tr>
<td>$5,000 or more</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>Not on PUF</td>
<td>RENT5000_R</td>
</tr>
</tbody>
</table>

**LEASLNG**

**Description:** Single Unit – Lease length

6a. Thinking about the typical lease length for this home, would you describe it as…

1. Long term (6 months or longer)
2. Short term (2 – 6 months)
3. Weekly
WEEKLNG

**Description:** Short-Term Rental Availability

6b. Are any of your apartments made available as daily or weekly rentals?

   1. Yes
   2. No

WEEKLNGNUM

**Description:** Short-Term Rental Unit Count

6c. How many of your apartments are made available as daily or weekly rentals?

   ____ Units

WEEKLNGPCT

**Description:** Short-Term Rental Percent

6d. Approximately how many of your apartments are available for daily or weekly rental?

   1. Less than 10 percent
   2. 10 – 25 percent
   3. Greater than 25 percent

CONCSS

**Description:** Rent concessions

7a. Rent concessions are rent discounts offered by landlords to encourage new tenants to sign a lease. Do not include concessions or discounts for renewing a lease.

   If a tenant rented one of the residential units today, what is the equivalent value of the rent concessions that you would be willing to offer to new tenants?

   1. No rent concessions
   2. Less than 1 month’s rent
   3. 1 month’s rent
4. Greater than 1 month’s rent

**CONCSSNUM**

**Description:** Number of current tenants getting rent concessions

7b. How many current residential units received rent concessions as part of their current lease?

_________ Units

**SENIOR**

**Description:** Age restricted development

8. Are these buildings in a development that is age restricted?

1. Yes
2. No

**RCONTROL, RCONTROLAHS**

**Description:**
RCONTROL: Number of units that are rent controlled
CONTROLAHS: Residential unit is rent controlled

9. Rent control or rent stabilization refers to laws or ordinances, not related to subsidy programs, that set maximum rental charges for residential housing.

Of the residential units, how many are subject to rent control or stabilization?

_____ Units **RCONTROL**

Or

Is this residential unit subject to rent control or stabilization?

1. Yes **RCONTROLAHS**
2. No
OFFSTPARK, OFFSTPARKAHS

**Description:**
OFFSTPARK: Number of off-street parking spaces
OFFSTPARKAHS: Has off-street parking spaces

10. How many parking spaces are associated with the rental property?

   Include all surface parking lots and garages.

   _____ Spaces  **OFFSTPARK**

   Or

   Is there a driveway or other space available for private parking?

   1. Yes  **OFFSTPARKAHS**
   2. No

IELEC, IGAS, IWATER, ISEWER

**Description:** Electricity/Gas/Water/Sewer utility as part of rent

11a. Are the following utilities included or not included in the rent?

   Report for the MAJORITY of the buildings if the rental property contains several buildings with a mix of responses.

   Report “Not included in rent” if the utility is billed to the renter but not included in the rent previously reported.

<table>
<thead>
<tr>
<th></th>
<th>Included in rent</th>
<th>Not included in rent</th>
<th>Not Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity ILEC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/Fuel oil IGAS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water IWATER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sewer ISEWER</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ICABLE, IWIFI, IPOOL, IPARKING

**Description:** Cable of satellite TV/Internet or WiFi/Swimming pool/Parking amenity included in the rent

11b. Are the following amenities included or not included in the rent?

Report for the MAJORITY of the buildings if the rental property contains several buildings with a mix of responses.

Report “Not included in rent” if the amenity is billed to the renter but not included in the rent previously reported.

<table>
<thead>
<tr>
<th></th>
<th>Included in rent</th>
<th>Not included in rent</th>
<th>Not Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable or Satellite ICABLE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet or WiFi IWIFI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swimming pool IPOOL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Off-street parking IPARKING</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PROPANS

**Description:** Able to answer income and expenses questions for 2017

11c. You indicated that you bought the rental property in 2017. Are you able to answer questions about the total income and expenses during 2017?

1. Yes
2. No

TOTCOLL

**Description:** Total rent collected during calendar 2017

12a. What was the total amount collected from rent for all residential housing units on this rental property during calendar year 2017?

$ .00
COMMSPACE

Description: Commercial use space

13. Some rental properties receive income from commercial uses of the property. Examples include:

- Rental income from nonresidential units or space such as a store or doctor’s office
- Rental income from rooftop cellular towers
- Rental income from advertisement signage attached to the building

Is there any space specified for commercial uses on this rental property (do not include rental/management office)?

1. Yes
2. No

RECCOMMREN

Description: Receive net rental income from commercial use

*Note: Item 14a is not included because it does not exist.

*14b. During calendar year 2017, did this rental property receive rental income from a commercial use of the property (do not include rental/management office)?

1. Yes
2. No

COMMRENT

Description: Total receipts from commercial rent

14c. How much income did you receive from the commercial use of this rental property?

$ .00
MNGMNT

**Description:** Responsible for day-to-day management

15a. Who has the responsibility for the day-to-day management of this rental property?  
*Select only ONE response.*

1. Property owner or unpaid agent of owner (such as a family member)  
2. Management agent directly employed by owner  
3. Management company  
4. Other

HRSMNGMNT

**Description:** Hours owner spends on day-to-day management

15b. On a monthly basis, how many hours does the owner (or owner agent) spend in the management of this rental property?  

_________ Hours

ADVERTISE

**Description:** Use of Advertising

15c. Before your current tenant moved into this home, did you advertise this home as available for rent?  

1. Yes  
2. No

ADWEBSITE, ADONLINE, ADOTHONLINE, ADNEWSPAPER, ADAGENCY, ADAGENT

**Description:** Advertising Methods

15d. We are interested in how you advertise apartments that are available for rent. Please answer yes or no to the following questions. Which of the following methods are used to advertise apartments that are available for rent?
| A website dedicated solely to your rental property? | Yes | No | Don’t Know |
| Online real-estate classifieds (Craigslist, Apartment.com, Realtor.com, Zillow, etc.)? | | | |
| Other online advertisement (using a method such as Search Engine Marketing (SEM), Social Media Advertising, Banners)? | | | |
| A newspaper or other print publication, such as an apartment guide? | | | |
| An apartment rental agency listing? | | | |
| A real estate agent? | | | |

### MLS

**Description:** Advertised on MLS (Multiple Listing Service)

15e. Some houses listed with a real estate agent are placed on the Multiple Listing Service, or MLS for short. Was your home placed on the Multiple Listing Service (MLS)?

1. Yes
2. No
3. Don’t know

### VARIABLE NAMES: Variable names are displayed in the table.

**Description:** Operating expenses incurred at this property

16. For this survey:

An operating expense is an expenditure that a business incurs in the course of performing normal business operations, such as, funds spent to maintain the rental property which may include repairs, services to maintain the rental property, taxes, and insurance.

A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property’s overall value or increase its useful life. This next question asks about the operating expenses.
In calendar year 2017, how much did you spend on each of the following operating expenses for this rental property (do not include capital improvements)?

<table>
<thead>
<tr>
<th>Yearly Cost</th>
<th>Or</th>
<th>Not Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll costs for employees hired directly by owner</td>
<td>$</td>
<td>.00</td>
</tr>
<tr>
<td>Real estate property taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric/ Gas/ Fuel Oil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water/Sewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance and repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other professional services (legal, accounting)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grounds/ landscaping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other operating expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Operating Expenses</td>
<td>$</td>
<td>.00</td>
</tr>
</tbody>
</table>

**VARIABLE NAMES:**
**Table:** Variable names are displayed in the table.
**CAPEX_R**

**Description:**
Table: Capital improvements or upgrades/replacements made at this property
**CAPEX_R:** Total costs for your capital expenditures

17. The next question asks about the costs associated with any capital improvements.

A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property’s overall value or increase its useful life.
Exclude any amount spent on maintenance and repairs that was already reported.

During calendar year 2017, were any of the following capital improvements or upgrades/replacements made at this residential rental property? If so, what were their associated costs?

<table>
<thead>
<tr>
<th>1. Heating or air conditioning system <strong>CPHEATAMT</strong></th>
<th>Associated Cost</th>
<th>Or</th>
<th>Not Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 2. Roof **CPRFAMT** | 1. Yes | 2. No |

| 3. Windows **CPWINAMT** | 1. Yes | 2. No |

| 4. Doors **CPDOORAMT** | 1. Yes | 2. No |

| 5. Flooring/carpeting **CPFLRAMT** | 1. Yes | 2. No |

| 6. Exterior **CPEXTAMT** | 1. Yes | 2. No |

| 7. Plumbing system **CPPLBAMT** | 1. Yes | 2. No |

| 8. Electrical System **CPELEAMT** | 1. Yes | 2. No |


| 10. Bathroom facilities **CPBATAMT** | 1. Yes | 2. No |

| 11. Handicapped/universal access **CPACCAMT** | 1. Yes | 2. No |

| 12. All other capital improvements or updates **CPOTHAMT** | 1. Yes | 2. No |

| Total capital improvement Expenses (calculated and not entered by respondent) **CAPEX_R** | |

Or

Please enter the total costs for your capital expenditures. Please estimate if you do not have actual amounts available.

| Total costs for capital expenditures **CAPEX_R** | $0.00 |
OWNENT

Description: Current ownership entity

18. How would you best describe the current ownership entity?

1. Individual investor, including joint ownership by two or more individuals, such as a married couple
2. Trustee for estate
3. LLP, LP, or LLC
4. Tenant in common
5. General partnership
6. Real Estate Investment Trust (REIT)
7. Real estate corporation
8. Housing cooperative organization or stock cooperative
9. Nonprofit organization (including religious institution, labor union, or fraternal organization)
10. Other kind of institution

VOUCHER

Description: Tenants have Section 8 voucher

19a. Tenants have Section 8 voucher

A Housing Choice (or Section 8) Voucher is a HUD program that pays all or part of the rent and allows the tenant to take the voucher to a different unit.

Do any tenants hold Housing Choice (or Section 8) Vouchers?

1. Yes
2. No
3. Don’t know

VOUCHNUM

Description: Number of tenants with Section 8 voucher

19b. How many tenants hold Housing Choice (or Section 8) Vouchers?

_____ Tenants
SECT8

**Description:** Property with Section 8 HAP contract

20a. A Section 8 Housing Assistance Payment (HAP) contract covers all or most of the units in a (usually larger) rental property and is an agreement in which HUD pays some or all of the rent.

Does this rental property have a Section 8 HAP contract?

1. Yes
2. No
3. Don’t know

20a1. SECT8NUM

**Description:** Number of Section 8 HAP contracts

20a1. How many Section 8 HAP contracts?

_____ Contracts

PBS8V

**Description:** Units subsidized with project-based vouchers

21a. A project-based voucher is an agreement with a public housing agency to keep a Section 8 Voucher attached to a unit to pay some or all of the rent, even when the low-income tenants move out and are replaced by other qualified tenants.

Are any units subsidized with a project-based Section 8 Vouchers?

1. Yes
2. No
3. Don’t know

21a1. PBS8VNUM

**Description:** Number of units subsidized with project-based vouchers

21a1. How many project-based vouchers?

_____ Vouchers
**GOVBELOW, RSUBSIDY, ELDERLY, LOWINCTC, GOVGRANT, BENEOTH**

**Description:** Government benefits received as a result of owning rental property

22. Does this rental property benefit from any of the following FEDERAL Programs?

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>A federal government-sponsored, below-market interest rate loan <strong>GOVBELOW</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A federal government rental subsidy OTHER than Section 8 payments to project or tenants <strong>RSUBSIDY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing for the elderly direct loan program (Section 202) <strong>ELDERLY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low-Income Housing Tax Credit Program (Section 42) <strong>LOWINCTC</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A government grant (HOME, CDBG, HOPE VI) <strong>GOVGRANT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other federal benefit <strong>BENEOTH</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STLOWINC**

**Description:** State Low-Income Housing Tax Credit

22a. Does this rental property benefit from State Low-Income Housing Tax Credit?

1. Yes
2. No
3. Don’t know
HISTORIC, LOWINCTEN, LOWINAREA, ECONDEVL, OTHRCV

Description: Real estate tax reductions, abatements, or refunds received on this rental property

23. For calendar year 2017, have any LOCAL real estate tax reductions, abatements, or refunds been received on this rental property for any of the following reasons?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>For historic preservation HISTORIC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Because this rental property houses low-income tenants LOWINCTEN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Because this rental property is in a low-income area LOWINAREA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Because this rental property is in a targeted economic development area ECONDEVL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For some other reason OTHRCV</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

MORT_INTRO

The following section will ask about debt(s) on this rental property. This includes:

- A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)
- A contract to purchase, land contract, or purchase agreement
- A home equity line of credit (HELOC) secured by this rental property or a home equity loan
- Some other loan secured by this rental property (do not include personal loans or consumer finance loans)

Please estimate if you do not have actual amounts available.

DEBT

Description: Property has mortgage or similar debt

24a. Is there a mortgage or similar debt on this rental property? Include mortgages that are backed by bond financing.

1. Yes
2. No
WHYNOMRT

Description: Why no mortgage or debt

24b. Why is there no mortgage or similar debt on this rental property?

1. I do not need a mortgage at this time
2. I have tried to get a mortgage, but was denied
3. Other

DEBTNUM

Description: Number of mortgages or similar debts

24c. How many mortgages or similar debts are on this rental property?

_____ Mortgages or similar debts

DEBT1/ DEBT2/ DEBT3/ DEBT4

Description: Debt 1 type/Debt 2 type/Debt 3 type/Debt 4 type

25. For the purposes of this survey, we will be asking about your first four debts on this rental property.

Is the first debt (DEBT1) –
1. A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?

2. A contract to purchase, land contract, or purchase agreement?

3. A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?

4. Some other loan secured by this rental property (not personal loans or consumer finance loans)?

Is the second debt (DEBT2) –
1. A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?

2. A contract to purchase, land contract, or purchase agreement?
3. A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?

4. Some other loan secured by this rental property (not personal loans or consumer finance loans)?

Is the third debt (DEBT3) –
1. A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?

2. A contract to purchase, land contract, or purchase agreement?

3. A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?

4. Some other loan secured by this rental property (not personal loans or consumer finance loans)?

Is the fourth debt (DEBT4) –
1. A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?

2. A contract to purchase, land contract, or purchase agreement?

3. A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?

4. Some other loan secured by this rental property (not personal loans or consumer finance loans)?

Items 26 – 36 will cycle through up to four times depending on the number of debts or similar mortgages recorded in item 24c above. DEBT type is defined in Item 25 above.

CROSSCOLL/GUARANTEE

Description:
CROSSCOLL – Debt required cross-collateralization – 1st debt
GUARANTEE – Debt required personal guarantee – 1st debt

26_1:

Regarding [DEBT1 type]
A. Was a personal guarantee required?  
**GUARANTEE**

B. Was there cross-collateralization?  
**CROSSCOLL**

---

**YRMORT_R (Not of PUF)**

**Description:** Year mortgage placed – 1st debt, recode

27a_1. When did [DEBT1 type] on this rental property originate?

__ __ __ __ YEAR

---

**MORTAMT (Not of PUF)**

**Description:** Amount of original loan – 1st debt, rounded

27b_1. What was the original amount on [DEBT1 type]?

$ .00

---

**OUTBAL (Not of PUF)**

**Description:** Outstanding balance – 1st debt, rounded

*Note: Item 27c_1 intentionally skipped.*

*27d_1. What is the outstanding balance on [DEBT1 type]?*

$ .00

---

**LNCRDTAMT (Not of PUF)**

**Description:** Amount of HELOC or line of credit – 1st debt, rounded

27e_1. How much was the HELOC or the home equity loan originally for?

$ .00
LNCRDTBAL (Not of PUF)

**Description:** Line of credit balance – 1st debt, rounded

27f_1. What is the current balance on the HELOC or the home equity loan?

\[ \begin{array}{c|c}
\text{Current Balance} & $.00 \\
\end{array} \]

APPVAL (Not of PUF)

**Description:** Original value at time of debt – 1st debt, rounded

27g_1. What was the original value of this rental property at the time of [DEBT1 type]’s origination?

\[ \begin{array}{c|c}
\text{Original Value} & $.00 \\
\end{array} \]

MORTKIND

**Description:** Kind of current debt – 1st debt

28_1. Is [DEBT1 type] on this rental property

1. A new mortgage that was placed when this property was acquired?
2. A refinancing of a previous loan?
3. A mortgage placed on a property previously owned free and clear of debt?
4. A construction loan converted to permanent financing?
5. The same mortgage that was assumed from the previous owner when this property was acquired?

MORTGET (Not of PUF)

**Description:** Where debt obtained – 1st debt

29_1. Where did you get [DEBT1 type] on this rental property?

1. Commercial bank or trust company
2. Savings and loan association, federal savings bank, mutual savings bank
3. Life insurance company
4. Mortgage bank or mortgage company
5. Credit union
6. Finance company (including consumer discount company, industrial bank, cooperative bank)
7. State or municipal government
8. State or local housing finance agency
9. Individual or individual’s estate
10. Other – Specify ______________
11. Don’t know

TERM

Description: Term of loan – 1st debt
*Note: Item 30_1 is not included because it does not exist.

*31a_1. What is the term of the loan on this rental property’s [DEBT1 type]?
___ ___ Years

DIFFLOAN

Description: Payment in full at end of term – 1st debt

31b_1. For [DEBT1 type], is there a large payment due at the end of the loan term (a “balloon payment”), or is the loan paid in full after a period of time (“fully amortized”)?

1. Balloon payment
2. Fully amortized

FIXADJ

Description: Fixed or adjustable rate – 1st debt

33_1. Is [DEBT1 type], on this rental property –

1. A fixed-rate, level payment?
2. An adjustable rate mortgage (ARM)?

ARM

Description: Frequency of ARM adjustment – 1st debt

34a_1. For this rental property’s [DEBT1 type], how frequently can the interest rate of the ARM change? Once every –
1. Month
2. 3 months
3. 6 months
4. Year
5. 3 years
6. 5 years
7. Other – Specify _______________

CURRATE_R (Not of PUF)

Description: Interest rate – 1st debt, recode

34b_1. What is the current annual interest rate on [DEBT1 type]?

___ ___ . ___ ___ ___ %

LOCTYP

Description: Line of credit or home equity loan – 1st debt

35aSCRN_1. Is this [DEBT1 type] a –

1. Home equity line of credit (HELOC)?
2. Home equity loan?

REGPAY

Description: Regular required payments – 1st debt

35a_1. Are there regularly required payments on this rental property’s [DEBT1 type]?

1. Yes
2. No
PMTAMT (Not of PUF)

Description: Amount of regular required payment – 1st debt

35b_1. For this rental property’s [DEBT1 type] what was the amount of the most recent regularly required payment, including tax and insurance, if required?

$ .00

PMTFREQ (Not of PUF)

Description: Frequency of regular payment – 1st debt

35c_1. For this rental property’s [DEBT1 type], how often are these payments required to be made?

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

RIPRPRIN, RPIINT, RPIPRPINS, RPIPMI, RPIPRPTAX

Description: Regular payment includes principal, interest, property insurance, PMI, property taxes on debt – 1st debt

35d_1. For this rental property’s [DEBT1 type] what does this regular payment include?

Principal RIPRPRIN
1. Yes
2. No
3. Don’t know

Interest RPIINT
1. Yes
2. No
3. Don’t know

Property insurance RPIPRPINS
1. Yes
2. No
3. Don’t know
Private mortgage insurance (PMI) **RPIPMI**
1. Yes
2. No
3. Don’t know

Property taxes **RPIRPTAX**
1. Yes
2. No
3. Don’t know

### INSFHA, INSVA, INSFAN, INSUSDA, INSPRIMORT, INSOOTH, INSNO

**Description:** Insured/guaranteed by The Federal Housing Administration (FHA), The Department of Veterans Affairs (VA), Fannie Mae or Freddie Mac, USDA Section 515, A private mortgage insurance company, Other, Not insured or guaranteed – 1st debt

36_1. Is the [DEBT1 type] on this rental property insured or guaranteed by –

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Federal Housing Administration (FHA)? <strong>INSFHA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Department of Veterans Affairs (VA)? <strong>INSVA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fannie Mae or Freddie Mac? <strong>INSFAN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USDA Section 515? <strong>INSUSDA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A private mortgage insurance company? <strong>INSPRIMORT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other <strong>INSOOTH</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage is not insured or guaranteed <strong>INSNO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### CROSSCOLL2/GUARANTEE2

**Description:**
CROSSCOLL2 – Debt required cross-collateralization – 2nd debt
GUARANTEE2 – Debt required personal guarantee – 2nd debt

26_2.

Regarding [DEBT2 type]
<table>
<thead>
<tr>
<th><strong>GUARANTEE2</strong></th>
<th><strong>CROSSCOLL2</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.</strong> Was a personal guarantee required?</td>
<td><strong>Yes</strong></td>
</tr>
<tr>
<td><strong>B.</strong> Was there cross-collateralization?</td>
<td></td>
</tr>
</tbody>
</table>

**YRMORT2_R (Not of PUF)**

**Description:** Year debt placed/assumed – 2nd debt, recode

27a_2. When did [DEBT2 type] on this rental property originate?

___ ___ ___ ___ YEAR

**MORTAMT2 (Not of PUF)**

**Description:** Amount of original loan – 2nd debt, rounded

27b_2. What was the original amount on [DEBT2 type]?

$ ___ ___ ___ .00

**OUTBAL2 (Not of PUF)**

**Description:** Outstanding balance – 2nd debt, rounded

*Note: Item 27c_2 intentionally skipped.

*27d_2. What is the outstanding balance on [DEBT2 type]?

$ ___ ___ ___ .00

**LNCRDTAMT2 (Not of PUF)**

**Description:** Amount of HELOC or line of credit – 2nd debt, rounded

27e_2. How much was the HELOC or the home equity loan originally for?

$ ___ ___ ___ .00
LNCRDTBAL2 (Not of PUF)

**Description:** Line of credit balance – 2\(^{nd}\) debt, rounded

27f_2. What is the current balance on the HELOC or the home equity loan?

\[
\begin{array}{|c|}
\hline
\$ \quad .00 \\
\hline
\end{array}
\]

APPVAL2 (Not of PUF)

**Description:** Original value at time of debt – 2\(^{nd}\) debt, rounded

27g_2. What was the original value of this rental property at the time of [DEBT2 type]’s origination?

\[
\begin{array}{|c|}
\hline
\$ \quad .00 \\
\hline
\end{array}
\]

MORTKIND2

**Description:** Kind of current debt – 2\(^{nd}\) debt

28_2. Is [DEBT2 type] on this rental property

1. A new mortgage that was placed when this property was acquired?
2. A refinancing of a previous loan?
3. A mortgage placed on a property previously owned free and clear of debt?
4. A construction loan converted to permanent financing?
5. The same mortgage that was assumed from the previous owner when this property was acquired?

MORTGET2 (Not of PUF)

**Description:** Where debt obtained – 2\(^{nd}\) debt

29_2. Where did you get [DEBT2 type] on this rental property?

1. Commercial bank or trust company
2. Savings and loan association, federal savings bank, mutual savings bank
3. Life insurance company
4. Mortgage bank or mortgage company
5. Credit union
6. Finance company (including consumer discount company, industrial bank, cooperative bank)
7. State or municipal government
8. State or local housing finance agency
9. Individual or individual’s estate
10. Other – Specify _____________
11. Don’t know

TERM2

**Description:** Term of loan – 2\(^{nd}\) debt

*Note: Item 30_2 is not included because it does not exist.*

*31a_2. What is the term of the loan on this rental property’s [DEBT2 type]?

____ ___ Years

DIFFLOAN2

**Description:** Payment in full at end of term – 2\(^{nd}\) debt

31b_2. For [DEBT2 type], is there a large payment due at the end of the loan term (a “balloon payment”), or is the loan paid in full after a period of time (“fully amortized”)?

1. Balloon payment
2. Fully amortized

FIXADJ2

**Description:** Fixed or adjustable rate – 2\(^{nd}\) debt

33_2. Is [DEBT2 type], on this rental property –

1. A fixed-rate, level payment?
2. An adjustable rate mortgage (ARM)?

ARM2

**Description:** Frequency of ARM adjustment – 2\(^{nd}\) debt

34a_2. For this rental property’s [DEBT2 type], how frequently can the interest rate of the ARM change? Once every –
1. Month
2. 3 months
3. 6 months
4. Year
5. 3 years
6. 5 years
7. Other – Specify _______________

CURRATE2_R (Not of PUF)

Description: Interest rate – 2nd debt, recode

34b_2. What is the current annual interest rate on [DEBT2 type]?

___ ___ . ___ ___ ___ %

LOCTYP2

Description: Line of credit or home equity loan – 2nd debt

35aSCRN_2. Is this [DEBT2 type] a –

1. Home equity line of credit (HELOC)?
2. Home equity loan?

REGPAY2

Description: Regular required payments – 2nd debt

35a_2. Are there regularly required payments on this rental property’s [DEBT2 type]?

1. Yes
2. No
PMTAMT2 (Not of PUF)

**Description:** Amount of regular required payment – 2nd debt

35b_2. For this rental property’s [DEBT2 type] what was the amount of the most recent regularly required payment, including tax and insurance, if required?

| $ | .00 |

PMTFREQ2 (Not of PUF)

**Description:** Frequency of regular payment – 2nd debt

35c_2. For this rental property’s [DEBT2 type], how often are these payments required to be made?

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

RIPRIN2, RPIINT2, RPIPRPINS2, RPIPMI2, RPIPRPTAX2

**Description:** Regular payment includes principal, interest, property insurance, PMI, property taxes on debt – 2nd debt

35d_2. For this rental property’s [DEBT2 type] what does this regular payment include?

**Principal** RIPRIN2
1. Yes
2. No
3. Don’t know

**Interest** RPIINT2
1. Yes
2. No
3. Don’t know

**Property insurance** RPIPRPINS2
1. Yes
2. No
3. Don’t know
Private mortgage insurance (PMI) **RPIPMI2**
1. Yes
2. No
3. Don’t know

Property taxes **RIPRPTAX2**
1. Yes
2. No
3. Don’t know

**INSFHA2, INSVA2, INSFAN2, INSUSDA2, INSPRIMORT2, INSOOTH2, INSNO2**

*Description:* Insured/guaranteed by The Federal Housing Administration (FHA), The Department of Veterans Affairs (VA), Fannie Mae or Freddie Mac, USDA Section 515, A private mortgage insurance company, Other, Not insured or guaranteed – 2nd debt

36_2. Is the [DEBT2 type] on this rental property insured or guaranteed by –

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Federal Housing Administration (FHA)? <strong>INSFHA2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Department of Veterans Affairs (VA)? <strong>INSVA2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fannie Mae or Freddie Mac? <strong>INSFAN2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USDA Section 515? <strong>INSUSDA2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A private mortgage insurance company? <strong>INSPRIMORT2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other <strong>INSOOTH2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage is not insured or guaranteed <strong>INSNO2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**CROSSCOLL3/GUARANTEE3**

*Description:*
CROSSCOLL3 – Debt required cross-collateralization – 3rd debt
GUARANTEE3 – Debt required personal guarantee – 3rd debt

26_3. Regarding [DEBT3 type]
<table>
<thead>
<tr>
<th>A. Was a personal guarantee required?</th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>GUARANTEE3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B. Was there cross-collateralization?</th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>CROSSCOLL3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**YRMORT3_R (Not of PUF)**

**Description:** Year debt placed/assumed – 3rd debt, recode

27a_3. When did [DEBT3 type] on this rental property originate?

__ __ __ __ YEAR

**MORTAMT3 (Not of PUF)**

**Description:** Amount of original loan – 3rd debt, rounded

27b_3. What was the original amount on [DEBT3 type]?

$ .00

**OUTBAL3 (Not of PUF)**

**Description:** Outstanding balance – 3rd debt, rounded

*Note: Item 27c_3 intentionally skipped.

*27d_3. What is the outstanding balance on [DEBT3 type]?

$ .00

**LNCRDTAMT3 (Not of PUF)**

**Description:** Amount of HELOC or line of credit – 3rd debt, rounded

27e_3. How much was the HELOC or the home equity loan originally for?

$ .00
LNCRDTBAL3 (Not of PUF)

**Description:** Line of credit balance – 3rd debt, rounded

27f_3. What is the current balance on the HELOC or the home equity loan?

| $ | 00 |

APPVAL3 (Not of PUF)

**Description:** Original value at time of debt – 3rd debt, rounded

27g_3. What was the original value of this rental property at the time of [DEBT3 type]’s origination?

| $ | 00 |

MORTKIND3

**Description:** Kind of current debt – 3rd debt

28_3. Is [DEBT3 type] on this rental property

1. A new mortgage that was placed when this property was acquired?
2. A refinancing of a previous loan?
3. A mortgage placed on a property previously owned free and clear of debt?
4. A construction loan converted to permanent financing?
5. The same mortgage that was assumed from the previous owner when this property was acquired?

MORTGET3 (Not of PUF)

**Description:** Where debt obtained – 3rd debt

29_3. Where did you get [DEBT3 type] on this rental property?

1. Commercial bank or trust company
2. Savings and loan association, federal savings bank, mutual savings bank
3. Life insurance company
4. Mortgage bank or mortgage company
5. Credit union
6. Finance company (including consumer discount company, industrial bank, cooperative bank)
7. State or municipal government
8. State or local housing finance agency
9. Individual or individual’s estate
10. Other – Specify _____________
11. Don’t know

TERM3

Description: Term of loan – 3rd debt
*Note: Item 30_3 is not included because it does not exist.

*31a_3. What is the term of the loan on this rental property’s [DEBT3 type]?
___ ___ Years

DIFFLOAN3

Description: Payment in full at end of term – 3rd debt

31b_3. For [DEBT3 type], is there a large payment due at the end of the loan term (a “balloon payment”), or is the loan paid in full after a period of time (“fully amortized”)?

1. Balloon payment
2. Fully amortized

FIXADJ3

Description: Fixed or adjustable rate – 3rd debt

33_3. Is [DEBT3 type], on this rental property –

1. A fixed-rate, level payment?
2. An adjustable rate mortgage (ARM)?

ARM3

Description: Frequency of ARM adjustment – 3rd debt

34a_3. For this rental property’s [DEBT3 type], how frequently can the interest rate of the ARM change? Once every –
1. Month
2. 3 months
3. 6 months
4. Year
5. 3 years
6. 5 years
7. Other – Specify _______________

CURRATE3_R (Not of PUF)

Description: Interest rate – 3rd debt, recode

34b_3. What is the current annual interest rate on [DEBT3 type]?
   ___ ___ . ___ ___ ___ %

LOCTYP3

Description: Line of credit or home equity loan – 3rd debt

35aSCRN_3. Is this [DEBT3 type] a –
   1. Home equity line of credit (HELOC)?
   2. Home equity loan?

REGPAY3

Description: Regular required payments – 3rd debt

35a_3. Are there regularly required payments on this rental property’s [DEBT3 type]?
   1. Yes
   2. No
PMTAMT3 (Not of PUF)

**Description:** Amount of regular required payment – 3rd debt

35b_3. For this rental property’s [DEBT3 type] what was the amount of the most recent regularly required payment, including tax and insurance, if required?

$ \_ \_ \_ \_ .00

PMTFREQ3 (Not of PUF)

**Description:** Frequency of regular payment – 3rd debt

35c_3. For this rental property’s [DEBT3 type], how often are these payments required to be made?

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

RPIPRIN3, RPIINT3, RPIPRPINS3, RPIPMI3, RPIPRPTAX3

**Description:** Regular payment includes principal, interest, property insurance, PMI, property taxes on debt – 3rd debt

35d_3. For this rental property’s [DEBT3 type] what does this regular payment include?

- **Principal**  \textbf{RPIPRIN3}
  1. Yes
  2. No
  3. Don’t know

- **Interest**  \textbf{RPIINT3}
  1. Yes
  2. No
  3. Don’t know

- **Property insurance**  \textbf{RPIPRPINS3}
  1. Yes
  2. No
  3. Don’t know
Private mortgage insurance (PMI) **RPIPMI3**
1. Yes
2. No
3. Don’t know

Property taxes **RPIPRPTAX3**
1. Yes
2. No
3. Don’t know

**INSFHA3, INSVA3, INSFAN3, INSUSDA3, INSPRIMORT3, INSOOTH3, INSNO3**

**Description:** Insured/guaranteed by The Federal Housing Administration (FHA), The Department of Veterans Affairs (VA), Fannie Mae or Freddie Mac, USDA Section 515, A private mortgage insurance company, Other, Not insured or guaranteed – 3rd debt

36_3. Is the [DEBT3 type] on this rental property insured or guaranteed by –

<table>
<thead>
<tr>
<th>Insured/Guaranteed by</th>
<th>Yes</th>
<th>No</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Federal Housing Administration (FHA)?</td>
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<td><strong>INSFHA3</strong></td>
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<tr>
<td>The Department of Veterans Affairs (VA)?</td>
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<td><strong>INSVA3</strong></td>
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<tr>
<td>Fannie Mae or Freddie Mac?</td>
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<tr>
<td><strong>INSFAN3</strong></td>
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<td>USDA Section 515?</td>
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<td><strong>INSUSDA3</strong></td>
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<tr>
<td>A private mortgage insurance company?</td>
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<td><strong>INSPRIMORT3</strong></td>
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<tr>
<td>Other</td>
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<td><strong>INSOOTH3</strong></td>
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<tr>
<td>Mortgage is not insured or guaranteed</td>
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<tr>
<td><strong>INSNO3</strong></td>
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</table>

**CROSSCOLL4/GUARANTEE4**

**Description:**
CROSSCOLL4 – Debt required cross-collateralization – 4th debt
GUARANTEE4 – Debt required personal guarantee – 4th debt

26_4.

Regarding [DEBT4 type]
A. Was a personal guarantee required?  
**GUARANTEE4**

B. Was there cross-collateralization?  
**CROSSCOLL4**

---

**YRMORT4_R (Not of PUF)**

**Description:** Year debt placed/assumed – 4th debt, recode

27a_4. When did [DEBT4 type] on this rental property originate?

__ __ __ __ YEAR

---

**MORTAMT4 (Not of PUF)**

**Description:** Amount of original loan – 4th debt, rounded

27b_4. What was the original amount on [DEBT4 type]?

$ .00

---

**OUTBAL4 (Not of PUF)**

**Description:** Outstanding balance – 4th debt, rounded

*Note: Item 27c_4 intentionally skipped.*

*27d_4. What is the outstanding balance on [DEBT4 type]?

$ .00

---

**LNCRDTAMT4 (Not of PUF)**

**Description:** Amount of HELOC or line of credit – 4th debt, rounded

27e_4. How much was the HELOC or the home equity loan originally for?

$ .00
**LNCRDTBAL4 (Not of PUF)**

**Description:** Line of credit balance – 4th debt, rounded

27f_4. What is the current balance on the HELOC or the home equity loan?

\[
\text{\$} \quad .00
\]

**APPVAL4 (Not of PUF)**

**Description:** Original value at time of debt – 4th debt, rounded

27g_4. What was the original value of this rental property at the time of [DEBT4 type]'s origination?

\[
\text{\$} \quad .00
\]

**MORTKIND4**

**Description:** Kind of current debt – 4th debt

28_4. Is [DEBT4 type] on this rental property

1. A new mortgage that was placed when this property was acquired?
2. A refinancing of a previous loan?
3. A mortgage placed on a property previously owned free and clear of debt?
4. A construction loan converted to permanent financing?
5. The same mortgage that was assumed from the previous owner when this property was acquired?

**MORTGET4 (Not of PUF)**

**Description:** Where debt obtained – 4th debt

29_4. Where did you get [DEBT4 type] on this rental property?

1. Commercial bank or trust company
2. Savings and loan association, federal savings bank, mutual savings bank
3. Life insurance company
4. Mortgage bank or mortgage company
5. Credit union
6. Finance company (including consumer discount company, industrial bank, cooperative bank)
7. State or municipal government
8. State or local housing finance agency
9. Individual or individual’s estate
10. Other – Specify _____________
11. Don’t know

TERM4

**Description:** Term of loan – 4th debt
*Note: Item 30_4 is not included because it does not exist.

*31a_4. What is the term of the loan on this rental property’s [DEBT4 type]?
___ ___ Years

DIFFLOAN4

**Description:** Payment in full at end of term – 4th debt

31b_4. For [DEBT4 type], is there a large payment due at the end of the loan term (a “balloon payment”), or is the loan paid in full after a period of time (“fully amortized”)?

1. Balloon payment
2. Fully amortized

FIXADJ4

**Description:** Fixed or adjustable rate – 4th debt

33_4. Is [DEBT4 type], on this rental property –

1. A fixed-rate, level payment?
2. An adjustable rate mortgage (ARM)?

ARM4

**Description:** Frequency of ARM adjustment – 4th debt

34a_4. For this rental property’s [DEBT4 type], how frequently can the interest rate of the ARM change? Once every –
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2. 3 months
3. 6 months
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5. 3 years
6. 5 years
7. Other – Specify _______________

CURRATE4_R (Not of PUF)

Description: Interest rate – 4th debt, recode

34b_4. What is the current annual interest rate on [DEBT4 type]?

___ ___ . ___ ___ ___ %

LOCTYP4

Description: Line of credit or home equity loan – 4th debt

35aSCRN_4. Is this [DEBT4 type] a –

1. Home equity line of credit (HELOC)?
2. Home equity loan?

REGPAY4

Description: Regular required payments – 4th debt

35a_4. Are there regularly required payments on this rental property’s [DEBT4 type]?

1. Yes
2. No
PMTAMT4 (Not of PUF)

**Description:** Amount of regular required payment – 4th debt

35b_4. For this rental property’s [DEBT4 type] what was the amount of the most recent regularly required payment, including tax and insurance, if required?

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PMTFREQ4 (Not of PUF)

**Description:** Frequency of regular payment – 4th debt

35c_4. For this rental property’s [DEBT4 type], how often are these payments required to be made?

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

RPIPRIN4, RPIINT4, RPIPRPINS4, RPIPMI4, RPIPRPTAX4

**Description:** Regular payment includes principal, interest, property insurance, PMI, property taxes on debt – 4th debt

35d_4. For this rental property’s [DEBT4 type] what does this regular payment include?

**Principal** RPIPRIN4
1. Yes
2. No
3. Don’t know

**Interest** RPIINT4
1. Yes
2. No
3. Don’t know

**Property insurance** RPIPRPINS4
1. Yes
2. No
3. Don’t know
Private mortgage insurance (PMI) RPIPMI4
1. Yes
2. No
3. Don’t know

Property taxes RPIPRPTAX4
1. Yes
2. No
3. Don’t know

**INSFHA4, INSVA4, INSFAN4, INSUSDA4, INSPRIMORT4, INSOOTH4, INSNO4**

**Description:** Insured/guaranteed by The Federal Housing Administration (FHA), The Department of Veterans Affairs (VA), Fannie Mae or Freddie Mac, USDA Section 515, A private mortgage insurance company, Other, Not insured or guaranteed – 4th debt

36_4. Is the [DEBT4 type] on this rental property insured or guaranteed by –

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