

Surveys of Consumers: February 2010

SECTION AB: Mortgage Refinancing (AB1-AB11f)

VAR #

650 AB1. In what year was your home purchased?
 Code YEAR (1920-2010)
 9998. DK
 9999. NA
 . Inap, 2-7,98-99 in HOMEOWN

651 AB2. What is the current market value of your home? (If sold it today, how much would it bring in?)
 CODE DOLLAR AMOUNT (\$1-\$9 999 995)
 9 999 998. DK
 9 999 999. NA
 . Inap, 2-7, 98-99 in HOMEOWN

653 AB3. Was your mortgage refinanced during the past six months?
 1. Yes
 5. No
 8. DK
 9. NA
 . Inap, 2-7,98-99 in HOMEOWN

654 AB4. In which month was your mortgage refinanced?
 Code MONTH (01-12)
 98. DK
 99. NA
 . Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653

654A AB4. YEAR refinanced
 Code YEAR (2009,2010)
 9999. NA
 . Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653

655 AB5. Thinking about the original loan that was paid off when you refinanced, what was the interest rate on that old loan?
 CODE INTEREST RATE (00.25-30.00)
 98. DK
 99. NA
 . Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653

VAR #

- 656 AB6. How much in total was owed on the mortgage, not counting interest, when it was refinanced -- not the monthly payments, but the total mortgage amount?

CODE DOLLAR AMOUNT (\$1-9 999 995)
9 999 996. Nothing
9 999 998. DK
9 999 999. NA
. Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653
- 657 AB7. What is the interest rate on your new mortgage?

CODE INTEREST RATE (00.25-30.00)
98. DK
99. NA
. Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653
- 658 AB8. How much in total is owed, not counting interest, on your new mortgage -- not the monthly payments, but the total mortgage amount?

CODE DOLLAR AMOUNT (\$1-9 999 995)
9 999 998. DK
9 999 999. NA
. Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653
- 659 AB9. When you refinanced, did you borrow more than you needed to pay off the previous mortgage and cover the closing costs on your new mortgage?

1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653
- 660 AB10. How much extra money did you borrow?

CODE DOLLAR AMOUNT (\$1-9 999 995)
9 999 998. DK
9 999 999. NA
. Inap, 2-7,98-99 in HOMEOWN; 5, 8-9 in 653; 5,8-9 in 659
- 661 AB10a. Can you give me your best estimate?

CODE DOLLAR VALUE (\$1-9 999 995)
9 999 998. DK
9 999 999. NA
. Inap, 2-7,98-99 in HOMEOWN; 5,8-9 in 653; 5,8-9 in 659; 1-9999995, 9999999 in 660

VAR #

662	AB11a.	How did you use the extra money: home improvements?
663	AB11b.	How did you use the extra money: pay down/off other debts/loans?
664	AB11c.	How did you use the extra money: bought a car or other big item?
665	AB11d.	How did you use the extra money: business expenses?
666	AB11e.	How did you use the extra money: educational or medical expenses?
		1. Yes
		5. No
		8. DK
		9. NA
		. Inap, 2-7,98-99 in HOMEOWN; 5,8-9 in 653; 5,8-9 in 659
667	AB11f.	How did you use the extra money: other?
		05. Not checked
		10. Reduce mortgage length
		24. Divorce settlement
		29. Bought property; real estate investment
		50. Invest in own business
		52. Stocks; bonds; mutual funds; certificates of deposit; IRA deposits; "investments" -- NFS
		55. Savings
		63. Vacation
		90. General living expenses; "everyday things"
		98. DK
		99. NA
		. Inap, 2-7,98-99 in HOMEOWN; 5,8-9 in 653; 5,8-9 in 659