

## 2015 RENTAL HOUSING FINANCE SURVEY

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\*2015 Items required for a complete interview – B, 1a, 2a, 5, 24a, and 25

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**A. Please provide your contact information.**

Name:  
Title:  
Phone:  
Fax:  
Street Address:  
City:  
State:  
Zip:

Goto Item B

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**B. Are you currently the owner or manager of this residential property?**

- 1 Yes**
- 2 No**

<1> Goto item DP\_1a  
<2> Goto item C

\*A response is required for this item.

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**C. Please provide the name, address, and telephone number of the current owner, manager, or corporate office of this residential property.**

**Name:**  
**Title:**  
**Organization:**  
**Address:**  
**City:**  
**State:**  
**ZIP Code:**  
**Telephone Number:**

*End Interview*

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DP\_1a.

For the purposes of this survey, financing and debt status will determine which units and buildings are considered your property.

The Rental Housing Finance Survey mostly refers to property debt as mortgages; yet sometimes property debt also includes deeds of trust, contracts to purchase, tax-exempt bond financing, and other instruments.

Which of the following best describes {sample address}?

1. {sample address} has ONE apartment building
2. {sample address} has TWO or more apartment buildings
3. {sample address} is an address that covers a PART of one apartment building
4. Other

If <1>, goto item DP\_2a

If <2>, goto item DP\_2b1

If <3>, goto item DP\_2c

If <4>, goto item DP\_1b

DP\_1b. {sample address} is –

1. A single detached home
2. 2 or more detached homes
3. One or more rows of attached town homes
4. Other

If <1>, goto item DP\_2a

If <2>, goto item DP\_2b1

If <3>, goto item DP\_2b1

If <4>, goto Follow-up Procedures

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DP\_2a. If AHS Frame, display **Does this residential property have a mortgage?**

If MAF Frame, display **Does this building have a mortgage?**

**1 Yes**

**2 No**

If <1>, goto item DP\_2a1

If <2>, goto item DP\_2a2

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**DP\_2a1.**

**Are there any other buildings or units that are financed under the FIRST mortgage?**

**1 Yes**

**2 No**

If <1, 2>, goto item 2a

**DP\_2a2.**

**Are there any other units or buildings that are under the same title or deed as the building at {sample address}, but that have a different address?**

**1 Yes**

**2 No**

If <1, 2>, goto item 2a

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**DP\_2b1.**

**How many buildings (consider a group of attached town homes as one building)**

\_\_\_\_\_ **Number of Buildings**

Goto item DP\_2b2

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**DP\_2b2.**

**Is there a mortgage or similar debt covering one or more of the buildings?**

1. **Yes**
2. **No**

<1> goto item DP\_2b2a

<2> goto item DP\_2b2a2

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**DP\_2b2a.**

If DP\_2b1 = 2, display **Does the FIRST mortgage cover both of the buildings?**

If DP\_2b1 ge 3, display **Does the FIRST mortgage cover all {DP\_2b1} buildings, or just some of the buildings?**

1. **Yes** – if DP\_2b1 = 2, display **BOTH of the buildings** else display **ALL of the buildings**
2. **Yes** – if DP\_2b1 = 2, display **ONE of the buildings** else display **SOME of the buildings**

<1> goto item DP\_2b2a1

<2> goto Follow-up Procedures.

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**DP\_2b2a1.**

**Are there any other buildings at different addresses that are covered under this mortgage?**

- 1 **Yes**
- 2 **No**

<1> goto 2a

<2> goto item 2a

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**DP\_2b2a2.**

**Are these {DP\_2b1} buildings under the same title or deed?**

1. **Yes**
2. **No**

<1> goto item DP\_2b2a3

<2> goto Follow-up Procedures.

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**DP\_2b2a3.**

**Are there any other buildings at different addresses that are also under the same title or deed as the {DP\_2b1} buildings?**

1. **Yes**
2. **No**

<1> goto 2a

<2> goto item 2a

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**DP\_2c. Is there a mortgage or similar debt covering the building?**

- 1 **Yes**
- 2 **No**

<1> goto item DP\_2c1

<2> goto item DP\_2c2

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**DP\_2c1.**

**Does the FIRST mortgage cover the whole building, or just the part of the building at {sample address}?**

- 1, Yes, WHOLE building**
- 2, Yes, PART of the building**

<1> goto item DP\_2c1a  
<2> goto Follow-up Procedures.

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**DP\_2c1a.**

**Are there any other buildings at different addresses that are covered under this mortgage?**

- 1 Yes**
- 2 No**

<1> goto 2a  
<2> goto item 2a

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**DP\_2c2.**

**Is the entire building under the same title or deed?**

- 1 Yes**
- 2 No**

<1> goto item DP\_2c2a  
<2> goto Follow-up Procedures.

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DP\_2c2a

Are there any other buildings at different addresses that are also under the same title or deed as this building?

1 Yes

2 No

<1> goto 2a

<2> goto item 2a

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2a. Please provide the number of residential units (separate living quarters) in each residential building on this property and the address for each.

*{fill street address}*

*{fill city} {fill state} {fill ZIP}*

	Number of residential units	Street address
Building 1		
Building 2		
Building 3		
Building 4		
Building 5		
Building 6		
Building 7		
Building 8		
Building 9		
Building 10		
Building 11		
Building 12		
Building 13		
Building 14		
Building 15		
Building 16		
Building 17		
Building 18		
Building 19		
Building 20		

Total Buildings - {number of building lines with an entry}

Total Units – {sum the total number of residential units}

\* Allow up to 50 buildings to be recorded separately. Maybe an option to add additional lines 10 at a time up to 50.

\*When respondent leaves screen, a verification or edit screen should pop up that reads, **You've reported {number of building lines with an entry} buildings and {sum of the total number of residential units}. If this is correct, press Enter to continue, otherwise please verify and correct your entries.**

Edits for item 2a:

1. If DP\_2a1 = 1 and (total buildings = 1 or 2), goto item 1a.
2. If DP\_2a1 = 1 and total buildings ge 3, goto Follow-up Procedures.
3. If DP\_2a2 = 1 and (total buildings = 1 or 2), goto item 1a.
4. If DP\_2a2 = 1 and total buildings ge 3, goto Follow-up Procedures.
5. If DP\_2b2a1 = 1 and total buildings gt 1, goto Follow-up Procedures
6. If DP\_2b2a3 = 1 and total additional buildings gt 1, goto Follow-up Procedures.
7. If DP\_2c1a = 1 and total additional buildings gt 1 goto Follow-up Procedures.
8. If DP\_2c2a = 1 and total additional building gt 1 goto Follow-up Procedures.

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**If AHS Frame and unit is a MH (need variable name) and item 2a gt 1, goto item 3a**  
**Else**  
**If AHS Frame and item 2a gt 1, end interview**  
**Else**  
**If AHS Frame case, goto question 3a**  
**Else item 1a.**

**1a. Is this property –**  
*Select only ONE response.*

- 1 Operated by a public housing authority?**
- 2 A manufactured housing community (manufactured/mobile homes)?**
- 3 A condominium building(s)**
- 4 An owner-occupied single family home; attached or detached**
- 5 None of the above**

<1 -4> End Interview  
<5> Goto 3a



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**3a.** If AHS Frame and unit is a MH (need variable name), display **In what year was this home manufactured?**  
If AHS Frame, display **In what year was this house/condominium constructed?**  
If MAF Frame, display **In what year was the oldest residential building on this property constructed?**

\_\_\_\_ YEAR

If (MAF Frame or AHS Frame) and total buildings in item 2a = 1, goto item 4a  
If AHS Frame – goto item 4a;  
otherwise goto item 3b.

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**3b.** If MAF Frame – In what year was the most recent residential building on this property constructed?

\_\_\_\_ YEAR

Goto item 4a

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

\_\_\_\_ YEAR

Goto item 4b

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

\$		.00
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Goto item 4c

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

\$		.00
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Goto item 4d

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

Select only ONE response.

- 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

<1 – 8> Goto item 5

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If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1) display –

5. Of the {total from item 2a} residential units reported, how many belong to each of the following categories?

	Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more
a. Rented				
b. Vacant-for rent				
c. Occupied by owner, property personnel or unit owner				
d. Vacant for other reasons				
<b>Total residential units</b>				<b>(Sum of 5a – 5d)</b>

If sum of item 5a – 5d does not equal the sum from item 2, display:  
 Earlier you reported a total of {fill item 2 total} residential units on this property which does not match the total in this item. Please review and revise your entries OR back up and revise item 2.

If AHS Frame and numbed} = 1, display **We have that this residential unit has {numbed} bedroom? Is this correct?**

Else

If AHS Frame and numbed} gt 1, display **We have that this residential unit has {numbed} bedrooms? Is this correct?**

**1 Yes**

**2 No**

<1> goto Is this unit below

<2> goto How many bedrooms in this res unit?

If AHS Frame and {numbed} = blank, display

**How many bedrooms are in this residential unit?**

\_\_\_ **Bedrooms**

**Is this unit –**

**1 Rented**

**2 Vacant-for rent**

**3 Occupied by owner, property personnel or unit owner**

**4 Vacant for other reasons**

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1) - Goto item 5a

If AHS Frame – Goto item 6

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MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1) only

**5a. What is the lowest asking rent?**

\$		.00
----	--	-----

Goto item 5b

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MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1) only

**5b. What is the highest asking rent?**

\$		.00
----	--	-----

Goto item 6

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6. If AHS Frame and item 2a, TOTALUNITS = 1, display

**What is the rent per month?**

\$		.00
----	--	-----

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display

**Of the {total in item 5 table, rows a and b} residential units identified as RENTED OR VACANT-FOR RENT, how many are offered at each level of rent per month?**

*Enter unit count for each box where appropriate.*

\*Only display the rows in the table that fall between the values reported in items 5a and 5b.

	Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more
No rent				
\$1 - \$249				
\$250 - \$274				
\$275 - \$299				
\$300 - \$349				
\$350 - \$399				
\$400 - \$449				
\$450 - \$499				
\$500 - \$549				
\$550 - \$599				
\$600 - \$649				
\$650 - \$699				
\$700 - \$749				
\$750 - \$799				
\$800 - \$899				
\$900 - \$999				
\$1,000 - \$1,099				
\$1,100 - \$1,249				
\$1,250 - \$1,499				
\$1,500 - \$1,999				
\$2,000 - \$2,499				
\$2,500 - \$2,999				
\$3,000 or more				

**Total Units {sum of cells in item 6 table}**

If the total in item 6 doesn't equal the total in item 5, rows a and b, display:  
 In the previous item you reported {fill item 5, rows a and b total} units were rented or vacant for rent. This does not match the total in this item. Please review and revise your entries OR back up and revise the previous item.

Goto item 7a

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**7a. Rent concessions are rent discounts offered by landlords to encourage tenants to sign or renew a lease.**

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display – **If a tenant rented one of the {total units from item 5} residential units today, what is the equivalent value of the rent concessions that you would be willing to offer?**

If AHS Frame, display – **What rent concessions does the current tenant receive?**

*Select only ONE response.*

- 1 No rent concessions**
- 2 Less than 1 month's rent**
- 3 1 month's rent**
- 4 Greater than 1 month's rent**

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), goto item 7b  
If AHS Frame, goto Item 8

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**7b. If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display – How many current residential units received rent concessions as part of their current lease?**

\_\_\_\_\_ Tenants

Goto item 8

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**8. If MAF Frame and item 2a, TOTALBLDGS = 1, display Is this building in a development that is age restricted?**

If (MAF Frame or AHS Frame) and item 2a, TOTALBLDGS ge 2, display **Are these buildings in a development that is age restricted?**

If AHS Frame, display – **Is this home in a development that is age restricted?**

- 1 Yes**
- 2 No**

<1, 2> Goto item 9

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

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display – **Of the {total from item 5a - b} residential units, how many are subject to rent control or stabilization?**

\_\_\_\_\_ **Units**

If AHS Frame, display – **Is this residential unit subject to rent control or stabilization?**

**1 Yes**

**2 No**

Goto item 10

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**10. If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display – How many parking spaces are associated with the property?**

**Include all surface parking lots and garages.**

\_\_\_\_\_ **Spaces**

If AHS Frame, display – **Is there a driveway or other space available for private parking?**

**1 Yes**

**2 No**

Goto item 11a

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

	<b>Included In rent</b>	<b>Not included in rent</b>	<b>Not Available</b>
<b>Electricity</b>			
<b>Gas</b>			
<b>Water</b>			
<b>Sewer</b>			

\*The Not available option is only valid for Gas.

Goto item 11b

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

	Included In rent	Not included in rent	Not Available
<b>Cable or Satellite TV</b>			
<b>Internet or WiFi</b>			
<b>Swimming pool</b>			
<b>Off-street parking</b> {if item 10 = 0, display an X in Not available}			

Goto item 11c

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If item 4a = 2015, goto item 13

11c. You indicated that you bought the property in 2014. Are you able to answer questions about the total income and expenses during 2014?

- 1 Yes
- 2 No

<1> Goto item 12a  
<2> Goto item 13

---

12a. If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display – **What was the total amount collected from rent for all residential housing units on this property during calendar year 2014?**

If AHS Frame, display – **What was the total amount collected from rent for this residential housing unit during calendar year 2014?**

\$		.00
----	--	-----

Goto item 13

---

If AHS Frame and item 2a, TOTALUNITS = 1, go to item 15a

13. Is there any space specified for commercial uses in this property – i.e., nonresidential units such as a convenience store, doctor’s office, or any other business establishment (do not include rental/management office)?

- 1 Yes
- 2 No

<1> Goto item 14b  
<2> Goto item 15a

---

If item 4a = 2015, goto item 15a  
If 11c = 2, goto item 15a

**14b. During calendar year 2014, did this property receive net rental income from the commercial units or commercial space on this property?**

- 1 Yes**
- 2 No**

**COMMENT - How much?**

\$		.00
----	--	-----

- <1> Goto COMMENT
- <2> Goto item 15a

\* Only allow a response to COMMENT if item 14b = 1.

---

**15a. Who has the responsibility for the day-to-day management of this 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**

- <1> Goto item 15b
- <2, 3, 4> Goto item 16

---

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

\_\_\_\_\_ Hours



If item 4a = 2015, goto item 18  
 If 11c = 2, goto item 18

**16. The next 2 questions ask about operating expenses and capital improvements.**

**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 property which may include repairs, services to maintain the 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 property, that will either enhance the property's overall value or increase its useful life.**

**This next question asks about the operating expenses.**

**In calendar year 2014, how much did you spend on each of the following operating expenses for this property (do not include capital improvements)?**

	Yearly Cost			OR	None
	\$		.00		
Payroll costs for employees hired directly by owner			.00		<input type="checkbox"/>
Real estate property taxes					<input type="checkbox"/>
Insurance					<input type="checkbox"/>
Electric/Gas					<input type="checkbox"/>
Water/Sewer					<input type="checkbox"/>
Maintenance and repairs					<input type="checkbox"/>
Management company					<input type="checkbox"/>
Other professional services (legal, accounting)					<input type="checkbox"/>
Security					<input type="checkbox"/>
Grounds/landscaping					<input type="checkbox"/>
<u>Any other operating expenses</u>					<input type="checkbox"/>

Goto item 17

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 property, that will either enhance the property's overall value or increase its useful life.

Exclude any amount spent on maintenance and repairs that were already reported.

During calendar year 2014, were any of the following capital improvements or upgrades/replacements made at this residential property? If so, what were their associated costs?

		Associated Cost	
1	Heating or air conditioning system	\$	.00
2	Roof	\$	.00
3	Windows	\$	.00
4	Doors	\$	.00
5	Flooring/carpeting	\$	.00
6	Exterior	\$	.00
7	Plumbing system	\$	.00
8	Electrical system	\$	.00
9	Kitchen facilities	\$	.00
10	Bathroom facilities	\$	.00
11	Handicapped/universal access	\$	.00
12	All other capital improvements or updates	\$	.00

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

*Select only ONE response.*

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

<1 – 11> Goto item 19a

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**19a. 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.**

If MAF Frame or (AHS Frame and item 2a, TOTALUNITS gt 1), display—

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

If AHS Frame, display—

**Are you currently receiving a Housing Choice (Section 8) Voucher payment from a public housing authority on behalf of your tenants?**

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

<1> Goto item 19b

<2, 3> Goto item 20a

---

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

\_\_\_\_\_ Tenants

Goto item 20a

---

If AHS Frame and item 2a, TOTALUNITS = 1, go to item 22

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

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

<1 - 3> Goto item 21a

---

If AHS Frame and item 2a, TOTALUNITs = 1, go to item 22

**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**

<1 - 3> Goto item 22

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If AHS Frame or item 2a, TOTALBLDGS = 2, 3, or 4, goto item 23.

**22. Does this property benefit from any of the following?**

	Yes	No	Don't Know
<b>A government-sponsored, below-market interest rate loan</b>			
<b>A federal government rental subsidy OTHER than Section 8 payments to project or tenants</b>			
<b>Housing for the elderly direct loan program (Section 202)</b>			
<b>Low-Income Housing Tax Credit Program (Section 42)</b>			
<b>A government grant (HOME, CDBG, HOPE VI)</b>			
<b>Other</b>			
<b>No, not subsidized</b>			
<b>Don't know</b>			

Goto item 23

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If item 4a = 2015, goto item 24a  
If 11c = 2, goto item 24a

**23. For calendar year 2014, have any real estate tax reductions, abatements, or refunds been received on this property for any of the following reasons?**

	Yes	No	Don't Know
<b>For historic preservation</b>			
<b>Because this property houses low-income tenants</b>			
<b>Because this property is in a low-income area</b>			
<b>Because this property is in a targeted economic development area</b>			
<b>For some other reason</b>			

Goto item MORT\_INTRO

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## MORT\_INTRO

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

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

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

- 1 Yes**  
**2 No**

<1> Goto item 24c  
<2> Goto item 24b

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

- 1 I do not need a mortgage**  
**2 I have tried to get a mortgage, but was denied**  
**3 Other**

Goto End Interview

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

\_\_\_\_\_ Mortgages or similar debts

Goto item 25

\*Only responses that equal 1-4, D, R are valid.

\* An edit should appear to responses 5 or greater.

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Items 26 – 36 will cycle through up to 4 times depending on the response in item 24c.

**25.**

If item 24 = 1, display **Is the debt on this property –**

Else

If item 24 ge 2, display **Are the debts on this property –**

*Select only ONE response per column.*

	<b>DEBT 1 (25_1)</b>	<b>DEBT 2 (25_2)</b>	<b>DEBT 3 (25_3)</b>	<b>Debt 4 (25_4)</b>
<b>A mortgage, deed of trust, or trust deed (including mortgages that are backed by multifamily bond financing)?</b>				
<b>A contract to purchase, land contract, or purchase agreement?</b>				
<b>A line of credit secured by this property or a property equity loan?</b>				
<b>Some other loan secured by this property (not personal loans or consumer finance loans)?</b>				

Goto to item 26\_1

\*Only display the number of columns that equals the response in item 4c.

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**26\_1.**

If 25\_1 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_1 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this property–**

Else

If 25\_1 = 3, display **Regarding the line of credit secured by this property or a property equity loan on this property–**

Else

If 25\_1 = 4, display **Regarding the other financing on this property –**

	Yes	No	Don't Know
<b>A. Was a personal guarantee required?</b>			
<b>B. Was there cross-collateralization?</b>			

Goto item 27a\_1

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**27a\_1.**

If 25\_1 = 1, display **When did the mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_1 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this property originate?**

Else

If 25\_1 = 3, display **When did the line of credit secured by this property or a property equity loan on this property originate?**

Else

If 25\_1 = 4, display **When did the other financing on this property originate?**

\_\_\_\_ YEAR

Goto item 27b\_1

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**27b\_1.**

If 25\_1 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?**

Else

If 25\_1 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_1 = 3, goto item 27d\_1

Else

If 25\_1 = 4, display **What was the original amount on the other financing?**

\$		.00
----	--	-----

Goto item 27d\_1

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**27d\_1.**

If 25\_1 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?**

Else

If 25\_1 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_1 = 3, goto item 27e\_1

Else

If 25\_1 = 4, display **What is the outstanding balance on the other financing?**

\$		.00
----	--	-----

**OR**

**1 Don't know**

Goto item 27e\_1

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**27e\_1.**

If 25\_1 = 1, goto item 27c\_1

Else

If 25\_1 = 2, goto item 27c\_1

Else

If 25\_1 = 3, **How much is the line of credit secured by this property or the property equity loan for?**

Else

If 25\_1 = 4, goto item 27c\_1

\$		.00
----	--	-----

Goto item 27f\_1

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**27f\_1. What is the balance of the line of credit secured by this property or the property equity loan?**

\$		.00
----	--	-----

Goto item 27c\_1

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If 27a\_1 = 2014 or 2015, go to item 28\_1

**27c\_1.**

If 25\_1 = 1, display **What was the original value of this property at the time of the mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_1 = 2, display **What was the original value of this property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?**

Else

If 25\_1 = 3, display **What was the original value of this property at the time of the line of credit secured by this property's or the property equity loan's origination?**

Else

If 25\_1 = 4, display **What was the original value of this property at the time of the other financing's origination?**

\$		.00
----	--	-----

**OR**

**1 Don't know**

Goto item 28\_1

---

---

**28\_1.**

If 25\_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this property**

Else

If 25\_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property**

Else

If 25\_1 = 3, display **Is the line of credit secured by this property or the property equity loan**

Else

If 25\_1 = 4, display **Is the other financing on this property**

*Select only ONE response.*

If (item 25\_1 = 1 or 2) and (item 4a = item 27a\_1), display only response options 1, 4, and 5.

If (item 25\_1 = 1 or 2) and (item 4a NE item 27a\_1), display only response options 1, 2, 3, 4, and 5.

If item 25\_1 = 3 and (item 4a = item 27a\_1), display only response options 1 and 5.

If item 25\_1 = 3 and (item 4a NE item 27a\_1), display only response options 1, 2, 3, and 5.

- 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?**

<1 – 4> Goto item 29\_1

<5> Goto item 31a\_1

---

If item 25\_1 = 2, go to item 31a\_1.

**29\_1.**

If 25\_1 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_1 = 2, display **Where did you get the contract to purchase, land contract, or purchase agreement on this property?**

Else

If 25\_1 = 3, display **Where did you get the line of credit secured by this property or the property equity loan on this property?**

Else

If 25\_1 = 4, display **Where did you get the other financing on this property?**

*Select only ONE response.*

- 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

Goto item 31a\_1

---

**31a\_1.**

If 25\_1 = 1, display **What is the term of the loan on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_1 = 2, display **What is the term of the loan on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_1 = 3, go to item 33\_1.

Else

If 25\_1 = 4, display **What is the term on the loan on this property's other financing?**

\_\_\_ \_\_\_ Years

Goto item 31b\_1

---

**31b\_1.**

If 25\_1 = 1, display **For this property's mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_1 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, 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")?**

Else

If 25\_1 = 3, go to item 33\_1.

Else

If 25\_1 = 4, display **For this property's other financing, 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**

Goto item 32\_1

---

**33\_1.**

If 25\_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property –**

Else

If 25\_1 = 3, display **Is the line of credit secured by this property or the property equity loan on this property –**

Else

If 25\_1 = 4, display **Is the other financing on this property –**

**1 A fixed-rate, level payment**

**2 An adjustable rate mortgage (ARM)**

<1> Goto item 35a\_1

<2> Goto item 34a\_1

---

**34a\_1.**

If 25\_1 = 1, display **For this property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_1 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_1 = 3, display **For this property's line of credit secured by this property or the property equity loan, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_1 = 4, display **For this property's other financing, how frequently can the interest rate of the ARM change? Once every –**

*Select only ONE response.*

- 1 Month**
- 2 3 months**
- 3 6 months**
- 4 Year**
- 5 3 years**
- 6 5 years**
- 7 Other – Specify \_\_\_\_\_**

Goto item 35a\_1

---

**32\_1.**

If 25\_1 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?**

Else

If 25\_1 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_1 = 3, display **What is the current annual interest rate on the line of credit secured by this property or the property equity loan?**

Else

If 25\_1 = 4, display **What is the current annual interest rate on the other financing?**

\_\_\_\_ . \_\_\_\_ %

Goto item 33\_1

---

If item 25\_1 = 3 and item 27f\_1 = 0, go to item 36\_1.

**35a\_1.**

If 25\_1 = 1, display **Are there regularly required payments on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_1 = 2, display **Are there regularly required payments on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_1 = 3, display **Are there regularly required payments on this property's line of credit secured by this property or the property equity loan?**

Else

If 25\_1 = 4, display **Are there regularly required payments on this property's other financing?**

**1 Yes**

**2 No**

<1> Goto item 35b\_1

<2> Goto item 36\_1

---

If item 25\_1 = 3 and item 27f\_1 = 0, go to item 36\_1.

**35b\_1.**

If 25\_1 = 1, display **For this property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_1 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_1 = 3, display **For this property's line of credit secured by this property or the property equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_1 = 4, display **For this property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

\$  .00

Goto item 35c\_1

---

---

If item 25\_1 = 3 and item 27f\_1 = 0, go to item 36\_1.

**35c\_1.**

If 25\_1 = 1, display **For this property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_1 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?**

Else

If 25\_1 = 3, display **For this property's line of credit secured by this property or the property equity loan, how often are these payments required to be made?**

Else

If 25\_1 = 4, display **For this property's other financing, how often are these payments required to be made?**

*Select only ONE response.*

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

Goto item 35d\_1

---

If item 25\_1 = 3 and item 27f\_1 = 0, go to item 36\_1.

**35d\_1.**

If 25\_1 = 1, display **For this property's mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_1 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?**

Else

If 25\_1 = 3, display **For this property's line of credit secured by this property or the property equity loan, what does this regular payment include?**

Else

If 25\_1 = 4, display **For this property's other financing, what does this regular payment include?**

If item 25\_1 = 3 and item 27f\_1 GT 0, display only response options 1 and 2.

- |   | Yes | No | Don't know |
|---|-----|----|------------|
| <b>Principal</b>                        |     |    |            |
| <b>Interest</b>                         |     |    |            |
| <b>Property insurance</b>               |     |    |            |
| <b>Private mortgage insurance (PMI)</b> |     |    |            |
| <b>Property taxes</b>                   |     |    |            |

Goto item 36\_1

---

**36\_1.**

If 25\_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property insured or guaranteed by –**

Else

If 25\_1 = 3, goto item 25\_2

Else

If 25\_1 = 4, display **Is the other financing on this property insured or guaranteed by –**

Yes      No      Don't know

**The Federal Housing Administration (FHA)?**

**The Department of Veterans Affairs (VA)?**

**Fannie Mae or Freddie Mac?**

**A private mortgage insurance company?**

**Other**

**Mortgage is not insured or guaranteed**

**Don't know**

If 25\_2 = blank and 25\_3 = blank and 25\_4 = blank, goto End interview

Else

Goto item 26\_2



---

**26\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Regarding the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Regarding the mortgage, deed of trust, or trust deed on this property –**

Else If 25\_2 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this property–**

Else

If 25\_2 = 3, display **Regarding the line of credit secured by this property or a property equity loan on this property–**

Else

If 25\_2 = 4, display **Regarding the other financing on this property –**

	Yes	No	Don't Know
<b>A. Was a personal guarantee required?</b>			
<b>B. Was there cross-collateralization?</b>			

Goto item 27a\_2

---

**27a\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **When did the second mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **When did the mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_2 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this property originate?**

Else

If 25\_2 = 3, display **When did the line of credit secured by this property or a property equity loan on this property originate?**

Else

If 25\_2 = 4, display **When did the other financing on this property originate?**

\_\_\_ \_\_\_ \_\_\_ YEAR

Goto item 27b\_2

---

**27b\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **What was the original amount on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_2 = 3, goto item 27d\_2

Else

If 25\_2 = 4, display **What was the original amount on the other financing?**

\$		.00
----	--	-----

Goto item 27d\_2

---

**27d\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_2 = 3, goto item 27e\_2

Else

If 25\_2 = 4, display **What is the outstanding balance on the other financing?**

\$		.00
----	--	-----

OR

**1 Don't know**

Goto item 27e\_2

---

---

**27e\_2.**

If 25\_2 = 1, goto item 27c\_2

Else

If 25\_2 = 2, goto item 27c\_2

Else

If 25\_2 = 3, **How much is the line of credit secured by this property or the property equity loan for?**

Else

If 25\_2 = 4, goto item 27c\_2

\$		.00
----	--	-----

Goto item 27f\_2

---

**27f\_2. What is the balance of the line of credit secured by this property or the property equity loan?**

\$		.00
----	--	-----

Goto item 27c\_2

---

If 27a\_2 = 2014 or 2015, go to item 28\_2

**27c\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **What was the original value of this property at the time of the second mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **What was the original value of this property at the time of the mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_2 = 2, display **What was the original value of this property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?**

Else

If 25\_2 = 3, display **What was the original value of this property at the time of the line of credit secured by this property's or the property equity loan's origination?**

Else

If 25\_2 = 4, display **What was the original value of this property at the time of the other financing's origination?**

\$		.00
----	--	-----

**OR**

**1 Don't know**

Goto item 28\_2

---

---

**28\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this property**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this property**

Else

If 25\_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property**

Else

If 25\_2 = 3, display **Is the line of credit secured by this property or the property equity loan**

Else

If 25\_2 = 4, display **Is the other financing on this property**

*Select only ONE response.*

If (item 25\_2 = 1 or 2) and (item 4a = item 27a\_2), display only response options 1, 4, and 5.

If (item 25\_2 = 1 or 2) and (item 4a NE item 27a\_2), display only response options

1, 2, 3, 4, and 5.

If item 25\_2 = 3 and (item 4a = item 27a\_2), display only response options 1 and 5.

If item 25\_2 = 3 and (item 4a NE item 27a\_2), display only response options 1, 2, 3, and 5.

- 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?**

<1 – 4> Goto item 29\_2

<5> Goto item 31a\_2

---

If item 25\_2 = 2, go to item 31a\_2.

**29\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Where did you get the second mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Where did you get the mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_2 = 2, display **Where did you get the contract to purchase, land contract, or purchase agreement on this property?**

Else

If 25\_2 = 3, display **Where did you get the line of credit secured by this property or the property equity loan on this property?**

Else

If 25\_2 = 4, display **Where did you get the other financing on this property?**

*Select only ONE response.*

- 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**

Goto item 31a\_2

---

**31a\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **What is the term of the loan on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **What is the term of the loan on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 2, display **What is the term of the loan on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_2 = 3, go to item 33\_2.

Else

If 25\_2 = 4, display **What is the term on the loan on this property's other financing?**

\_\_\_ \_\_\_ Years

Goto item 31b\_2

---

**31b\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **For this property's second mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **For this property's mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_2 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, 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")?**

Else

If 25\_2 = 3, go to item 33\_2.

Else

If 25\_2 = 4, display **For this property's other financing, 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**

Goto item 32\_2

---

---

**33\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property –**

Else

If 25\_2 = 3, display **Is the line of credit secured by this property or the property equity loan on this property –**

Else

If 25\_2 = 4, display **Is the other financing on this property –**

**1 A fixed-rate, level payment**

**2 An adjustable rate mortgage (ARM)**

<1> Goto item 35a\_2

<2> Goto item 34a\_2

---

**34a\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **For this property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **For this property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_2 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_2 = 3, display **For this property's line of credit secured by this property or the property equity loan, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_2 = 4, display **For this property's other financing, how frequently can the interest rate of the ARM change? Once every –**

*Select only ONE response.*

**1 Month**

**2 3 months**

**3 6 months**

**4 Year**

**5 3 years**

**6 5 years**

**7 Other – Specify \_\_\_\_\_**

Goto item 35a\_2

---

**32\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_2 = 3, display **What is the current annual interest rate on the line of credit secured by this property or the property equity loan?**

Else

If 25\_2 = 4, display **What is the current annual interest rate on the other financing?**

\_\_\_\_\_ . \_\_\_\_\_ %

Goto item 33\_2

---

If item 25\_2 = 3 and item 27f\_2 = 0, go to item 36\_2.

**35a\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Are there regularly required payments on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Are there regularly required payments on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_2 = 2, display **Are there regularly required payments on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_2 = 3, display **Are there regularly required payments on this property's line of credit secured by this property or the property equity loan?**

Else

If 25\_2 = 4, display **Are there regularly required payments on this property's other financing?**

**1 Yes**

**2 No**

<1> Goto item 35b\_2

<2> Goto item 36\_2



---

If item 25\_2 = 3 and item 27f\_2 = 0, go to item 36\_2.

**35b\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **For this property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **For this property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_2 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_2 = 3, display **For this property's line of credit secured by this property or the property equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_2 = 4, display **For this property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

\$		.00
----	--	-----

Goto item 35c\_2

---

If item 25\_2 = 3 and item 27f\_2 = 0, go to item 36\_2.

**35c\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **For this property's second mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **For this property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_2 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?**

Else

If 25\_2 = 3, display **For this property's line of credit secured by this property or the property equity loan, how often are these payments required to be made?**

Else

If 25\_2 = 4, display **For this property's other financing, how often are these payments required to be made?**

*Select only ONE response.*

**1 Biweekly (every 2 weeks)**

**2 Monthly**

**3 Quarterly**

**4 Other**

Goto item 35d\_2

---

If item 25\_2 = 3 and item 27f\_2 = 0, go to item 36\_2.

**35d\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **For this property's second mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **For this property's mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_2 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?**

Else

If 25\_2 = 3, display **For this property's line of credit secured by this property or the property equity loan, what does this regular payment include?**

Else

If 25\_2 = 4, display **For this property's other financing, what does this regular payment include?**

If item 25\_2 = 3 and item 27f\_2 GT 0, display only response options 1 and 2.

Yes      No      Don't know

**Principal**

**Interest**

**Property insurance**

**Private mortgage insurance (PMI)**

**Property taxes**

Goto item 36\_2

---

**36\_2.**

If 25\_2 = 1 and 25\_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_2 = 1 and 25\_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property insured or guaranteed by –**

Else

If 25\_2 = 3, goto item 25\_3

Else

If 25\_2 = 4, display **Is the other financing on this property insured or guaranteed by –**

Yes      No      Don't know

**The Federal Housing Administration (FHA)?**

**The Department of Veterans Affairs (VA)?**

**Fannie Mae or Freddie Mac?**

**A private mortgage insurance company?**

**Other**

**Mortgage is not insured or guaranteed**

**Don't know**

If 25\_3 = blank and 25\_4 = blank, goto End interview

Else

Goto item 26\_3

---

**26\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Regarding the third mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Regarding the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this property–**

Else

If 25\_3 = 3, display **Regarding the line of credit secured by this property or a property equity loan on this property–**

Else

If 25\_3 = 4, display **Regarding the other financing on this property –**

	Yes	No	Don't Know
<b>A. Was a personal guarantee required?</b>			
<b>B. Was there cross-collateralization?</b>			

Goto item 27a\_3

---

**27a\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **When did the third mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **When did the second mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_3 = 1, display **When did the mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_3 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this property originate?**

Else

If 25\_3 = 3, display **When did the line of credit secured by this property or a property equity loan on this property originate?**

Else

If 25\_3 = 4, display **When did the other financing on this property originate?**

\_\_\_ \_\_\_ \_\_\_ YEAR

Goto item 27b\_3

---

**27b\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **What was the original amount on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **What was the original amount on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_3 = 3, goto item 27d\_3

Else

If 25\_3 = 4, display **What was the original amount on the other financing?**

\$		.00
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Goto item 27d\_3

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**27d\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, **What is the outstanding balance on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_3 = 3, goto item 27e\_3

Else

If 25\_3 = 4, display **What is the outstanding balance on the other financing?**

\$		.00
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**OR**

**1 Don't know**

Goto item 27e\_3

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**27e\_3.**

If 25\_3 = 1, goto item 27c\_2

Else

If 25\_3 = 2, goto item 27c\_2

Else

If 25\_3 = 3, **How much is the line of credit secured by this property or the property equity loan for?**

Else

If 25\_3 = 4, goto item 27c\_3

\$		.00
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Goto item 27f\_3

---

**27f\_3. What is the balance of the line of credit secured by this property or the property equity loan?**

\$		.00
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Goto item 27c\_3

---

If 27a\_3 = 2014 or 2015, go to item 28\_3

**27c\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **What was the original value of this property at the time of the third mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **What was the original value of this property at the time of the second mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_3 = 1, display **What was the original value of this property at the time of the mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_3 = 2, display **What was the original value of this property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?**

Else

If 25\_3 = 3, display **What was the original value of this property at the time of the line of credit secured by this property's or the property equity loan's origination?**

Else

If 25\_3 = 4, display **What was the original value of this property at the time of the other financing's origination?**

\$		.00
----	--	-----

**OR**

**1 Don't know**

Goto item 28\_3

---



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**28\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this property**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Is the second mortgage, deed of trust, or trust deed on this property**

Else

If 25\_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this property**

Else

If 25\_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property**

Else

If 25\_3 = 3, display **Is the line of credit secured by this property or the property equity loan**

Else

If 25\_3 = 4, display **Is the other financing on this property**

*Select only ONE response.*

If (item 25\_3 = 1 or 2) and (item 4a = item 27a\_3), display only response options 1, 4, and 5.

If (item 25\_3 = 1 or 2) and (item 4a NE item 27a\_3), display only response options 1, 2, 3, 4, and 5.

If item 25\_3 = 3 and (item 4a = item 27a\_3), display only response options 1 and 5.

If item 25\_3 = 3 and (item 4a NE item 27a\_3), display only response options 1, 2, 3, and 5.

- 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?**

<1 – 4> Goto item 29\_3

<5> Goto item 31a\_3

---

If item 25\_3 = 2, go to item 31a\_3.

**29\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Where did you get the third mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Where did you get the second mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_3 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_3 = 2, display **Where did you get the contract to purchase, land contract, or purchase agreement on this property?**

Else

If 25\_3 = 3, display **Where did you get the line of credit secured by this property or the property equity loan on this property?**

Else

If 25\_3 = 4, display **Where did you get the other financing on this property?**

*Select only ONE response.*

- 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**

Goto item 31a\_3

---

**31a\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **What is the term of the loan on this property's third mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **What is the term of the loan on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1, display **What is the term of the loan on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 2, display **What is the term of the loan on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_3 = 3, go to item 33\_3.

Else

If 25\_3 = 4, display **What is the term on the loan on this property's other financing?**

\_\_\_ \_\_\_ Years

Goto item 31b\_3

---

**31b\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **For this property's third mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **For this property's second mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_3 = 1, display **For this property's mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_3 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, 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")?**

Else

If 25\_3 = 3, go to item 33\_3.

Else

If 25\_3 = 4, display **For this property's other financing, 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**

Goto item 32\_3

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---

**33\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Is the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property –**

Else

If 25\_3 = 3, display **Is the line of credit secured by this property or the property equity loan on this property –**

Else

If 25\_3 = 4, display **Is the other financing on this property –**

**1 A fixed-rate, level payment**

**2 An adjustable rate mortgage (ARM)**

<1> Goto item 35a\_3

<2> Goto item 34a\_3

---

**34a\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **For this property's third mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**  
Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **For this property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**  
Else

If 25\_3 = 1, display **For this property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**  
Else

If 25\_3 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –**  
Else

If 25\_3 = 3, display **For this property's line of credit secured by this property or the property equity loan, how frequently can the interest rate of the ARM change? Once every –**  
Else

If 25\_3 = 4, display **For this property's other financing, how frequently can the interest rate of the ARM change? Once every –**

*Select only ONE response.*

- 1 Month**
- 2 3 months**
- 3 6 months**
- 4 Year**
- 5 3 years**
- 6 5 years**
- 7 Other – Specify \_\_\_\_\_**

Goto item 35a\_3

---

**32\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **What is the current annual interest rate on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_3 = 3, display **What is the current annual interest rate on the line of credit secured by this property or the property equity loan?**

Else

If 25\_3 = 4, display **What is the current annual interest rate on the other financing?**

\_\_\_\_\_ . \_\_\_\_\_ %

Goto item 33\_3

---

If item 25\_3 = 3 and item 27f\_3 = 0, go to item 36\_3.

**35a\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Are there regularly required payments on this property's third mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Are there regularly required payments on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 1, display **Are there regularly required payments on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_3 = 2, display **Are there regularly required payments on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_3 = 3, display **Are there regularly required payments on this property's line of credit secured by this property or the property equity loan?**

Else

If 25\_3 = 4, display **Are there regularly required payments on this property's other financing?**

**1 Yes**

**2 No**

<1> Goto item 35b\_3

<2> Goto item 36\_3

---

If item 25\_3 = 3 and item 27f\_3 = 0, go to item 36\_3.

**35b\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **For this property's third mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **For this property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_3 = 1, display **For this property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_3 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_3 = 3, display **For this property's line of credit secured by this property or the property equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_3 = 4, display **For this property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

\$		.00
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Goto item 35c\_3

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If item 25\_3 = 3 and item 27f\_3 = 0, go to item 36\_3.

**35c\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **For this property's third mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **For this property's second mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_3 = 1, display **For this property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_3 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?**

Else

If 25\_3 = 3, display **For this property's line of credit secured by this property or the property equity loan, how often are these payments required to be made?**

Else

If 25\_3 = 4, display **For this property's other financing, how often are these payments required to be made?**

*Select only ONE response.*

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

Goto item 35d\_3

---

If item 25\_3 = 3 and item 27f\_3 = 0, go to item 36\_3.

**35d\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **For this property's third mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **For this property's second mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_3 = 1, display **For this property's mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_3 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?**

Else

If 25\_3 = 3, display **For this property's line of credit secured by this property or the property equity loan, what does this regular payment include?**

Else

If 25\_3 = 4, display **For this property's other financing, what does this regular payment include?**

If item 25\_3 = 3 and item 27f\_3 GT 0, display only response options 1 and 2.

Yes      No      Don't know

**Principal**

**Interest**

**Property insurance**

**Private mortgage insurance (PMI)**

**Property taxes**

Goto item 36\_3

---

**36\_3.**

If 25\_3 = 1 and 25\_1 = 1 and 25\_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_3 = 1 and (25\_1 ne = 1 and 25\_2 = 1))), display **Is the second mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property insured or guaranteed by –**

Else

If 25\_3 = 3, goto item 25\_4

Else

If 25\_3 = 4, display **Is the other financing on this property insured or guaranteed by –**

Yes      No      Don't know

**The Federal Housing Administration (FHA)?**

**The Department of Veterans Affairs (VA)?**

**Fannie Mae or Freddie Mac?**

**A private mortgage insurance company?**

**Other**

**Mortgage is not insured or guaranteed**

**Don't know**

If 25\_4 = blank, goto End interview

Else

Goto to item 26\_4

---

**26\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Regarding the fourth mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Regarding the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this property–**

Else

If 25\_4 = 3, display **Regarding the line of credit secured by this property or a property equity loan on this property–**

Else

If 25\_4 = 4, display **Regarding the other financing on this property –**

	Yes	No	Don't Know
<b>A. Was a personal guarantee required?</b>			
<b>B. Was there cross-collateralization?</b>			

Goto item 27a\_4

---

**27a\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **When did the fourth mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **When did the third mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **When did the second mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_4 = 1, display **When did the mortgage, deed of trust, or trust deed on this property originate?**

Else

If 25\_4 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this property originate?**

Else

If 25\_4 = 3, display **When did the line of credit secured by this property or a property equity loan on this property originate?**

Else

If 25\_4 = 4, display **When did the other financing on this property originate?**

\_\_\_ \_\_\_ \_\_\_ \_\_\_ YEAR

Goto item 27b\_4

---

**27b\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **What was the original amount on the fourth mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **What was the original amount on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **What was the original amount on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_4 = 3, goto item 27d\_4

Else

If 25\_4 = 4, display **What was the original amount on the other financing?**

\$		.00
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Goto item 27d\_4

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**27d\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **What is the outstanding balance on the fourth mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **What is the outstanding balance on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_4 = 3, goto item 27e\_4

Else

If 25\_4 = 4, display **What is the outstanding balance on the other financing?**

\$		.00
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OR

**1 Don't know**

Goto item 27e\_4

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**27e\_4.**

If 25\_4 = 1, goto item 27c\_4

Else

If 25\_4 = 2, goto item 27c\_4

Else

If 25\_4 = 3, **How much is the line of credit secured by this property or the property equity loan for?**

Else

If 25\_4 = 4, goto item 27c\_4

\$		.00
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Goto item 27f\_4

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**27f\_4. What is the balance of the line of credit secured by this property or the property equity loan?**

\$		.00
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Goto item 27c\_4

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If 27a\_4 = 2014 or 2015, go to item 28\_4

**27c\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **What was the original value of this property at the time of the fourth mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **What was the original value of this property at the time of the third mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **What was the original value of this property at the time of the second mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_4 = 1, display **What was the original value of this property at the time of the mortgage's, deed of trust's, or trust deed's origination?**

Else

If 25\_4 = 2, display **What was the original value of this property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?**

Else

If 25\_4 = 3, display **What was the original value of this property at the time of the line of credit secured by this property's or the property equity loan's origination?**

Else

If 25\_4 = 4, display **What was the original value of this property at the time of the other financing's origination?**

\$		.00
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**OR**

**1 Don't know**

Goto item 28\_4

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## 28\_4.

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this property**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this property**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this property**

Else

If 25\_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this property**

Else

If 25\_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property**

Else

If 25\_4 = 3, display **Is the line of credit secured by this property or the property equity loan**

Else

If 25\_4 = 4, display **Is the other financing on this property**

*Select only ONE response.*

If (item 25\_4 = 1 or 2) and (item 4a = item 27a\_4), display only response options 1, 4, and 5.

If (item 25\_4 = 1 or 2) and (item 4a NE item 27a\_4), display only response options 1, 2, 3, 4, and 5.

If item 25\_4 = 3 and (item 4a = item 27a\_4), display only response options 1 and 5.

If item 25\_4 = 3 and (item 4a NE item 27a\_4), display only response options 1, 2, 3, and 5.

- 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?**

<1 – 4> Goto item 29\_4

<5> Goto item 31a\_4

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If item 25\_4 = 2, go to item 31a\_4.

**29\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Where did you get the fourth mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Where did you get the third mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Where did you get the second mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_4 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this property?**

Else

If 25\_4 = 2, display **Where did you get the contract to purchase, land contract, or purchase agreement on this property?**

Else

If 25\_4 = 3, display **Where did you get the line of credit secured by this property or the property equity loan on this property?**

Else

If 25\_4 = 4, display **Where did you get the other financing on this property?**

*Select only ONE response.*

- 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

Goto item 31a\_4

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**31a\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **What is the term of the loan on this property's fourth mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or  
25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or  
25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **What is the term of the loan on this property's third mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **What is the term of the loan on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1, display **What is the term of the loan on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 2, display **What is the term of the loan on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_4 = 3, go to item 33\_4.

Else

If 25\_4 = 4, display **What is the term on the loan on this property's other financing?**

\_\_\_ \_\_\_ Years

Goto item 31b\_4

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**31b\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **For this property's fourth mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **For this property's third mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **For this property's second mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_4 = 1, display **For this property's mortgage, deed of trust, or trust deed, 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")?**

Else

If 25\_4 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, 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")?**

Else

If 25\_4 = 3, go to item 33\_4.

Else

If 25\_4 = 4, display **For this property's other financing, 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**

Goto item 32\_4

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### 33\_4.

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this property –**

Else

If 25\_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property –**

Else

If 25\_4 = 3, display **Is the line of credit secured by this property or the property equity loan on this property –**

Else

If 25\_4 = 4, display **Is the other financing on this property –**

1 A fixed-rate, level payment

2 An adjustable rate mortgage (ARM)

<1> Goto item 35a\_4

<2> Goto item 34a\_4

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**34a\_3.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **For this property's fourth mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **For this property's third mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **For this property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 1, display **For this property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 3, display **For this property's line of credit secured by this property or the property equity loan, how frequently can the interest rate of the ARM change? Once every –**

Else

If 25\_4 = 4, display **For this property's other financing, how frequently can the interest rate of the ARM change? Once every –**

*Select only ONE response.*

- 1 Month**
- 2 3 months**
- 3 6 months**
- 4 Year**
- 5 3 years**
- 6 5 years**
- 7 Other – Specify \_\_\_\_\_**

Goto item 35a\_4

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**32\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **What is the current annual interest rate on the fourth mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **What is the current annual interest rate on the third mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?**

Else

If 25\_4 = 3, display **What is the current annual interest rate on the line of credit secured by this property or the property equity loan?**

Else

If 25\_4 = 4, display **What is the current annual interest rate on the other financing?**

\_\_\_\_ . \_\_\_\_ \_\_\_\_ %

Goto item 33\_4

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If item 25\_4 = 3 and item 27f\_4 = 0, go to item 36\_4.

**35a\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Are there regularly required payments on this property's fourth mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Are there regularly required payments on this property's third mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Are there regularly required payments on this property's second mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 1, display **Are there regularly required payments on this property's mortgage, deed of trust, or trust deed?**

Else

If 25\_4 = 2, display **Are there regularly required payments on this property's contract to purchase, land contract, or purchase agreement?**

Else

If 25\_4 = 3, display **Are there regularly required payments on this property's line of credit secured by this property or the property equity loan?**

Else

If 25\_4 = 4, display **Are there regularly required payments on this property's other financing?**

**1 Yes**

**2 No**

<1> Goto item 35b\_4

<2> Goto item 36\_4



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If item 25\_4 = 3 and item 27f\_4 = 0, go to item 36\_4.

**35b\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **For this property's fourth mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **For this property's third mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **For this property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 1, display **For this property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 3, display **For this property's line of credit secured by this property or the property equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

Else

If 25\_4 = 4, display **For this property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**

\$		.00
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Goto item 35c\_4

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If item 25\_4 = 3 and item 27f\_4 = 0, go to item 36\_4.

**35c\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **For this property's fourth mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **For this property's third mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **For this property's second mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_4 = 1, display **For this property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?**

Else

If 25\_4 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?**

Else

If 25\_4 = 3, display **For this property's line of credit secured by this property or the property equity loan, how often are these payments required to be made?**

Else

If 25\_4 = 4, display **For this property's other financing, how often are these payments required to be made?**

*Select only ONE response.*

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

Goto item 35d\_4

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If item 25\_4 = 3 and item 27f\_4 = 0, go to item 36\_4.

**35d\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **For this property's fourth mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **For this property's third mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **For this property's second mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_4 = 1, display **For this property's mortgage, deed of trust, or trust deed, what does this regular payment include?**

Else

If 25\_4 = 2, display **For this property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?**

Else

If 25\_4 = 3, display **For this property's line of credit secured by this property or the property equity loan, what does this regular payment include?**

Else

If 25\_4 = 4, display **For this property's other financing, what does this regular payment include?**

If item 25\_4 = 3 and item 27f\_4 GT 0, display only response options 1 and 2.

	Yes	No	Don't know
<b>Principal</b>			
<b>Interest</b>			
<b>Property insurance</b>			
<b>Private mortgage insurance (PMI)</b>			
<b>Property taxes</b>			

Goto item 36\_4

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**36\_4.**

If 25\_4 = 1 and 25\_1 = 1 and 25\_2 = 1 and 25\_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_4 = 1 and 25\_1 = 1 and ((25\_2 = 1 and 25\_3 ne 1) or (25\_2 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_2 = 1 and ((25\_1 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_3 = 1)) or 25\_4 = 1 and 25\_3 = 1 and ((25\_1 = 1 and 25\_2 ne 1) or (25\_1 ne 1 and 25\_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_4 = 1 and ((25\_1 = 1 and 25\_2 ne 1 or 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 = 1 and 25\_3 ne 1) or (25\_1 ne 1 and 25\_2 ne 1 and 25\_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this property insured or guaranteed by –**

Else

If 25\_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this property insured or guaranteed by –**

Else

If 25\_4 = 3, goto End interview

Else

If 25\_4 = 4, display **Is the other financing on this property insured or guaranteed by –**

	Yes	No	Don't know
<b>The Federal Housing Administration (FHA)?</b>			
<b>The Department of Veterans Affairs (VA)?</b>			
<b>Fannie Mae or Freddie Mac?</b>			
<b>A private mortgage insurance company?</b>			
<b>Other</b>			
<b>Mortgage is not insured or guaranteed</b>			
<b>Don't know</b>			

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Follow-up Procedures

Specific follow-up procedures for telephone clerks and field representatives TBD.

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End interview