

Appendix M. Loan Information and Performance Data from Lenders

HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation

Loan Origination Information Collected on Study Participants

1. Loan number
2. Date of closing
3. Purchase price
4. Monthly income
5. Back end ratio
6. Front end ratio
7. Down payment
8. Initial LTV
9. Mortgage type
10. Mortgage terms
11. Interest rate (*initial and information on any fixed period or adjustment caps for ARMs*)
12. Closing costs and fees

Loan Performance Data Collected on Study Participants

1. Ever 30 days delinquent
2. Ever 90 days delinquent
3. Prepayment
4. Foreclosure
5. Bankruptcy
6. Updated mortgage balance