

2018 RENTAL HOUSING FINANCE SURVEY

Revised 9/27/2017

*2018 Items required for a complete interview – B, 1a, 1b, DP series, 2, 5, 24a, 24c, and 25

WELCOME SCREEN	
Question Text:	Welcome to the 2018 Rental Housing Finance Survey (RHFS) The purpose of the RHFS is to learn about the financial health of rental properties. We have randomly selected the address listed above to be included in the 2018 RHFS. Due to the scientifically random selection process, we only know that the address listed above is a rental property or is part of a rental property.
Skip Pattern:	Goto item A
A	
Description:	CONTACT PERSON INFORMATION
StEPS Name:	A1NAME, A1TITLE, A1PHONE, A1ADDR, A1CITY, A1STATE, A1ZIP
Codebook Name:	OWNCITY2, OWNSTATE2
Question Text:	Please provide your contact information.
Response Categories:	Name: Title: Phone: Street Address: City: State: Zip:
Edits:	
Skip Pattern:	Goto Item B
Instructions:	
B	

Description:	CURRENT OWNER OR MANAGER
StEPS/Codebook Name:	OWNMAN
Question Text:	Are you currently the owner or manager of this rental property?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 1a <2> Goto item C
Instructions:	
C	
Description:	Owner contact information
StEPS Name:	CNAME, CTITLE, CPHONE, CADDR, CCITY, CSTATE, CZIP
Codebook Name:	OWNCITY, OWNSTATE
Question Text:	Please provide the name, address, and telephone number of the current owner, manager, or corporate office of this rental property.
Response Categories:	Name: Title: Phone: Street Address: City: State: Zip:
Edits:	
Skip Pattern:	Goto End interview
Instructions:	
*1a	
Description:	Is this a Rental Property?
StEPS/Codebook Name:	RENTAL
Question Text:	Is the property at this address a rental property? Include properties that are rented or vacant but available for rent.

Response Categories:	1 Yes 2 No
Edits:	Hard Edit:If blank, display “ A response is required for this item. ”
Skip Pattern:	<1> Goto item 1b <2> End interview
Instructions:	Required item
*1b	
Description:	PROPERTY TYPE – PUBLIC HOUSING AUTHORITY
StEPS/Codebook Name:	PROPPUB
Question Text:	Is this rental property operated by a public housing authority?
Response Categories:	1 Yes 2 No
Edits:	Hard Edit: If blank, display “ A response is required for this item. ”
Skip Pattern:	<1> End Interview <2> Goto Item DP_1
Instructions:	Required item
*DP_1 Formally DP_PROPID	
Description:	Rental Property Description
StEPS/Codebook Name:	DPPROPID
Question Text:	<p>The following questions are designed to help define the number of units, buildings and addresses for the rental property associated with the address listed above.</p> <p>For the purposes of this survey, we define your rental property as:</p> <p>The building at the address above and any other buildings under the same first mortgage</p> <p>Or</p>

	<p>The building at the address above and any other buildings that are collectively owned as a single entity</p> <p>Which of the following best describes your rental property?</p>
Response Categories:	<ol style="list-style-type: none"> 1. The rental property is composed of a single residential building located at the address above 2. The rental property is composed of multiple residential buildings that are all located at the address above 3. The rental property is composed of multiple residential buildings at multiple addresses that includes the building(s) at the address above 4. Other
Edits:	Hard Edit: If blank, display “A response is required for this item.”
Skip Pattern:	<p><1> Goto DP_7 (formally dp_totalunits)</p> <p><2> Goto DP_4 (formally dp_totalbuildings)</p> <p><3> Goto DP_2 (formally dp_howmanyaddresses)</p> <p><4> END Interview</p>
Instructions:	Required item
<p>*DP_2 Formally DP_NUMADDR</p>	
Description:	Total number of addresses
StEPS/Codebook Name:	DPNUMADDR
Question Text:	<p>How many addresses in total are at this rental property? Include the property address indicated above in your total. Do not include unit designations as separate addresses. Examples of unit designations include “APT 101” or “#2”.</p>
Response Categories:	___ Total Addresses (<i>Length: 3 Characters</i>)
Edits:	<p>Hard Edit: If blank, display “A response is required for this item”</p> <p>Soft Edit: If DP_1 = 3 and DP_2 = 1, display “This response conflicts with a previous response. Earlier you reported that this rental property is composed of multiple residential buildings.</p> <p>Please correct this response or back up to correct the previous response.”</p>

Skip Pattern:	If DP_2 le 5, goto DP_5 (formally dp_buildingsperaddress) Else go to DP_3 (formally dp_propup)
Instructions:	Required item
*DP_3 Formally DP_PROPUP	
Description:	Property Identification Upload Document
StEPS Name:	DPPROPUP
Codebook Name:	NA
Question Text:	<p>To accurately represent your rental property we need to collect all of the addresses, buildings and residential units at your rental property.</p> <p>Please upload a document containing all of the addresses, the number of buildings at each address, and the number of residential units within each building.</p> <p>Your document will be encrypted and uploaded to a secure server.</p> <p>(Example) Address 1 Building 1 Number of Units Building 2 Number of Units Address 2 Building 1 Number of Units Building 2 Number of Units Building 3 Number of Units</p>
Response Categories:	If document is uploaded, record '1'. FR should be able to enter '2' to indicate that paper document was received. Otherwise, leave blank.
Edits:	Soft Edit: If DP_3 ne 1 or 2, display “Please upload a file to continue”
Skip Pattern:	Go to DP_4 (formally dp_totalbuildings)

Instructions:	Required item
*DP_4 Formally DP_TOTALBUILDINGS	
Description:	Total Number of Residential Buildings
StEPS/Codebook Name:	DPTOTBLDGS
Question Text:	How many residential buildings in total are at the rental property associated with the address above?
Response Categories:	____ Buildings (<i>Length: 3 Characters</i>)
Edits:	<p>Hard Edit: If blank, display “A response is required for this item.”</p> <p>Soft Edit: If DP_1 = 2 and DP_4 = 1, display “This response conflicts with a previous response. Earlier you reported that this rental property is composed of multiple residential buildings.</p> <p>Please correct this response or back up to correct the previous response.”</p>
Skip Pattern:	If DP_1 (dp_propid) = 3 and DP_2 (dp_howmanyaddresses) gt 5, goto DP_7 (dp_totalunits) Else goto DP_6 (dp_unitsbuilding)
Instructions:	Required item
*DP_5 Formally DP_ADDR	
Description:	Property Address
StEPS Name:	DPADDR
Codebook Name:	NA
Question Text:	Please provide the addresses and the number of buildings at each address for this rental property
Response Categories:	Address 1: Street Address: City: State: Zip: Number of buildings at this address:
Edits:	Hard Edit: If blank, display “A response is required for this item.”

Skip Pattern:	Goto DP_6 (formally DP_numunits)
Instructions:	<p>Required item</p> <ol style="list-style-type: none"> 1. Address collection should cycle through for the number of addresses reported in DP_2 (formally dp_numaddr). 2. Addresses should be collected in separate fields then concatenated when output to StEPS. 3. The number of buildings at each address should totaled and used to drive the table in DP_6 (dp_numunits).
*DP_6 Formally DP_NUMUNITS	
Description:	Number of Units in Buildings
StEPS Name:	DPNUMUNITS
Codebook Name:	
Question Text:	How many units are in each building at this address: {Display address}
Response Categories:	<p>Units in Building 1: NUMUNITS1 Units in Building 2: NUMUNITS2 Units in Building 3: NUMUNITS3 Units in Building 4: NUMUNITS4 Units in Building X: NUMUNITSX</p> <p>Total Units: (TOTUNITS)</p>
Edits:	Hard Edit: If blank, display “ A response is required for this item. ”
Skip Pattern:	If TOTUNITS = 1 goto item 2 (formally UNITSTAT), else Goto item 3a
Instructions:	If DP_1 = 3 and DP_2 le 5, this screen will loop through each address reported in DP_5, once complete the skip pattern will apply.
*DP_7 Formally DP_TOTALUNITS	
Description:	Total Units
StEPS/Codebook Name:	DPTOTUNITS
Question Text:	How many residential units in total are at the rental property associated with the address above?

Response Categories:	_____ Units (<i>Length: 5 Characters</i>)
Edits:	Hard Edit: Display verification screen “ A response is required for this item. ”
Skip Pattern:	If DP_7 = 1 goto Item 2 (formally unitstat), else Goto Item 3a
Instructions:	None
2 (formally UNITSTAT)	
Description:	Occupancy status of single unit
StEPS/Codebook Name:	UNITSTAT
Question Text:	Is this unit rented, vacant-for rent, occupied by owner, property personnel or unit owner, or vacant for other reasons?
Response Categories:	1 Rented 2 Vacant-for rent 3 Occupied by owner, property personnel or unit owner 4 Vacant for other reasons
Edits:	Hard Edit: If blank, display “ A response is required for this item. ”
Skip Pattern:	<1, 2, 4> Go to item DP_1 <3> End Interview
Instructions:	Required item CEB - OOS
3a	
Description:	Year oldest building constructed
StEPS Name:	YROLDBLD
Codebook Name:	YROLDBLD_R
Question Text:	If TOTALBLDGS = 1 and NUNIT = 4, display In what year was this home manufactured? If TOTALBLDGS gt 1 and NUNIT = 4, display In what year was the oldest home manufactured? If TOTALBLDGS = 1, display In what year was the residential

	building on this rental property constructed? If TOTALBLDGS gt 1, display In what year was the oldest residential building on this rental property constructed?
Response Categories:	YEAR (valid values 1600 – 2018)
Edits:	Soft edit: If response is lt 1600 or gt 2018, display “ Year reported is not valid. Please enter 1600 – 2018. ”
Skip Pattern:	If TOTALBLDGS = 1, goto item 4 else goto item 3b
Instructions:	Allow 4 digits
3b	
Description:	Year newest building constructed
StEPS Name:	YRNEWBLG
Codebook Name:	YRNEWBLG_R
Question Text:	In what year was the most recent residential building on this rental property constructed?
Response Categories:	___ ___ ___ ___ YEAR (valid values 1600 – 2018)
Edits:	Soft edit: If response is lt 1600 or gt 2018, display “ Year reported is not valid. Please enter 1600 – 2018. ” Soft edit: If item 3b > item 3a, display “ The year of the newest building is older than the year of the oldest building. Please review and correct the response. Click Next to continue. ”
Skip Pattern:	Goto item 4
Instructions:	
4	
Description:	How property was acquired
StEPS/Codebook Name:	HOWACQ
Question Text:	Which one of the following best describes how you acquired the property?

	<p><i>“Substantial rehabilitation” means the renovation, alteration or remodeling of a building containing essentially uninhabitable residential rental units that require substantial renovation in order to conform to contemporary standards for decent, safe, and sanitary housing. Substantial rehabilitation may vary in degree from gutting and extensive reconstruction to extensive improvements that cure substantial deferred maintenance. Cosmetic improvements alone such as painting, decorating and minor repairs, or other work which can be performed safely without having the units vacated, do not qualify as substantial rehabilitation.</i></p>
Response Categories:	<ol style="list-style-type: none"> 1. I purchased the land then proceeded to develop new residential building(s) (including razing existing structures on the land). 2. I purchased the property in a condition that required capital investments to perform substantial rehabilitation of the residential building(s) so as to make them suitable for the rental market. 3. I purchased the property in a condition that <u>did not</u> require substantial rehabilitation to make it suitable for the target rental market.
Edits:	
Skip Pattern:	<p><1> Goto item 4c <2, 3> Goto item 4a</p>
Instructions:	
4a	
Description:	YEAR PROPERTY ACQUIRED
StEPS Name:	YRPROPACQ
Codebook Name:	YRPROPACQ_R
Question Text:	<p>If 4 = 2, display What year did you complete the substantial rehabilitation?</p> <p>Else display, In what year was this rental property acquired (if original owner, report year construction was completed)?</p>
Response Categories:	____ _ YEAR (valid values 1900 – 2018)
Edits:	Soft edit: If response is lt 1900 or gt 2018, display “Year reported is not valid. Please enter 1900 – 2018.”

Skip Pattern:	If 4 = 2, goto item 4c, else goto item 4b
Instructions:	
4b	
Description:	PURCHASE PRICE OF PROPERTY
StEPS Name:	PURPRICE
Codebook Name:	PURPRICE_R
Question Text:	What was the purchase price of this rental property?
Response Categories:	\$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and 4b gt 3,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and 4b gt 4,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 4b gt 40,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and 4b gt 250,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and 4b gt 500,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	If item 4a = 2011 – 2018, goto item 4b1, else goto item 4c

Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
4b1	
Description:	CASH DOWN PAYMENT
StEPS/Codebook Name:	CASHDWN
Question Text:	Did you make a cash down payment when you purchased this rental property?
Response Categories:	1 Yes 2 No
Edits:	<1> Goto item 4b2 <2> Goto item 4c
Skip Pattern:	
Instructions:	
4b2	
Description:	AMOUNT OF CASH DOWN PAYMENT
StEPS/Codebook Name:	CASHDWNAMT
Question Text:	How much was the cash down payment when you purchased this rental property?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If item 4b2 ge 30,000,000, display “The response is \$30,000,000 or more. Please review and correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 4c
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
4c	
Description:	CURRENT MARKET VALUE
StEPS Name:	MRKTVAL
Codebook Name:	MRKTVAL_R

Question Text:	What do you believe is the current market value of this rental property?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If 4c ne blank and BUILDSTRAT = 0 and 4c gt 2,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If 4c ne blank and BUILDSTRAT = 1 and 4c gt 4,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If 4c ne blank and BUILDSTRAT = 2 and 4c gt 45,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If 4c ne blank and BUILDSTRAT = 3 and 4c gt 300,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If 4c ne blank and BUILDSTRAT = 4 and 4c gt 500,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 4d
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
4d	
Description:	BASIS FOR CURRENT MARKET VALUE
StEPS/Codebook Name:	HOWMVAL
Question Text:	Which of the following best reflects how you determined your

	estimate of the current market value?
Response Categories:	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
Edits:	
Skip Pattern:	<1 – 8> Goto item 5
Instructions:	

5						
Description:	Number of units by occupancy status – for multi-units					
StEPS Name:	See Table					
Codebook Variables:	BED0_R, BED1_R, BED2_R, BED3_R, TRENOC_R, TRENVA_R, TOWNOC_R, TEMPOC_R, TOTHTVA_R					
Question Text:	<p>If NUMBED ne blank and DP_7 = 1, goto 5taxbrooms Else If NUMBED eq blank and DP_7 = 1, goto ASK_BRMS Else Goto 5</p> <p>Of the {fill TOTALUNITS} residential units reported, how many belong to each of the following categories?</p>					
Response Categories:		Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more	
	a. Rented	ROBED0	ROBED1	ROBED2	ROBED3	ROBEDT
	b. Vacant-for rent	VRBED0	VRBED1	VRBED2	VRBED3	VRBEDT
	c. Occupied by property owner	OOBED0	OOBED1	OOBED2	OOBED3	OOBEDT
	d. Occupied by property personnel	OPBED0	OPBED2	OPBED2	OPBED3	OPBEDT
	e. Vacant for other reasons	OVBED0	OVBED1	OVBED2	OVBED3	OVBEDT

	Total residential units (Sum of TOBED0, TOBED1, TOBED2, TOBED3)	TOBED0 (Sum ROBED0, VRBED0, OOBED0, OPBED0, OVBED0)	TOBED1 (Sum ROBED1, VRBED1, OOBED1, OPBED1, OVBED1)	TOBED2 (Sum ROBED2, VRBED2, OOBED2, OPBED2, OVBED2)	TOBED3 (Sum ROBED3, VRBED3, OOBED3, OPBED3, OVBED3)	
Edits:	<p>Hard edit: If sum of item 5a – 5e does not equal the TOTALUNITS, display:</p> <p>“Earlier you reported a total of {fill TOTALUNITS} residential units on this rental property which does not match the total in this item. Please review and revise your entries OR back up and revise item 2.”</p>					
Skip Pattern:	If TOTRENTVAC=0, goto Item 13					
Instructions:	Create a variable called TOTRENTVAC that sums the total of rows 1 and 2 in item 5 table.					

5TAXBROOMS	
Description:	Number of Bedrooms Verification for Single Units
StEPS/Codebook Name:	BROOMSV
Question Text:	<p>If numbed = 1, display According to tax assessments and other public records, we have recorded {numbed} bedroom for this residential unit? Is this correct?</p> <p>Else</p> <p>If numbed gt 1, display According to tax assessments and other public records, we have recorded {numbed} bedrooms for this residential unit? Is this correct?</p>
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto Item 6 <2> Goto ASK_BRMS
Instructions:	
*5 ASK_BRMS	
Description:	Number of Bedrooms for single units

StEPS/Codebook Name:	BROOMS
Question Text:	How many bedrooms are in this residential unit?
Response Categories:	___ Bedrooms
Edits:	Hard edit: If blank, display “A response is required for this item.”
Skip Pattern:	Goto item 6
Instructions:	A response is required for this item.
5a	
Description:	Lowest asking rent
StEPS/Codebook Name:	LOWRENT
Question Text:	What is the lowest monthly rent, including asking rent, for vacant units?
Response Categories:	\$ __ __, __ __ __.00 (length 5 characters)
Edits:	Soft edit: If item 5a ge 6,000, display “The response is higher than expected. Please correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 5b
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
5b	
Description:	Highest asking rent
StEPS/Codebook Name:	HIRENT
Question Text:	What is the highest monthly rent, including asking rent, for vacant units? If Section 8 vouchers are received, record the amount of rent that is received by the owner, i.e., rent plus the voucher amount.
Response Categories:	\$ __ __, __ __ __.00 (length 5 characters)

Edits:	Soft edit: If item 5b ge 9,200, display “The response is higher than expected. Please correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 6
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
6	
Description:	Rent per month – single units only
StEPS/Codebook Name:	RENT
Question Text:	If TOTALUNITS = 1, display What is the rent per month? Else if TOTALUNITS gt 1, display the table below.
Response Categories:	\$ __, __ __ __.00 (length 4 characters)
Edits:	Soft Edit.: If item 6 ge 6,000, display “The response is higher than expected. Please correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 7a
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

6_RENTLEVELS	
Description:	Number of units per rent level – multi units only
StEPS Name:	See Table
Codebook Name:	
Question Text:	If TOTALUNITS gt 1, display Of the {fill TOTRENTVAC} residential units identified as RENTED OR VACANT-FOR RENT, how many are offered at each level of rent per month? <i>Enter unit count for each box where appropriate.</i>

Response Categories:		Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more	
	No rent	B0NORENT	B1NORENT	B2NORENT	B3NORENT	BTNORENT
	\$1 - \$249	B0249	B1249	B2249	B3249	BT249
	\$250 - \$274	B0274	B1274	B2274	B3274	BT274
	\$275 - \$299	B0299	B1299	B2299	B3299	BT299
	\$300 - \$349	B0349	B1349	B2349	B3349	BT349
	\$350 - \$399	B0399	B1399	B2399	B3399	BT399
	\$400 - \$449	B0449	B1449	B2449	B3449	BT449
	\$450 - \$499	B0499	B1499	B2499	B3499	BT499
	\$500 - \$549	B0549	B1549	B2549	B3549	BT549
	\$550 - \$599	B0599	B1599	B2599	B3599	BT599
	\$600 - \$649	B0649	B1649	B2649	B3649	BT649
	\$650 - \$699	B0699	B1699	B2699	B3699	BT699
	\$700 - \$749	B0749	B1749	B2749	B3749	BT749
	\$750 - \$799	B0799	B1799	B2799	B3799	BT799
	\$800 - \$899	B0899	B1899	B2899	B3899	BT899
	\$900 - \$999	B0999	B1999	B2999	B3999	BT999
	\$1,000 - \$1,099	B01099	B11099	B21099	B31099	BT1099
	\$1,100 - \$1,249	B01249	B11249	B21249	B31249	BT1249
	\$1,250 - \$1,499	B01499	B11499	B21499	B31499	BT1499
	\$1,500 - \$1,999	B01999	B11999	B21999	B31999	BT1999
	\$2,000 - \$2,499	B02499	B12499	B22499	B32499	BT2499
	\$2,500 - \$2,999	B02999	B12999	B22999	B32999	BT2999
	\$3,000 - \$3,499	B03499	B13499	B23499	B33499	BT3499
	\$3,500 - \$3,999	B03999	B13999	B23999	B33999	BT3999
	\$4,000 - \$4,499	B04499	B14499	B24499	B34499	BT4499

	\$4,500 - \$4,999	B04999	B14999	B24999	B34999	BT4999
	\$5,000 or more	B05000	B15000	B25000	B35000	BT5000
	Total residential units:	B0TOTAL	B1TOTAL	B2TOTAL	B3TOTAL	
Edits:	<p>Sum the number of units in this table.</p> <p>Hard edit: If the total in item 6 doesn't equal the total in item 5, rows a and b, display,</p> <p>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.</p> <p>Soft edit: If B0TOTAL ne TOBED0 display, “The number of efficiency/studios units reported for rent or vacant does not match the number of efficiency/studios units by rent level.”</p> <p>Please review and correct if necessary. Click Next to continue.”</p> <p>Soft edit: If B1TOTAL ne TOBED1 display, “The number of 1 bedroom units reported for rent or vacant does not match the number of 1 bedroom units by rent level.”</p> <p>Please review and correct if necessary. Click Next to continue.”</p> <p>Soft edit: If B2TOTAL ne TOBED2 display, “The number of 2 bedroom units reported for rent or vacant does not match the number of 2 bedroom units by rent level.”</p> <p>Please review and correct if necessary. Click Next to continue.”</p> <p>Soft edit: If B0TOTAL ne TOBED0 display, “The number of 3 or more bedroom units reported for rent or vacant does not match the number of 3 or more bedroom units by rent level.”</p> <p>Please review and correct if necessary. Click Next to continue.”</p>					
Skip Pattern:	<p>If TOTALUNITS = 1, goto item 6a If TOTALUNITS ge 2 and TOTALUNITS le 9, goto item 6b_6b1 If TOTALUNITS ge 10, goto item 6c_6c1</p>					
Instructions:	<p>Only display the rows in the table that fall between the values reported in items 5a and 5b.</p>					

6a	
Description:	
StEPS/Codebook Name:	
Question Text:	If TOTALUNITS = 1, display Thinking about the typical lease length for this home, would you describe it as...
Response Categories:	1. Long term (6 months or longer) 2. Short term (2 – 6 months) 3. Weekly
Edits:	
Skip Pattern:	Goto item 7a
Instructions:	
6b_6b1	
Description:	
StEPS/Codebook Name:	
Question Text:	6b. When you have vacancies, are any of your apartments made available as daily or weekly rentals? 6b1. How many?
Response Categories:	6b. 1. Yes 2. No 6b1. __ (length 1)
Edits:	
Skip Pattern:	6b. <1> Goto item 6b1 Else goto item 7a 6b1. Goto item 7a
Instructions:	Only display item 6b1 if 6b = 1 (Yes)
6c_6c1	
Description:	
StEPS/Codebook Name:	
Question Text:	Are any of your apartments available for daily or weekly rentals?
Response Categories:	6c. 1. Yes

	<p>2. No</p> <p>6c1. 1. Less than 10 percent 2. 10 – 25 percent 3. Greater than 25 percent</p>
Edits:	
Skip Pattern:	<p>6c. <1> Goto 6c1 Else goto item 7a</p> <p>6c1. Goto item 7a</p>
Instructions:	Only display item 6c1 if 6c = 1 (Yes)
7a	
Description:	RENT CONCESSIONS
StEPS/Codebook Name:	CONCSS
Question Text:	<p>Rent concessions are rent discounts offered by landlords to encourage new tenants to sign a lease. Do not include concessions or discounts for renewing a lease.</p> <p>If 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 to new tenants?</p> <p>Else display – If a tenant rented the residential unit today, what is the equivalent value of the rent concessions that you would be willing to offer to a new tenant?</p>
Response Categories:	<p>1 No rent concessions 2 Less than 1 month’s rent 3 1 month’s rent 4 Greater than 1 month’s rent</p>
Edits:	
Skip Pattern:	If TOTALUNITS gt 1, goto item 7b else goto Item 8
Instructions:	
7b	
Description:	Number of current tenants getting rent concessions

StEPS/Codebook Name:	CONCSSNUM
Question Text:	If TOTALUNITS gt 1, display, How many current residential units received rent concessions as part of their current lease?
Response Categories:	_____ Tenants (length 4 characters)
Edits:	
Skip Pattern:	Goto item 8
Instructions:	Post collection note – AHS Frame cases need to be recoded; if AHS Frame and item 7a = 0, recode 7b = 0. If AHS Frame and item 7a = 1-3, recode item 7b = 1.
8	
Description:	Age restricted development
StEPS/Codebook Name:	SENIOR
Question Text:	If TOTALBLDGS = 1, display Is this building in a development that is age restricted? If TOTALBLDGS ge 2, display Are these buildings in a development that is age restricted?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	Goto item 9
Instructions:	
9	
Description:	Unit is rent controlled/Number of units that are rent controlled
StEPS/Codebook Name:	Single Unit: RCONTROLAHS Multi Units: RCONTROL
Question Text:	Rent control or rent stabilization refers to laws or ordinances, not related to subsidy programs, that set maximum rental charges for residential housing. If TOTALUNITS gt 1, display Of the {fill TOTRENTVAC} residential units, how many are subject to rent control or stabilization?

	If TOTALUNITS = 1, display Is this residential unit subject to rent control or stabilization?
Response Categories:	If TOTALUNITS gt 1, display _____ Units (length 5 characters) If TOTALUNITS = 1, display 1 Yes 2 No
Edits:	
Skip Pattern:	Goto item 10
Instructions:	
10	
Description:	Number of off-street parking spaces
StEPS/Codebook Name:	Single units: OFFSTPARKAHS Multi units: OFFSTPARK
Question Text:	If TOTALUNITS gt 1, display – How many parking spaces are associated with the rental property? Include all surface parking lots and garages. Else Is there a driveway or other space available for private parking?
Response Categories:	If TOTALUNITS gt 1, display _____ Spaces (length 4 characters) Else 1 Yes 2 No
Edits:	Goto item 11a
Skip Pattern:	
Instructions:	

11a	
Description:	Utilities as part of rent

StEPS/Codebook Name:	See Table			
Question Text:	<p>Are the following utilities included or not included in the rent?</p> <p>Report for the MAJORITY of the buildings if the rental property contains several building with a mix of responses.</p> <p>Report “Not included in rent” if the utility is billed to the renter but not included in the rent previously reported.</p>			
Response Categories:		Included in rent	Not included in rent	Not available
	Electricity	IELEC		
	Gas	IGAS		
	Water	IWATER		
	Sewer	ISEWER		
Edits:				
Skip Pattern:	Goto item 11b			
Instructions:	The Not available option is only valid for Gas.			
11b				
Description:	Amenities as part of rent			
StEPS/Codebook Name:	See Table			
Question Text:	<p>Are the following amenities included or not included in the rent?</p> <p>Report for the MAJORITY of the buildings if the rental property contains several building with a mix of responses.</p> <p>Report “Not included in rent” if the utility is billed to the renter but not included in the rent previously reported.</p>			
Response Categories:		Included in rent	Not included in rent	Not available
	Cable or Satellite TV	ICABLE		
	Internet or WiFi	IWIFI		
	Swimming pool	IPOOL		
	Off-street parking	IPARKING		

Edits:				
Skip Pattern:	If YRPROPACQ = 2018, go to item 13 Else if YRPROPACQ = 2017 or 4 = 1, go to item 11c Else go to item 12a			
Instructions:	If item 10 = 0, display an X in Not available for Off-street parking. The Not Available option should not be available for the Cable or Satellite TV or Internet or WiFi response options.			
11c				
Description:	Able to answer income and expense questions for 2017			
StEPS/Codebook Name:	PROPANS			
Question Text:	You indicated that you bought the rental property in 2017. Are you able to answer questions about the total income and expenses during 2017?			
Response Categories:	1 Yes 2 No			
Edits:				
Skip Pattern:	<1> Goto item 12a <2> Goto item 13			
Instructions:				
12a				
Description:	Total rent collected during calendar year 2017			
StEPS/Codebook Name:	TOTCOLL			
Question Text:	If TOTALUNITS gt 1, display – What was the total amount collected from rent for all residential housing units on this rental property during calendar year 2017? If TOTALUNITS eq 1, display – What was the total amount collected from rent for this residential housing unit during calendar year 2017?			
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)			
Edits:	Soft edit: If BUILDSTRAT = 0 and (12a lt 500 or 12a gt 165,000), display “ The response is either lower or higher than expected. Please review and correct if necessary. ” Click Next to continue.”			

	<p>Soft edit: If BUILDSTRAT = 1 and (12a lt 750 or 12a gt 375,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 12a gt 3,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and (12a lt 23,000 or 12a gt 4,750,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If and BUILDSTRAT = 4 and (12a lt 40,000 or 12a gt 233,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 13
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
13	
Description:	Commercial use space
StEPS/Codebook Name:	COMMSPACE
Question Text:	<p>Some rental properties receive income from commercial uses of the property. Examples include:</p> <ul style="list-style-type: none"> • Rental income from nonresidential units or space such as a store or doctor’s office • Rental income from rooftop cellular towers • Rental income from advertisement signage attached to the building <p>Is there any space specified for commercial uses on this rental property (do not include rental/management office)?</p>

Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 4a = 2018, goto item 15a else If item 11c = 2, goto item 15a else goto item 14b <2> Goto item 15a
Instructions:	
14b	
Description:	Receive rental income from commercial use
StEPS/Codebook Name:	RECCOMMREN
Question Text:	During calendar year 2017, did this rental property receive rental income from a commercial use of the property (do not include rental/management office)?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 14c <2> Goto item 15a
Instructions:	
14c	
Description:	Amount of commercial rent
StEPS/Codebook Name:	COMMRENT
Question Text:	How much income did you receive from the commercial use of this rental property?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit – If 14c ge 1,000,000, display “The response is higher than expected. Please review and correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 15a

Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered. Only allow a response to if item 14b = 1.
15a	
Description:	Responsible for day to day management
StEPS/Codebook Name:	MNGMNT
Question Text:	Who has the responsibility for the day-to-day management of this rental property? <i>Select only ONE response.</i>
Response Categories:	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
Edits:	
Skip Pattern:	<1> Goto item 15b <2, 3, 4> If item 4a = 2018, goto item 18 else if 11c = 2, goto item 18 else goto item 16
Instructions:	
15b	
Description:	Hours spent managing
StEPS/Codebook Name:	HRSMNGMNT
Question Text:	On a monthly basis, how many hours does the owner (or owner agent) spend in the management of this rental property?
Response Categories:	_____ Hours (Length 3)
Edits:	
Skip Pattern:	If TOTALUNITS = 1 and UNITSTAT = 2, goto item 15d If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT ne TOTRENTVAC, goto item 15d If TOTALUNITS ge 10, goto item 15d Goto item 15c
Instructions:	

15c	
Description:	
StEPS/Codebook Name:	
Question Text:	<p>If TOTALUNITS = 1 and UNITSTAT = 1, display Before your current tenants moved into this home, did you advertise this home as available for rent?</p> <p>If (TOTALUNIT ge 2 and TOTALUNITS le 9) and ROBEDT = TOTRENTVAC, display Although you have indicated this property does not have any units that are currently available for rent, we are interested in how you advertise when you have an apartment available for rent. At any time during the past year, did you advertise a vacant apartment?</p>
Response Categories:	<p>1. Yes 2. No</p>
Edits:	
Skip Pattern:	<p><1> Goto item 15d <2> If item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16</p>
Instructions:	

15d	
Description:	
StEPS/Codebook Name:	
Question Text:	<p>If TOTALUNITS = 1 and UNITSTAT = 1, display Did you advertise this home using...</p> <p>If TOTALUNITS = 1 and UNITSTAT = 2, display You have indicated your home is currently available for rent. Please answer yes or no to the following questions. Are you advertising your home using...</p> <p>If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT = TOTRENTVAC, display Please answer yes or no to the following questions. Did you advertise the apartment using...</p> <p>If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT ne TOTRENTVAC, display You have indicated this property has at least one unit currently available for rent. Please answer yes or no to the following questions. Are you advertising your vacant</p>

	apartment using...			
	If TOTALUNITS ge 10, display We are interested in how you advertise apartments that are available for rent. Please answer yes or no to the following questions. Which of the following methods are used to advertise apartments that are available for rent?			
Response Categories:		Yes	No	Don't Know
	1. A website dedicated solely to your rental property?			
	2. Online real-estate classifieds (Craigslist, Apartment.com, Realtor.com Zillow, etc.)?			
	3. Other online advertisement (using a method such as Search Engine Marketing (SEM), Social Media Advertising, Banners)?			
	4. A newspaper or other print publication, such as an apartment guide?			
	5. An apartment rental agency listing?			
	6. A real estate agent?			
Edits:				
Skip Pattern:	<6> goto item 15e Else if item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16			
Instructions:	Only display response option 1 when TOTALUNITS ge 10.			
15e				
Description:				
StEPS/Codebook Name:				
Question Text:	Some houses listed with a real estate agent are placed on the Multiple Listing Service, or MLS for short. Was your home placed on the Multiple Listing Service (MLS)?			
Response Categories:	1. Yes 2. No 3. Don't know			
Edits:				
Skip Pattern:	If item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16			

Instructions:	

16				
Description:	OPERATING EXPENSES			
StEPS/Codebook Name:	See Table			
Question Text:	<p>The next 2 questions ask about operating expenses and capital improvements.</p> <p>For this survey:</p> <p>An operating expense is an expenditure that a business incurs in the course of performing normal business operations, such as, funds spent to maintain the rental property which may include repairs, services to maintain the rental property, taxes, and insurance.</p> <p>A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property's overall value or increase its useful life.</p> <p>This next question asks about the operating expenses.</p> <p>In calendar year 2017, how much did you spend on each of the following operating expenses for this rental property (do not include capital improvements)?</p>			
Response Categories:		Yearly Cost	O R	Not Applicable
	Payroll costs for employees hired directly by owner	OPPAY		OPPAYNA
	Real estate property taxes	OPTAX/ OPTAX_R		OPTAXNA
	Insurance	OPINSUR		OPINSURNA
	Electric/Gas	OPELGAS		OPELGASNA
	Water/Sewer	OPWTRSWR		OPWTRSWRNA
	Maintenance and repairs	OPREP		OPREPNA
	Management company	OPMNG		OPMNGNA
	Other professional services (legal, accounting)	OPROTH		OPROTHNA
	Security	OPSECUR		OPSECURNA

	Grounds/landscaping	OPLAND		OPLANDNA
	Any other operating expenses	OPOTHEX		OPOTHEXNA
Edits:	<p>Soft edit: If (OPPAY gt 37,500 and BUILDSTRAT = 0) and (OPPAY gt 100,000 and BUILDSTRAT = 1) and (OPPAY gt 1,850,000 and BUILDSTRAT = 2) and (OPPAY gt 725,000 and BUILDSTRAT = 3) or (OPPAY gt 7,000,000 and BUILDSTRAT = 4), display “The payroll cost amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (OPTAX gt 25,500 and BUILDSTRAT = 0) or (OPTAX gt 67,500 and BUILDSTRAT = 1) or (OPTAX gt 200,000 and BUILDSTRAT = 2) or (OPTAX gt 600,000 and BUILDSTRAT = 3) or (OPTAX gt 9,500,000 and BUILDSTRAT = 4), display “The real estate property tax amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (OPINSUR gt 8,000 and BUILDSTRAT = 0) or OPINSUR gt 12,500 and BUILDSTRAT = 1) or (OPINSUR 85,000 and BUILDSTRAT = 2) or (OPINSUR gt 100,000 and BUILDSTRAT = 3) and (OPINSUR gt 450,000 and BUILDSTRAT = 4), display “The insurance amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (OPELGAS gt 64,000 and (BUILDSTRAT = 0 or 1)) or (OPELGAS gt 180,000 and BUILDSTRAT = 2) or (OPELGAS gt 750,000 and BUILDSTRAT = 3) or (OPELGAS gt 2,500,000 and BUILDSTRAT = 4), display “The electric/gas amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (OPWTRSWR gt 31,000 and BUILDSTRAT = 0) or (OPWTRSWR gt 105,000 and BUILDSTRAT = 1) or (OPWTRSWR gt 165,000 and BUILDSTRAT = 2) or (OPWTRSWR gt 150,000 and BUILDSTRAT = 3) or (OPWTRSWR gt 2,000,000 and BUILDSTRAT = 4), display “The water/sewer amount reported is higher than expected. Please review and revise if necessary.</p>			

Click Next to continue.”

Soft edit: If (OPREP gt 32,000 and BUILDSTRAT = 0) and (OPREP gt 64,000 and BUILDSTRAT = 1) or (OPREP gt 500,000 and BUILDSTRAT = 2) or (OPREP gt 550,000 and BUILDSTRAT = 3) or (OPREP gt 2,000,000 and BUILDSTRAT = 4), display “The maintenance and repairs costs amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (OPMNG gt 20,000 and BUILDSTRAT = 0) or (OPMNG gt 27,000 and BUILDSTRAT = 1) or (OPMNG gt 200,000 and BUILDSTRAT = 2) or (OPMNG gt 250,000 or BUILDSTRAT = 3) or (OPMNG gt 1,000,000 and BUILDSTRAT = 4), display “The management company amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (OPROTH gt 8,000 and BUILDSTRAT = 0) or (OPPROTH gt 110,000 and (BUILDSTRAT = 1 or 2)) or (OPPROTH gt 225,000 and BUILDSTRAT = 3) or (OPPROTH gt 400,000 and BUILDSTRAT = 4), display “The other professional services amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (OPSECUR gt 100,000 and (BUILDSTRAT = 0 or 1 or 2 or 3)) or (OPSECUR gt 1,200,000 and BUILDSTRAT = 4), display “The security amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (OPLAND gt 18,500 and BUILDSTRAT = 0) or (OPLAND gt 14,500 and BUILDSTRAT = 1) or (OPLAND gt 52,500 and BUILDSTRAT = 2) or (OPLAND gt 110,000 and BUILDSTRAT = 3) or (OPLAND gt 750,000 and BUILDSTRAT = 4), display “The grounds/landscaping amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

	Soft edit: If (OPOTHEX gt 100,000 and (BUILDSTRAT = 0 or 1)) or (OPOTHEX gt 440,000 and (BUILDSTRAT = 2 or 3)) or (OPOTHEX gt 7,750,000 and BUILDSTRAT = 4), display “The any other expenses amount reported is higher than expected. Please review and revise if necessary. Click Next to continue.”
Skip Pattern:	Goto item 17
Instructions:	Amount response boxes needs to be formatted with commas if more than 3 digits are entered.

17				
Description:	CAPITAL IMPROVEMENTS OR UPGRADES/REPLACEMENTS			
StEPS/Codebook Name:	See Table			
Question Text:	<p>The next question asks about the costs associated with any capital improvements.</p> <p>A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property’s overall value or increase its useful life.</p> <p>Exclude any amount spent on maintenance and repairs that was already reported.</p> <p>During calendar year 2017 were any of the following capital improvements or upgrades/replacements made at this residential rental property? If so, what were their associated costs?</p>			
Response Categories:		Associated Cost	OR	Not Applicable
	Heating or air conditioning system	CPHEAT /CPHEATAMT		
	Roof	CPROOF/CPRFAMT		
	Windows	CPWINDOW/ CPWINAMT		
	Doors	CPDOOR/ CPDOORAMT		
	Flooring/carpeting	CPFLOOR/ CPFLRAMT		
	Exterior	CPEXTER/ 		

		CPEXTAMT		
	Plumbing system	CPPLUMB/ CPPLBAMT		
	Electrical system	CPELESYS/ CPELEAMT		
	Kitchen facilities	CPKITCH/ CPKITAMT		
	Bathroom facilities	CPBATH/ CPBATAMT		
	Handicapped/ universal access	CPACCESS/ CPACCAMT		
	All other capital improvements or updates	CPOTHUSC/ CPOTHAMT		
	Total	CPTOTAL (Sum amounts above)		
	OR			
	Please enter the total costs for your capital expenditures. Please estimate if you do not have actual amounts available.			
	\$ _____, _____, _____, _____ .00 (length 12 characters)			
Edits:	<p>Soft edit: If (CPHEATAMT gt 250,000 and BUILDSTRAT = 0) or (CPHEATAMT gt 42,000 and BUILDSTRAT = 1) or (CPHEATAMT gt 600,000 and BUILDSTRAT = 2) or (CPHEATAMT gt 225,000 and BUILDSTRAT = 3) or (CPHEATAMT gt 570,000 and BUILDSTRAT = 4), display “The heating or air conditioning system amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPRFAMT gt 240,000 and BUILDSTRAT = 0) or (CPRFAMT gt 3,200,000 and BUILDSTRAT = 1) or (CPRFAMT 5,000,000 and BUILDSTRAT = 2) or (CPRFAMT gt 10,400,000 and BUILDSTRAT = 3) or (CPRFAMT gt 3,500,000 and BUILDSTRAT = 4), display “roof amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPWINAMT gt 1,500 and BUILDSTRAT = 0) or (CPWINAMT gt 250,000 and BUILDSTRAT = 1) or (CPWINAMT gt 600,000 and BUILDSTRAT = 2) or (CPWINAMT gt 140,000 and BUILDSTRAT = 3) or</p>			

(CPWINAMT gt 1,800,000 and BUILDSTRAT = 4), display “The windows amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (CPDOORAMT gt 8,000 and BUILDSTRAT = 0) or (CPDOORAMT gt 13,000 and BUILDSTRAT = 1) or (CPDOORAMT gt 25,500 and (BUILDSTRAT = 2 or 3)) or (CPDOORAMT gt 940,000 and BUILDSTRAT = 4), display “The doors amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (CPFLRAMT gt 32,000 and BUILDSTRAT = 0) or (CPFLRAMT gt 21,500 and BUILDSTRAT = 1) or (CPFLRAMT gt 65,000 or BUILDSTRAT = 2) or (CPFLRAMT gt 95,000 and BUILDSTRAT = 3) or (CPFLRAMT gt 2,500,000 and BUILDSTRAT = 4) display “floor/carpeting amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (CPEXTAMT gt 1,070,000 and (BUILDSTRAT = 0 or 1)) or (CPEXTAMT gt 800,000 and BUILDSTRAT = 2) or (CPEXTAMT gt 275,000 and BUILDSTRAT = 3) or (CPEXTAMT gt 4,000,000 and BUILDSTRAT = 4), display “The exterior amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (CPPLBAMT gt 45,000 and BUILDSTRAT = 0) or (CPPLBAMT gt 35,000 and BUILDSTRAT = 1) or (CPPLBAMT gt 300,000 and BUILDSTRAT = 2) or (CPPLBAMT gt 125,000 and BUILDSTRAT = 3) or (CPPLBAMT gt 475,000 and BUILDSTRAT = 4), display “The plumbing system amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue.”

Soft edit: If (CPELEAMT gt 22,500 and BUILDSTRAT = 0) or (CPELEAMT gt 250,000 and BUILDSTRAT = 1) or (CPELEAMT gt 82,000 and BUILDSTRAT = 2) or (CPELEAMT gt 70,000 and

	<p>BUILDSTRAT = 3) or (CPELEAMT gt 440,000 and BUILDSTRAT = 4), display “The electrical system amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPKITAMT gt 17,500 and BUILDSTRAT = 0) or (CPKITAMT gt 100,000 and BUILDSTRAT = 1) or (CPKITAMT gt 200,000 and BUILDSTRAT = 2) or (CPKITAMT gt 125,000 and BUILDSTRAT = 3) or (CPKITAMT gt 2,000,000 and BUILDSTRAT = 4), display “The kitchen facilities amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPBATAMT gt 16,500 and BUILDSTRAT = 0) or (CPBATAMT gt 175,000 and BUILDSTRAT = 1) or (CPBATAMT gt 225,000 and BUILDSTRAT = 2) or (CPBATAMT gt 80,000 and BUILDSTRAT = 3), (CPBATAMT gt 1,600,000 and BUILDSTRAT = 4), display “The bathroom facilities amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPACCAMT gt 1,000 and (BUILDSTRAT = 0 or 1 or 2)) or (CPACCAMT gt 100,000 and BUILDSTRAT = 3) or (CPACCAMT gt 115,000 and BUILDSTRAT = 4), display “The handicapped/universal access amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (CPOTHAMT gt 100,000 and BUILDSTRAT = 2) or (CPOTHAMT gt 140,000 and BUILDSTRAT = 1) or (CPOTHAMT gt 1,450,000 and BUILDSTRAT = 2) or (CPOTHAMT gt 1,500,000 and BUILDSTRAT = 3) or (CPOTHAMT gt 6,250,000 and BUILDSTRAT = 4), display “The all other capital improvements or updates amount reported is higher than expected. Please review and revise if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 18

Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
18	
Description:	Current Ownership Entity
StEPS/Codebook Name:	OWNENT
Question Text:	How would you best describe the current ownership entity? <i>Select only ONE response.</i>
Response Categories:	1 Individual investor, including joint ownership by two or more individuals, such as a married couple 2 Trustee for estate 3 LLP, LP, or LLC 4 Tenant in common 5 General partnership 6 Real Estate Investment Trust (REIT) 7 Real estate corporation 8 Housing cooperative organization or stock cooperative 9 Nonprofit organization (including religious institution, labor union, or fraternal organization) 10 Other kind of institution
Edits:	<1 – 10> If TOTRENTVAC=0 go to Item 22 Else goto item 19a
Skip Pattern:	
Instructions:	
19a	
Description:	Housing Choice Voucher
StEPS/Codebook Name:	VOUCHER
Question Text:	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 DP_7 (DP_TOTUNITS) gt 1, display— Do any tenants hold Housing Choice (or Section 8) Vouchers? If DP_7 (DP_TOTUNITS) = 1, display— Are you currently receiving a Housing Choice (Section 8)

	Voucher payment from a public housing authority on behalf of your tenants?
Response Categories:	1 Yes 2 No 3 Don't know
Edits:	
Skip Pattern:	<1> Goto item 19b <2, 3> If DP_7 (DP_TOTUNITS) = 1 go to item 22 Else goto item 20a
Instructions:	
19b	
Description:	Section 8 Tenants
StEPS/Codebook Name:	VOUCHNUM
Question Text:	How many tenants hold Housing Choice (or Section 8) Vouchers?
Response Categories:	_____ Tenants
Edits:	
Skip Pattern:	If DP_7 (DP_TOTUNITS) = 1, go to item 22 Else goto item 20a
Instructions:	
20a_20a1	
Description:	Housing Assistance Payment (HAP)
StEPS/Codebook Name:	SECT8
Question Text:	20a. A Section 8 Housing Assistance Payment (HAP) contract covers all or most of the units in a (usually larger) rental property and is an agreement in which HUD pays some or all of the rent. Does this rental property have a Section 8 HAP contract? 20a1. How many?
Response Categories:	20a. 1 Yes 2 No 3 Don't know

	20a1. __ __, __ __ __ (length 5)
Edits:	
Skip Pattern:	20a. <1> Goto item 20a1 <2, 3> If DP_7 (DP_TOTUNITS) = 1, goto item 22 Else goto item 21a 20a1. If DP_7 (DP_TOTUNITS) = 1, goto item 22 Else goto item 21a
Instructions:	Display 20a1 only if 20a = 1 (Yes).
21a_21a1	
Description:	Project-Based Vouchers
StEPS/Codebook Name:	PBS8V
Question Text:	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? 21a_1. How many?
Response Categories:	21a. 1. Yes 2. No 3. Don't know 21a1. __ __, __ __ __ (length 5)
Edits:	
Skip Pattern:	21a. <1> Goto item 21a1 <2, 3> If DP_7 (DP_TOTUNITS) = 1 or (item 2a, TOTALUNIT = 2, 3, or 4), goto item 23 Else goto item 22 21a1. If DP_7 (DP_TOTUNITS) = 1 or (item 2a, TOTALUNIT = 2, 3, or 4), goto item 23 Else goto item 22
Instructions:	Display 21a1 only if 21a = 1 (Yes).

Description:	Government Benefits Received As A Result of Owning Property			
StEPS/Codebook Name:	See Table			
Question Text:	Does this rental property benefit from any of the following <u>FEDERAL</u> Programs?			
Response Categories:		Yes	No	Don't know
	A federal government-sponsored, below-market interest rate loan GOVBELOW			
	A federal government rental subsidy OTHER than Section 8 payments to project or tenants RSUBSIDY			
	Housing for the elderly direct loan program (Section 202) ELDERLY			
	Low-Income Housing Tax Credit Program (Section 42) LOWINCTC			
	A government grant (HOME, CDBG, HOPE VI) GOVGRANT			
	Other federal benefit BENOTH			
Edits:				
Skip Pattern:	If item 4a = 2018, goto item 24a else If 11c = 2, goto item mort_intro Else goto item 22a			
Instructions:				
22a				
Description:	State Benefits Received As A Result of Owning Property			
StEPS/Codebook Name:				
Question Text:	Does this rental property benefit from any of the following <u>STATE</u> programs?			
		Yes	No	Don't know
Response Categories:	State Low-Income Housing Tax Credit			
Edits:				
Skip Pattern:	If item 4a = 2018, goto item 24a else If 11c = 2, goto item mort_intro			

	Else goto item 23			
Instructions:				
23				
Description:	Real estate tax reductions, abatements, or refunds been received on this rental property			
StEPS/Codebook Name:	See Table			
Question Text:	For calendar year 2017, have any <u>LOCAL</u> real estate tax reductions, abatements, or refunds been received on this rental property for any of the following reasons?			
Response Categories:		Yes	No	Don't know
	For historic preservation HISTORIC			
	Because this rental property houses low-income tenants LOWINTEN			
	Because this rental property is in a low-income area LOWINAREA			
	Because this rental property is in a targeted economic development area ECONDEVLP			
	For some other reason OTHRCV			
Edits:				
Skip Pattern:	Goto item MORT_INTRO			
Instructions:				
MORT_INTRO				
Question Text:	<p>The following section will ask about debt(s) on this rental property. This includes:</p> <ul style="list-style-type: none"> • A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing) • A contract to purchase, land contract, or purchase agreement • A home equity line of credit (HELOC) secured by this rental property or a home equity loan • Some other loan secured by this rental property (do not 			

	include personal loans or consumer finance loans) Please estimate if you do not have actual amounts available.
Skip Pattern:	Goto item 24a
Instructions:	
24a	
Description:	Property Has Mortgage Or Similar Debt
StEPS/Codebook Name:	DEBT
Question Text:	Is there a mortgage or similar debt on this rental property? Include mortgages that are backed by bond financing.
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 24c <2> Goto item 24b
Instructions:	A response is required for this item.
24b	
Description:	Why Is There No Mortgage
StEPS/Codebook Name:	WHYNOMORT
Question Text:	Why is there no mortgage or similar debt on this rental property?
Response Categories:	1 I do not need a mortgage at this time 2 I have tried to get a mortgage, but was denied 3 Other
Edits:	
Skip Pattern:	Goto End Interview
Instructions:	
*24c	
Description:	Number Of Mortgages Or Similar Debts
StEPS/Codebook Name:	DEBTRUM
Question Text:	How many mortgages or similar debts are on this rental property?
Response Categories:	_____ Mortgages or similar debts

Edits:	
Skip Pattern:	Goto item 25
Instructions:	Valid response range is 0 – 999. A response is required for this item.
Items 26 – 36 will cycle through up to 4 times depending on the response to item 24c.	
25	
Description:	Debt Type
StEPS/Codebook Name:	DEBT1, DEBT2, DEBT3, DEBT4
Question Text and Response Categories:	<p>If Item 24c > 4, display - For the purposes of this survey, we will be asking about your first four debts on this rental property.</p> <p>If item 24c = 1, display Is the debt— else display Is the first debt –</p> <p>1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?</p> <p>2 A contract to purchase, land contract, or purchase agreement?</p> <p>3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?</p> <p>4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?</p> <p>2</p> <p>Item item 24c > 2 display Is the second debt –</p> <p>1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?</p> <p>2 A contract to purchase, land contract, or purchase agreement?</p> <p>3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?</p> <p>4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?</p> <p>If item 24c > 3 display, Is the third debt –</p> <p>1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?</p>

	<p>2 A contract to purchase, land contract, or purchase agreement?</p> <p>3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?</p> <p>4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?</p> <p>Item item 24c ge 4 display Is the fourth debt –</p> <p>1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?</p> <p>2 A contract to purchase, land contract, or purchase agreement?</p> <p>3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?</p> <p>4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?</p>			
Edits:				
Skip Pattern:	Goto item 26_1			
Instructions:	<p>Only display the number of debts that equals the response it item 4c.</p> <p>A response is required for this item.</p>			
26_1				
Description:	Personal Guarantee Or Cross Collateralization – DEBT1			
StEPS/Codebook Name:	See Table			
Question Text:	<p>If 25_1 = 1, display Regarding the mortgage, deed of trust, or trust deed on this rental property –</p> <p>Else</p> <p>If 25_1 = 2, display Regarding the contract to purchase, land contract, or purchase agreement on this rental property–</p> <p>Else</p> <p>If 25_1 = 3, go to item 27a_1</p> <p>Else</p> <p>If 25_1 = 4, display Regarding the other financing on this rental property –</p>			
Response Categories:		Yes	No	Don't know
	Was a personal guarantee required?			
	GUARANTEE1			
	Was there cross-collateralization?			

	CROSSCOLL1			
Edits:				
Skip Pattern:	Goto item 27a_1			
Instructions:				
27a_1				
Description:	Year Originated – DEBT1			
StEPS/Codebook Name:	YRMORT1			
Question Text:	<p>If 25_1 = 1 display When did the mortgage, deed of trust, or trust deed on this rental property originate?</p> <p>Else</p> <p>If 25_1 = 2, display When did the contract to purchase, land contract, or purchase agreement on this rental property originate?</p> <p>Else</p> <p>If 25_1 = 3, display When did the HELOC or the home equity loan on this rental property originate?</p> <p>Else</p> <p>If 25_1 = 4, display When did the other financing on this rental property originate?</p>			
Response Categories:	___ __ __ __ YEAR (Valid values 1960 – 2018)			
Edits:	Soft edit: If response is out of range, display “Response is not valid. Please enter a response between 1960 – 2018” .			
Skip Pattern:	If DEBT1 = 3, goto item 27e_1 Else goto item 27b_1			
Instructions:				
27b_1				
Description:	Amount Of Loan – DEBT1			
StEPS/Codebook Name:	MORTAMT1			
Question Text:	<p>If 25_1 = 1, display What was the original amount on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_1 = 2, display What was the original amount on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_1 = 3, goto item 27d_1</p> <p>Else</p> <p>If 25_1 = 4, display What was the original amount on the other financing?</p>			

Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and 27b_1 gt 1,500,000,display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and 27b_1 gt 1,700,000,display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 27b_1 gt 30,000,000,display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and 27b_1 gt 90,000,000,display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and 27b_1 gt 250,000,000,display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27d_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27d_1	
Description:	Outstanding Balance – DEBT1
StEPS/Codebook Name:	OUTBAL1
Question Text:	<p>If 25_1 = 1, display What is the outstanding balance on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_1 = 2, display What is the outstanding balance on the</p>

	<p>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?</p>
Response Categories:	\$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and OUTBAL1 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>If (BUILDSTRAT = 1 or 2) and OUTBAL1 gt 13,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>If BUILDSTRAT = 3 and OUTBAL1 gt 27,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>If BUILDSTRAT = 4 and OUTBAL1 gt 220,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	<p>If DEBT1 = 3, goto item 27e_1 Else if item 27a_1 = 2017 or 2018, goto item 28_1 Else goto item 27g_1</p>
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27e_1	
Description:	Amount Of Heloc Or Line Of Credit – DEBT1
StEPS/Codebook Name:	LNCRDTAMT1
Question Text:	<p>If 25_1 = 1, goto item 27g_1 Else</p>

	<p>If 25_1 = 2, goto item 27g_1 Else If 25_1 = 3, How much was the HELOC or the home equity loan originally for? Else If 25_1 = 4, goto item 27g_1</p>
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If 27e_1 gt 750,000, display “The amount reported is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27f_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27f_1	
Description:	Line Of Credit Balance – DEBT1
StEPS/Codebook Name:	LNCRDTBAL1
Question Text:	What is the current balance on the HELOC or the home equity loan?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If 27f_1 gt 665,000, display “The amount reported is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	<p>If 27a_1 = 2017 or 2018, goto item 28_1 Else goto item 27g_1</p>
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27g_1 Formally 27c_1	
Description:	Original Appraised Value At Origination - DEBT 1
StEPS/Codebook Name:	APPVAL1
Question Text:	If 25_1 = 1, display What was the original value of this rental property at the time of the mortgage’s, deed of trust’s, or trust deed’s origination?

	<p>Else If 25_1 = 2, display What was the original value of this rental property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?</p> <p>Else If 25_1 = 3, display What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?</p> <p>Else If 25_1 = 4, display What was the original value of this rental property at the time of the other financing's origination?</p>
Response Categories:	\$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and (APPVAL1 lt 4000 or APPVAL1 gt 4,000,000), display “The response is either lower or higher than expected. Please review the response and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and (APPVAL1 lt 6000 or APPVAL1 gt 3,000,000), display “The response is either lower or higher than expected. Please review the response and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and (APPVAL1 lt 30,000 or APPVAL1 gt 30,500,000), display “The response is either lower or higher than expected. Please review the response and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and (APPVAL1 lt 68,000 or APPVAL1 gt 56,500,000), display “The response is either lower or higher than expected. Please review the response and correct if necessary.</p> <p>Click Next to continue.”</p> <p>If BUILDSTRAT = 4 and (APPVAL1 lt 23,000 or APPVAL1 gt 550,000,000), display “The response is either lower or higher than expected. Please review the response and correct if necessary.</p>

	Click Next to continue.”
Skip Pattern:	Goto item 28_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
28_1	
Description:	Type Of Mortgage - DEBT1
StEPS/Codebook Name:	MORTKIND1
Question Text:	If 25_1 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property Else If 25_1 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property Else If 25_1 = 3, goto item 29_1 Else If 25_1 = 4, display Is the other financing on this rental property
Response Categories:	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?
Edits:	
Skip Pattern:	<1 – 4> If item 25_1 = 2, goto item 31a_1 else goto item 29_1 <5> Goto item 31a_1
Instructions:	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 = 4, display only response options 1, 2, 3, 4, and 5.
29_1	
Description:	Where Debt Obtained – DEBT1
StEPS/Codebook Name:	MORTGET1

Question Text:	<p>If 25_1 = 1, display Where did you get the mortgage, deed of trust, or trust deed on this rental property? Else If 25_1 = 3, display Where did you get the HELOC or the home equity loan on this rental property? Else If 25_1 = 4, display Where did you get the other financing on this rental property?</p> <p>A mortgage bank ONLY provides mortgage services. It does not provide other banking services.</p>
Response Categories:	<ol style="list-style-type: none"> 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
Edits:	
Skip Pattern:	Goto item 31a_1
Instructions:	If 25_1 = 3, do not display responses 7, 8 and 9.
31a_1	
Description:	Term Of Loan – DEBT1
StEPS/Codebook Name:	TERM1
Question Text:	<p>If 25_1 = 1, display What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed? Else If 25_1 = 2, display What is the term of the loan on this rental 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 of the loan on this rental property's other financing?</p>

Response Categories:	__ __ Years
Edits:	
Skip Pattern:	Goto item 31b_1
Instructions:	
31b_1	
Description:	Payment In Full At End Of Term – DEBT1
StEPS/Codebook Name:	DIFFLOAN1
Question Text:	<p>If 25_1 = 1, display For this rental 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”)?</p> <p>Else</p> <p>If 25_1 = 2, display For this rental 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”)?</p> <p>Else</p> <p>If 25_1 = 3, go to item 33_1.</p> <p>Else</p> <p>If 25_1 = 4, display For this rental 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”)?</p>
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_1
Instructions:	
33_1	
Description:	Fixed Or Adjustable Rate – DEBT1
StEPS/Codebook Name:	FIXADJ1
Question Text:	<p>If 25_1 = 1 and (25_2 = 1 or 25_3 = 1 or 25_4 = 1), display Is the first mortgage, deed of trust, or trust deed on this rental property –</p> <p>Else</p>

	<p>If 25_1 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property – Else If 25_1 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property – Else If 25_1 = 3, display Is the HELOC or the home equity loan on this rental property – Else If 25_1 = 4, display Is the other financing on this rental property – –</p>
Response Categories:	<p>1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)</p>
Edits:	
Skip Pattern:	<p><1> Goto item 34b_1 <2> Goto item 34a_1</p>
Instructions:	
34a_1	
Description:	Frequency Of Arm Adjustment – DEBT1
StEPS/Codebook Name:	ARM1
Question Text:	<p>If 25_1 = 1 and (25_2 = 1 or 25_3 = 1 or 25_4 = 1), display For this rental property’s first mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every – Else If 25_1 = 1, display For this rental 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 rental 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 rental property’s HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every – Else If 25_1 = 4, display For this rental property’s other financing, how frequently can the interest rate of the ARM change? Once every –</p>

Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_1
Instructions:	
34b_1	
Description:	Current Annual Interest Rate – DEBT1
StEPS/Codebook Name:	INTERESTR1
Question Text:	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 HELOC or the home equity loan? Else If 25_1 = 4, display What is the current annual interest rate on the other financing?
Response Categories:	____ . ____ %
Edits:	
Skip Pattern:	If item 25_1 = 3, goto item 35aSCRN_1 else goto item 35a_1
Instructions:	
35aSCRN_1	
Description:	Line Of Credit Or Home Equity Loan – DEBT1
StEPS/Codebook Name:	LOCTYP1
Question Text:	Is this debt a --
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan

Edits:	
Skip Pattern:	<1> If (25_2 = blank and 25_3 = blank and 25_4 = blank) OR item 27f_1 = 0, goto End Interview else goto item 26_2 <2> Goto item 35a_1
Instructions:	
35a_1	
Description:	Required Regular Payments – DEBT1
StEPS/Codebook Name:	REGPAY1
Question Text:	If 25_1 = 1, display Are there regularly required payments on this rental property’s mortgage, deed of trust, or trust deed? Else If 25_1 = 2, display Are there regularly required payments on this rental property’s contract to purchase, land contract, or purchase agreement? Else If 25_1 = 3, display Are there regularly required payments on this rental property’s home equity loan? Else If 25_1 = 4, display Are there regularly required payments on this rental property’s other financing?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_1 = 3 and item 27f_1 = 0, go to item 36_1, else goto item 35b_1 <2> Goto item 36_1
Instructions:	
35b_1	
Description:	Amount Of Regular Required Payment –DEBT1
StEPS/Codebook Name:	PMTAMT1
Question Text:	If 25_1 = 1, display For this rental 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 rental property’s contract to purchase, land contract, or purchase agreement, what was the

	<p>amount of the most recent regularly required payment, including tax and insurance, if required?</p> <p>Else</p> <p>If 25_1 = 3, display For this rental property’s home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p> <p>Else</p> <p>If 25_1 = 4, display For this rental property’s other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p>
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_1 = 3 and item 27f_1 = 0, goto item 36_1, else goto item 35c_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
35c_1	
Description:	Frequency Of Regular Payment – DEBT1
StEPS/Codebook Name:	PMTFREQ1
Question Text:	<p>If 25_1 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_1 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_1 = 3, display For this rental property’s home equity loan, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_1 = 4, display For this rental property’s other financing, how often are these payments required to be made?</p>
Response Categories:	<p>1 Biweekly (every 2 weeks)</p> <p>2 Monthly</p> <p>3 Quarterly</p> <p>4 Other</p>
Edits:	
Skip Pattern:	If item 25_1 = 3 and item 27f_1 = 0, goto item 36_1 else goto item 35d_1

Instructions:	
35d_1	
Description:	Regular Payment Includes – DEBT1
StEPS/Codebook Name:	See Table
Question Text:	<p>If 25_1 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, what does this regular payment include? Else If 25_1 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, what does this regular payment include? Else If 25_1 = 3, display For this rental property’s home equity loan, what does this regular payment include? Else If 25_1 = 4, display For this rental property’s other financing, what does this regular payment include?</p>
Response Categories:	<p>If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2.</p> <p>Principal RPIPRIN1</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Interest RPIINT1</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Property insurance RPIPRPINS1</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Private mortgage insurance (PMI) RPIPMI1</p> <p>1 Yes 2 No 3 Don’t Know</p>

	Property taxes RPIPRPTAX1 1 Yes 2 No 3 Don't Know
Edits:	
Skip Pattern:	Goto 36_1
Instructions:	

36_1				
Description:	Insured Or Guaranteed By – DEBT1			
StEPS/Codebook Name:	See Table			
Question Text:	<p>If 25_1 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by – Else If 25_1 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by – Else If 25_1 = 3 and (25_2 = blank and 25_3 = blank and 25_4 = blank), goto End interview Else goto item 26_2 Else If 25_1 = 4, display Is the other financing on this rental property insured or guaranteed by –</p>			
Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? INSFHA1			
	The Department of Veterans Affairs (VA)? INSVA1			
	Fannie Mae or Freddie Mac? INSFAN1			
	USDA Section 515? INSUSDA1			
	A private mortgage insurance company? INSPRIMORT1			
	Other INSOTH1			

	Mortgage is not insured or guaranteed INSNO1			
Edits:				
Skip Pattern:	If 25_2 = blank and 25_3 = blank and 25_4 = blank, goto End interview Else Goto item 26_2			
Instructions:				

26_2				
Description:	Personal Guarantee Or Cross Collateralization – DEBT2			
StEPS/Codebook Name:	See Table			
Question Text:	If 25_2 = 1 and 25_1 = 1, display Regarding the second mortgage, deed of trust, or trust deed on this rental property – Else If 25_2 = 1 and 25_1 ne 1, display Regarding the mortgage, deed of trust, or trust deed on this rental property – Else If 25_2 = 2, display Regarding the contract to purchase, land contract, or purchase agreement on this rental property– Else If 25_2 = 3, go to item 27a_2 Else If 25_2 = 4, display Regarding the other financing on this rental property –			
Response Categories:		Yes	No	Don't know
	Was a personal guarantee required? GUARANTEE2			
	Was there cross-collateralization? CROSSCOLL2			
Edits:				
Skip Pattern:	Goto item 27a_2			
Instructions:				
27a_2				
Description:	Year Originated – DEBT2			
StEPS/Codebook Name:	YRMORT2			
Question Text:	If 25_2 = 1 and 25_1 = 1, display When did the second mortgage, deed of trust, or trust deed on this rental property originate? Else If 25_2 = 1 and 25_1 ne 1, display When did the mortgage, deed			

	<p>of trust, or trust deed on this rental property originate? Else If 25_2 = 2, display When did the contract to purchase, land contract, or purchase agreement on this rental property originate? Else If 25_2 = 3, display When did the HELOC or the home equity loan on this rental property originate? Else If 25_2 = 4, display When did the other financing on this rental property originate?</p>
Response Categories:	___ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	Soft edit: If response does is out of range, display “Response is not valid. Please enter a response between 1960 – 2018” .
Skip Pattern:	If DEBT2 = 3, goto item 27e_2 else goto item 27b_2
Instructions:	
27b_2	
Description:	Amount Of Loan – DEBT2
StEPS/Codebook Name:	MORTAMT2
Question Text:	<p>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?</p>
Response Categories:	\$ ___ __ __, ___ __ __, ___ __ __, ___ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and 27b_2 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>

	<p>Soft edit: If BUILDSTRAT = 1 and 27b_2 gt 1,700,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 27b_2 gt 30,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and 27b_2 gt 90,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and 27b_2 gt 250,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27d_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27d_2	
Description:	Outstanding Balance – DEBT2
StEPS/Codebook Name:	OUTBAL2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display What is the outstanding balance on the second mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_2 = 1 and 25_1 ne 1, display What is the outstanding balance on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_2 = 2, display What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_2 = 3, goto item 27e_2</p> <p>Else</p> <p>If 25_2 = 4, display What is the outstanding balance on the</p>

	other financing?
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and OUTBAL2 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If (BUILDSTRAT = 1 or 2) and OUTBAL2 gt 13,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and OUTBAL2 gt 27,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and OUTBAL2 gt 220,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	<p>If DEBT2 = 3, goto item 27e_2</p> <p>Else if item 27a_2 = 2017 or 2018, goto item 28_2</p> <p>Else goto item 27e_2</p>
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27e_2	
Description:	Amount Of Heloc Or Line Of Credit – DEBT2
StEPS/Codebook Name:	LNCRDTAMT2
Question Text:	<p>If 25_2 = 1, goto item 27g_2</p> <p>Else</p> <p>If 25_2 = 2, goto item 27g_2</p> <p>Else</p> <p>If 25_2 = 3, How much was the HELOC or the home equity loan originally for?</p> <p>Else</p>

	If 25_2 = 4, goto item 27g_2
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_2 gt 1,000,000, display “The amount reported is higher than expected. Please review and correct if necessary. Click Next to continue.”
Skip Pattern:	Goto item 27f_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27f_2	
Description:	Line Of Credit Balance – DEBT2
StEPS/Codebook Name:	LNCRDTBAL2
Question Text:	What is the current balance on the HELOC or the home equity loan?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_2 gt 600,000, display “The amount reported is higher than expected. Please review and correct if necessary. Click Next to continue.”
Skip Pattern:	If 27a_2 = 2017 or 2018, goto item 28_2, else goto item 27g_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27g_2 Formally 27c_2	
Description:	Original Appraised Value At Origination - DEBT 2
StEPS/Codebook Name:	APPVAL2
Question Text:	If 25_2 = 1 and 25_1 = 1, display What was the original value of this rental 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 rental property at the time of the mortgage’s, deed of trust’s, or trust deed’s origination? Else

	<p>If 25_2 = 2, display What was the original value of this rental property at the time of the contract to purchase’s, land contract’s, or purchase agreement’s origination?</p> <p>Else</p> <p>If 25_2 = 3, display What was the original value of this rental property at the time of the HELOC or the home equity loan’s origination?</p> <p>Else</p> <p>If 25_2 = 4, display What was the original value of this rental property at the time of the other financing’s origination?</p>
<p>Response Categories:</p>	<p>Original value of property \$ _____, _____, _____, _____ .00 (length 12 characters)</p>
<p>Edits:</p>	<p>Soft edit: If BUILDSTRAT = 0 and (APPVAL2 lt 4000 or APPVAL2 gt 4,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and (APPVAL2 lt 6000 or APPVAL2 gt 3,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and (APPVAL2 lt 30,000 or APPVAL2 gt 30,500,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and (APPVAL2 lt 68,000 or APPVAL2 gt 56,500,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and (APPVAL2 lt 23,000 or APPVAL2 gt 550,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>

Skip Pattern:	Goto item 28_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
28_2	
Description:	Type Of Mortgage – DEBT2
StEPS/Codebook Name:	MORTKIND2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display Is the second mortgage, deed of trust, or trust deed on this rental property</p> <p>Else</p> <p>If 25_2 = 1 and 25_1 ne 1, display Is the mortgage, deed of trust, or trust deed on this rental property</p> <p>Else</p> <p>If 25_2 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property</p> <p>Else</p> <p>If 25_2 = 3, goto item 29_2</p> <p>Else</p> <p>If 25_2 = 4, display Is the other financing on this rental property</p>
Response Categories:	<p>If (item 25_2 = 1 or 2) and (item 4a = item 27a_2), display only response options 1, 4, and 5.</p> <p>If (item 25_2 = 1 or 2) and (item 4a NE item 27a_2), display only response options 1, 2, 3, 4, and 5.</p> <p>If Item 25_2 = 4, display only response options 1, 2, 3, 4, and 5</p> <p>1 A new mortgage that was placed when this property was acquired?</p> <p>2 A refinancing of a previous loan?</p> <p>3 A mortgage placed on a property previously owned free and clear of debt?</p> <p>4 A construction loan converted to permanent financing?</p> <p>5 The same mortgage that was assumed from the previous owner when this property was acquired?</p>
Edits:	
Skip Pattern:	<1 – 4> If item 25_2 = 2, goto item 31a_2, else goto item 29_2 <5> Goto item 31a_2
Instructions:	
29_2	

Description:	Where Debt Obtained – DEBT2
StEPS/Codebook Name:	MORTGET2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display Where did you get the second mortgage, deed of trust, or trust deed on this rental 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 rental property? Else If 25_2 = 3, display Where did you get the HELOC or the home equity loan on this rental property? Else If 25_2 = 4, display Where did you get the other financing on this rental property?</p> <p>A mortgage bank ONLY provides mortgage services. It does not provide other banking services.</p>
Response Categories:	<p>If 25_2 = 3, do NOT display responses 7, 8, and 9.</p> <p>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</p>
Edits:	
Skip Pattern:	Goto item 31a_2
Instructions:	
31a_2	
Description:	Term Of Loan – DEBT2
StEPS/Codebook Name:	TERM2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display What is the term of the loan on this rental property’s second mortgage, deed of trust, or trust deed? Else</p>

	<p>If 25_2 = 1 and 25_1 ne 1, display What is the term of the loan on this rental property’s mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_2 = 2, display What is the term of the loan on this rental property’s contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_2 = 3, go to item 33_2.</p> <p>Else</p> <p>If 25_2 = 4, display What is the term of the loan on this rental property’s other financing?</p>
Response Categories:	___ ___ Years
Edits:	
Skip Pattern:	Goto item 31b_2
Instructions:	
31b_2	
Description:	Payment In Full At End Of Term – DEBT2
StEPS/Codebook Name:	DIFFLOAN2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display For this rental 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”)?</p> <p>Else</p> <p>If 25_2 = 1 and 25_1 ne 1, display For this rental 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”)?</p> <p>Else</p> <p>If 25_2 = 2, display For this rental 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”)?</p> <p>Else</p> <p>If 25_2 = 3, go to item 33_2.</p> <p>Else</p> <p>If 25_2 = 4, display For this rental 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”)?</p>

Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_2
Instructions:	
33_2	
Description:	Fixed Or Adjustable Rate – DEBT2
StEPS/Codebook Name:	FIXADJ2
Question Text:	If 25_2 = 1 and 25_1 = 1, display Is the second mortgage, deed of trust, or trust deed on this rental property – Else If 25_2 = 1 and 25_1 ne 1, display Is the mortgage, deed of trust, or trust deed on this rental property – Else If 25_2 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property – Else If 25_2 = 3, display Is the HELOC or the home equity loan on this rental property – Else If 25_2 = 4, display Is the other financing on this rental property – –
Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto item 34b_2 <2> Goto item 34a_2
Instructions:	
34a_2	
Description:	Frequency Of Arm Adjustment – DEBT2
StEPS/Codebook Name:	ARM2
Question Text:	If 25_2 = 1 and 25_1 = 1, display For this rental 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 rental property’s mortgage, deed of trust, or trust deed, how frequently can the

	<p>interest rate of the ARM change? Once every – Else If 25_2 = 2, display For this rental 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 rental property’s HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every – Else If 25_2 = 4, display For this rental property’s other financing, how frequently can the interest rate of the ARM change? Once every –</p>
Response Categories:	<p>1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____</p>
Edits:	
Skip Pattern:	Goto item 34b_2
Instructions:	
34b_2	
Formally 32_2	
Description:	Current Annual Interest Rate – DEBT2
StEPS/Codebook Name:	INTERESTR2
Question Text:	<p>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 HELOC or the home equity loan? Else</p>

	If 25_2 = 4, display What is the current annual interest rate on the other financing?
Response Categories:	____ . ____ %
Edits:	
Skip Pattern:	If item 25_2 = 3, goto item 35aSCRN_2 else goto item 35a_2
Instructions:	
35aSCRN_2	
Description:	Line Of Credit Or Home Equity Loan – DEBT2
StEPS/Codebook Name:	LOCTYP2
Question Text:	Is this debt a --
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If (25_3 = blank and 25_4 = blank) OR item 27f_2 = 0, goto End Interview else goto item 26_3 <2> Goto item 35a_2
Instructions:	
35a_2	
Description:	Required Regular Payments – DEBT2
StEPS/Codebook Name:	REGPAY2
Question Text:	If 25_2 = 1 and 25_1 = 1, display Are there regularly required Payments on this rental 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 rental property’s mortgage, deed of trust, or trust deed? Else If 25_2 = 2, display Are there regularly required payments on this rental property’s contract to purchase, land contract, or purchase agreement? Else If 25_2 = 3, display Are there regularly required payments on this rental property’s home equity loan? Else If 25_2 = 4, display Are there regularly required payments on

	this rental property's other financing?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_2 = 3 and item 27f_2 = 0, go to item 36_2 else goto item 35b_2 <2> Goto item 36_2
Instructions:	
35b_2	
Description:	Amount Of Regular Required Payment –DEBT2
StEPS/Codebook Name:	PMTAMT2
Question Text:	If 25_2 = 1 and 25_1 = 1, display For this rental 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 rental 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 rental 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 rental property's home 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 rental property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_2 = 3 and item 27f_2 = 0, goto item 36_2 else goto item 35c_2
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
35c_2	
Description:	Frequency Of Regular Payment – DEBT2
StEPS/Codebook Name:	PMTFREQ2
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display For this rental property’s second mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_2 = 1 and 25_1 ne 1, display For this rental property’s mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_2 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_2 = 3, display For this rental property’s home equity loan, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_2 = 4, display For this rental property’s other financing, how often are these payments required to be made?</p>
Response Categories:	<p>1 Biweekly (every 2 weeks)</p> <p>2 Monthly</p> <p>3 Quarterly</p> <p>4 Other</p>
Edits:	
Skip Pattern:	If item 25_2 = 3 and item 27f_2 = 0, go to item 36_2 else goto item 35d_2
Instructions:	
35d_2	
Description:	Regular Payment Includes – DEBT2
StEPS/Codebook Name:	See Table
Question Text:	<p>If 25_2 = 1 and 25_1 = 1, display For this rental property’s second mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>If 25_2 = 1 and 25_1 ne 1, display For this rental property’s mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p>

	<p>If 25_2 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, what does this regular payment include?</p> <p>Else</p> <p>If 25_2 = 3, display For this rental property’s home equity loan, what does this regular payment include?</p> <p>Else</p> <p>If 25_2 = 4, display For this rental property’s other financing, what does this regular payment include?</p>
<p>Response Categories:</p>	<p>If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2.</p> <p>Principal RPIPRIN2</p> <p>1 Yes</p> <p>2 No</p> <p>3 Don’t Know</p> <p>Interest RPIINT2</p> <p>1 Yes</p> <p>2 No</p> <p>3 Don’t Know</p> <p>Property insurance RPIPRPINS2</p> <p>1 Yes</p> <p>2 No</p> <p>3 Don’t Know</p> <p>Private mortgage insurance (PMI) RPIPMI2</p> <p>1 Yes</p> <p>2 No</p> <p>3 Don’t Know</p> <p>Property taxes RPIPRPTAX2</p> <p>1 Yes</p> <p>2 No</p> <p>3 Don’t Know</p>
<p>Edits:</p>	
<p>Skip Pattern:</p>	<p>Goto item 36_2</p>

Instructions:	
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36_2

Description: **Insured Or Guaranteed By – DEBT2**

StEPS/Codebook Name: **See Table**

Question Text: If 25_2 = 1 and 25_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this rental 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 rental property insured or guaranteed by –**
 –
 Else
 If 25_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by –**
 Else
 If 25_2 = 3, and (25_3 = blank and 25_4 = blank), goto End interview
 Else goto item 26_3
 Else
 If 25_2 = 4, display **Is the other financing on this rental property insured or guaranteed by –**

Response Categories:		Yes	No	Don't know
-----------------------------	--	-----	----	------------

	The Federal Housing Administration (FHA)? INSFHA2			
--	---	--	--	--

	The Department of Veterans Affairs (VA)? INSVA2			
--	---	--	--	--

	Fannie Mae or Freddie Mac? INSFAN2			
--	--	--	--	--

	USDA Section 515? INSUSDA2			
--	--------------------------------------	--	--	--

	A private mortgage insurance company? INSPRIMORT2			
--	---	--	--	--

	Other INSOTH2			
--	-------------------------	--	--	--

	Mortgage is not insured or guaranteed INSNO2			
--	--	--	--	--

Edits:

Skip Pattern: If 25_3 = blank and 25_4 = blank, goto End interview
 Else goto item 26_3

Instructions:				
26_3				
Description:	Personal Guarantee Or Cross Collateralization – DEBT3			
StEPS/Codebook Name:	See Table			
Question Text:	<p>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 rental property – Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display Regarding the second mortgage, deed of trust, or trust deed on this rental property – Else If 25_3 = 1, display Regarding the mortgage, deed of trust, or trust deed on this rental property – Else If 25_3 = 2, display Regarding the contract to purchase, land contract, or purchase agreement on this rental property– Else If 25_3 = 3, go to item 27a_3 Else If 25_3 = 4, display Regarding the other financing on this rental property –</p>			
Response Categories:		Yes	No	Don't know
	A. Was a personal guarantee required? GUARANTEE3			
	B. Was there cross-collateralization? CROSSCOLL3			
Edits:				
Skip Pattern:	Goto item 27a_3			
Instructions:				
27a_3				
Description:	Year Originated – DEBT3			
StEPS/Codebook Name:	YRMORT3			
Question Text:	<p>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 rental property originate? Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and</p>			

	<p>25_2 = 1)), display When did the second mortgage, deed of trust, or trust deed on this rental property originate?</p> <p>Else</p> <p>If 25_3 = 1, display When did the mortgage, deed of trust, or trust deed on this rental property originate?</p> <p>Else</p> <p>If 25_3 = 2, display When did the contract to purchase, land contract, or purchase agreement on this rental property originate?</p> <p>Else</p> <p>If 25_3 = 3, display When did the HELOC or the home equity loan on this rental property originate?</p> <p>Else</p> <p>If 25_3 = 4, display When did the other financing on this rental property originate?</p>
Response Categories:	___ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	<p>Soft edit: If response does is out of range, display “Response is not valid. Please enter a response between 1960 – 2018. Click Next to continue.”</p>
Skip Pattern:	If DEBT3 = 3, go to item 27e_3 else go to item 27b_3
Instructions:	
27b_3	
Description:	Amount Of Loan – DEBT3
StEPS/Codebook Name:	MORTAMT3
Question Text:	<p>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?</p> <p>Else</p> <p>If 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 second mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_3 = 1, display What was the original amount on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_3 = 2, display What was the original amount on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_3 = 3, goto item 27d_3</p>

	Else If 25_3 = 4, display What was the original amount on the other financing?
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and 27b_3 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and 27b_3 gt 1,700,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 27b_3 gt 30,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and 27b_3 gt 90,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and 27b_3 gt 250,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27d_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27d_3	
Description:	Outstanding Balance – DEBT3
StEPS/Codebook Name:	OUTBAL3
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, What is the outstanding

	<p>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_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?</p>
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and OUTBAL3 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If (BUILDSTRAT = 1 or 2) and OUTBAL3 gt 13,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and OUTBAL3 gt 27,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and OUTBAL3 gt 220,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	If DEBT3 = 3, goto item 27e_3 else If item 27a_3 = 2017 or 2018, goto item 28_3 else goto item 27g_3
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
27e_3	
Description:	Amount Of Heloc Or Line Of Credit – DEBT3
StEPS/Codebook Name:	LNCRDTAMT3
Question Text:	If 25_3 = 1, goto item 27g_3 Else If 25_3 = 2, goto item 27g_3 Else If 25_3 = 3, How much was the HELOC or the home equity loan originally for? Else If 25_3 = 4, goto item 27g_3
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_3 gt 1,000,000, display “ The amount reported is higher than expected. Please review and correct if necessary. Click Next to continue. ”
Skip Pattern:	Goto item 27f_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27f_3	
Description:	Line Of Credit Balance – DEBT3
StEPS/Codebook Name:	LNCRDTBAL3
Question Text:	What is the current balance on the HELOC or the home equity loan?
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_3 gt 600,000, display “ The amount reported is higher than expected. Please review and correct if necessary. Click Next to continue. ”
Skip Pattern:	If 27a_3 = 2017 or 2018, goto item 28_3 else goto item 27g_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27g_3 Formally 27c_3	
Description:	Original Appraised Value At Origination - DEBT 3
StEPS/Codebook Name:	APPVAL3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display What was the original value of this rental property at the time of the third mortgage's, deed of trust's, or trust deed's origination?</p> <p>Else</p> <p>If 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 rental property at the time of the second mortgage's, deed of trust's, or trust deed's origination?</p> <p>Else</p> <p>If 25_3 = 1, display What was the original value of this rental property at the time of the mortgage's, deed of trust's, or trust deed's origination?</p> <p>Else</p> <p>If 25_3 = 2, display What was the original value of this rental property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?</p> <p>Else</p> <p>If 25_3 = 3, display What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?</p> <p>Else</p> <p>If 25_3 = 4, display What was the original value of this rental property at the time of the other financing's origination?</p>
Response Categories:	Original value of property \$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and (APPVAL3 lt 4000 or APPVAL3 gt 4,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary. Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and (APPVAL3 lt 6000 or APPVAL3 gt 3,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary. Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and (APPVAL3 lt 30,000 or APPVAL3 gt 30,500,000), display “The response is either lower or higher than expected. Please review and correct if</p>

	<p>necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and (APPVAL3 lt 68,000 or APPVAL3 gt 56,500,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and (APPVAL3 lt 23,000 or APPVAL3 gt 550,000,000), display “The response is either lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 28_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
28_3	
Description:	Type Of Mortgage – DEBT3
StEPS/Codebook Name:	MORTKIND3
Question Text:	<p>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 rental property</p> <p>Else</p> <p>If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display Is the second mortgage, deed of trust, or trust deed on this rental property</p> <p>Else</p> <p>If 25_3 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property</p> <p>Else</p> <p>If 25_3 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property</p> <p>Else</p> <p>If 25_3 = 3, goto item 29_3</p> <p>Else</p> <p>If 25_3 = 4, display Is the other financing on this rental property</p>
Response Categories:	If (item 25_3 = 1 or 2) and (item 4a = item 27a_3), display only response options 1, 4, and 5.

	<p>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 = 4, display only response options 1, 2, 3, 4, and 5</p> <p>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?</p>
Edits:	
Skip Pattern:	<1 – 4> If item 25_3 = 2, go to item 31a_3 else goto item 29_3 <5> Goto item 31a_3
Instructions:	
29_3	
Description:	Where Debt Obtained – DEBT3
StEPS/Codebook Name:	MORTGET3
Question Text:	<p>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 rental property? Else If 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 second mortgage, deed of trust, or trust deed on this rental property? Else If 25_3 = 1, display Where did you get the mortgage, deed of trust, or trust deed on this rental property? Else If 25_3 = 3, display Where did you get the HELOC or the home equity loan on this rental property? Else If 25_3 = 4, display Where did you get the other financing on this rental property?</p> <p>A mortgage bank ONLY provides mortgage services. It does not provide other banking services.</p>
Response Categories:	If 25_3 = 3, do NOT display response 7, 8, and 9.

	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
Edits:	
Skip Pattern:	Goto item 31a_3
Instructions:	
31a_3	
Description:	Term Of Loan – DEBT3
StEPS/Codebook Name:	TERM3
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display What is the term of the loan on this rental 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_1 ne = 1 and 25_2 = 1)), display What is the term of the loan on this rental 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 rental property's mortgage, deed of trust, or trust deed? Else If 25_3 = 2, display What is the term of the loan on this rental 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 of the loan on this rental property's other financing?
Response Categories:	___ ___ Years
Edits:	

Skip Pattern:	Goto item 31b_3
Instructions:	
31b_3	
Description:	Payment In Full At End Of Term – DEBT3
StEPS/Codebook Name:	DIFFLOAN3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display For this rental 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”)?</p> <p>Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display For this rental 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”)?</p> <p>Else If 25_3 = 1, display For this rental 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”)?</p> <p>Else If 25_3 = 2, display For this rental 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”)?</p> <p>Else If 25_3 = 3, go to item 33_3.</p> <p>Else If 25_3 = 4, display For this rental 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”)?</p>
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_3
Instructions:	

33_3	
Description:	Fixed Or Adjustable Rate – DEBT3
StEPS/Codebook Name:	FIXADJ3
Question Text:	<p>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 rental property – Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display Is the second mortgage, deed of trust, or trust deed on this rental property – Else If 25_3 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property – Else If 25_3 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property – Else If 25_3 = 3, display Is the HELOC or the home equity loan on this rental property – Else If 25_3 = 4, display Is the other financing on this rental property – –</p>
Response Categories:	<p>1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)</p>
Edits:	
Skip Pattern:	<p><1> Goto item 34b_3 <2> Goto item 34a_3</p>
Instructions:	
34a_3	
Description:	Frequency Of Arm Adjustment – DEBT3
StEPS/Codebook Name:	ARM3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display For this rental 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_1 ne = 1 and 25_2 = 1)), display For this rental property’s second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –</p>

	<p>Else If 25_3 = 1, display For this rental 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 rental 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 rental property’s HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every – Else If 25_3 = 4, display For this rental property’s other financing, how frequently can the interest rate of the ARM change? Once every –</p>
Response Categories:	<p>1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____</p>
Edits:	
Skip Pattern:	Goto item 34b_3
Instructions:	
34b_3	
Description:	Current Annual Interest Rate – DEBT3
StEPS/Codebook Name:	INTERESTR3
Question Text:	<p>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_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</p>

	<p>If 25_3 = 2, display What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_3 = 3, display What is the current annual interest rate on the HELOC or the home equity loan?</p> <p>Else</p> <p>If 25_3 = 4, display What is the current annual interest rate on the other financing?</p>
Response Categories:	_____ . _____ %
Edits:	
Skip Pattern:	If item 25_3 = 3, go to item 35aSCRN_3 else goto item 35a_3
Instructions:	
35aSCRN_3	
Description:	Line Of Credit Or Home Equity Loan – DEBT3
StEPS/Codebook Name:	LOCTYP3
Question Text:	Is this debt a --
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If 25_4 = blank OR item 27f_1 = 0, goto End Interview else goto item 26_4 <2> Go to item
Instructions:	
35a_3	
Description:	Required Regular Payments – DEBT3
StEPS/Codebook Name:	REGPAY3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display Are there regularly required payments on this rental property's third mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 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 rental property's second mortgage, deed of trust, or trust deed?</p> <p>Else</p>

	<p>If 25_3 = 1, display Are there regularly required payments on this rental property’s mortgage, deed of trust, or trust deed? Else If 25_3 = 2, display Are there regularly required payments on this rental property’s contract to purchase, land contract, or purchase agreement? Else If 25_3 = 3, display Are there regularly required payments on this rental property’s home equity loan? Else If 25_3 = 4, display Are there regularly required payments on this rental property’s other financing?</p>
Response Categories:	<p>1 Yes 2 No</p>
Edits:	
Skip Pattern:	<p><1> If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3 else goto item 35b_3 <2> Goto item 36_3</p>
Instructions:	
35b_3	
Description:	Amount Of Regular Required Payment –DEBT3
StEPS/Codebook Name:	PMTAMT3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display For this rental 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_1 ne = 1 and 25_2 = 1)), display For this rental 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 rental 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 rental property’s contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment,</p>

	<p>including tax and insurance, if required?</p> <p>Else</p> <p>If 25_3 = 3, display For this rental property’s home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p> <p>Else</p> <p>If 25_3 = 4, display For this rental property’s other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p>
Response Categories:	\$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3, else goto item 35c_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
35c_3	
Description:	Frequency Of Regular Payment – DEBT3
StEPS/Codebook Name:	PMTFREQ3
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display For this rental property’s third mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display For this rental property’s second mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_3 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_3 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_3 = 3, display For this rental property’s home equity loan, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_3 = 4, display For this rental property’s other financing, how often are these payments required to be made?</p>

Response Categories:	1 Biweekly (every 2 weeks) 2 Monthly 3 Quarterly 4 Other
Edits:	
Skip Pattern:	If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3 Else goto item 35d_3
Instructions:	
35d_3	
Description:	Regular Payment Includes – DEBT1
StEPS/Codebook Name:	See Table
Question Text:	<p>If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display For this rental property’s third mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display For this rental property’s second mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>If 25_3 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>If 25_3 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, what does this regular payment include?</p> <p>Else</p> <p>If 25_3 = 3, display For this rental property’s home equity loan, what does this regular payment include?</p> <p>Else</p> <p>If 25_3 = 4, display For this rental property’s other financing, what does this regular payment include?</p>
Response Categories:	<p>If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2.</p> <p>Principal RPIPRIN3</p> <p>1 Yes 2 No 3 Don’t Know</p>

	<p>Interest RPIINT3</p> <p>1 Yes 2 No 3 Don't Know</p> <p>Property insurance RPIPRPINS3</p> <p>1 Yes 2 No 3 Don't Know</p> <p>Private mortgage insurance (PMI) RPIPMI3</p> <p>1 Yes 2 No 3 Don't Know</p> <p>Property taxes RPIPRPTAX3</p> <p>1 Yes 2 No 3 Don't Know</p>
Edits:	
Skip Pattern:	Goto item 36_3
Instructions:	
36_3	
Description:	Insured Or Guaranteed By – DEBT3
StEPS/Codebook Name:	See Table
Question Text:	<p>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 rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display Is the second mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_3 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_3 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property insured or</p>

	guaranteed by – Else If 25_3 = 3 and 25_4 = blank, goto End interview Else goto item 26_4 Else If 25_3 = 4, display Is the other financing on this rental property insured or guaranteed by –			
Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? INSFHA3			
	The Department of Veterans Affairs (VA)? INSVA3			
	Fannie Mae or Freddie Mac? INSFAN3			
	USDA Section 515? INSUSDA3			
	A private mortgage insurance company? INSPRIMORT3			
	Other INSOTH3			
	Mortgage is not insured or guaranteed INSNO3			
Edits:				
Skip Pattern:	If 25_4 = blank, goto End interview Else Goto to item 26_4			
Instructions:				
26_4				
Description:	Personal Guarantee Or Cross Collateralization – DEBT4			
StEPS/Codebook Name:	See Table			
Question Text:	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 rental 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 Regarding the third mortgage, deed of trust, or trust deed on this rental property –			

	<p>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 rental property – Else If 25_4 = 1, display Regarding the mortgage, deed of trust, or trust deed on this rental property – Else If 25_4 = 2, display Regarding the contract to purchase, land contract, or purchase agreement on this rental property– Else If 25_4 = 3, go to item 27a_4 Else If 25_4 = 4, display Regarding the other financing on this rental property –</p>												
Response Categories:	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>Don't know</th> </tr> </thead> <tbody> <tr> <td>A. Was a personal guarantee required? GUARANTEE4</td> <td></td> <td></td> <td></td> </tr> <tr> <td>B. Was there cross-collateralization? CROSSCOLL4</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Yes	No	Don't know	A. Was a personal guarantee required? GUARANTEE4				B. Was there cross-collateralization? CROSSCOLL4			
	Yes	No	Don't know										
A. Was a personal guarantee required? GUARANTEE4													
B. Was there cross-collateralization? CROSSCOLL4													
Edits:													
Skip Pattern:	Goto item 27a_4												
Instructions:													
27a_4													
Description:	Year Originated – DEBT4												
StEPS/Codebook Name:	YRMORT4												
Question Text:	<p>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 rental 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 rental 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</p>												

	<p>trust, or trust deed on this rental property originate?</p> <p>Else</p> <p>If 25_4 = 1, display When did the mortgage, deed of trust, or trust deed on this rental property originate?</p> <p>Else</p> <p>If 25_4 = 2, display When did the contract to purchase, land contract, or purchase agreement on this rental property originate?</p> <p>Else</p> <p>If 25_4 = 3, display When did HELOC or the home equity loan on this rental property originate?</p> <p>Else</p> <p>If 25_4 = 4, display When did the other financing on this rental property originate?</p>
Response Categories:	___ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	<p>Soft edit: If response does is out of range, display “Response is not valid. Please enter a response between 1960 – 2018. Click Next to continue.”</p>
Skip Pattern:	If DEBT4 = 3, go to item 27e_4 else go to item 27b_4
Instructions:	
27b_4	
Description:	Amount Of Loan – DEBT4
StEPS/Codebook Name:	MORTAMT4
Question Text:	<p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p>

	<p>If 25_4 = 1, display What was the original amount on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_4 = 2, display What was the original amount on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_4 = 3, goto item 27d_4</p> <p>Else</p> <p>If 25_4 = 4, display What was the original amount on the other financing?</p>
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and 27b_4 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and 27b_4 gt 1,700,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and 27b_4 gt 30,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and 27b_4 gt 90,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and 27b_4 gt 250,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27d_4
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
27d_4	
Description:	Outstanding Balance – DEBT4
StEPS/Codebook Name:	OUTBAL4
Question Text:	<p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p> <p>If 25_4 = 1, display What is the outstanding balance on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_4 = 2, display What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_4 = 3, goto item 27e_4</p> <p>Else</p> <p>If 25_4 = 4, display What is the outstanding balance on the other financing?</p>
Response Categories:	\$ ____ , ____ , ____ , ____ .00 (length 12 characters)
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and OUTBAL4 gt 1,500,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>If (BUILDSTRAT = 1 or 2) and OUTBAL4 gt 13,000,000, display “The response is higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>

	<p>If BUILDSTRAT = 3 and OUTBAL4 gt 27,500,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and OUTBAL4 gt 220,000,000, display “The response is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	<p>If DEBT4 = 3, goto item 27e_4 Else if item 27a_4 = 2017 or 2018, goto item 28_4 Else goto item 27e_4</p>
Instructions:	<p>Response box needs to be formatted with commas if more than 3 digits are entered.</p>
27e_4	
Description:	Amount Of Heloc Or Line Of Credit – DEBT4
StEPS/Codebook Name:	LNCRDTAMT4
Question Text:	<p>If 25_4 = 1, goto item 27g_4 Else If 25_4 = 2, goto item 27g_4 Else If 25_4 = 3, How much was the HELOC or the home equity loan originally for? Else If 25_4 = 4, goto item 27g_4</p>
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	<p>Soft edit: If 27e_4 gt 1,000,000, display “The amount reported is higher than expected. Please review and correct if necessary.”</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 27f_4
Instructions:	<p>Response box needs to be formatted with commas if more than 3 digits are entered.</p>
27f_4	

Description:	Line Of Credit Balance – DEBT4
StEPS/Codebook Name:	LNCRDTBAL4
Question Text:	What is the current balance on the HELOC or the home equity loan?
Response Categories:	\$ _____, _____, _____, _____ .00 (length 12 characters)
Edits:	Soft edit: If 27e_4 gt 600,000, display “The amount reported is higher than expected. Please review and correct if necessary. Click Next to continue.”
Skip Pattern:	If 27a_4 = 2017 or 2018, goto item 28_4 else goto item 27g_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27g_4 Formally 27c_4	
Description:	Original Appraised Value At Origination – DEBT4
StEPS/Codebook Name:	APPVAL4
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display What was the original value of this rental property at the time of the fourth mortgage’s, deed of trust’s, or trust deed’s origination?</p> <p>Else</p> <p>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 rental property at the time of the third mortgage’s, deed of trust’s, or trust deed’s origination?</p> <p>Else</p> <p>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 rental property at the time of the second mortgage’s, deed of trust’s, or trust deed’s origination?</p> <p>Else</p> <p>If 25_4 = 1, display What was the original value of this rental property at the time of the mortgage’s, deed of trust’s, or trust deed’s origination?</p> <p>Else</p> <p>If 25_4 = 2, display What was the original value of this rental property at the time of the contract to purchase’s, land</p>

	<p>contract's, or purchase agreement's origination? Else If 25_4 = 3, display What was the original value of this rental property at the time of the HELOC or the home equity loan's origination? Else If 25_4 = 4, display What was the original value of this rental property at the time of the other financing's origination?</p>
Response Categories:	<p>Original value of property \$ ____, ____, ____, _____.00 (length 12 characters)</p>
Edits:	<p>Soft edit: If BUILDSTRAT = 0 and (APPVAL4 lt 4000 or APPVAL4 gt 4,000,000), display “The response is lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 1 and (APPVAL4 lt 6000 or APPVAL4 gt 3,000,000), display “The response is lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 2 and (APPVAL4 lt 30,000 or APPVAL4 gt 30,500,000), display “The response is lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 3 and (APPVAL4 lt 68,000 or APPVAL4 gt 56,500,000), display “The response is lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p> <p>Soft edit: If BUILDSTRAT = 4 and (APPVAL4 lt 23,000 or APPVAL4 gt 550,000,000), display “The response is lower or higher than expected. Please review and correct if necessary.</p> <p>Click Next to continue.”</p>
Skip Pattern:	Goto item 28_4
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
28_4	
Description:	Type Of Mortgage – DEBT4
StEPS/Codebook Name:	MORTKIND4
Question Text:	<p>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 rental property</p> <p>Else</p> <p>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 rental property</p> <p>Else</p> <p>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 rental property</p> <p>Else</p> <p>If 25_4 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property</p> <p>Else</p> <p>If 25_4 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property</p> <p>Else</p> <p>If 25_4 = 3, goto item 29_4</p> <p>Else</p> <p>If 25_4 = 4, display Is the other financing on this rental property</p>
Response Categories:	<p>If (item 25_4 = 1 or 2) and (item 4a = item 27a_4), display only response options 1, 4, and 5.</p> <p>If (item 25_4 = 1 or 2) and (item 4a NE item 27a_4), display only response options 1, 2, 3, 4, and 5.</p> <p>If Item 25_4 = 4, display only response options 1, 2, 3, 4, and 5.</p> <p>1 A new mortgage that was placed when this property was acquired?</p> <p>2 A refinancing of a previous loan?</p> <p>3 A mortgage placed on a property previously owned free and clear of debt?</p> <p>4 A construction loan converted to permanent financing?</p> <p>5 The same mortgage that was assumed from the previous owner</p>

	when this property was acquired?
Edits:	
Skip Pattern:	<1 – 4> If item 25_4 = 2, goto item 31a_4 Else goto item 29_4 <5> Goto item 31a_4
Instructions:	
29_4	
Description:	Where Debt Obtained – DEBT4
StEPS/Codebook Name:	MORTGET4
Question Text:	<p>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 rental property?</p> <p>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 rental property?</p> <p>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 rental property?</p> <p>Else If 25_4 = 1, display Where did you get the mortgage, deed of trust, or trust deed on this rental property?</p> <p>Else If 25_4 = 3, display Where did you get the HELOC or the home equity loan on this rental property?</p> <p>Else If 25_4 = 4, display Where did you get the other financing on this rental property?</p> <p>A mortgage bank ONLY provides mortgage services. It does not provide other banking services.</p>
Response Categories:	<p>If 25_4 = 3, do NOT display responses 7, 8, and 9.</p> <p>1 Commercial bank or trust company 2 Savings and loan association, federal savings bank, mutual savings bank 3 Life insurance company</p>

	<p>4 Mortgage bank or mortgage company</p> <p>5 Credit union</p> <p>6 Finance company (including consumer discount company, industrial bank, cooperative bank)</p> <p>7 State or municipal government</p> <p>8 State or local housing finance agency</p> <p>9 Individual or individual's estate</p> <p>10 Other – Specify _____</p> <p>11 Don't know</p>
Edits:	
Skip Pattern:	Goto item 31a_4
Instructions:	
31a_4	
Description:	Term Of Loan – DEBT4
StEPS/Codebook Name:	TERM4
Question Text:	<p>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 rental property's fourth mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>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 rental property's third mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>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 rental property's second mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_4 = 1, display What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_4 = 2, display What is the term of the loan on this rental property's contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_4 = 3, go to item 33_4.</p> <p>Else</p> <p>If 25_4 = 4, display What is the term of the loan on this rental property's other financing?</p>

Response Categories:	___ ___ Years
Edits:	
Skip Pattern:	Goto item 31b_4
Instructions:	
31b_4	
Description:	Payment In Full At End Of Term – DEBT4
StEPS/Codebook Name:	DIFFLOAN4
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display For this rental 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”)?</p> <p>Else</p> <p>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 rental 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”)?</p> <p>Else</p> <p>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 rental 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”)?</p> <p>Else</p> <p>If 25_4 = 1, display For this rental 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”)?</p> <p>Else</p> <p>If 25_4 = 2, display For this rental 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 ayment”), or is the loan paid in full after a period of time (“fully amortized”)?</p> <p>Else</p> <p>If 25_4 = 3, go to item 33_4.</p>

	Else If 25_4 = 4, display For this rental 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”)?
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_4
Instructions:	
33_4	
Description:	Fixed Or Adjustable Rate – DEBT4
StEPS/Codebook Name:	FIXADJ4
Question Text:	<p>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 rental property –</p> <p>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 rental property –</p> <p>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 rental property –</p> <p>Else If 25_4 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property –</p> <p>Else If 25_4 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property –</p> <p>Else If 25_4 = 3, display Is the HELOC or the home equity loan on this rental property –</p> <p>Else If 25_4 = 4, display Is the other financing on this rental property –</p>

Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto 34b_4 <2> Goto item 34a_4
Instructions:	
34a_4	
Description:	Frequency Of Arm Adjustment – DEBT4
StEPS/Codebook Name:	ARM4
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display For this rental 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 rental 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 rental 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 rental 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 rental 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 rental property’s HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every – Else If 25_4 = 4, display For this rental property’s other financing,</p>

	how frequently can the interest rate of the ARM change? Once every –
Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_4
Instructions:	
34b_4	
Description:	Current Annual Interest Rate – DEBT4
StEPS/Codebook Name:	INTERESTR4
Question Text:	<p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p> <p>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?</p> <p>Else</p> <p>If 25_4 = 1, display What is the current annual interest rate on the mortgage, deed of trust, or trust deed?</p> <p>Else</p> <p>If 25_4 = 2, display What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?</p> <p>Else</p> <p>If 25_4 = 3, display What is the current annual interest rate on the HELOC or the home equity loan?</p> <p>Else</p>

	If 25_4 = 4, display What is the current annual interest rate on the other financing?
Response Categories:	____ . ____ %
Edits:	
Skip Pattern:	If item 25_4 = 3, go to item 35aSCRN_4 else goto item 35a_4
Instructions:	
35aSCRN_4	
Description:	Line Of Credit Or Home Equity Loan – DEBT4
StEPS/Codebook Name:	LOCTYP4
Question Text:	Is this debt a –
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If item 27f_1 = 0, goto End Interview <2> Go to item 35a_4
Instructions:	
35a_4	
Description:	Required Regular Payments – DEBT4
StEPS/Codebook Name:	REGPAY4
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display Are there regularly required payments on this rental 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 rental 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 rental property's second mortgage, deed of trust, or trust deed? Else

	<p>If 25_4 = 1, display Are there regularly required payments on this rental property’s mortgage, deed of trust, or trust deed? Else If 25_4 = 2, display Are there regularly required payments on this rental property’s contract to purchase, land contract, or purchase agreement? Else If 25_4 = 3, display Are there regularly required payments on this rental property’s home equity loan? Else If 25_4 = 4, display Are there regularly required payments on this rental property’s other financing?</p>
Response Categories:	<p>1 Yes 2 No</p>
Edits:	
Skip Pattern:	<p><1> If item 25_4 = 3 and item 27f_4 = 0, go to item 36_4 Else goto item 35b_4 <2> Goto item 36</p>
Instructions:	
35b_4	
Description:	Amount Of Regular Required Payment –DEBT4
StEPS/Codebook Name:	PMTAMT4
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display For this rental 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 rental 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 rental 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</p>

	<p>If 25_4 = 1, display For this rental 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?</p> <p>Else</p> <p>If 25_4 = 2, display For this rental 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?</p> <p>Else</p> <p>If 25_4 = 3, display For this rental property’s home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p> <p>Else</p> <p>If 25_4 = 4, display For this rental property’s other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?</p>
Response Categories:	\$ __ __ __, __ __ __, __ __ __, __ __ __.00
Edits:	
Skip Pattern:	If item 25_4 = 3 and item 27f_4 = 0, goto item 36_4 else goto item 35c_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
35c_4	
Description:	Frequency Of Regular Payment – DEBT4
StEPS/Codebook Name:	PMTFREQ4
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display For This rental property’s fourth mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>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 rental property’s third mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>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 rental property’s second mortgage,</p>

	<p>deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_4 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_4 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_4 = 3, display For this rental property’s home equity loan, how often are these payments required to be made?</p> <p>Else</p> <p>If 25_4 = 4, display For this rental property’s other financing, how often are these payments required to be made?</p>
Response Categories:	<p>1 Biweekly (every 2 weeks)</p> <p>2 Monthly</p> <p>3 Quarterly</p> <p>4 Other</p>
Edits:	
Skip Pattern:	If item 25_4 = 3 and item 27f_4 = 0, go to item 36_4 Else goto item 35d_4
Instructions:	
35d_4	
Description:	Regular Payment Includes – DEBT4
StEPS/Codebook Name:	See Table
Question Text:	<p>If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display For this rental property’s fourth mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>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 rental property’s third mortgage, deed of trust, or trust deed, what does this regular payment include?</p> <p>Else</p> <p>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 rental property’s second mortgage,</p>

	<p>deed of trust, or trust deed, what does this regular payment include? Else If 25_4 = 1, display For this rental property’s mortgage, deed of trust, or trust deed, what does this regular payment include? Else If 25_4 = 2, display For this rental property’s contract to purchase, land contract, or purchase agreement, what does this regular payment include? Else If 25_4 = 3, display For this rental property’s home equity loan, what does this regular payment include? Else If 25_4 = 4, display For this rental property’s other financing, what does this regular payment include?</p>
<p>Response Categories:</p>	<p>If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2.</p> <p>Principal RPIPRIN4</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Interest RPIINT4</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Property insurance RPIPRPINS4</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Private mortgage insurance (PMI) RPIPMI4</p> <p>1 Yes 2 No 3 Don’t Know</p> <p>Property taxes RPIPRPTAX4</p> <p>1 Yes</p>

	2 No 3 Don't Know			
Edits:				
Skip Pattern:	Goto item 36_4			
Instructions:				
36_4				
Description:	Insured Or Guaranteed By – DEBT4			
StEPS/Codebook Name:	See Table			
Question Text:	<p>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 rental property insured or guaranteed by –</p> <p>Else</p> <p>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 rental property insured or guaranteed by –</p> <p>Else</p> <p>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 rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_4 = 1, display Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_4 = 2, display Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by –</p> <p>Else</p> <p>If 25_4 = 3, goto End interview</p> <p>Else</p> <p>If 25_4 = 4, display Is the other financing on this rental property insured or guaranteed by –</p>			
Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? INSFHA4			
	The Department of Veterans Affairs (VA)?			

	INSVA4			
	Fannie Mae or Freddie Mac? INSFAN4			
	USDA Section 515? INSUSDA4			
	A private mortgage insurance company? INSPRIMORT4			
	Other INSOTH4			
	Mortgage is not insured or guaranteed INSNO41			
Edits:				
Skip Pattern:	Goto End interview			
Instructions:				
End interview				
Question Text:	<p>If PROPID = 4, display “For the purposes of the Rental Housing Finance Survey, a property may be defined based on the property title and debt status. In order to respond to this survey accurately, it is vital to determine what the property includes.</p> <p>A Census Bureau employee will contact you in the coming weeks to help define the property for the purposes of this survey.</p> <p>Thank you for your interest in the Rental Housing Finance Survey. We appreciate your time.”</p> <p>Else display “Please press the Submit button below to complete your survey.</p> <p>Thank you for participating in the Rental Housing Finance Survey.</p> <p>We appreciate your time.”</p>			