NMDB®
National Mortgage Database

# TECHNICAL REPORT 2

## Appendix C

# National Survey of Mortgage Originations Public Use File Codebook and Tabulations

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# Section 1: Codebook

This codebook consists of two parts. The first part lists 303 variables from the National Survey of Mortgage Originations (NSMO). The second part lists an additional 102 supplementary variables. In the first part, the responses to each survey sub-question in NSMO are recorded as separate variables. There are five types of survey variables.

1. ***X variables with a 2-digit number suffix***: Multiple-choice questions yielding categorical variables are named with a prefix of X followed by the question number in the 15th wave of the survey (*e.g.*, responses to the multiple-choice question 6 are recorded in the variable X06).
2. ***X variables with a 2-digit number and a 1 letter suffix***: Multi-part questions are marked with letters after the question number in the variable name (*e.g.*, responses to the first part of multiple-choice question 5 are recorded in the variable X05a, responses to the second part are recorded in the variable X05b, etc.).
3. ***X variables with a 2-digit number and an "R" or "S" suffix***: Near the end of the survey, respondents were asked to answer questions both for themselves and for their spouse/partner. For these questions, variables recording the respondent's answers for themselves have a suffix of R appended to the end of their variable name (*e.g.*, X74R records the response to the categorical question 74 pertaining to the respondent). Variables recording the respondent's answers for their spouse or partner have a suffix of S appended to the end of their variable name (*e.g.*, X74S records the response to the categorical question 74 pertaining to the respondent's spouse/partner).
4. ***X variables with a 2-digit number and an "_1" suffix***: Questions were edited between waves to improve response quality. When these questions were altered to the extent that responses are not directly comparable between waves, the data from the first waves' responses are recorded with a suffix of "_1" at the end of the variable name. For example, Question 14 asks respondents to rank how important various factors are when selecting a lender or mortgage broker. In the first six waves of the survey, respondents' responses "Very", "Somewhat", and "Not at all" are recorded in X14_1. In subsequent waves, the responses "Important" or "Not important" are recorded as X14. Responses from early waves are recorded in variables ending in "_1" and responses from latter waves are recorded in variables named as described above. This codebook details exactly how questions changed between waves, with alterations marked in red text. In a small number of cases, multiple questions were combined in later waves. These cases have additional letters and numbers before the "_1" in the variable name to clarify how questions changed between waves (*e.g.*, X53e is a combination of two previous questions, name X53e1_1 and X53e2_1).
5. ***Z variables with a 2-digit number suffix***: Questions yielding continuous variables are named with a prefix of Z followed by the question number in the 15th wave of the survey. In the public use file, these variables record whether the respondent chose to answer that question, where "1" indicates that the question was not answered and a "2" indicates that the question was answered. Exact values of the continuous variables are not provided in the public use file in order to protect respondents' privacy.

In the second part, the variables characterize the mortgage and borrowers. Most variables are about the mortgage. A smaller number of variables are about the borrowers. In addition to the R and the S suffixes, variables about borrowers who were not a respondent or spouse or partner (*i.e.*, an 'other' borrower) have the suffix of O1, O2, or O3. VantageScore® 3.0 credit scores of the respondent and spouse or partner, and mortgage performance status are provided on a quarterly basis, as indicated by the variable name (*e.g.*, the mortgage performance status variable in the second quarter of 2018, ending June 2018, uses the suffix 0618).

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## Part A: Survey Variables

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 1 | **NSMOID** | NSMO Identification Number<br>*Sequential number for a sample mortgage* | 1 – 24847 |
| 2 | **Survey_Wave** | NSMO Survey Wave (Quarterly)<br>*The NSMO survey was conducted starting with quarter 1 of 2014.* | 1 = 2014 Quarter 1<br>2 = 2014 Quarter 2<br>3 = 2014 Quarter 3<br>4 = 2014 Quarter 4<br>5 = 2015 Quarter 1<br>6 = 2015 Quarter 2<br>7 = 2015 Quarter 3<br>8 = 2015 Quarter 4<br>9 = 2016 Quarter 1<br>10 = 2016 Quarter 2<br>11 = 2016 Quarter 3<br>12 = 2016 Quarter 4<br>13 = 2017 Quarter 1<br>14 = 2017 Quarter 2<br>15 = 2017 Quarter 3 |
| 3 | **Analysis_Weight** | NSMO Analysis Weight (Sampling Weight x Non-response Adjustment)<br>*The analysis weight is the product of sampling weight and non-response adjustment* | 442.15 – 3240.44 |
| 4 | **X05A** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage interest rates available at that time<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage interest rates available at that time<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage interest rates available at that time | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 5 | **X05B** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The different types of mortgages available<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The different types of mortgages available<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The different types of mortgages available | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 6 | **X05C** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage process<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage process<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The process of taking out a mortgage | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 7 | **X05D** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The down payment needed to qualify for a mortgage<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The down payment needed to qualify for a mortgage<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The down payment needed to qualify for a mortgage | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 8 | **X05E** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The income needed to qualify for a mortgage<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The income needed to qualify for a mortgage<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The income needed to qualify for a mortgage | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 9 | **X05F** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| Your credit history or credit score<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| Your credit history or credit score<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| Your credit history or credit score | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 10 | **X05G** | **Wave 15**<br>Q05: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The money needed at closing<br>**Waves 7 – 14**<br>Q04: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The money needed at closing<br>**Waves 1 – 6**<br>Q04: When you began the process of getting your mortgage, how familiar were you (and any co-signers) with each of the following? \| The money needed at closing | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 11 | **X06** | **Wave 15**<br>Q06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?<br>**Waves 7 – 14**<br>Q05: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?<br>**Waves 1 – 6**<br>Q05: When you began the process of getting your mortgage, how concerned were you about qualifying for a mortgage? | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 12 | **X07** | **Wave 15**<br>Q07: How firm an idea did you have about the mortgage you wanted?<br>**Waves 1 – 14**<br>Q06: How firm an idea did you (and any co-signers) have about the mortgage you wanted? | **Waves 1 – 15**<br>1 = Firm idea<br>2 = Some idea<br>3 = Little idea |
| 13 | **X08A** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Your lender or mortgage broker<br>**Waves 11 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Your lender or mortgage broker<br>**Waves 1 – 10**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Your lender or broker | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 14 | **X08B** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Other lenders or brokers<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Other lenders or brokers | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 15 | **X08C** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Real estate agents or builders<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Real estate agents or builders | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 16 | **X08D** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Material in the mail<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Material in the mail | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 17 | **X08E** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Websites that provide information on getting a mortgage<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Websites that provide information on getting a mortgage | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 18 | **X08F** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Newspaper/TV/Radio<br>**Waves 4 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Newspaper/TV/Radio<br>**Waves 1 – 3**<br>Question not asked | **Waves 4 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All<br>**Waves 1 – 3**<br>-3 = Not applicable for this wave |
| 19 | **X08G** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Friends/relatives/co-workers<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Friends/relatives/co-workers | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 20 | **X08H** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Bankers or financial planners<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Bankers or financial planners | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 21 | **X08I** | **Wave 15**<br>Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Housing counselors<br>**Waves 1 – 14**<br>Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Housing counselors | **Waves 1 – 15**<br>1 = A Lot<br>2 = A Little<br>3 = Not At All |
| 22 | **X09** | **Wave 15**<br>Q09: Which one of the following best describes your shopping process?<br>**Waves 1 – 14**<br>Q08: Which of the following best describes your shopping process? | **Waves 11 – 15**<br>1 = I picked the loan type first, and then I picked the lender/mortgage broker<br>2 = I picked the lender/mortgage broker first, and then I picked the loan type<br>**Waves 1 – 10**<br>1 = I picked the loan type first, and then I picked the lender/broker<br>2 = I picked the lender/broker first, and then I picked the loan type |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 23 | **X10** | **Wave 15**<br>Q10: Which one of the following best describes how you applied for this mortgage?<br>**Waves 11 – 14**<br>Q09: How did you apply for this mortgage? Mark one answer.<br>**Waves 7 – 10**<br>Q09: How did you apply for this mortgage? Mark one answer.<br>**Waves 1 – 6**<br>Q09: How did you apply for your mortgage? *Mark one answer.* | **Wave 15**<br>1 = Directly to a lender, such as a bank or credit union<br>2 = Through a mortgage broker who works with multiple lenders to get you a loan<br>3 = Through a builder who arranged financing *(write-in)*<br>**Waves 11 – 14**<br>1 = Directly to a lender, such as a bank or credit union<br>2 = Through a mortgage broker (someone who works with multiple lenders to get a loan)<br>3 = Through a builder who arranged financing *(write-in)*<br>**Waves 1 – 10**<br>1 = Directly to a lender, such as a bank or credit union<br>2 = Through a mortgage broker *(someone who works with two or more lenders to get a loan)*<br>3 = Through a builder who arranged financing *(write-in)* |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 24 | **X11** | **Wave 15**<br>Q11: How many different lenders/mortgage brokers did you seriously consider before choosing where to apply for this mortgage?<br>**Waves 11 – 14**<br>Q10: How many different lenders/mortgage brokers did you seriously consider before choosing where to apply for this mortgage?<br>**Waves 7 – 10**<br>Q10: How many different lenders/brokers did you seriously consider before choosing where to apply for this mortgage?<br>**Waves 1 – 6**<br>Q10: How many different lenders/brokers did you seriously consider before choosing where to apply for this mortgage? *Mark one answer.* | **Waves 1 – 15**<br>1 = One<br>2 = Two<br>3 = Three<br>4 = Four<br>5 = Five or more |
| 25 | **X12** | **Wave 15**<br>Q12: How many different lenders/mortgage brokers did you end up applying to?<br>**Waves 11 – 14**<br>Q11: How many different lenders/mortgage brokers did you end up applying to?<br>**Waves 7 – 10**<br>Q11: How many different lenders/brokers did you end up applying to?<br>**Waves 1 – 6**<br>Q11: How many different lenders/brokers did you end up applying to? *Mark one answer*. | **Wave 1 – 15**<br>1 = One<br>2 = Two<br>3 = Three<br>4 = Four<br>5 = Five or more |
| 26 | **X13A**<br>(when X12 > 1) | **Wave 15**<br>Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Searching for better loan terms<br>**Waves 11 – 14**<br>Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Searching for better loan terms<br>**Waves 1 – 10**<br>Q12: Did you apply to more than one lender/broker for any of the following reasons? \| Searching for better loan terms | **Wave 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X12 = 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 27 | **X13B**<br>(when X12 > 1) | **Wave 15**<br>Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Concern over qualifying for a loan<br>**Waves 11 – 14**<br>Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Concern over qualifying for a loan<br>**Waves 1 – 10**<br>Q12: Did you apply to more than one lender/broker for any of the following reasons? \| Concern over qualifying for a loan | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X12=1) |
| 28 | **X13C**<br>(when X12 > 1) | **Wave 15**<br>Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Information learned from the "Loan Estimate"<br>**Waves 11 – 14**<br>Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Information learned from the "Loan Estimate"<br>**Waves 1 – 10**<br>Q12: Did you apply to more than one lender/broker for any of the following reasons? \| Information learned from the "Good Faith Estimate" | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X12=1) |
| 29 | **X13D**<br>(when X12 > 1) | **Wave 15**<br>Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Turned down on earlier application<br>**Waves 11 – 14**<br>Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Turned down on earlier application<br>**Waves 1 – 10**<br>Q12: Did you apply to more than one lender/broker for any of the following reasons? \| Turned down on earlier application | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X12=1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 30 | **X14A** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Having an established banking relationship<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Having an established banking relationship<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Having an established banking relationship<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14A_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 31 | **X14A_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14A)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Having an established banking relationship | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 32 | **X14B** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Having a local office or branch nearby<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Having a local office or branch nearby<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Having a local office or branch nearby<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14B_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 33 | **X14B_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14B)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Having a local office or branch nearby | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 34 | **X14C** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Used previously to get a mortgage<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Used previously to get a mortgage<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Used previously to get a mortgage<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14C_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 35 | **X14C_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14C)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Used previously to get a mortgage | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 36 | **X14D** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Lender/mortgage broker is a personal friend or relative<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Lender/mortgage broker is a personal friend or relative<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Lender/broker is a personal friend or relative<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14D_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 37 | **X14D_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14D)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Lender/broker is a personal friend or relative | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 38 | **X14F** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Recommendation from a friend/relative/co-worker<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Recommendation from a friend/relative/co-worker<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Recommendation from a friend/relative/co-worker<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14F_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 39 | **X14F_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14F)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Recommendation from a friend/relative/co-worker | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 40 | **X14G** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Recommendation from a real estate agent/home builder<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Recommendation from a real estate agent/home builder<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Recommendation from a real estate agent/home builder<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14G_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 41 | **X14G_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14G)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Recommendation from a real estate agent/home builder | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 42 | **X14H** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Reputation of the lender/mortgage broker<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Reputation of the lender/mortgage broker<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Reputation of the lender/broker<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14H_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 43 | **X14H_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14H)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Reputation of the lender/broker | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 44 | **X14I** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Spoke my primary language, which is not English<br>**Waves 11 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Spoke my primary language, which is not English<br>**Waves 7 – 10**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Spoke my primary language, which is not English<br>**Waves 1 – 6**<br>Question asked on a different scale (see X14I_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 45 | **X14I_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X14I)<br>**Waves 1 – 6**<br>Q13: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? \| Spoke my primary language, which is not English | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 46 | **X14J** | **Wave 15**<br>Q14: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Could provide documents in my primary language, which is not English<br>**Waves 13 – 14**<br>Q13: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? \| Could provide documents in my primary language, which is not English<br>**Waves 1 – 12**<br>Question not asked | **Waves 13 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 12**<br>-3 = Not applicable for this wave |
| 47 | **X15** | **Wave 15**<br>Q15: Who initiated the first contact between you and the lender/mortgage broker you used for the mortgage you took out?<br>**Waves 11 – 14**<br>Q14: Who initiated the first contact between you and the lender/mortgage broker you used for the mortgage you took out?<br>**Waves 1 – 10**<br>Q14: Who initiated the first contact between you and the lender/broker you used for the mortgage you took out? | **Waves 11 – 15**<br>1 = I (or one of my co-signers) did<br>2 = The lender/mortgage broker did<br>3 = We were put in contact by a third party *(such as a real estate agent or home builder)*<br>**Waves 1 – 10**<br>1 = I (or one of my co-signers) did<br>2 = The lender/broker did<br>3 = We were put in contact by a third party *(such as a real estate agent or home builder)* |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 48 | **X16** | **Wave 15**<br>Q16: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms?<br>**Waves 11 – 14**<br>Q15: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms?<br>**Waves 1 – 10**<br>Q15: How open were you to suggestions from your lender/broker about mortgages with different features or terms? | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at All |
| 49 | **X17A** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| Lower interest rate<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Lower interest rate<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17A_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 50 | **X17A_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17A)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Low interest rate | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 51 | **X17B** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| Lower APR *(Annual Percentage Rate)*<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Lower APR *(Annual Percentage Rate)*<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17B_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 52 | **X17B_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17B)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Low APR *(Annual Percentage Rate)* | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 53 | **X17C** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| Lower closing fees<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Lower closing fees<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17C_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 54 | **X17C_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17C)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Low closing fees | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 55 | **X17D** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| Lower down payment<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Lower down payment<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17D_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 56 | **X17D_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17D)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Low down payment | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 57 | **X17E** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| Lower monthly payment<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Lower monthly payment<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17E_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 58 | **X17E_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17E)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| Low monthly payment | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 59 | **X17F** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| An interest rate fixed for the life of the loan<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| An interest rate fixed for the life of the loan<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17F_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 60 | **X17F_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17F)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| An interest rate fixed for the life of the loan | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 61 | **X17G** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| A term of 30 years<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| A term of 30 years<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17G_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 62 | **X17G_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17G)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| A term of less than 30 years | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 63 | **X17H** | **Wave 15**<br>Q17: How important were each of the following in determining the mortgage you took out? \| No mortgage insurance<br>**Waves 7 – 14**<br>Q16: How important were each of the following in determining the mortgage you took out? \| No mortgage insurance<br>**Waves 1 – 6**<br>Question asked on a different scale (see X17H_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not important<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 64 | **X17H_1** | **Waves 7 – 15**<br>Question asked on a different scale (see X17H)<br>**Waves 1 – 6**<br>Q16: How important were each of the following in determining the mortgage you took out? \| No mortgage insurance | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 65 | **X18** | **Wave 15**<br>Q18: Your lender may have given you a booklet "Your home loan toolkit: A step-by-step guide," do you remember receiving a copy?<br>**Waves 11 – 14**<br>Q20: Your lender may have given you a booklet "Your home loan toolkit: A step-by-step guide," do you remember receiving a copy?<br>**Waves 7 – 10**<br>Q20: Your lender may have given you a "Shopping for your home loan: Settlement cost booklet", did you receive a copy?<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 66 | **X19**<br>(when X18 = 1) | **Wave 15**<br>Q19: Did the "Your home loan toolkit" booklet lead you to ask additional questions about your mortgage terms?<br>**Waves 11 – 14**<br>Q21: Did the "Your home loan toolkit" booklet lead you to ask additional questions about your mortgage terms?<br>**Waves 7 – 10**<br>Q21: If you received a copy of the Settlement cost booklet, did the booklet lead you to ask additional questions about your mortgage terms?<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X18 = 2 or -2)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 67 | **X20A** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have to add another co-signer to qualify<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have to add another co-signer to qualify<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Have to add another co-signer to qualify<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 68 | **X20B** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Resolve credit report errors or problems<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Resolve credit report errors or problems<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Resolve credit report errors or problems<br>**Waves 1 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you… \| Resolve credit report errors or problems | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 69 | **X20C** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Answer follow-up requests for more information about income or assets<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Answer follow-up requests for more information about income or assets<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Answer follow-up requests for more information about income or assets<br>**Waves 1 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you…\| Answer follow-up requests for more information about income or assets | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 70 | **X20D** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have more than one appraisal<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have more than one appraisal<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Have more than one appraisal<br>**Waves 1 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you… \| Have multiple appraisals | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 71 | **X20E** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Redo/refile paperwork due to processing delays<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Redo/refile paperwork due to processing delays<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Redo/refile paperwork due to processing delays<br>**Waves 1 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you… \| Redo/refile paperwork due to processing delays | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 72 | **X20F** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Delay or postpone closing date<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Delay or postpone closing date<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Delay or postpone closing date<br>**Waves 1 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you… \| Delay or postpone closing date | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 73 | **X20G** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have your "Loan Estimate" revised to reflect changes in your loan terms<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have your "Loan Estimate" revised to reflect changes in your loan terms<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Have your "Good Faith Estimate" revised to reflect changes in your loan terms<br>**Waves 5 – 6**<br>Q19: In the process of getting your mortgage from your lender/broker, did you… \| Have your "Good Faith Estimate" revised to reflect changes in your loan terms<br>**Waves 1 – 4**<br>Question not asked | **Waves 5 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 4**<br>-3 = Not applicable for this wave |
| 74 | **X20H** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Check other sources to confirm that the terms of this mortgage were reasonable<br>**Waves 11 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Check other sources to confirm that the terms of this mortgage were reasonable<br>**Waves 7 – 10**<br>Q19: In the process of getting this mortgage from your lender/broker, did you… \| Check other sources to confirm that the terms of this mortgage were reasonable<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 75 | **X20I** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Get documents in your primary language, which is not English<br>**Waves 13 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Get documents in your primary language, which is not English<br>**Waves 1 – 12**<br>Question not asked | **Waves 13 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 12**<br>-3 = Not applicable for this wave |
| 76 | **X20J** | **Wave 15**<br>Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have the lender/broker translate in your primary language, which is not English<br>**Waves 13 – 14**<br>Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… \| Have the lender/broker translate in your primary language, which is not English<br>**Waves 1 – 12**<br>Question not asked | **Waves 13 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 12**<br>-3 = Not applicable for this wave |
| 77 | **X21A** | **Wave 15**<br>Q21: Was the "Loan Estimate" you received from your lender/mortgage broker… \| Easy to understand<br>**Waves 11 – 14**<br>Q17: Was the "Loan Estimate" you received from your lender/mortgage broker… \| Easy to understand<br>**Waves 1 – 10**<br>Q17: Was the "Good Faith Estimate" you received from your lender/broker… \| Easy to understand | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 78 | **X21B** | **Wave 15**<br>Q21: Was the "Loan Estimate" you received from your lender/mortgage broker… \| Valuable information<br>**Waves 11 – 14**<br>Q17: Was the "Loan Estimate" you received from your lender/mortgage broker… \| Valuable information<br>**Waves 1 – 10**<br>Q17: Was the "Good Faith Estimate" you received from your lender/broker… \| Valuable information | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 79 | **X22A** | **Wave 15**<br>Q22: Did the "Loan Estimate" lead you to… \| Ask questions of your lender/mortgage broker<br>**Waves 11 – 14**<br>Q18: Did the "Loan Estimate" lead you to… \| Ask questions of your lender/mortgage broker<br>**Waves 1 – 10**<br>Q18: Did the "Good Faith Estimate" lead you to… \| Ask questions of your lender/broker | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 80 | **X22B** | **Wave 15**<br>Q22: Did the "Loan Estimate" lead you to… \| Seek a change in your loan or closing<br>**Waves 11 – 14**<br>Q18: Did the "Loan Estimate" lead you to… \| Seek a change in your loan or closing<br>**Waves 1 – 10**<br>Q18: Did the "Good Faith Estimate" lead you to… \| Seek a change in your loan or closing | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 81 | **X22C** | **Wave 15**<br>Q22: Did the "Loan Estimate" lead you to… \| Apply to a different lender/mortgage broker<br>**Waves 11 – 14**<br>Q18: Did the "Loan Estimate" lead you to… \| Apply to a different lender/mortgage broker<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 82 | **X23A** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| An interest rate that is fixed for the life of the loan<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| An interest rate that is fixed for the life of the loan<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| An interest rate that is fixed for the life of the loan | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 83 | **X23B** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| An interest rate that could change over the life of the loan<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| An interest rate that could change over the life of the loan<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| An interest rate that could change over the life of the loan | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 84 | **X23C** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| A term of less than 30 years<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| A term of less than 30 years<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| A term of less than 30 years | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 85 | **X23D** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| A higher interest rate in return for lower closing costs<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| A higher interest rate in return for lower closing costs<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| A higher interest rate in return for lower closing costs | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 86 | **X23E** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| A lower interest rate in return for paying higher closing costs *(discount points)*<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| A lower interest rate in return for paying higher closing costs *(discount points)*<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| A lower interest rate in return for paying higher closing costs *(discount points)* | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 87 | **X23F** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| Interest-only monthly payments<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| Interest-only monthly payments<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| Interest-only monthly payments | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 88 | **X23G** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| An escrow account for taxes and/or homeowner insurance<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| An escrow account for taxes and/or homeowner insurance<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| An escrow account for taxes and/or homeowner insurance | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 89 | **X23H** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| A prepayment penalty *(fee if the mortgage is paid off early)*<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| A prepayment penalty *(fee if the mortgage is paid off early)*<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| A prepayment penalty *(fee if the mortgage is paid off early)* | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 90 | **X23I** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| Reduced documentation or "easy" approval<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| Reduced documentation or "easy" approval<br>**Waves 1 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| Reduced documentation or "easy" approval | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 91 | **X23J** | **Wave 15**<br>Q23: During the application process were you told about mortgages with any of the following? \| An FHA, VA, USDA or Rural Housing loan<br>**Waves 7 – 14**<br>Q22: During the application process were you told about mortgages with any of the following? \| An FHA, VA, USDA or Rural Housing loan<br>**Waves 4 – 6**<br>Q20: During the application process were you told about mortgages with any of the following? \| An FHA, VA, USDA or Rural Housing loan<br>**Waves 1 – 3**<br>Q20: During the application process were you told about mortgages with any of the following? \| An FHA, VA, USDA or Rural housing loan | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 92 | **X24A** | **Wave 15**<br>Q24: In selecting your settlement/closing agent did you use someone… \| Selected/recommended by the lender, mortgage broker, or real estate agent<br>**Waves 11 – 14**<br>Q23: In selecting your settlement/closing agent did you… \| Use an agent selected/recommended by the lender/mortgage broker<br>**Waves 7 – 10**<br>Q23: In selecting your settlement agent did you… \| Use an agent recommended by the lender/broker<br>**Waves 1 – 6**<br>Q21: In selecting your settlement agent did you… \| Use an agent recommended by the lender/broker | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 93 | **X24B** | **Wave 15**<br>Q24: In selecting your settlement/closing agent did you use someone… \| You used previously<br>**Waves 7 – 14**<br>Q23: In selecting your settlement/closing agent did you… \| Use an agent you had used previously<br>**Waves 1 – 6**<br>Q21: In selecting your settlement agent did you… \| Use an agent you had used previously | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 94 | **X24C** | **Wave 15**<br>Q24: In selecting your settlement/closing agent did you use someone… \| Found shopping around<br>**Waves 7 – 14**<br>Q23: In selecting your settlement/closing agent did you… \| Shop around<br>**Waves 1 – 6**<br>Q21: In selecting your settlement agent did you… \| Shop around | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 95 | **X24Z** | **Wave 15**<br>Q24: In selecting your settlement/closing agent did you use someone… \| Did not have a settlement/closing agent<br>**Waves 11 – 14**<br>Q23: In selecting your settlement/closing agent did you… \| Did not have a settlement/closing agent<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes *(respondent indicated they did not have a settlement/closing agent)*<br>2 = No *(respondent failed to indicate they did not have a settlement/closing agent)*<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 96 | **X25** | **Wave 15**<br>Q25: Do you have title insurance on this mortgage?<br>**Waves 11 – 14**<br>Q24: Do you have title insurance on this mortgage?<br>**Waves 1 – 10**<br>Question underwent serious revision (see X25_1) | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 97 | **X25_1** | **Waves 11 – 15**<br>Question underwent serious revision (see X25)<br>**Waves 7 – 10**<br>Q24: Did your lender require you to get title insurance on this mortgage?<br>**Waves 1 – 6**<br>Q22: Did your lender require you to get title insurance on your mortgage? | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 98 | **X26** (when x25 = 1 or x25_1 = 1) | **Wave 15** Q26: Which one best describes how you picked the title insurance? **Waves 7 – 14** Q25: Which best describes how you picked the title insurance? **Waves 1 – 6** Q23: *(If Yes in Q22)* Which best describes how you picked the title insurance? | **Waves 11 – 15** 1 = Reissued previous title insurance 2 = Used title insurance recommended by lender/mortgage broker or settlement agent 3 = Shopped around -2 = Not applicable (X25 > 1 or X25_1 >1) **Waves 1 – 10** 1 = Reissued previous title insurance 2 = Used title insurance recommended by lender/broker or settlement agent 3 = Shopped around -2 = Not applicable (X25 > 1 or X25_1 >1) |
| 99 | **X27A** | **Wave 15** Q27: Overall, how satisfied are you that the mortgage you got was the one with the… \| Best terms to fit your needs **Waves 1 – 14** Q24: Overall, how satisfied are you that the mortgage you got was the one with the… \| Best terms to fit your needs | **Waves 1 – 15** 1 = Very 2 = Somewhat 3 = Not at all |
| 100 | **X27B** | **Wave 15** Q27: Overall, how satisfied are you that the mortgage you got was the one with the… \| Lowest interest rate for which you could qualify **Waves 1 – 14** Q24: Overall, how satisfied are you that the mortgage you got was the one with the… \| Lowest interest rate for which you could qualify | **Waves 1 – 15** 1 = Very 2 = Somewhat 3 = Not at all |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 101 | **X27C** | **Wave 15**<br>Q27: Overall, how satisfied are you that the mortgage you got was the one with the… \| Lowest closing costs<br>**Waves 1 – 14**<br>Q24: Overall, how satisfied are you that the mortgage you got was the one with the… \| Lowest closing costs | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 102 | **X28A** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Lender or mortgage broker you used<br>**Waves 11 – 14**<br>Q27: Overall, how satisfied are you with the… \| Lender/mortgage broker you used<br>**Waves 1 – 10**<br>Q25: Overall, how satisfied are you with the… \| Lender/broker you used | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 103 | **X28B** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Application process<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Application process<br>**Waves 1 – 6**<br>Q25: Overall, how satisfied are you with the… \| Application process | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 104 | **X28C** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Documentation process required for the loan<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Documentation process required for the loan<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 105 | **X28D** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Loan closing process<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Loan closing process<br>**Waves 1 – 6**<br>Q25: Overall, how satisfied are you with the… \| Loan closing process | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 106 | **X28E** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Information in mortgage disclosure documents<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Information in mortgage disclosure documents<br>**Waves 1 – 6**<br>Q25: Overall, how satisfied are you with the… \| The information in mortgage disclosure documents | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 107 | **X28F** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Timeliness of mortgage disclosure documents<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Timeliness of mortgage disclosure documents<br>**Waves 1 – 6**<br>Q25: Overall, how satisfied are you with the… \| The timeliness of mortgage disclosure documents | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 108 | **X28G** | **Wave 15**<br>Q28: Overall, how satisfied are you with the… \| Settlement agent<br>**Waves 7 – 14**<br>Q27: Overall, how satisfied are you with the… \| Settlement agent<br>**Waves 1 – 6**<br>Q25: Overall, how satisfied are you with the… \| Settlement agent | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all |
| 109 | **X29** | **Wave 15**<br>Q29: Did you take a course about home-buying or talk to a professional housing counselor?<br>**Waves 7 – 14**<br>Q28: Did you take a course about home-buying or talk to a housing counselor?<br>**Waves 3 – 6**<br>Q26: Did you take a course about home-buying or talk to a housing counselor?<br>**Waves 1 – 2**<br>Q26: Did you talk to a credit counselor or take a course about home buying? | **Wave 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 110 | **X30A**<br>(when X29 = 1) | **Wave 15**<br>Q30: How was your home-buying course or counseling provided? \| In person, one-on-one<br>**Waves 7 – 14**<br>Q29: How was the home-buying course or counseling provided? \| In person, one-on-one<br>**Waves 3 – 6**<br>Q27: How was the home-buying course or counseling provided? \| In person, one-on-one<br>**Waves 1 – 2**<br>Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? \| In person, one-on-one | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X29 > 1) |
| 111 | **X30B**<br>(when X29 = 1) | **Wave 15**<br>Q30: How was your home-buying course or counseling provided? \| In person, in a group<br>**Waves 7 – 14**<br>Q29: How was the home-buying course or counseling provided? \| In person, in a group<br>**Waves 3 – 6**<br>Q27: How was the home-buying course or counseling provided? \| In person, in a group<br>**Waves 1 – 2**<br>Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? \| In person, in a group | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X29 > 1) |
| 112 | **X30C**<br>(when X29 = 1) | **Wave 15**<br>Q30: How was your home-buying course or counseling provided? \| Over the phone<br>**Waves 7 – 14**<br>Q29: How was the home-buying course or counseling provided? \| Over the phone<br>**Waves 3 – 6**<br>Q27: How was the home-buying course or counseling provided? \| Over the phone<br>**Waves 1 – 2**<br>Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? \| Over the phone | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X29 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 113 | **X30D**<br>(when X29 = 1) | **Wave 15**<br>Q30: How was your home-buying course or counseling provided? \| Online<br>**Waves 7 – 14**<br>Q29: How was the home-buying course or counseling provided? \| Online<br>**Waves 3 – 6**<br>Q27: How was the home-buying course or counseling provided? \| Online<br>**Waves 1 – 2**<br>Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? \| Online | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X29 > 1) |
| 114 | **X31**<br>(when X29 = 1) | **Wave 15**<br>Q31: How many hours was your home-buying course or counseling?<br>**Waves 7 – 14**<br>Q30: How many hours was the home-buying course or counseling?<br>**Waves 3 – 6**<br>Q28: How many hours was the home-buying course or counseling?<br>**Waves 1 – 2**<br>Q28: *(If Yes to Q26)* How many hours was the counseling or home-buying course? | **Waves 1 – 15**<br>1 = Less than 3 hours<br>2 = 3 – 6 hours<br>3 = 7 – 12 hours<br>4 = More than 12 hours<br>-2 = Not applicable (X29 > 1) |
| 115 | **X32**<br>(when X29 = 1) | **Wave 15**<br>Q32: Overall, how helpful was your home-buying course or counseling?<br>**Waves 7 – 14**<br>Q31: Overall, how helpful was the home-buying course or counseling?<br>**Waves 3 – 6**<br>Q29: Overall, how helpful was the home-buying course or counseling?<br>**Waves 1 – 2**<br>Q29: Overall, how helpful was counseling or the home-buying course? | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not at all<br>-2 = Not applicable (X29 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 116 | **X33** | **Wave 15**<br>Q33: Which one of these reasons best describes this most recent mortgage?<br>**Waves 7 – 14**<br>Q32: What was the primary purpose for this most recent mortgage? If you refinanced an existing mortgage for any reason, please select refinance below. Mark one answer.<br>**Waves 1 – 6**<br>Q50: What was the primary purpose of your mortgage at the time you took it out? *Mark one answer.*<br><br>*The response "to add/remove a co-borrower" (value of '3') was not offered prior to Wave 15. This response was coded as an edit in Waves 1 to 14 based on respondent comments.*<br><br>*Prior to Wave 7, respondents reporting "permanent financing of a construction loan" (value of '4') were asked questions associated with variables X34 to X36 instead of variables X37 to X40. For those cases, variables X34 to X36 were nulled and variables X37 to X40 were imputed.* | **Wave 15**<br>1 = To buy a property<br>2 = To refinance or modify an earlier mortgage<br>3 = To add/remove a co-borrower<br>4 = To finance a construction loan<br>5 = To take out a new loan on a mortgage-free property<br>**Waves 1 – 14**<br>1 = Purchase of a property<br>2 = Refinance or modification of an existing mortgage<br>4 = Permanent financing on a construction loan<br>5 = New loan on a mortgage-free property |
| 117 | **X34A**<br>(when X33 = 1) | **Wave 15**<br>Q34: Did you do the following before or after you made an offer on this house or property? \| Contacted a lender to explore mortgage options<br>**Waves 11 – 14**<br>Q33: Did you do the following before or after you made an offer on this house or property? \| Contacted a lender to explore mortgage options<br>**Waves 9 – 10**<br>Q33: Did you do the following, before or after you made an offer on this house or property? \| Contacted a lender to explore mortgage options<br>**Waves 7 – 8**<br>Q33: When did you do the following, before or after you made an offer on this house or property? \| Contacted a lender to explore mortgage options<br>**Waves 1 – 6**<br>Question not asked | **Waves 11 – 15**<br>1 = Before Offer<br>2 = After Offer<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 7 – 10**<br>1 = Before<br>2 = After<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 118 | **X34B**<br>(when X33 = 1) | **Wave 15**<br>Q34: Did you do the following before or after you made an offer on this house or property? \| Got a pre-approval or pre-qualification from a lender<br>**Waves 11 – 14**<br>Q33: Did you do the following before or after you made an offer on this house or property? \| Got a pre-approval or pre-qualification from a lender<br>**Waves 9 – 10**<br>Q33: Did you do the following, before or after you made an offer on this house or property? \| Got a pre-approval or pre-qualification from a lender<br>**Waves 7 – 8**<br>Q33: When did you do the following, before or after you made an offer on this house or property? \| Got a pre-approval or pre-qualification from a lender<br>**Waves 1 – 6**<br>Question not asked | **Waves 11 – 15**<br>1 = Before Offer<br>2 = After Offer<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 7 – 10**<br>1 = Before<br>2 = After<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 119 | **X34C**<br>(when X33=1) | **Wave 15**<br>Q34: Did you do the following before or after you made an offer on this house or property? \| Decided on the type of loan<br>**Waves 11 – 14**<br>Q33: Did you do the following before or after you made an offer on this house or property? \| Decided on the type of loan<br>**Waves 9 – 10**<br>Q33: Did you do the following, before or after you made an offer on this house or property? \| Decided on the type of loan<br>**Wave 7 – 8**<br>Q33: When did you do the following, before or after you made an offer on this house or property? \| Decided on the type of loan<br>**Waves 1 – 6**<br>Question not asked | **Waves 11 – 15**<br>1 = Before Offer<br>2 = After Offer<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 7 – 10**<br>1 = Before<br>2 = After<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 120 | **X34D**<br>(when X33 = 1) | **Wave 15**<br>Q34: Did you do the following before or after you made an offer on this house or property? \| Made a decision on which lender to use<br>**Waves 11 – 14**<br>Q33: Did you do the following before or after you made an offer on this house or property? \| Made a decision on which lender to use<br>**Waves 9 – 10**<br>Q33: Did you do the following, before or after you made an offer on this house or property? \| Made a decision on which lender to use<br>**Waves 7 – 8**<br>Q33: When did you do the following, before or after you made an offer on this house or property? \| Made a decision on which lender to use<br>**Waves 1 – 6**<br>Question not asked | **Waves 11 – 15**<br>1 = Before Offer<br>2 = After Offer<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 7 – 10**<br>1 = Before<br>2 = After<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 121 | **X34E**<br>(when X33 = 1) | **Wave 15**<br>Q34: Did you do the following before or after you made an offer on this house or property? \| Submitted an official loan application<br>**Waves 11 – 14**<br>Q33: Did you do the following before or after you made an offer on this house or property? \| Submitted an official loan application<br>**Waves 9 – 10**<br>Q33: Did you do the following, before or after you made an offer on this house or property? \| Submitted an official loan application<br>**Waves 7 – 8**<br>Q33: When did you do the following, before or after you made an offer on this house or property? \| Submitted an official loan application<br>**Waves 1 – 6**<br>Question not asked | **Waves 11 – 15**<br>1 = Before Offer<br>2 = After Offer<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 7 – 10**<br>1 = Before<br>2 = After<br>3 = Did Not Do<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 122 | **Z35**<br>(when X33 = 1) | **Wave 15**<br>Q35: What percent down payment did you make on this property? *(Indicator)*<br>**Waves 7 – 14**<br>Q34: What percent down payment did you make on this property? *(Indicator)*<br>**Waves 1 – 6**<br>Q54: What percent down payment did you make on your property? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered<br>-2 = Not applicable (X33 > 1) |
| 123 | **X36A**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| Proceeds from the sale of another property<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| Proceeds from the sale of another property<br>**Waves 1 – 6**<br>Q52: Did you use the proceeds from the sale of another property to help pay for the house or property you bought? | **Waves 7 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X33 > 1) |
| 124 | **X36B**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| Savings, retirement account, inheritance, or other assets<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| Savings, retirement account, inheritance, or other assets<br>**Waves 1 – 6**<br>Q55: Did you use any of the following sources of funds to purchase the property? \| Savings, retirement account, inheritance, or other assets | **Waves 1 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1) |
| 125 | **X36C**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| Assistance or loan from a nonprofit or government agency<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| Assistance or loan from a nonprofit or government agency<br>**Waves 1 – 6**<br>Q55: Did you use any of the following sources of funds to purchase the property? \| Assistance or loan from a nonprofit or government agency | **Waves 1 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 126 | **X36D**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| A second lien, home equity loan, or home equity line of credit (HELOC)<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| A second lien, home equity loan, or home equity line of credit (HELOC)<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 127 | **X36E**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| Gift or loan from family or friend<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| Gift or loan from family or friend<br>**Waves 1 – 6**<br>Q55: Did you use any of the following sources of funds to purchase the property? \| Gift or loan from family or friend | **Waves 1 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1) |
| 128 | **X36F**<br>(when X33 = 1) | **Wave 15**<br>Q36: Did you use any of the following sources of funds to purchase this property? \| Seller contribution<br>**Waves 7 – 14**<br>Q35: Did you use any of the following sources of funds to purchase this property? \| Seller contribution<br>**Waves 1 – 6**<br>Q55: Did you use any of the following sources of funds to purchase the property? \| Seller contribution | **Waves 1 – 15**<br>1 = Used<br>2 = Not Used<br>-2 = Not applicable (X33 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 129 | **X37A**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Change to a fixed-rate loan<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Change to a fixed-rate loan<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Change to a fixed-rate loan<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37A_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable (X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 130 | **X37A_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37A)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Change to a fixed-rate loan | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |
| 131 | **X37B**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower interest rate<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower interest rate<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Get a lower interest rate<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37B_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable (X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 132 | **X37B_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37B)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower interest rate | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |
| 133 | **X37C**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower monthly payment<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower monthly payment<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Get a lower monthly payment<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37C_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable (X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 134 | **X37C_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37C)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower monthly payment | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 135 | **X37D**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Consolidate or pay down other debt<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Consolidate or pay down other debt<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Consolidate or pay down other debt<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37D_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable(X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 136 | **X37D_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37D)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Consolidate or pay down other debt | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |
| 137 | **X37E**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Repay the loan more quickly<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Repay the loan more quickly<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Repay the loan more quickly<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37E_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable (X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 138 | **X37E_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37E)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Repay the loan more quickly | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |
| 139 | **X37F**<br>(when X33 > 1) | **Wave 15**<br>Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Take out cash<br>**Waves 9 – 14**<br>Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Take out cash<br>**Waves 7 – 8**<br>Q36: If a refinance, construction loan, or new loan on a mortgage free property, how important were the following in your decision to refinance, modify or obtain a new mortgage? \| Take out cash<br>**Waves 1 – 6**<br>Question asked on a different scale (see X37F_1) | **Waves 7 – 15**<br>1 = Important<br>2 = Not Important<br>-2 = Not applicable (X33 = 1)<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 140 | **X37F_1**<br>(when X33 > 1) | **Waves 7 – 15**<br>Question asked on a different scale (see X37F)<br>**Waves 1 – 6**<br>Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Take out cash | **Waves 7 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 6**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>-2 = Not applicable (X33 = 1) |
| 141 | **Z38**<br>(when X33 > 1) | **Wave 15**<br>Q38: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)*<br>**Waves 7 – 14**<br>Q37: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)*<br>**Waves 1 – 6**<br>Q57: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered<br>-2 = Not applicable (X33 = 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 142 | **X39**<br>(when X33 > 1) | **Wave 15**<br>Q39: How does the total amount of your new mortgage(s) compare to the total of the old mortgage(s) and loan(s) you paid off?<br>**Waves 7 – 14**<br>Q38: How does the total amount of your new mortgage(s) compare to the total amount of the old mortgage(s) and loan(s) you paid off *(include any new second liens, home equity loans, or a home equity line of credit (HELOC))*?<br>**Waves 1 – 6**<br>Q58: How does the total amount of your new mortgage(s) compare to the total amount of the old mortgage(s) and loans when they were paid off? | **Waves 1 – 15**<br>1 = New amount is lower<br>2 = New amount is about the same<br>3 = New amount is higher<br>4 = Property was mortgage-free<br>-2 = Not applicable (X33 = 1) |
| 143 | **X40A**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| College expenses<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| College expenses<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| College expenses | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 144 | **X40B**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Auto or other major purchase<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Auto or other major purchase<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Auto or other major purchase | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 145 | **X40C**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Buy out co-borrower e.g. ex-spouse<br>**Waves 11 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Buy out co-borrower e.g. ex-spouse<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 146 | **X40D**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Pay off other bills or debts<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Pay off other bills or debts<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Pay off other bills or debts | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 147 | **X40E**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Home repairs or new construction<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Home repairs or new construction<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Home repairs/additions | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 148 | **X40F**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Savings<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Savings<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Savings | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 149 | **X40G**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Closing costs of new mortgage<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Closing costs of new mortgage<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Closing costs of new mortgage | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 150 | **X40H**<br>(when X39 > 2) | **Wave 15**<br>Q40: Did you use the money you got from this new mortgage for any of the following? \| Business or investment<br>**Waves 7 – 14**<br>Q39: Did you use the money you got from this new mortgage for any of the following? \| Business or investment<br>**Waves 1 – 6**<br>Q59: Did you use the money you got from this new mortgage for any of the following? \| Business or investment | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X39 = 1 or 2) |
| 151 | **Z41** | **Wave 15**<br>Q41: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? *(Indicator)*<br>**Waves 7 – 14**<br>Q40: When you took out this most recent mortgage or refinance, what was the loan amount (the dollar amount you borrowed)? *(Indicator)*<br>**Waves 1 – 6**<br>Q30: When you took out your mortgage, what was the loan amount *(the dollar amount you borrowed)*? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered |
| 152 | **Z42** | **Wave 15**<br>Q42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? *(Indicator)*<br>**Waves 7 – 14**<br>Q41: What is the monthly payment, including the amount paid to escrow for taxes and insurance? *(Indicator)*<br>**Waves 1 – 6**<br>Q31: What is the monthly payment *(including the amount paid to escrow for taxes and insurance)*? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered |
| 153 | **Z43** | **Wave 15**<br>Q43: What is the interest rate on this mortgage? *(Indicator)*<br>**Waves 7 – 14**<br>Q42: What is the interest rate on this mortgage? *(Indicator)*<br>**Waves 1 – 6**<br>Q32: What is the interest rate on your mortgage? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 154 | **X44** | **Wave 15**<br>Q44: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)?<br>**Waves 7 – 14**<br>Q43: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)?<br>**Waves 1 – 6**<br>Q33: Is this an adjustable-rate mortgage *(one that allows the interest rate to change over the life of the loan)*? | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 155 | **X46A** | **Wave 15**<br>Q46: Does this mortgage have… \| A prepayment penalty *(fee if the mortgage is paid off early)*<br>**Waves 7 – 14**<br>Q46: Does this mortgage have any of the following features? \| A prepayment penalty *(fee if the mortgage is paid off early)*<br>**Waves 1 – 6**<br>Q40: Does your mortgage have any of the following features? \| A prepayment penalty *(fee if the mortgage is paid off early)* | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 156 | **X46B** | **Wave 15**<br>Q46: Does this mortgage have… \| An escrow account for taxes and/or homeowner insurance<br>**Waves 7 – 14**<br>Q46: Does this mortgage have any of the following features? \| An escrow account for taxes and/or homeowner insurance<br>**Waves 1 – 6**<br>Q40: Does your mortgage have any of the following features? \| An escrow account for taxes and/or homeowner insurance | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 157 | **X46C** | **Wave 15**<br>Q46: Does this mortgage have… \| A balloon payment<br>**Waves 7 – 14**<br>Q46: Does this mortgage have any of the following features? \| A balloon payment<br>**Waves 1 – 6**<br>Q40: Does your mortgage have any of the following features? \| A balloon payment | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 158 | **X46D** | **Wave 15**<br>Q46: Does this mortgage have… \| Interest-only payments<br>**Waves 7 – 14**<br>Q46: Does this mortgage have any of the following features? \| Interest-only payments<br>**Waves 1 – 6**<br>Q40: Does your mortgage have any of the following features? \| Interest-only payments | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 159 | **X46E** | **Wave 15**<br>Q46: Does this mortgage have… \| Private mortgage insurance<br>**Waves 11 – 14**<br>Q46: Does this mortgage have any of the following features? \| Private mortgage insurance<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 160 | **Z47** | **Wave 15**<br>Q47: The "Closing Disclosure" statement you received at closing shows the loan closing costs and other closing costs separately. What were the loan closing costs you paid on this loan? *(Indicator)*<br>**Waves 11 – 14**<br>Q47: The Closing Disclosure statement you received at closing shows the loan closing costs and other closing costs separately. What were the loan closing costs you paid on this loan? *(Indicator)*<br>**Waves 9 – 10**<br>Q47: The closing disclosure statement you received at closing shows the loan closing costs and other closing costs separately. What were the loan closing costs you paid on this loan? *(Indicator)*<br>**Waves 7 – 8**<br>Q47: The closing disclosure statement you received at closing shows the loan costs and other closing costs separately. What were the loan closing costs you paid on this loan? *(Indicator)*<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Question not answered<br>2 = Question answered<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 161 | **X48A** | **Wave 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| By me or a co-signer with a check or wire transfer<br>**Waves 7 – 14**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| By me or a co-signer (check or wire transfer)<br>**Waves 1 – 6**<br>Q41: Were the costs to close your loan paid in any of the following ways? \| By me or a co-signer *(check or wire transfer)* | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 162 | **X48B** | **Waves 7 – 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| Added to the mortgage amount<br>**Waves 1 – 6**<br>Q41: Were the costs to close your loan paid in any of the following ways? \| Added to the mortgage amount | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 163 | **X48C** | **Waves 11 – 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| By lender/mortgage broker<br>**Waves 7 – 10**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| By lender/broker<br>**Waves 1 – 6**<br>Q41: Were the costs to close your loan paid in any of the following ways? \| By lender/broker | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 164 | **X48D** | **Waves 7 – 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| By seller/builder<br>**Waves 1 – 6**<br>Q41: Were the costs to close your loan paid in any of the following ways? \| By seller/builder | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |
| 165 | **X48X** | **Waves 7 – 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| Other (specify)<br>**Waves 1 – 6**<br>Q41: Were the costs to close your loan paid in any of the following ways? \| Other (specify) | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-1 = Don't know |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 166 | **X48Z** | **Waves 11 – 15**<br>Q48: How were the total closing costs (loan costs and other costs) for this loan paid? \| Loan had no closing costs<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes *(respondent indicated they had no closing costs)*<br>2 = No *(respondent failed to indicate they had no closing costs)*<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 167 | **X49** | **Waves 11 – 15**<br>Q49: Were the loan costs you paid similar to what you had expected to pay based on the Loan Estimates or Closing Disclosures you received?<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 168 | **X50A** | **Waves 11 – 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Lender/mortgage broker<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Lender/broker<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Lender/broker | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 169 | **X50B** | **Wave 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Settlement/closing agent<br>**Waves 11 – 14**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Settlement agent<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Settlement agent<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Settlement agent | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 170 | **X50C** | **Waves 11 – 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Real estate agent<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Real estate agent<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Real estate agent | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 171 | **X50D** | **Waves 11 – 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Personal attorney<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Personal attorney<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Attorney | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 172 | **X50E** | **Wave 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Title insurance agent<br>**Waves 11 – 14**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Title agent<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Title agent<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Title agent | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 173 | **X50F** | **Waves 11 – 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Trusted friend or relative who is not a co-signer on the mortgage<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Trusted friend or relative who is not a co-signer on the mortgage<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Trusted friend or relative who is not a co-signer on the mortgage | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 174 | **X50G** | **Waves 11 – 15**<br>Q50: Did you seek input about your closing documents from any of the following people? \| Housing counselor<br>**Waves 7 – 10**<br>Q51: Did you seek input about your closing documents from any of the following people? \| Housing counselor<br>**Waves 1 – 6**<br>Q44: Did you seek input about your closing documents from any of the following people? \| Housing counselor | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 175 | **X51A** | **Waves 11 – 15**<br>Q51: At any time after you made your final loan application did any of the following change? \| Monthly payment<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Higher<br>2 = Same<br>3 = Lower<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 176 | **X51B** | **Waves 11 – 15**<br>Q51: At any time after you made your final loan application did any of the following change? \| Interest rate<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Higher<br>2 = Same<br>3 = Lower<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 177 | **X51C** | **Waves 11 – 15**<br>Q51: At any time after you made your final loan application did any of the following change? \| Other fees<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Higher<br>2 = Same<br>3 = Lower<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 178 | **X51D** | **Waves 11 – 15**<br>Q51: At any time after you made your final loan application did any of the following change? \| Amount of money needed to close loan<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Higher<br>2 = Same<br>3 = Lower<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 179 | **X52** | **Wave 15**<br>Q52: Did you face any unpleasant "surprises" at your loan closing?<br>**Waves 7 – 14**<br>Q52: Did you face any unpleasant "surprises" at your loan closing?<br>**Waves 1 – 6**<br>Q45: Did you face any unpleasant "surprises" at your loan closing?<br><br>*This question was retired after Wave 18. After Wave 18, loan closing events were asked of all respondents without this gateway question.* | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 180 | **X53A**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| Loan documents not ready<br>**Waves 11 – 14**<br>Q53: What unpleasant surprises did you face? \| Loan documents not ready<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 181 | **X53B**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| Closing did not occur as originally scheduled<br>**Waves 11 – 14**<br>Q53: What unpleasant surprises did you face? \| Closing did not occur as originally scheduled<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 182 | **X53C**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| Three day rule required re-disclosure<br>**Waves 11 – 14**<br>Q53: What unpleasant surprises did you face? \| Three day rule required re-disclosure<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 183 | **X53D**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| Mortgage terms different at closing e.g. interest rate, monthly payment<br>**Waves 11 – 14**<br>Q53: What unpleasant surprises did you face? \| Mortgage terms different at closing e.g. interest rate, monthly payment<br>**Waves 1 – 10**<br>Question broken up (see X53D1_1, X53D2_1, and X53D3_1) | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 184 | **X53D1_1**<br>(when X52 = 1) | **Waves 11 – 15**<br>Question combined with X53D2_1 and X53D3_1 (see X53D)<br>**Waves 7 – 10**<br>Q53: What unpleasant surprises did you face? \| Different loan terms<br>**Waves 1 – 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Different loan terms | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |
| 185 | **X53D2_1**<br>(when X52 = 1) | **Waves 11 – 15**<br>Question combined with X53D1_1 and X53D3_1 (see X53D)<br>**Waves 7 – 10**<br>Q53: What unpleasant surprises did you face? \| Higher monthly payment<br>**Waves 1 – 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Higher monthly payment | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |
| 186 | **X53D3_1**<br>(when X52 = 1) | **Waves 11 – 15**<br>Question combined with X53D1_1 and X53D2_1 (see X53D)<br>**Waves 7 – 10**<br>Q53: What unpleasant surprises did you face? \| Higher interest rate<br>**Waves 1 – 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Higher interest rate | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 187 | **X53E**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| More cash needed at closing e.g. escrow, unexpected fees<br>**Waves 11 – 14**<br>Q53: What unpleasant surprises did you face? \| More cash needed at closing e.g. escrow, unexpected fees<br>**Waves 1 – 10**<br>Question broken up (see X53E1_1 and X53E2_1) | **Waves 11 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1)<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 188 | **X53E1_1**<br>(when X52 = 1) | **Waves 11 – 15**<br>Question combined with X53E2_1 (see X53E)<br>**Waves 7 – 10**<br>Q53: What unpleasant surprises did you face? \| Unexpected fees<br>**Waves 1 – 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Unexpected fees | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |
| 189 | **X53E2_1**<br>(when X52 = 1) | **Waves 11 – 15**<br>Question combined with X53E1_1 (see X53E)<br>**Waves 7 – 10**<br>Q53: What unpleasant surprises did you face? \| Higher amount of money needed at closing<br>**Waves 1 – 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Higher amount of money needed at closing | **Waves 11 – 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 10**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |
| 190 | **X53F**<br>(when X52 = 1) | **Wave 15**<br>Q53: What unpleasant surprises did you face at your loan closing? \| Asked to sign blank documents<br>**Waves 7 – 14**<br>Q53: What unpleasant surprises did you face? \| Asked to sign blank documents<br>**Waves 1— 6**<br>Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Asked to sign blank documents | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X52 > 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 191 | **X53G** (when X52 = 1) | **Wave 15** Q53: What unpleasant surprises did you face at your loan closing? \| Rushed at closing or not given time to read documents **Waves 7 – 14** Q53: What unpleasant surprises did you face? \| Rushed at closing or not given time to read documents **Waves 1— 6** Q46: *(If Yes to Q45)* What unpleasant surprises did you face? \| Rushed at closing or not given time to read documents | **Waves 1 – 15** 1 = Yes 2 = No -2 = Not applicable (X52 > 1) |
| 192 | **X54** | **Waves 7 – 15** Q54: At the same time you took out this mortgage, did you also take out another loan on the property you financed with this mortgage (a second lien, home equity loan, or a home equity line of credit (HELOC))? **Waves 4 – 6** Q47: At the same time you took out your mortgage, did you also take out another loan on your property *(a second lien, home equity loan, or home equity line of credit (HELOC))*? **Waves 1 – 3** Q47: At the same time you took out your mortgage, did you also take out another loan on your property *(a second lien, home equity loan, or home equity line of credit - HELOC)*? | **Waves 1 – 15** 1 = Yes 2 = No |
| 193 | **Z55** (when X54 = 1) | **Waves 7 – 15** Q55: What was the amount of this loan? *(Indicator)* **Waves 1 – 6** Q48: *(If Yes to Q47)* What was the amount of this loan? *(Indicator)* | **Waves 1 – 15** 1 = Question not answered 2 = Question answered -2 = Not applicable (X55 > 1) |
| 194 | **X56A** | **Waves 7 – 15** Q56: How well could you explain to someone the… \| Process of taking out a mortgage **Waves 1 – 6** Q49: How well could you explain to someone the… \| Process of taking out a mortgage | **Waves 1 – 15** 1 = Very 2 = Somewhat 3 = Not At All |
| 195 | **X56B** | **Waves 7 – 15** Q56: How well could you explain to someone the… \| Difference between a fixed- and an adjustable-rate mortgage **Waves 1 – 6** Q49: How well could you explain to someone the… \| Difference between a fixed- and an adjustable-rate mortgage | **Waves 1 – 15** 1 = Very 2 = Somewhat 3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 196 | **X56C** | **Waves 7 – 15**<br>Q56: How well could you explain to someone the… \| Difference between a prime and subprime loan<br>**Waves 1 – 6**<br>Q49: How well could you explain to someone the… \| Difference between a prime and subprime loan | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 197 | **X56D** | **Waves 7 – 15**<br>Q56: How well could you explain to someone the… \| Difference between a mortgage's interest rate and its APR<br>**Waves 1 – 6**<br>Q49: How well could you explain to someone the… \| Difference between a mortgage's interest rate and its APR | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 198 | **X56E** | **Waves 7 – 15**<br>Q56: How well could you explain to someone the… \| Amortization of a loan<br>**Waves 1 – 6**<br>Q49: How well could you explain to someone the… \| Amortization of a loan | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 199 | **X56F** | **Waves 7 – 15**<br>Q56: How well could you explain to someone the… \| Consequences of not making required mortgage payments<br>**Waves 1 – 6**<br>Q49: How well could you explain to someone the… \| Consequences of not making required mortgage payments | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 200 | **X56G** | **Waves 7 – 15**<br>Q56: How well could you explain to someone the… \| Difference between lender's and owner's title insurance<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 201 | **X56H** | **Waves 11 – 15**<br>Q56: How well could you explain to someone the… \| Relationship between discount points and interest rate<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 202 | **X56I** | **Waves 11 – 15**<br>Q56: How well could you explain to someone the… \| Reason payments into an escrow account can change<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All<br><br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 203 | **Z57** | **Wave 15**<br>Q57: When did you first become the owner of this property? *(Indicator)*<br>**Waves 11 – 14**<br>Q57: When did you buy or get this property? If you refinanced, the date you originally bought or got this property? *(Indicator)*<br>**Waves 7 – 10**<br>Q57: When did you buy or acquire this property? If you refinanced, the date you originally acquired the property? *(Indicator)*<br>**Waves 1 – 6**<br>Q60: When did you buy or acquire your property? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered |
| 204 | **Z58** | **Waves 7 – 15**<br>Q58: What was the purchase price of this property, or if you built it, the construction and land cost? *(Indicator)*<br>**Waves 1 – 6**<br>Q61: What was the purchase price of your property, or if you built it, the construction and land cost? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered |
| 205 | **X59** | **Wave 15**<br>Q59: Which one of the following best describes how you acquired this property?<br>**Waves 11 – 14**<br>Q59: How did you acquire this property? Mark one answer.<br>**Waves 7 – 10**<br>Q59: How did you acquire this property? Mark one answer.<br>**Waves 1 – 6**<br>Q62: How did you acquire the property? *Mark one answer*.<br><br>*(continued on the next page)* | **Waves 7 – 15**<br>1 = Purchased an existing home<br>2 = Purchased a newly-built home from a builder<br>3 = Had or purchased land and built a house<br>4 = Received as a gift or inheritance<br>5 = Purchase from relative *(write-in)*<br>6 = Bought out co-owner (e.g., ex-spouse) *(write-in)* |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| | | *(continued on the next page)* | 7 = Rental conversion/land contract *(write-in)*<br>8 = Tax-free trade or exchange *(write-in)*<br>9 = Purchased a foreclosed property from a bank, investor, or government agency *(write-in/imputed)*<br>10 = Purchased a "short sale" property from the previous owner *(write-in/imputed)*<br>**Waves 1 – 6**<br>1 = Purchased an existing home in a standard sale from the previous owner<br>2 = Purchased a newly-built home from a builder<br>3 = Purchased land and built a house<br>4 = Received as a gift or inheritance<br>5 = Purchase from relative *(write-in)*<br>6 = Bought out co-owner (e.g., ex-spouse) *(write-in)*<br>7 = Rental conversion/land contract *(write-in)*<br>8 = Tax-free trade or exchange *(write-in)*<br>9 = Purchased a foreclosed property from a bank, investor, or government agency |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| | | | 10 = Purchased a "short sale" property from the previous owner |
| 206 | **X60** | **Wave 15**<br>Q60: Which one of the following best describes this property?<br>**Waves 11 – 14**<br>Q60: Which of the following best describes this property? Mark one answer.<br>**Waves 7 – 10**<br>Q60: What type of house is on this property? Mark one answer.<br>**Waves 1 – 6**<br>Q63: What type of house is on your property? *Mark one answer*. | **Waves 11 – 15**<br>1 = Single-family detached house<br>2 = Mobile home or manufactured home<br>3 = Townhouse, row house, or villa<br>4 = 2-unit, 3-unit, or 4-unit dwelling<br>5 = Apartment (or condo/co-op) in an apartment building<br>6 = Unit in a partly commercial structure<br>7 = Land only *(write-in)*<br>**Waves 1 – 10**<br>1 = Single-family detached house<br>2 = Mobile home or manufactured home<br>3 = Townhouse, row house, or villa<br>4 = 2-unit, 3-unit, or 4-unit dwelling<br>5 = Condo, apartment house, or co-op<br>6 = Unit in a partly commercial structure<br>7 = Land only *(write-in)* |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 207 | **X61** (when X60 = 3, 4, 5 or 6) | **Waves 7 – 15** Q61: Does this mortgage cover more than one unit? **Waves 1 – 6** Question not asked<br><br>*In contrast to Waves 10 to 15, this question was not asked of respondents in a "townhouse, row house, or villa" (value of '3') in Waves 7 to 9. Therefore, their responses were imputed.* | **Waves 7 – 15** 1 = Yes 2 = No -2 = Not applicable (X60 = 1, 2 or 7) **Waves 1 – 6** -3 = Not applicable for this wave |
| 208 | **Z62** | **Waves 7 – 15** Q62: About how much do you think this property is worth in terms of what you could sell it for now? *(Indicator)* **Waves 1 – 6** Q65: About how much do you think your property is worth in terms of what you could sell it for now? *(Indicator)* | **Waves 1 – 15** 1 = Question not answered 2 = Question answered |
| 209 | **X63** | **Waves 7 – 15** Q63: Do you rent out all or any portion of this property? **Waves 1 – 6** Q66: Do you rent out any portion of your property? | **Waves 1 – 15** 1 = Yes 2 = No |
| 210 | **Z64** (when X63 = 1) | **Waves 7 – 15** Q64: How much rent do you receive annually? *(Indicator)* **Waves 1 – 6** Q67: *(If Yes to Q66)* How much rent to you receive *(per month)*? *(Indicator)* | **Waves 1 – 15** 1 = Question not answered 2 = Question answered -2 = Not applicable (X63 > 1) |
| 211 | **X65** | **Waves 7 – 15** Q65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property? **Waves 1 – 6** Question not asked | **Waves 7 – 15** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 212 | **X66** | **Waves 7 – 15**<br>Q66: Which of the following best describes how you use this property?<br>**Waves 1 – 6**<br>Q68: Which of the following best describes how you use this property? | **Waves 11 – 15**<br>1 = Primary residence *(where you spend the majority of your time)*<br>2 = It will be my primary residence soon<br>3 = Seasonal or second home<br>4 = Home for other relatives<br>5 = Rental or investment property<br>**Waves 1 – 10**<br>1 = Primary residence *(where you spend the majority of your time)*<br>2 = It will be my primary residence soon<br>3 = Seasonal or second home<br>4 = Home for other relatives<br>5 = Rental or investor property |
| 213 | **Z67**<br>(when X66 = 1) | **Waves 7 – 15**<br>Q67: If primary residence, when did you move into this property? *(Indicator)*<br>**Waves 1 – 6**<br>Q69: *(If primary residence in Q68)* When did you move into the property? *(Indicator)* | **Waves 1 – 15**<br>1 = Question not answered<br>2 = Question answered<br>-2 = Not applicable (X66 > 1) |
| 214 | **X68A** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| Number of homes for sale<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| Number of homes for sale<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| Number of homes for sale | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 215 | **X68B** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| Number of vacant homes<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| Number of vacant homes<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| Number of vacant homes | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 216 | **X68C** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| Number of homes for rent<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| Number of homes for rent<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| Number of homes for rent | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 217 | **X68D** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| Number of foreclosures or short sales<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| Number of foreclosures or short sales<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| Number of foreclosures or short sales | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 218 | **X68E** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| House prices<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| House prices<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| House prices | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 219 | **X68F** | **Wave 15**<br>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? \| Overall desirability of living there<br>**Waves 7 – 14**<br>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? \| Overall desirability of living there<br>**Waves 1 – 6**<br>Q94: In the last couple years, how have the following changed in your neighborhood? \| Overall desirability of living there | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 220 | **X69** | **Waves 7 – 15**<br>Q69: What do you think will happen to the prices of homes in this neighborhood over the next couple of years?<br>**Waves 1 – 6**<br>Q95: What do you think will happen to the prices of homes like yours in your neighborhood over the next couple of years? | **Waves 1 – 15**<br>1 = Increase a lot<br>2 = Increase a little<br>3 = Remain about the same<br>4 = Decrease a little<br>5 = Decrease a lot |
| 221 | **X70** | **Waves 7 – 15**<br>Q70: In the next couple of years, how do you expect the overall desirability of living in this neighborhood to change?<br>**Waves 1 – 6**<br>Q96: In the next couple of years, how do you expect the overall desirability of living in your neighborhood to change? | **Waves 3 – 15**<br>1 = Become more desirable<br>2 = Stay about the same<br>3 = Become less desirable<br>**Waves 1 – 2**<br>1 = Significant increase<br>2 = Stay about the same<br>3 = Significant decrease |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 222 | **X71A** | **Waves 7 – 15**<br>Q71: How likely is it that in the next couple of years you will… \| Sell this property<br>**Waves 1 – 6**<br>Q98: How likely is it that in the next couple of years you will… \| Move and sell your property | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 223 | **X71B** | **Waves 7 – 15**<br>Q71: How likely is it that in the next couple of years you will… \| Move but keep this property<br>**Waves 1 – 6**<br>Q98: How likely is it that in the next couple of years you will… \| Move but keep your property | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 224 | **X71C** | **Waves 7 – 15**<br>Q71: How likely is it that in the next couple of years you will… \| Refinance the mortgage on this property<br>**Waves 1 – 6**<br>Q98: How likely is it that in the next couple of years you will… \| Refinance your mortgage | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 225 | **X71D** | **Waves 7 – 15**<br>Q71: How likely is it that in the next couple of years you will… \| Pay off this mortgage and own the property mortgage-free<br>**Waves 1 – 6**<br>Q98: How likely is it that in the next couple of years you will… \| Pay off your mortgage and own your property mortgage-free | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 226 | **X72** | **Waves 7 – 15**<br>Q72: What is your current marital status?<br>**Waves 1 – 6**<br>Q71: What is your current marital status? | **Waves 1 – 15**<br>1 = Married<br>2 = Separated<br>3 = Never married<br>4 = Divorced<br>5 = Widowed |
| 227 | **X73**<br>(when X72 > 1) | **Waves 7 – 15**<br>Q73: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?<br>**Waves 1 – 6**<br>Q72: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse? | **Waves 1 – 15**<br>1 = Yes<br>2 = No<br>-2 = Not applicable (X72 = 1) |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 228 | **X74R** | **Waves 7 – 15**<br>Q74: Age at last birthday: \| Respondent<br>**Waves 1 – 6**<br>Q73: Age at last birthday: \| Respondent | **Waves 1 – 15**<br>18 – 99 |
| 229 | **X74S**<br>(when X72 = 1 or X73 = 1) | **Waves 7 – 15**<br>Q74: Age at last birthday: \| Spouse/Partner<br>**Waves 1 – 6**<br>Q73: Age at last birthday: \| Spouse/Partner | **Waves 1 – 15**<br>18 – 99<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 230 | **X75R** | **Waves 7 – 15**<br>Q75: Sex: \| Respondent<br>**Waves 1 – 6**<br>Q74: Sex: \| Respondent | **Waves 1 – 15**<br>1 = Male<br>2 = Female |
| 231 | **X75S**<br>(when X72 = 1 or X73 = 1) | **Waves 7 – 15**<br>Q75: Sex: \| Spouse/Partner<br>**Waves 1 – 6**<br>Q74: Sex: \| Spouse/Partner | **Waves 1 – 15**<br>1 = Male<br>2 = Female<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 232 | **X76R** | **Waves 1 – 15**<br>Q76: Highest level of education achieved: \| Respondent | **Waves 1 – 15**<br>1 = Some schooling<br>2 = High school graduate<br>3 = Technical school<br>4 = Some college<br>5 = College graduate<br>6 = Postgraduate studies |
| 233 | **X76S**<br>(when X72 = 1 or X73 = 1) | **Waves 1 – 15**<br>Q76: Highest level of education achieved: \| Spouse/Partner | **Waves 1 – 15**<br>1 = Some schooling<br>2 = High school graduate<br>3 = Technical school<br>4 = Some college<br>5 = College graduate<br>6 = Postgraduate studies<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 234 | **X77R** | **Waves 4 – 15**<br>Q77: Hispanic or Latino: \| Respondent<br>**Waves 1 – 3**<br>Q77: Are you Hispanic or Latino? \| Respondent | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 235 | **X77S** (when X72 = 1 or X73 = 1) | **Waves 4 – 15** Q77: Hispanic or Latino: \| Spouse/Partner **Waves 1 – 3** Q77: Are you Hispanic or Latino? \| Spouse/Partner | **Waves 1 – 15** 1 = Yes 2 = No -2 = Not applicable (X72 > 1 and X73 = 2) |
| 236 | **X78R** | **Waves 11 – 15** Q78: Race: *Mark all that apply*. \| Respondent **Waves 1 – 10** Q78: Race: *Mark all that apply*. \| Respondent *Respondents could select multiple race categories and those who selected multiple race categories are classified among "all other races" (value of '4').* | **Waves 1 – 15** 1 = White/Caucasian only 2 = Black or African American only 3 = Asian only 4 = All other races |
| 237 | **X78S** (when X72 = 1 or X73 = 1) | **Waves 11 – 15** Q78: Race: *Mark all that apply*. \| Spouse/Partner **Waves 1 – 10** Q78: Race: *Mark all that apply*. \| Spouse/Partner *Respondents could select multiple race categories and those who selected multiple race categories are classified among "all other races" (value of '4').* | **Waves 1 – 15** 1 = White/Caucasian only 2 = Black or African American only 3 = Asian only 4 = All other races -2 = Not applicable (X72 > 1 and X73 = 2) |
| 238 | **X79RA** | **Waves 11 – 15** Q79: Current work status: *Mark all that apply.* \| Respondent *(work status selected by respondent involving the most employment)* **Waves 1 – 10** Q79: Current work status: *Mark all that apply*. \| Respondent *(work status selected by respondent involving the most employment)* *Respondents could select multiple employment categories and this variable shows the first employment category selected.* *For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation.* *(continued on the next page)* | **Waves 11 – 15** 1 = Self-employed full time 2 = Self-employed part time 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave 7 = Not working for pay *(student, homemaker, disabled)* **Waves 1 – 10** 1 = Self-employed/work for self 3 = Employed full time 4 = Employed part time 5 = Retired |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| | | | 6 = Temporarily laid off or on leave<br>7 = Not working for pay *(student, homemaker, disabled, unemployed)* |
| 239 | **X79RB** | **Waves 11 – 15**<br>Q79: Current work status: *Mark all that apply*. \| Respondent<br>*(if a second work status was selected)*<br>**Waves 1 – 10**<br>Q79: Current work status: *Mark all that apply.* \| Respondent<br>*(if a second work status was selected)*<br><br>*Respondents could select multiple employment categories and this variable shows the select employment category selected.*<br><br>*For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation* | **Waves 11 – 15**<br>2 = Self-employed part time<br>4 = Employed part time<br>5 = Retired<br>6 = Unemployed, temporarily laid-off, or on leave<br>7 = Not working for pay *(student, homemaker, disabled)*<br>-2 = Not applicable (X72 > 1 and X73 = 2)<br>**Waves 1 – 10**<br>4 = Employed part time<br>5 = Retired<br>6 = Temporarily laid off or on leave<br>7 = Not working for pay *(student, homemaker, disabled, unemployed)*<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 240 | **X79SA**<br>(when X72 = 1 or X73 = 1) | **Waves 11 – 15**<br>Q79: Current work status: *Mark all that apply.* \| Spouse/Partner<br>*(work status selected by respondent involving the most employment)*<br>**Waves 1 – 10**<br>Q79: Current work status: *Mark all that apply*. \| Spouse/Partner<br>*(work status selected by respondent involving the most employment)*<br><br>*(continued on the next page)* | **Waves 11 – 15**<br>1 = Self-employed full time<br>2 = Self-employed part time<br>3 = Employed full time<br>4 = Employed part time<br>5 = Retired<br>6 = Unemployed, temporarily laid-off, or on leave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| | | *Respondents could select multiple employment categories for the spouse/partner and this variable shows the first employment category selected.*<br><br>*For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation* | 7 = Not working for pay *(student, homemaker, disabled)*<br>-2 = Not applicable (X72 > 1 and X73 = 2)<br>**Waves 1 – 10**<br>1 = Self-employed/work for self<br>3 = Employed full time<br>4 = Employed part time<br>5 = Retired<br>6 = Temporarily laid off or on leave<br>7 = Not working for pay *(student, homemaker, disabled, unemployed)*<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 241 | **X79SB** | **Waves 11 – 15**<br>Q79: Current work status: *Mark all that apply.* \| Spouse/Partner<br>*(if a second work status was selected)*<br>**Waves 1 – 10**<br>Q79: Current work status: *Mark all that apply*. \| Spouse/Partner<br>*(if a second work status was selected)*<br><br>*Respondents could select multiple employment categories for the spouse/partner and this variable shows the second employment category selected.*<br><br>*For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation*<br><br>*(continued on the next page)* | **Waves 11 – 15**<br>1 = Self-employed full time<br>2 = Self-employed part time<br>4 = Employed part time<br>5 = Retired<br>6 = Unemployed, temporarily laid-off, or on leave<br>7 = Not working for pay *(student, homemaker, disabled)*<br>-2 = Not applicable (X72 > 1 and X73 = 2)<br>**Waves 1 – 10**<br>1 = Self-employed/work for self<br>4 = Employed part time<br>5 = Retired<br>6 = Temporarily laid off or on leave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| | | | 7 = Not working for pay *(student, homemaker, disabled, unemployed)*<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 242 | **X80R** | **Wave 15**<br>Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? \| Respondent<br>**Waves 1 – 14**<br>Question asked with different answer options (see X80R_1) | **Wave 15**<br>1 = Never served in the military<br>2 = Only on active duty for training in the Reserves or National Guard<br>3 = Now on active duty<br>4 = On active duty in the past, but not now<br>**Waves 1 – 14**<br>-3 = Not applicable for this wave |
| 243 | **X80R_1** | **Wave 15**<br>Question asked with different answer options (see X80R)<br>**Waves 11 – 14**<br>Q80: Ever served on active duty in the U.S. Armed Forces: *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. \| Respondent<br>**Waves 1 – 10**<br>Q80: Have you ever served on active duty in the U.S. Armed Forces? *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. \| Respondent | **Wave 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 14**<br>1 = No, never served in the U.S. Armed Forces<br>2 = No, never on active duty except for initial/basic training<br>3 = Yes, now on active duty<br>4 = Yes, on active duty in the past, but not now |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 244 | **X80S**<br>(when X72 = 1<br>or X73 = 1) | **Wave 15**<br>Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? \| Spouse/Partner<br>**Waves 1 – 14**<br>Question asked with different answer options (see X80S_1) | **Wave 15**<br>1 = Never served in the military<br>2 = Only on active duty for training in the Reserves or National Guard<br>3 = Now on active duty<br>4 = On active duty in the past, but not now<br>-2 = Not applicable (X72 > 1 and X73 = 2)<br>**Waves 1 – 14**<br>-3 = Not applicable for this wave |
| 245 | **X80S_1**<br>(when X72 = 1<br>or X73 = 1) | **Wave 15**<br>Question asked with different answer options (see X80S)<br>**Waves 11 – 14**<br>Q80: Ever served on active duty in the U.S. Armed Forces: *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. \| Spouse/Partner<br>**Waves 1 – 10**<br>Q80: Have you ever served on active duty in the U.S. Armed Forces? (*Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. \| Spouse/Partner | **Wave 15**<br>-3 = Not applicable for this wave<br>**Waves 1 – 14**<br>1 = No, never served in the U.S. Armed Forces<br>2 = No, never on active duty except for initial/basic training<br>3 = Yes, now on active duty<br>4 = Yes, on active duty in the past, but not now<br>-2 = Not applicable (X72 > 1 and X73 = 2) |
| 246 | **X81A** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply*. \| Children/grandchildren under age 18<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Children/grandchildren under age 18<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 247 | **X81B** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply.* \| Children/grandchildren age 18 – 22<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Children/grandchildren age 18 – 22<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 248 | **X81C** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply.* \| Children/grandchildren age 23 or older<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Children/grandchildren age 23 or older<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 249 | **X81D** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply.* \| Parents of you or your spouse or partner<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Parents of you or your spouse or partner<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 250 | **X81E** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply.* \| Other relatives like siblings or cousins<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Other relatives like siblings or cousins<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 251 | **X81F** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply.* \| Non-relatives<br>**Waves 7 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| Non-relatives<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 252 | **X81Z** | **Waves 11 – 15**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark all that apply*. \| No one else<br>**Waves 8 – 10**<br>Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. \| No one else<br>**Waves 1 – 7**<br>Question not asked | **Waves 8 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 7**<br>-3 = Not applicable for this wave |
| 253 | **X82** | **Waves 13 – 15**<br>Q82: Do you speak a language other than English at home?<br>**Waves 1 – 12**<br>Question not asked | **Waves 13 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 12**<br>-3 = Not applicable for this wave |
| 254 | **X83** | **Waves 13 – 15**<br>Q83: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*?<br>**Waves 7 – 12**<br>Q82: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*?<br>**Waves 1 – 6**<br>Q85: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*? | **Waves 11 – 15**<br>1 = Less than $35,000<br>2 = $35,000 to $49,999<br>3 = $50,000 to $74,999<br>4 = $75,000 to $99,999<br>5 = $100,000 to $174,999<br>6 = $175,000 or more<br>**Waves 1 – 10**<br>1 = Under $35,000<br>2 = $35,000 to $49,999<br>3 = $50,000 to $74,999<br>4 = $75,000 to $99,999<br>5 = $100,000 to $174,999<br>6 = $175,000 or more |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 255 | **X84** | **Waves 13 – 15**<br>Q84: How does this total annual household income compare to what it is in a "normal" year?<br>**Waves 7 – 12**<br>Q83: How does this total annual household income compare to what it is in a "normal" year?<br>**Waves 1 – 6**<br>Q86: How does this total annual household income compare to what it is in a "normal" year? | **Waves 1 – 15**<br>1 = Higher than normal<br>2 = Normal<br>3 = Lower than normal |
| 256 | **X85A** | **Waves 13 – 15**<br>Q85: Does your total annual household income include any of the following sources? \| Wages or salary<br>**Waves 7 – 12**<br>Q86: Does your total annual household income include any of the following sources? \| Wages or salary<br>**Waves 1 – 6**<br>Q87: Does your total annual household income include any of the following sources? \| Wages or salary | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 257 | **X85B** | **Waves 13 – 15**<br>Q85: Does your total annual household income include any of the following sources? \| Business or self-employment<br>**Waves 7 – 12**<br>Q86: Does your total annual household income include any of the following sources? \| Business or self-employment<br>**Waves 1 – 6**<br>Q87: Does your total annual household income include any of the following sources? \| Business or self-employment | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 258 | **X85C** | **Waves 13 – 15**<br>Q85: Does your total annual household income include any of the following sources? \| Interest or dividends<br>**Waves 7 – 12**<br>Q86: Does your total annual household income include any of the following sources? \| Interest or dividends<br>**Waves 1 – 6**<br>Q87: Does your total annual household income include any of the following sources? \| Interest or dividends | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 259 | **X85D** | **Waves 13 – 15**<br>Q85: Does your total annual household income include any of the following sources? \| Alimony or child support<br>**Waves 7 – 12**<br>Q86: Does your total annual household income include any of the following sources? \| Alimony or child support<br>**Waves 1 – 6**<br>Q87: Does your total annual household income include any of the following sources? \| Alimony or child support | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 260 | **X85E** | **Waves 13 – 15**<br>Q85: Does your total annual household income include any of the following sources? \| Social Security, pension or other retirement benefits<br>**Waves 11 – 12**<br>Q86: Does your total annual household income include any of the following sources? \| Social Security, pension or other retirement benefits<br>**Waves 7 – 10**<br>Q86: Does your total annual household income include any of the following sources? \| Social Security benefits<br>**Waves 1 – 6**<br>Q87: Does your total annual household income include any of the following sources? \| Social Security benefits | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 261 | **X86A** | **Waves 13 – 15**<br>Q86: Does anyone in your household have any of the following? \| 401(k), 403(b), IRA, or pension plan<br>**Waves 7 – 12**<br>Q85: Does anyone in your household have any of the following? \| 401(k), 403(b), IRA, or pension plan<br>**Waves 1 – 6**<br>Q88: Does anyone in your household have any of the following? \| 401(k), 403(b), IRA, or pension plan | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 262 | **X86B** | **Waves 13 – 15**<br>Q86: Does anyone in your household have any of the following? \| Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)*<br>**Waves 7 – 12**<br>Q85: Does anyone in your household have any of the following? \| Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)*<br>**Waves 1 – 6**<br>Q88: Does anyone in your household have any of the following? \| Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)* | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 263 | **X86C** | **Waves 13 – 15**<br>Q86: Does anyone in your household have any of the following? \| Certificates of deposit<br>**Waves 7 – 12**<br>Q85: Does anyone in your household have any of the following? \| Certificates of deposit<br>**Waves 1 – 6**<br>Q88: Does anyone in your household have any of the following? \| Certificates of deposit | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 264 | **X86D** | **Waves 13 – 15**<br>Q86: Does anyone in your household have any of the following? \| Investment real estate<br>**Waves 7 – 12**<br>Q85: Does anyone in your household have any of the following? \| Investment real estate<br>**Waves 1 – 6**<br>Q88: Does anyone in your household have any of the following? \| Investment real estate | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 265 | **X87** | **Waves 13 – 15**<br>Q87: Which one of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?<br>**Waves 11 – 12**<br>Q86: Which one of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?<br>**Waves 7 – 10**<br>Q86: Which one of the following statements best describes the amount of financial risk you are willing to take when you make investments?<br>**Waves 1 – 6**<br>Q89: Which one of the following statements best describes the amount of financial risk you are willing to take when you make investments? | **Waves 1 – 15**<br>1 = Take substantial financial risks expecting to earn substantial returns<br>2 = Take above-average financial risks expecting to earn above-average returns<br>3 = Take average financial risks expecting to earn average returns<br>4 = Not willing to take any financial risks |
| 266 | **X88A** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| Owning a home is a good financial investment<br>**Waves 7 – 12**<br>Q87: Do you agree or disagree with the following statements? \| Owning a home is a good financial investment<br>**Waves 1 – 6**<br>Q90: Do you agree or disagree with the following statements? \| Owning a home is a good financial investment | **Waves 1 – 15**<br>1 = Agree<br>2 = Disagree |
| 267 | **X88B** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| Most mortgage lenders generally treat borrowers well<br>**Waves 9 – 12**<br>Q87: Do you agree or disagree with the following statements? \| Most mortgage lenders generally treat borrowers well<br>**Waves 7 – 8**<br>Q87: Do you agree or disagree with the following statements? \| Mortgage lenders generally treat borrowers well<br>**Waves 1 – 6**<br>Q90: Do you agree or disagree with the following statements? \| Mortgage lenders generally treat borrowers well | **Waves 1 – 15**<br>1 = Agree<br>2 = Disagree |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 268 | **X88C** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| Most mortgage lenders would offer me roughly the same rates and fees<br>**Waves 9 – 12**<br>Q87: Do you agree or disagree with the following statements? \| Most mortgage lenders would offer me roughly the same rates and fees<br>**Waves 7 – 8**<br>Q87: Do you agree or disagree with the following statements? \| Mortgage lenders would offer me roughly the same rates and fees<br>**Waves 1 – 6**<br>Question not asked | **Waves 7 – 15**<br>1 = Agree<br>2 = Disagree<br>**Waves 1 – 6**<br>-3 = Not applicable for this wave |
| 269 | **X88D** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| Late payments will lower my credit rating<br>**Waves 7 – 12**<br>Q87: Do you agree or disagree with the following statements? \| Late payments will lower my credit rating<br>**Waves 1 – 6**<br>Q90: Do you agree or disagree with the following statements? \| Late payments will lower my credit rating | **Waves 1 – 15**<br>1 = Agree<br>2 = Disagree |
| 270 | **X88E** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| Lenders shouldn't care about any late payments, only whether loans are fully repaid<br>**Waves 7 – 12**<br>Q87: Do you agree or disagree with the following statements? \| Lenders shouldn't care about any late payments, only whether loans are fully repaid<br>**Waves 1 – 6**<br>Q90: Do you agree or disagree with the following statements? \| Lenders shouldn't care about any late payments, only whether loans are fully repaid | **Waves 1 – 15**<br>1 = Agree<br>2 = Disagree |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 271 | **X88F** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| It is okay to default or stop making mortgage payments if it is in the borrower's financial interest<br>**Waves 7 – 12**<br>Q87: Do you agree or disagree with the following statements? \| It is okay to default or stop making mortgage payments if it is in the borrower's financial interest<br>**Waves 1 – 6**<br>Q90: Do you agree or disagree with the following statements? \| It is okay to default or stop making mortgage payments if it is in the borrower's financial interest | **Waves 1 – 15**<br>1 = Agree<br>2 = Disagree |
| 272 | **X88G** | **Waves 13 – 15**<br>Q88: Do you agree or disagree with the following statements? \| I would consider counseling or taking a course about managing my finances if I faced financial difficulties<br>**Waves 11 – 12**<br>Q87: Do you agree or disagree with the following statements? \| I would consider counseling or taking a course about managing my finances if I faced financial difficulties<br>**Waves 1 – 10**<br>Question not asked | **Waves 11 – 15**<br>1 = Agree<br>2 = Disagree<br>**Waves 1 – 10**<br>-3 = Not applicable for this wave |
| 273 | **X89A** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Separated, divorced, or partner left<br>**Waves 11 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Separated, divorced, or partner left<br>**Waves 7 – 10**<br>Q88: In the last couple of years, have any of the following happened to you? \| Separated or divorced<br>**Waves 5 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Separated or divorced<br>**Waves 1 – 4**<br>Q91: In the last couple of years, have any of the following happened to you? \| Separated/divorced | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 274 | **X89B** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Married, remarried or new partner<br>**Waves 11 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Married, remarried or new partner<br>**Waves 7 – 10**<br>Q88: In the last couple of years, have any of the following happened to you? \| Married/remarried/new partner<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Married/remarried/new partner | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 275 | **X89C** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Death of a household member<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Death of a household member<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Death of a household member | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 276 | **X89D** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Addition to your household (not including spouse/partner)<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Addition to your household (not including spouse/partner)<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Addition to your household (not including spouse/partner) | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 277 | **X89E** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Person leaving your household (not including spouse/partner)<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Person leaving your household (not including spouse/partner)<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Person leaving your household (not including spouse/partner) | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 278 | **X89F** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Disability or serious illness of household member<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Disability or serious illness of household member<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Disability or serious illness of household member | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 279 | **X89G** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Disaster affecting a property you own<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Disaster affecting a property you own<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Disaster affecting your house | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 280 | **X89H** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Disaster affecting your (or your spouse/partner's) work<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Disaster affecting your (or your spouse/partner's) work<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Disaster affecting your (or your spouse/partner's) work | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 281 | **X89I** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Moved within the area (less than 50 miles)<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Moved within the area (less than 50 miles)<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Moved within the area (less than 50 miles) | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 282 | **X89J** | **Waves 13 – 15**<br>Q89: In the last couple of years, have any of the following happened to you? \| Moved to a new area (50 miles or more)<br>**Waves 7 – 12**<br>Q88: In the last couple of years, have any of the following happened to you? \| Moved to a new area (50 miles or more)<br>**Waves 1 – 6**<br>Q91: In the last couple of years, have any of the following happened to you? \| Moved to a new area (50 miles or more) | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 283 | **X90A** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Layoff, unemployment, or reduced hours of work<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Layoff, unemployment, or reduced hours of work<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Layoff, unemployment or reduced hours of work | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 284 | **X90B** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Retirement<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Retirement<br>**Waves 4 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Retirement<br>**Waves 1 – 3**<br>Question not asked | **Waves 4 – 15**<br>1 = Yes<br>2 = No<br>**Waves 1 – 3**<br>-3 = Not applicable for this wave |
| 285 | **X90C** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Promotion<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Promotion<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Promotion | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 286 | **X90D** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a new job<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a new job<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a new job | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 287 | **X90E** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a second job<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a second job<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a second job | **Waves 1 – 15**<br>1 = Yes<br>2 = No |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 288 | **X90F** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Business failure<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Business failure<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Business failure | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 289 | **X90G** | **Waves 13 – 15**<br>Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| A personal financial crisis<br>**Waves 7 – 12**<br>Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| A personal financial crisis<br>**Waves 1 – 6**<br>Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| A personal financial crisis | **Waves 1 – 15**<br>1 = Yes<br>2 = No |
| 290 | **X91A** | **Waves 13 – 15**<br>Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Household income<br>**Waves 7 – 12**<br>Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Household income<br>**Waves 1 – 6**<br>Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Household income | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 291 | **X91B** | **Waves 13 – 15**<br>Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Housing expenses<br>**Waves 7 – 12**<br>Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Housing expenses<br>**Waves 1 – 6**<br>Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Housing expenses | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 292 | **X91C** | **Waves 13 – 15**<br>Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Non-housing expenses<br>**Waves 7 – 12**<br>Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Non-housing expenses<br>**Waves 1 – 6**<br>Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Non-housing expenses | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 293 | **X92A** | **Waves 13 – 15**<br>Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Household income<br>**Waves 7 – 12**<br>Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Household income<br>**Waves 1 – 6**<br>Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Household income | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 294 | **X92B** | **Waves 13 – 15**<br>Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Housing expenses<br>**Waves 7 – 12**<br>Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Housing expenses<br>**Waves 1 – 6**<br>Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Housing expenses | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |
| 295 | **X92C** | **Waves 13 – 15**<br>Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Non-housing expenses<br>**Waves 7 – 12**<br>Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Non-housing expenses<br>**Waves 1 – 6**<br>Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? \| Non-housing expenses | **Waves 1 – 15**<br>1 = Significant Increase<br>2 = Little/No Change<br>3 = Significant Decrease |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 296 | **X93A** | **Waves 13 – 15**<br>Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Retirement<br>**Waves 7 – 12**<br>Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Retirement<br>**Waves 1 – 6**<br>Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Retirement | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 297 | **X93B** | **Waves 13 – 15**<br>Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Difficulties making your mortgage payments<br>**Waves 7 – 12**<br>Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Difficulties making your mortgage payments<br>**Waves 1 – 6**<br>Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Difficulties making your mortgage payments | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 298 | **X93C** | **Waves 13 – 15**<br>Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| A layoff, unemployment, or forced reduction in hours<br>**Waves 7 – 12**<br>Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| A layoff, unemployment, or forced reduction in hours<br>**Waves 1 – 6**<br>Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| A layoff, unemployment, or forced reduction in hours | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 299 | **X93D** | **Waves 13 – 15**<br>Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Some other personal financial crisis<br>**Waves 7 – 12**<br>Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Some other personal financial crisis<br>**Waves 1 – 6**<br>Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face… \| Some other personal financial crisis | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 300 | **X94A** | **Waves 13 – 15**<br>Q94: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Pay your bills for the next 3 months without borrowing<br>**Waves 7 – 12**<br>Q93: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Pay your bills for the next 3 months without borrowing<br>**Waves 1 – 6**<br>Q100: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Pay your bills for the next 3 months without borrowing | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 301 | **X94B** | **Waves 13 – 15**<br>Q94: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Get significant financial help from family or friends<br>**Waves 7 – 12**<br>Q93: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Get significant financial help from family or friends<br>**Waves 1 – 6**<br>Q100: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Get significant financial help from family or friends | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

| Col | Variable Name (condition, if applicable) | Question | Responses |
|---|---|---|---|
| 302 | **X94C** | **Waves 13 – 15**<br>Q94: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Borrow a significant amount from a bank or credit union<br>**Waves 11 – 12**<br>Q93: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Borrow a significant amount from a bank or credit union<br>**Waves 7 – 10**<br>Q93: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Borrow enough money from a bank or credit union<br>**Waves 1 – 6**<br>Q100: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Borrow enough money from a bank or credit union | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |
| 303 | **X94D** | **Waves 13 – 15**<br>Q94: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Significantly increase your income<br>**Waves 7 – 12**<br>Q93: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Significantly increase your income<br>**Waves 1 – 6**<br>Q100: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could… \| Significantly increase your income | **Waves 1 – 15**<br>1 = Very<br>2 = Somewhat<br>3 = Not At All |

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## Part B: Supplementary Variables

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 304 | **Open_Year** | Mortgage Origination Year | 2013 – 2016 |
| 305 | **Open_Month** | Mortgage Origination Month | 1 = January<br>2 = February<br>3 = March<br>4 = April<br>5 = May<br>6 = June<br>7 = July<br>8 = August<br>9 = September<br>10 = October<br>11 = November<br>12 = December |
| 306 | **Loan_Amount_Cat** | Loan Size Category | 1 = Less than $50,000<br>2 = $50,000 to $99,999<br>3 = $100,000 to $149,999<br>4 = $150,000 to $199,999<br>5 = $200,000 to $249,999<br>6 = $250,000 to $299,999<br>7 = $300,000 to $349,999<br>8 = $350,000 to $399,999<br>9 = $400,000 or more |
| 307 | **Jumbo** | Flag Indicating Jumbo Mortgage Loan at Origination<br>*Indicates whether the loan is classified as a jumbo for the region it is in* | 1 = Jumbo (or non-conforming)<br>2 = Non-jumbo (or conforming) |
| 308 | **Rate_Spread** | Mortgage Interest Rate Spread at Origination (Percent)<br>*Mortgage interest rate at origination minus Primary Mortgage Market Rate (PMMS) at origination*<br>*Top- and bottom-coded* | -1.5 – 1.5 |
| 309 | **PMMS** | Freddie Mac's Primary Mortgage Market Survey (PMMS®) Rate at Origination (Percent) | 2.37 – 4.58 |
| 310 | **Term** | Mortgage Terms (in Years) at Origination<br>*Original term of the mortgage in years, where 0 years refers to any term of less than 1 year, 1 year refers to any term of less than 2 years, etc.* | 0 – 40 years |

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 311 | **LTV** | Mortgage Loan-to-Value (LTV) Ratio at Origination (Percent)<br>*Top coded* | 2 – 125 |
| 312 | **CLTV** | Mortgage Combined Loan-to-Value (CLTV) Ratio at Origination (Percent)<br>*Top coded* | 2 – 125 |
| 313 | **DTI**<br>(when Term >= 10 years) | Mortgage Debt-to-Income (DTI) Ratio at Origination<br>*Top coded and coded as not applicable if mortgage term is less than 10 years.* | 1 – 100<br>-2 = Not applicable (Term < 10 years) |
| 314 | **PTI**<br>(when Term >= 10 years) | Mortgage Payment-to-Income (PTI) Ratio at Origination<br>*Top coded and coded as not applicable if mortgage term is less than 10 years.* | 1 – 100<br>-2 = Not applicable (Term < 10 years) |
| 315 | **Loan_Type** | Mortgage Type | 1 = Conventional<br>2 = FHA insured<br>3 = VA guaranteed<br>4 = FSA/RHS insured |
| 316 | **Enterprise** | Enterprise Type | 1 = Fannie Mae<br>2 = Freddie Mac<br>-2 = Not applicable |
| 317 | **Metro_LMI** | Flag Indicating Metropolitan CRA Low-to Moderate (LMI) Tract<br>*CRA is Community Reinvestment Act* | 1 = Metropolitan CRA non-LMI tract<br>2 = Metropolitan CRA LMI tract<br>3 = Non-metropolitan tract |
| 318 | **Borrower_Num** | Number of Borrowers at Origination | 1 = 1 borrower<br>2 = 2 borrowers<br>3 = 3 borrowers<br>4 = 4 borrowers |
| 319<br>320 | **Borrower_R**<br>**Borrower_S** | Flag Indicating Respondent is a Borrower<br>Flag Indicating Spouse/Partner is a Borrower | 1 = Borrower<br>2 = Non-borrower<br>-2 = Not applicable |
| 321<br>322<br>323 | **Age_O1**<br>**Age_O2**<br>**Age_O3** | Age \| Other Borrowers 1<br>Age \| Other Borrowers 2<br>Age \| Other Borrowers 3<br>*These are borrowers on the mortgage who are not the survey respondent or spouse/partner.* | 18 – 99<br>-2 = Not applicable |

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 324<br>325<br>326 | **Sex_O1**<br>**Sex_O2**<br>**Sex_O3** | Sex \| Other Borrowers 1<br>Sex \| Other Borrowers 2<br>Sex \| Other Borrowers 3<br>*These are borrowers on the mortgage who are not the survey respondent or spouse/partner.* | 1 = Male<br>2 = Female<br>-2 = Not applicable |
| 327<br>328<br>329<br>330<br>331 | **First_Mort_R**<br>**First_Mort_S**<br>**First_Mort_O1**<br>**First_Mort_O2**<br>**First_Mort_O3** | Flag Indicating First Mortgage in Credit File \| Respondent<br>Flag Indicating First Mortgage in Credit File \| Spouse/Partner<br>Flag Indicating First Mortgage in Credit File \| Other Borrower 1<br>Flag Indicating First Mortgage in Credit File \| Other Borrower 2<br>Flag Indicating First Mortgage in Credit File \| Other Borrower 3 | 1 = First mortgage in credit file<br>2 = Not a first mortgage in credit file<br>-2 = Not applicable |
| 332<br>333<br>334<br>335<br>336 | **Score_Orig_R**<br>**Score_Orig_S**<br>**Score_Orig_O1**<br>**Score_Orig_O2**<br>**Score_Orig_O3** | VantageScore 3.0 at Origination \| Respondent<br>VantageScore 3.0 at Origination \| Spouse/Partner<br>VantageScore 3.0 at Origination \| Other Borrower 1<br>VantageScore 3.0 at Origination \| Other Borrower 2<br>VantageScore 3.0 at Origination \| Other Borrower 3 | 300 – 850<br>-2 = Not applicable |
| 337<br>338<br>339<br>340<br>341<br>342<br>343<br>344<br>345<br>346<br>347<br>348<br>349<br>350<br>351<br>352<br>353<br>354<br>355<br>356<br>357<br>358 | **Score_0313_R**<br>**Score_0613_R**<br>**Score_0913_R**<br>**Score_1213_R**<br>**Score_0314_R**<br>**Score_0614_R**<br>**Score_0914_R**<br>**Score_1214_R**<br>**Score_0315_R**<br>**Score_0615_R**<br>**Score_0915_R**<br>**Score_1215_R**<br>**Score_0316_R**<br>**Score_0616_R**<br>**Score_0916_R**<br>**Score_1216_R**<br>**Score_0317_R**<br>**Score_0617_R**<br>**Score_0917_R**<br>**Score_1217_R**<br>**Score_0318_R**<br>**Score_0618_R** | VantageScore 3.0 in March 2013 \| Respondent<br>VantageScore 3.0 in June 2013 \| Respondent<br>VantageScore 3.0 in September 2013 \| Respondent<br>VantageScore 3.0 in December 2013 \| Respondent<br>VantageScore 3.0 in March 2014 \| Respondent<br>VantageScore 3.0 in June 2014 \| Respondent<br>VantageScore 3.0 in September 2014 \| Respondent<br>VantageScore 3.0 in December 2014 \| Respondent<br>VantageScore 3.0 in March 2015 \| Respondent<br>VantageScore 3.0 in June 2015 \| Respondent<br>VantageScore 3.0 in September 2015 \| Respondent<br>VantageScore 3.0 in December 2015 \| Respondent<br>VantageScore 3.0 in March 2016 \| Respondent<br>VantageScore 3.0 in June 2016 \| Respondent<br>VantageScore 3.0 in September 2016 \| Respondent<br>VantageScore 3.0 in December 2016 \| Respondent<br>VantageScore 3.0 in March 2017 \| Respondent<br>VantageScore 3.0 in June 2017 \| Respondent<br>VantageScore 3.0 in September 2017 \| Respondent<br>VantageScore 3.0 in December 2017 \| Respondent<br>VantageScore 3.0 in March 2018 \| Respondent<br>VantageScore 3.0 in June 2018 \| Respondent | 300 – 850<br>. = No score in credit file<br>-2 = Not applicable |

*(continued on the next page)*

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 359 | **Score_0313_S** | VantageScore 3.0 in March 2013 \| Spouse/Partner | |
| 360 | **Score_0613_S** | VantageScore 3.0 in June 2013 \| Spouse/Partner | |
| 361 | **Score_0913_S** | VantageScore 3.0 in September 2013 \| Spouse/Partner | |
| 362 | **Score_1213_S** | VantageScore 3.0 in December 2013 \| Spouse/Partner | |
| 363 | **Score_0314_S** | VantageScore 3.0 in March 2014 \| Spouse/Partner | |
| 364 | **Score_0614_S** | VantageScore 3.0 in June 2014 \| Spouse/Partner | |
| 365 | **Score_0914_S** | VantageScore 3.0 in September 2014 \| Spouse/Partner | |
| 366 | **Score_1214_S** | VantageScore 3.0 in December 2014 \| Spouse/Partner | |
| 367 | **Score_0315_S** | VantageScore 3.0 in March 2015 \| Spouse/Partner | |
| 368 | **Score_0615_S** | VantageScore 3.0 in June 2015 \| Spouse/Partner | |
| 369 | **Score_0915_S** | VantageScore 3.0 in September 2015 \| Spouse/Partner | |
| 370 | **Score_1215_S** | VantageScore 3.0 in December 2015 \| Spouse/Partner | |
| 371 | **Score_0316_S** | VantageScore 3.0 in March 2016 \| Spouse/Partner | |
| 372 | **Score_0616_S** | VantageScore 3.0 in June 2016 \| Spouse/Partner | |
| 373 | **Score_0916_S** | VantageScore 3.0 in September 2016 \| Spouse/Partner | |
| 374 | **Score_1216_S** | VantageScore 3.0 in December 2016 \| Spouse/Partner | |
| 375 | **Score_0317_S** | VantageScore 3.0 in March 2017 \| Spouse/Partner | |
| 376 | **Score_0617_S** | VantageScore 3.0 in June 2017 \| Spouse/Partner | |
| 377 | **Score_0917_S** | VantageScore 3.0 in September 2017 \| Spouse/Partner | |
| 378 | **Score_1217_S** | VantageScore 3.0 in December 2017 \| Spouse/Partner | |
| 379 | **Score_0318_S** | VantageScore 3.0 in March 2018 \| Spouse/Partner | |
| 380 | **Score_0618_S** | VantageScore 3.0 in June 2018 \| Spouse/Partner | |
| 381 | **Perf_Status_0313** | Mortgage Performance Status in March 2013 | '1' = 30 to 59 days past due date<br>'2' = 60 to 89 days past due date<br>'3' = 90 to 119 days past due date<br>'4' = 120 to 149 days past due date<br>'5' = 150 to 179 days past due date<br>'6' = 180 or more days past due date<br>'7' = Bankruptcy Chapter 1' |
| 382 | **Perf_Status_0613** | Mortgage Performance Status in June 2013 | |
| 383 | **Perf_Status_0913** | Mortgage Performance Status in September 2013 | |
| 384 | **Perf_Status_1213** | Mortgage Performance Status in December 2013 | |
| 385 | **Perf_Status_0314** | Mortgage Performance Status in March 2014 | |
| 386 | **Perf_Status_0614** | Mortgage Performance Status in June 2014 | |
| 387 | **Perf_Status_0914** | Mortgage Performance Status in September 2014 | |
| 388 | **Perf_Status_1214** | Mortgage Performance Status in December 2014 | |
| 389 | **Perf_Status_0315** | Mortgage Performance Status in March 2015 | |
| 390 | **Perf_Status_0615** | Mortgage Performance Status in June 2015 | |
| 391 | **Perf_Status_0915** | Mortgage Performance Status in September 2015 | |
| 392 | **Perf_Status_1215** | Mortgage Performance Status in December 2015 | |
| 393 | **Perf_Status_0316** | Mortgage Performance Status in March 2016 | |
| 394 | **Perf_Status_0616** | Mortgage Performance Status in June 2016 | |

*(continued on the next page)*

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 395 | **Perf_Status_0916** | Mortgage Performance Status in September 2016 | '8' = Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession<br>'9' = Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off<br>'A' = Performance history no longer being reported (in most cases after loan closed)<br>'B' = Loan potentially closed around the quarter<br>'C' = Current<br>'K' = Loan opened, performance has not yet been reported by the servicer to the credit bureau<br>'M' = Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)<br>'P' = Performance history not yet started (before loan opened)<br>'S' = Performance for month suppressed by the servicer |
| 396 | **Perf_Status_1216** | Mortgage Performance Status in December 2016 | |
| 397 | **Perf_Status_0317** | Mortgage Performance Status in March 2017 | |
| 398 | **Perf_Status_0617** | Mortgage Performance Status in June 2017 | |
| 399 | **Perf_Status_0917** | Mortgage Performance Status in September 2017 | |
| 400 | **Perf_Status_1217** | Mortgage Performance Status in December 2017 | |
| 401 | **Perf_Status_0318** | Mortgage Performance Status in March 2018 | |
| 402 | **Perf_Status_0618** | Mortgage Performance Status in June 2018<br><br>*See close_status_0618, close_year and close_month for clarification of codes A and B.* | |

| Col | Variable Name | Description | Values |
|---|---|---|---|
| 403 | **Close_Year** | Mortgage Termination Year | 2013 – 2018<br>-2 = Not applicable |
| 404 | **Close_Month** | Mortgage Termination Month | 1 = January<br>2 = February<br>3 = March<br>4 = April<br>5 = May<br>6 = June<br>7 = July<br>8 = August<br>9 = September<br>10 = October<br>11 = November<br>12 = December<br>-2 = Not applicable |
| 405 | **Close_Status_0618** | Mortgage Termination Status in June 2018 | 1 = Mortgage Open<br>2 = Mortgage Terminated<br>3 = Mortgage Likely Terminated<br>4 = Mortgage Possibly Terminated |

# Section 2: Tabulations

Unweighted tabulations of each of the 405 variables are shown in this section in the same order they appear in the codebook section. Tabulations of continuous variables are shown in bands even though the variables themselves have discrete values.

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| **NSMO Identification Number** | | |
|---|---|---|
| nsmoid | Count | Percent |
| 1-24847: 1 to 24847 | 24,847 | 100.0 |

| **NSMO Survey Wave (Quarterly)** | | |
|---|---|---|
| survey_wave | Count | Percent |
| 1 : 2014 Q1 | 4,639 | 18.7 |
| 2 : 2014 Q2 | 924 | 3.7 |
| 3 : 2014 Q3 | 1,838 | 7.4 |
| 4 : 2014 Q4 | 1,664 | 6.7 |
| 5 : 2015 Q1 | 1,865 | 7.5 |
| 6 : 2015 Q2 | 1,227 | 4.9 |
| 7 : 2015 Q3 | 1,817 | 7.3 |
| 8 : 2015 Q4 | 1,702 | 6.8 |
| 9 : 2016 Q1 | 1,656 | 6.7 |
| 10: 2016 Q2 | 1,536 | 6.2 |
| 11: 2016 Q3 | 1,528 | 6.1 |
| 12: 2016 Q4 | 1,522 | 6.1 |
| 13: 2017 Q1 | 1,630 | 6.6 |
| 14: 2017 Q2 | 1,120 | 4.5 |
| 15: 2017 Q3 | 179 | 0.7 |

| **NSMO Analysis Weight (Sampling Weight x Non-response Adjustment)** | | |
|---|---|---|
| analysis_weight | Count | Percent |
| 442.15 - 702.67 : 442.15 to 702.67 | 6,340 | 25.5 |
| 702.68 - 928.59 : 702.68 to 928.59 | 6,230 | 25.1 |
| 928.60 - 1383.07: 928.60 to 1383.07 | 6,283 | 25.3 |
| 1383.08 - 3240.44: 1383.08 to 3240.44 | 5,994 | 24.1 |

| **X05A: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage interest rates available at that time** | | |
|---|---|---|
| x05a | Count | Percent |
| 1 : Very | 15,732 | 63.3 |
| 2 : Somewhat | 7,960 | 32.0 |
| 3 : Not at all | 1,155 | 4.6 |

| X05B: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The different types of mortgages available | | |
|---|---|---|
| x05b | Count | Percent |
| 1 : Very | 12,322 | 49.6 |
| 2 : Somewhat | 10,025 | 40.3 |
| 3 : Not at all | 2,500 | 10.1 |

| X05C: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The mortgage process | | |
|---|---|---|
| x05c | Count | Percent |
| 1 : Very | 14,015 | 56.4 |
| 2 : Somewhat | 8,581 | 34.5 |
| 3 : Not at all | 2,251 | 9.1 |

| X05D: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The down payment needed to qualify for a mortgage | | |
|---|---|---|
| x05d | Count | Percent |
| 1 : Very | 15,222 | 61.3 |
| 2 : Somewhat | 7,539 | 30.3 |
| 3 : Not at all | 2,086 | 8.4 |

| X05E: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The income needed to qualify for a mortgage | | |
|---|---|---|
| x05e | Count | Percent |
| 1 : Very | 14,739 | 59.3 |
| 2 : Somewhat | 8,209 | 33.0 |
| 3 : Not at all | 1,899 | 7.6 |

| X05F: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| Your credit history or credit score | | |
|---|---|---|
| x05f | Count | Percent |
| 1 : Very | 19,427 | 78.2 |
| 2 : Somewhat | 4,799 | 19.3 |
| 3 : Not at all | 621 | 2.5 |

| X05G: When you began the process of getting this mortgage, how familiar were you (and any co-signers) with each of the following? \| The money needed at closing | | |
|---|---|---|
| x05g | Count | Percent |
| 1 : Very | 13,382 | 53.9 |
| 2 : Somewhat | 8,796 | 35.4 |
| 3 : Not at all | 2,669 | 10.7 |

| X06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage? | | |
|---|---|---|
| x06 | Count | Percent |
| 1 : Very | 3,521 | 14.2 |
| 2 : Somewhat | 7,123 | 28.7 |
| 3 : Not at all | 14,203 | 57.2 |

| X07: How firm an idea did you have about the mortgage you wanted? | | |
|---|---|---|
| x07 | Count | Percent |
| 1: Firm idea | 15,653 | 63.0 |
| 2: Some idea | 7,987 | 32.1 |
| 3: Little idea | 1,207 | 4.9 |

| X08A: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Your lender or mortgage broker | | |
|---|---|---|
| x08a | Count | Percent |
| 1 : A lot | 17,448 | 70.2 |
| 2 : A little | 5,092 | 20.5 |
| 3 : Not at all | 2,307 | 9.3 |

| X08B: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Other lenders or brokers | | |
|---|---|---|
| x08b | Count | Percent |
| 1 : A lot | 2,258 | 9.1 |
| 2 : A little | 7,996 | 32.2 |
| 3 : Not at all | 14,593 | 58.7 |

| X08C: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Real estate agents or builders | | |
|---|---|---|
| x08c | Count | Percent |
| 1 : A lot | 4,453 | 17.9 |
| 2 : A little | 5,412 | 21.8 |
| 3 : Not at all | 14,982 | 60.3 |

| X08D: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Material in the mail | | |
|---|---|---|
| x08d | Count | Percent |
| 1 : A lot | 894 | 3.6 |
| 2 : A little | 3,236 | 13.0 |
| 3 : Not at all | 20,717 | 83.4 |

| X08E: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Websites that provide information on getting a mortgage | | |
|---|---|---|
| x08e | Count | Percent |
| 1 : A lot | 4,782 | 19.2 |
| 2 : A little | 7,613 | 30.6 |
| 3 : Not at all | 12,452 | 50.1 |

| X08F: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Newspaper/TV/Radio | | |
|---|---|---|
| x08f | Count | Percent |
| -3: Not asked in wave | 7,401 | 29.8 |
| 1 : A lot | 385 | 1.5 |
| 2 : A little | 1,795 | 7.2 |
| 3 : Not at all | 15,266 | 61.4 |

| X08G: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Friends/relatives/co-workers | | |
|---|---|---|
| x08g | Count | Percent |
| 1 : A lot | 3,165 | 12.7 |
| 2 : A little | 7,201 | 29.0 |
| 3 : Not at all | 14,481 | 58.3 |

| X08H: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Bankers or financial planners | | |
|---|---|---|
| x08h | Count | Percent |
| 1 : A lot | 3,366 | 13.5 |
| 2 : A little | 5,311 | 21.4 |
| 3 : Not at all | 16,170 | 65.1 |

| X08I: How much did you use each of the following sources to get information about mortgages or mortgage lenders? \| Housing counselors | | |
|---|---|---|
| x08i | Count | Percent |
| 1 : A lot | 309 | 1.2 |
| 2 : A little | 894 | 3.6 |
| 3 : Not at all | 23,644 | 95.2 |

| X09: Which one of the following best describes your shopping process? | | |
|---|---|---|
| x09 | Count | Percent |
| 1: I picked the loan type first, and then I picked the lender/broker | 7,715 | 31.1 |
| 2: I picked the mortgage lender/broker first, and then I picked the loan type | 17,132 | 68.9 |

| X10: Which one of the following best describes how you applied for this mortgage? | | |
|---|---|---|
| x10 | Count | Percent |
| 1: Directly to a lender, such as a bank or credit union | 16,071 | 64.7 |
| 2: Through a mortgage broker who works with multiple lenders to get you a loan | 8,662 | 34.9 |
| 3: Through a builder who arranged financing | 114 | 0.5 |

| X11: How many different lenders/mortgage brokers did you seriously consider before choosing where to apply for this mortgage? | | |
|---|---|---|
| x11 | Count | Percent |
| 1: 1 | 12,370 | 49.8 |
| 2: 2 | 8,640 | 34.8 |
| 3: 3 | 3,146 | 12.7 |
| 4: 4 | 434 | 1.7 |
| 5: 5 or more | 257 | 1.0 |

| X12: How many different lenders/mortgage brokers did you end up applying to? | | |
|---|---|---|
| x12 | Count | Percent |
| 1: 1 | 19,398 | 78.1 |
| 2: 2 | 4,400 | 17.7 |
| 3: 3 | 815 | 3.3 |
| 4: 4 | 150 | 0.6 |
| 5: 5 or more | 84 | 0.3 |

| X13A: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Searching for better loan terms | | |
|---|---|---|
| x13a | Count | Percent |
| -2: Not applicable | 19,398 | 78.1 |
| 1 : Yes | 4,393 | 17.7 |
| 2 : No | 1,056 | 4.3 |

| X13B: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Concern over qualifying for a loan | | |
|---|---|---|
| x13b | Count | Percent |
| -2: Not applicable | 19,398 | 78.1 |
| 1 : Yes | 1,508 | 6.1 |
| 2 : No | 3,941 | 15.9 |

| X13C: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Information learned from the 'Loan Estimate' | | |
|---|---|---|
| x13c | Count | Percent |
| -2: Not applicable | 19,398 | 78.1 |
| 1 : Yes | 1,665 | 6.7 |
| 2 : No | 3,784 | 15.2 |

| X13D: Did you apply to more than one lender/mortgage broker for any of the following reasons? \| Turned down on earlier application | | |
|---|---|---|
| x13d | Count | Percent |
| -2: Not applicable | 19,398 | 78.1 |
| 1 : Yes | 1,105 | 4.4 |
| 2 : No | 4,344 | 17.5 |

**X14A: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Having an established banking relationship (Waves 7-15)**

| x14a | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 7,181 | 28.9 |
| 2 : Not important | 5,509 | 22.2 |

**X14A_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Having an established banking relationship (Waves 1-6)**

| x14a_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 5,471 | 22.0 |
| 2 : Somewhat | 2,845 | 11.5 |
| 3 : Not at all | 3,841 | 15.5 |

**X14B: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Having a local office or branch nearby (Waves 7-15)**

| x14b | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 6,353 | 25.6 |
| 2 : Not important | 6,337 | 25.5 |

**X14B_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Having a local office or branch nearby (Waves 1-6)**

| x14b_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 4,381 | 17.6 |
| 2 : Somewhat | 2,942 | 11.8 |
| 3 : Not at all | 4,834 | 19.5 |

**X14C: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Used previously to get a mortgage (Waves 7-15)**

| x14c | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 5,091 | 20.5 |
| 2 : Not important | 7,599 | 30.6 |

**X14C_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Used previously to get a mortgage (Waves 1-6)**

| x14c_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 4,028 | 16.2 |
| 2 : Somewhat | 1,578 | 6.4 |
| 3 : Not at all | 6,551 | 26.4 |

**X14D: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Lender/mortgage broker is a personal friend or relative (Waves 7-15)**

| x14d | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 1,769 | 7.1 |
| 2 : Not important | 10,921 | 44.0 |

**X14D_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Lender/broker is a personal friend or relative (Waves 1-6)**

| x14d_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 1,061 | 4.3 |
| 2 : Somewhat | 1,166 | 4.7 |
| 3 : Not at all | 9,930 | 40.0 |

**X14F: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Recommendation from a friend/relative/co-worker (Waves 7-15)**

| x14f | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 4,610 | 18.6 |
| 2 : Not important | 8,080 | 32.5 |

**X14F_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Recommendation from a friend/relative/co-worker (Waves 1-6)**

| x14f_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 2,362 | 9.5 |
| 2 : Somewhat | 2,184 | 8.8 |
| 3 : Not at all | 7,611 | 30.6 |

**X14G: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Recommendation from a real estate agent/home builder (Waves 7-15)**

| x14g | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 4,198 | 16.9 |
| 2 : Not important | 8,492 | 34.2 |

**X14G_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Recommendation from a real estate agent/home builder (Waves 1-6)**

| x14g_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 2,265 | 9.1 |
| 2 : Somewhat | 1,796 | 7.2 |
| 3 : Not at all | 8,096 | 32.6 |

**X14H: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Reputation of the lender/mortgage broker (Waves 7-15)**

| x14h | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 8,982 | 36.1 |
| 2 : Not important | 3,708 | 14.9 |

**X14H_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Reputation of the lender/broker (Waves 1-6)**

| x14h_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 4,963 | 20.0 |
| 2 : Somewhat | 3,244 | 13.1 |
| 3 : Not at all | 3,950 | 15.9 |

**X14I: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Spoke my primary language, which is not English (Waves 7-15)**

| x14i | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 1,398 | 5.6 |
| 2 : Not important | 11,292 | 45.4 |

**X14I_1: How important were each of the following in choosing the lender/broker you used for the mortgage you took out? | Spoke my primary language, which is not English (Waves 1-6)**

| x14i_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 675 | 2.7 |
| 2 : Somewhat | 356 | 1.4 |
| 3 : Not at all | 11,126 | 44.8 |

**X14J: How important were each of the following in choosing the lender/mortgage broker you used for the mortgage you took out? | Could provide documents in my primary language, which is not English (Waves 13-15)**

| x14j | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 21,918 | 88.2 |
| 1 : Important | 178 | 0.7 |
| 2 : Not important | 2,751 | 11.1 |

**X15: Who initiated the first contact between you and the lender/mortgage broker you used for the mortgage you took out?**

| x15 | Count | Percent |
|---|---|---|
| 1: I (or one of my co-signers) did | 17,167 | 69.1 |
| 2: The mortgage lender/broker did | 3,585 | 14.4 |
| 3: We were put in contact by a third party (such as a real estate agent or home builder) | 4,095 | 16.5 |

**X16: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms?**

| x16 | Count | Percent |
|---|---|---|
| 1 : Very | 12,058 | 48.5 |
| 2 : Somewhat | 10,231 | 41.2 |
| 3 : Not at all | 2,558 | 10.3 |

**X17A: How important were each of the following in determining the mortgage you took out? | Lower interest rate (Waves 7-15)**

| x17a | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 12,424 | 50.0 |
| 2 : Not important | 266 | 1.1 |

**X17A_1: How important were each of the following in determining the mortgage you took out? | Low interest rate (Waves 1-6)**

| x17a_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 11,363 | 45.7 |
| 2 : Somewhat | 713 | 2.9 |
| 3 : Not at all | 81 | 0.3 |

**X17B: How important were each of the following in determining the mortgage you took out? | Lower APR (Annual Percentage Rate) (Waves 7-15)**

| x17b | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 11,070 | 44.6 |
| 2 : Not important | 1,620 | 6.5 |

**X17B_1: How important were each of the following in determining the mortgage you took out? | Lower APR (Annual Percentage Rate) (Waves 1-6)**

| x17b_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 9,867 | 39.7 |
| 2 : Somewhat | 1,533 | 6.2 |
| 3 : Not at all | 757 | 3.0 |

**X17C: How important were each of the following in determining the mortgage you took out? | Lower closing fees (Waves 7-15)**

| x17c | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 10,618 | 42.7 |
| 2 : Not important | 2,072 | 8.3 |

**X17C_1: How important were each of the following in determining the mortgage you took out? | Low closing fees (Waves 1-6)**

| x17c_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 8,469 | 34.1 |
| 2 : Somewhat | 3,020 | 12.2 |
| 3 : Not at all | 668 | 2.7 |

**X17D: How important were each of the following in determining the mortgage you took out? | Lower down payment (Waves 7-15)**

| x17d | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 7,433 | 29.9 |
| 2 : Not important | 5,257 | 21.2 |

**X17D_1: How important were each of the following in determining the mortgage you took out? | Low down payment(Waves 1-6)**

| x17d_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 5,755 | 23.2 |
| 2 : Somewhat | 2,854 | 11.5 |
| 3 : Not at all | 3,548 | 14.3 |

**X17E: How important were each of the following in determining the mortgage you took out? | Lower monthly payment (Waves 7-15)**

| x17e | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 10,102 | 40.7 |
| 2 : Not important | 2,588 | 10.4 |

**X17E_1: How important were each of the following in determining the mortgage you took out? | Low monthly payment (Waves 1-6)**

| x17e_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 7,625 | 30.7 |
| 2 : Somewhat | 3,127 | 12.6 |
| 3 : Not at all | 1,405 | 5.7 |

**X17F: How important were each of the following in determining the mortgage you took out? | An interest rate fixed for the life of the loan (Waves 7-15)**

| x17f | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 11,399 | 45.9 |
| 2 : Not important | 1,291 | 5.2 |

**X17F_1: How important were each of the following in determining the mortgage you took out? | An interest rate fixed for the life of the loan (Waves 1-6)**

| x17f_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 10,341 | 41.6 |
| 2 : Somewhat | 1,122 | 4.5 |
| 3 : Not at all | 694 | 2.8 |

**X17G: How important were each of the following in determining the mortgage you took out? | A term of 30 years (Waves 7-15)**

| x17g | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 7,405 | 29.8 |
| 2 : Not important | 5,285 | 21.3 |

**X17G_1: How important were each of the following in determining the mortgage you took out? | A term of less than 30 years (Waves 1-6)**

| x17g_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 4,153 | 16.7 |
| 2 : Somewhat | 2,913 | 11.7 |
| 3 : Not at all | 5,091 | 20.5 |

**X17H: How important were each of the following in determining the mortgage you took out? | No mortgage insurance (Waves 7-15)**

| x17h | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Important | 7,185 | 28.9 |
| 2 : Not important | 5,505 | 22.2 |

**X17H_1: How important were each of the following in determining the mortgage you took out? | No mortgage insurance (Waves 1-6)**

| x17h_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| 1 : Very | 5,032 | 20.3 |
| 2 : Somewhat | 2,842 | 11.4 |
| 3 : Not at all | 4,283 | 17.2 |

**X18: Your lender may have given you a booklet 'Your home loan toolkit: A step-by-step guide,' do you remember receiving a copy? (Waves 7-15)**

| x18 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -1: Don't know | 4,111 | 16.5 |
| 1 : Yes | 3,498 | 14.1 |
| 2 : No | 5,081 | 20.4 |

**X19: Did the 'Your home loan toolkit' booklet lead you to ask additional questions about your mortgage terms? (Waves 7-15)**

| x19 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 9,192 | 37.0 |
| 1 : Yes | 908 | 3.7 |
| 2 : No | 2,590 | 10.4 |

**X20A: In the process of getting this mortgage from your lender/mortgage broker, did you... | Have to add another co-signer to qualify (Waves 7-15)**

| x20a | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 733 | 3.0 |
| 2 : No | 11,957 | 48.1 |

**X20B: In the process of getting this mortgage from your lender/mortgage broker, did you... | Resolve credit report errors or problems**

| x20b | Count | Percent |
|---|---|---|
| 1 : Yes | 4,116 | 16.6 |
| 2 : No | 20,731 | 83.4 |

**X20C: In the process of getting this mortgage from your lender/mortgage broker, did you... | Answer follow-up requests for more information about income or assets**

| x20c | Count | Percent |
|---|---|---|
| 1 : Yes | 14,733 | 59.3 |
| 2 : No | 10,114 | 40.7 |

| X20D: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Have more than one appraisal | | |
|---|---|---|
| x20d | Count | Percent |
| 1 : Yes | 1,644 | 6.6 |
| 2 : No | 23,203 | 93.4 |

| X20E: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Redo/refile paperwork due to processing delays | | |
|---|---|---|
| x20e | Count | Percent |
| 1 : Yes | 4,653 | 18.7 |
| 2 : No | 20,194 | 81.3 |

| X20F: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Delay or postpone closing date | | |
|---|---|---|
| x20f | Count | Percent |
| 1 : Yes | 5,406 | 21.8 |
| 2 : No | 19,441 | 78.2 |

| X20G: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Have your 'Loan Estimate' revised to reflect changes in your loan terms (Waves 5-15) | | |
|---|---|---|
| x20g | Count | Percent |
| -3: Not asked in wave | 9,065 | 36.5 |
| 1 : Yes | 3,674 | 14.8 |
| 2 : No | 12,108 | 48.7 |

| X20H: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Check other sources to confirm that the terms of this mortgage were reasonable (Waves 7-15) | | |
|---|---|---|
| x20h | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 3,953 | 15.9 |
| 2 : No | 8,737 | 35.2 |

| X20I: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Get documents in your primary language, which is not English (Waves 13-15) | | |
|---|---|---|
| x20i | Count | Percent |
| -3: Not asked in wave | 21,918 | 88.2 |
| 1 : Yes | 113 | 0.5 |
| 2 : No | 2,816 | 11.3 |

| X20J: In the process of getting this mortgage from your lender/mortgage broker, did you... \| Have the lender/broker translate in your primary language, which is not English (Waves 13-15) | | |
|---|---|---|
| x20j | Count | Percent |
| -3: Not asked in wave | 21,918 | 88.2 |
| 1 : Yes | 52 | 0.2 |
| 2 : No | 2,877 | 11.6 |

| X21A: Was the 'Loan Estimate' you received from your lender/mortgage broker... \| Easy to understand | | |
|---|---|---|
| x21a | Count | Percent |
| 1 : Yes | 22,339 | 89.9 |
| 2 : No | 2,508 | 10.1 |

| X21B: Was the 'Loan Estimate' you received from your lender/mortgage broker... \| Valuable information | | |
|---|---|---|
| x21b | Count | Percent |
| 1 : Yes | 21,249 | 85.5 |
| 2 : No | 3,598 | 14.5 |

| X22A: Did the 'Loan Estimate' lead you to... \| Ask questions of your lender/mortgage broker | | |
|---|---|---|
| x22a | Count | Percent |
| 1 : Yes | 16,654 | 67.0 |
| 2 : No | 8,193 | 33.0 |

| X22B: Did the 'Loan Estimate' lead you to... \| Seek a change in your loan or closing | | |
|---|---|---|
| x22b | Count | Percent |
| 1 : Yes | 4,231 | 17.0 |
| 2 : No | 20,616 | 83.0 |

| X22C: Did the 'Loan Estimate' lead you to... \| Apply to a different lender/mortgage broker (Waves 11-15) | | |
|---|---|---|
| x22c | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Yes | 411 | 1.7 |
| 2 : No | 5,568 | 22.4 |

**X23A: During the application process were you told about mortgages with any of the following? | An interest rate that is fixed for the life of the loan**

| x23a | Count | Percent |
|---|---|---|
| 1 : Yes | 23,403 | 94.2 |
| 2 : No | 1,444 | 5.8 |

**X23B: During the application process were you told about mortgages with any of the following? | An interest rate that could change over the life of the loan**

| x23b | Count | Percent |
|---|---|---|
| 1 : Yes | 12,230 | 49.2 |
| 2 : No | 12,617 | 50.8 |

**X23C: During the application process were you told about mortgages with any of the following? | A term of less than 30 years**

| x23c | Count | Percent |
|---|---|---|
| 1 : Yes | 18,162 | 73.1 |
| 2 : No | 6,685 | 26.9 |

**X23D: During the application process were you told about mortgages with any of the following? | A higher interest rate in return for lower closing costs**

| x23d | Count | Percent |
|---|---|---|
| 1 : Yes | 9,490 | 38.2 |
| 2 : No | 15,357 | 61.8 |

**X23E: During the application process were you told about mortgages with any of the following? | A lower interest rate in return for paying higher closing costs (discount points)**

| x23e | Count | Percent |
|---|---|---|
| 1 : Yes | 11,564 | 46.5 |
| 2 : No | 13,283 | 53.5 |

**X23F: During the application process were you told about mortgages with any of the following? | Interest-only monthly payments**

| x23f | Count | Percent |
|---|---|---|
| 1 : Yes | 5,322 | 21.4 |
| 2 : No | 19,525 | 78.6 |

| X23G: During the application process were you told about mortgages with any of the following? \| An escrow account for taxes and/or homeowner insurance | | |
|---|---|---|
| x23g | Count | Percent |
| 1 : Yes | 20,860 | 84.0 |
| 2 : No | 3,987 | 16.0 |

| X23H: During the application process were you told about mortgages with any of the following? \| A prepayment penalty (fee if the mortgage is paid off early) | | |
|---|---|---|
| x23h | Count | Percent |
| 1 : Yes | 9,005 | 36.2 |
| 2 : No | 15,842 | 63.8 |

| X23I: During the application process were you told about mortgages with any of the following? \| Reduced documentation or 'easy' approval | | |
|---|---|---|
| x23i | Count | Percent |
| 1 : Yes | 6,501 | 26.2 |
| 2 : No | 18,346 | 73.8 |

| X23J: During the application process were you told about mortgages with any of the following? \| An FHA, VA, USDA or Rural Housing loan | | |
|---|---|---|
| x23j | Count | Percent |
| 1 : Yes | 10,668 | 42.9 |
| 2 : No | 14,179 | 57.1 |

| X24A: In selecting your settlement/closing agent did you use someone... \| Selected/recommended by the lender, mortgage broker, or real estate agent | | |
|---|---|---|
| x24a | Count | Percent |
| 1 : Yes | 16,179 | 65.1 |
| 2 : No | 8,668 | 34.9 |

| X24B: In selecting your settlement/closing agent did you use someone... \| You used previously | | |
|---|---|---|
| x24b | Count | Percent |
| 1 : Yes | 5,266 | 21.2 |
| 2 : No | 19,581 | 78.8 |

| X24C: In selecting your settlement/closing agent did you use someone... \| Found shopping around | | |
|---|---|---|
| x24c | Count | Percent |
| 1 : Yes | 2,974 | 12.0 |
| 2 : No | 21,873 | 88.0 |

| X24Z: In selecting your settlement/closing agent did you use someone... \| Did not have a settlement/closing agent (Waves 11-15) | | |
|---|---|---|
| x24z | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Yes | 954 | 3.8 |
| 2 : No | 5,025 | 20.2 |

| X25: Do you have title insurance on this mortgage? (Waves 11-15) | | |
|---|---|---|
| x25 | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -1: Don't know | 1,280 | 5.2 |
| 1 : Yes | 3,643 | 14.7 |
| 2 : No | 1,056 | 4.3 |

| X25_1: Did your lender require you to get title insurance on this mortgage? (Waves 1-10) | | |
|---|---|---|
| x25_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| 1 : Yes | 10,076 | 40.6 |
| 2 : No | 8,792 | 35.4 |

| X26: Which one best describes how you picked the title insurance? | | |
|---|---|---|
| x26 | Count | Percent |
| -2: Not applicable | 11,128 | 44.8 |
| 1 : Reissued previous title insurance | 2,407 | 9.7 |
| 2 : Used title insurance recommended by mortgage lender/broker or settlement agent | 10,630 | 42.8 |
| 3 : Shopped around | 682 | 2.7 |

| X27A: Overall, how satisfied are you that the mortgage you got was the one with the... \| Best terms to fit your needs | | |
|---|---|---|
| x27a | Count | Percent |
| 1 : Very | 19,691 | 79.2 |
| 2 : Somewhat | 4,703 | 18.9 |
| 3 : Not at all | 453 | 1.8 |

| X27B: Overall, how satisfied are you that the mortgage you got was the one with the... \| Lowest interest rate for which you could qualify | | |
|---|---|---|
| x27b | Count | Percent |
| 1 : Very | 17,999 | 72.4 |
| 2 : Somewhat | 5,636 | 22.7 |
| 3 : Not at all | 1,212 | 4.9 |

| X27C: Overall, how satisfied are you that the mortgage you got was the one with the... \| Lowest closing costs | | |
|---|---|---|
| x27c | Count | Percent |
| 1 : Very | 14,373 | 57.8 |
| 2 : Somewhat | 8,404 | 33.8 |
| 3 : Not at all | 2,070 | 8.3 |

| X28A: Overall, how satisfied are you with the... \| Lender or mortgage broker you used | | |
|---|---|---|
| x28a | Count | Percent |
| 1 : Very | 19,002 | 76.5 |
| 2 : Somewhat | 4,836 | 19.5 |
| 3 : Not at all | 1,009 | 4.1 |

| X28B: Overall, how satisfied are you with the... \| Application process | | |
|---|---|---|
| x28b | Count | Percent |
| 1 : Very | 15,860 | 63.8 |
| 2 : Somewhat | 7,098 | 28.6 |
| 3 : Not at all | 1,889 | 7.6 |

| X28C: Overall, how satisfied are you with the... \| Documentation process required for the loan (Waves 7-15) | | |
|---|---|---|
| x28c | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Very | 7,387 | 29.7 |
| 2 : Somewhat | 3,931 | 15.8 |
| 3 : Not at all | 1,372 | 5.5 |

| X28D: Overall, how satisfied are you with the... \| Loan closing process | | |
|---|---|---|
| x28d | Count | Percent |
| 1 : Very | 16,705 | 67.2 |
| 2 : Somewhat | 6,297 | 25.3 |
| 3 : Not at all | 1,845 | 7.4 |

| X28E: Overall, how satisfied are you with the... \| Information in the mortgage disclosure documents | | |
|---|---|---|
| x28e | Count | Percent |
| 1 : Very | 16,440 | 66.2 |
| 2 : Somewhat | 7,271 | 29.3 |
| 3 : Not at all | 1,136 | 4.6 |

| X28F: Overall, how satisfied are you with the... \| Timeliness of mortgage disclosure documents | | |
|---|---|---|
| x28f | Count | Percent |
| 1 : Very | 16,319 | 65.7 |
| 2 : Somewhat | 6,756 | 27.2 |
| 3 : Not at all | 1,772 | 7.1 |

| X28G: Overall, how satisfied are you with the... \| Settlement agent | | |
|---|---|---|
| x28g | Count | Percent |
| 1 : Very | 17,530 | 70.6 |
| 2 : Somewhat | 5,902 | 23.8 |
| 3 : Not at all | 1,415 | 5.7 |

| X29: Did you take a course about home-buying or talk to a professional housing counselor? | | |
|---|---|---|
| x29 | Count | Percent |
| 1 : Yes | 1,259 | 5.1 |
| 2 : No | 23,588 | 94.9 |

| X30A: How was your home-buying course or counseling provided? \| In person, one-on-one | | |
|---|---|---|
| x30a | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Yes | 302 | 1.2 |
| 2 : No | 957 | 3.9 |

| X30B: How was your home-buying course or counseling provided? \| In person, in a group | | |
|---|---|---|
| x30b | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Yes | 546 | 2.2 |
| 2 : No | 713 | 2.9 |

| X30C: How was your home-buying course or counseling provided? \| Over the phone | | |
|---|---|---|
| x30c | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Yes | 203 | 0.8 |
| 2 : No | 1,056 | 4.3 |

| X30D: How was your home-buying course or counseling provided? \| Online | | |
|---|---|---|
| x30d | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Yes | 516 | 2.1 |
| 2 : No | 743 | 3.0 |

| X31: How many hours was your home-buying course or counseling? | | |
|---|---|---|
| x31 | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Less than 3 hours | 573 | 2.3 |
| 2 : 3-6 hours | 352 | 1.4 |

| X31: How many hours was your home-buying course or counseling? | | |
|---|---|---|
| x31 | Count | Percent |
| 3 : 7-12 hours | 221 | 0.9 |
| 4 : More than 12 hours | 113 | 0.5 |

| X32: Overall, how helpful was your home-buying course or counseling? | | |
|---|---|---|
| x32 | Count | Percent |
| -2: Not applicable | 23,588 | 94.9 |
| 1 : Very | 677 | 2.7 |
| 2 : Somewhat | 466 | 1.9 |
| 3 : Not at all | 116 | 0.5 |

| X33: Which one of these reasons best describes this most recent mortgage? | | |
|---|---|---|
| x33 | Count | Percent |
| 1: To buy a property | 11,559 | 46.5 |
| 2: To refinance or modify an earlier mortgage | 12,390 | 49.9 |
| 3: To add/remove a co-borrower | 96 | 0.4 |
| 4: To finance a construction loan | 390 | 1.6 |
| 5: To take out a new loan on a mortgage-free property | 412 | 1.7 |

| X34A: Did you do the following before or after you made an offer on this house or property? \| Contacted a lender to explore mortgage options (Waves 7-15) | | |
|---|---|---|
| x34a | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Before | 4,041 | 16.3 |
| 2 : After | 955 | 3.8 |
| 3 : Did not do | 809 | 3.3 |

| X34B: Did you do the following before or after you made an offer on this house or property? \| Got a pre-approval or pre-qualification from a lender (Waves 7-15) | | |
|---|---|---|
| x34b | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Before | 4,766 | 19.2 |
| 2 : After | 532 | 2.1 |
| 3 : Did not do | 507 | 2.0 |

| X34C: Did you do the following before or after you made an offer on this house or property? \| Decided on the type of loan (Waves 7-15) | | |
|---|---|---|
| x34c | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Before | 3,818 | 15.4 |
| 2 : After | 1,580 | 6.4 |
| 3 : Did not do | 407 | 1.6 |

| X34D: Did you do the following before or after you made an offer on this house or property? \| Made a decision on which lender to use (Waves 7-15) | | |
|---|---|---|
| x34d | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Before | 3,846 | 15.5 |
| 2 : After | 1,494 | 6.0 |
| 3 : Did not do | 465 | 1.9 |

| X34E: Did you do the following before or after you made an offer on this house or property? \| Submitted an official loan application (Waves 7-15) | | |
|---|---|---|
| x34e | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Before | 2,812 | 11.3 |
| 2 : After | 2,662 | 10.7 |
| 3 : Did not do | 331 | 1.3 |

| Z35: What percent down payment did you make on this property? (Indicator) | | |
|---|---|---|
| z35 | Count | Percent |
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Not answered | 301 | 1.2 |
| 2 : Answered | 11,258 | 45.3 |

**X36A: Did you use any of the following sources of funds to purchase this property? | Proceeds from the sale of another property**

| x36a | Count | Percent |
|---|---|---|
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Yes | 3,106 | 12.5 |
| 2 : No | 8,453 | 34.0 |

**X36B: Did you use any of the following sources of funds to purchase this property? | Savings, retirement account, inheritance, or other assets**

| x36b | Count | Percent |
|---|---|---|
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Yes | 7,652 | 30.8 |
| 2 : No | 3,907 | 15.7 |

**X36C: Did you use any of the following sources of funds to purchase this property? | Assistance or loan from a nonprofit or government agency**

| x36c | Count | Percent |
|---|---|---|
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Yes | 609 | 2.5 |
| 2 : No | 10,950 | 44.1 |

**X36D: Did you use any of the following sources of funds to purchase this property? | A second lien, home equity loan, or home equity line of credit (HELOC) (Waves 7-15)**

| x36d | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 6,885 | 27.7 |
| 1 : Yes | 209 | 0.8 |
| 2 : No | 5,596 | 22.5 |

**X36E: Did you use any of the following sources of funds to purchase this property? | Gift or loan from family or friend**

| x36e | Count | Percent |
|---|---|---|
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Yes | 2,030 | 8.2 |
| 2 : No | 9,529 | 38.4 |

| X36F: Did you use any of the following sources of funds to purchase this property? \| Seller contribution | | |
|---|---|---|
| x36f | Count | Percent |
| -2: Not applicable | 13,288 | 53.5 |
| 1 : Yes | 1,520 | 6.1 |
| 2 : No | 10,039 | 40.4 |

| X37A: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Change to a fixed-rate loan (Waves 7-15) | | |
|---|---|---|
| x37a | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 3,294 | 13.3 |
| 2 : Not important | 3,591 | 14.5 |

| X37A_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? \| Change to a fixed-rate loan (Waves 1-6) | | |
|---|---|---|
| x37a_1 | Count | Percent |
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 1,912 | 7.7 |
| 2 : Somewhat | 420 | 1.7 |
| 3 : Not at all | 4,071 | 16.4 |

| X37B: How important were the following in your decision to refinance, modify, or obtain a new mortgage? \| Get a lower interest rate (Waves 7-15) | | |
|---|---|---|
| x37b | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 6,288 | 25.3 |
| 2 : Not important | 597 | 2.4 |

**X37B_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Get a lower interest rate (Waves 1-6)**

| x37b_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 5,618 | 22.6 |
| 2 : Somewhat | 367 | 1.5 |
| 3 : Not at all | 418 | 1.7 |

**X37C: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Get a lower monthly payment (Waves 7-15)**

| x37c | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 4,969 | 20.0 |
| 2 : Not important | 1,916 | 7.7 |

**X37C_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Get a lower monthly payment (Waves 1-6)**

| x37c_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 4,100 | 16.5 |
| 2 : Somewhat | 963 | 3.9 |
| 3 : Not at all | 1,340 | 5.4 |

**X37D: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Consolidate or pay down other debt (Waves 7-15)**

| x37d | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 2,144 | 8.6 |
| 2 : Not important | 4,741 | 19.1 |

**X37D_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Consolidate or pay down other debt (Waves 1-6)**

| x37d_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 1,276 | 5.1 |
| 2 : Somewhat | 528 | 2.1 |
| 3 : Not at all | 4,599 | 18.5 |

**X37E: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Repay the loan more quickly (Waves 7-15)**

| x37e | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 2,890 | 11.6 |
| 2 : Not important | 3,995 | 16.1 |

**X37E_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Repay the loan more quickly (Waves 1-6)**

| x37e_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 2,165 | 8.7 |
| 2 : Somewhat | 1,017 | 4.1 |
| 3 : Not at all | 3,221 | 13.0 |

**X37F: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Take out cash (Waves 7-15)**

| x37f | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 5,805 | 23.4 |
| 1 : Important | 1,532 | 6.2 |
| 2 : Not important | 5,353 | 21.5 |

**X37F_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Take out cash (Waves 1-6)**

| x37f_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,690 | 51.1 |
| -2: Not applicable | 5,754 | 23.2 |
| 1 : Very | 650 | 2.6 |
| 2 : Somewhat | 379 | 1.5 |
| 3 : Not at all | 5,374 | 21.6 |

**Z38: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? (Indicator)**

| z38 | Count | Percent |
|---|---|---|
| -2: Not applicable | 11,559 | 46.5 |
| 1 : Not answered | 1,545 | 6.2 |
| 2 : Answered | 11,743 | 47.3 |

**X39: How does the total amount of your new mortgage(s) compare to the total of the old mortgage(s) and loan(s) you paid off?**

| x39 | Count | Percent |
|---|---|---|
| -2: Not applicable | 11,559 | 46.5 |
| 1 : New amount is lower | 3,214 | 12.9 |
| 2 : New amount is about the same | 5,179 | 20.8 |
| 3 : New amount is higher | 4,429 | 17.8 |
| 4 : Property was mortgage-free | 466 | 1.9 |

**X40A: Did you use the money you got from this new mortgage for any of the following? | College expenses**

| x40a | Count | Percent |
|---|---|---|
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 311 | 1.3 |
| 2 : No | 4,584 | 18.4 |

**X40B: Did you use the money you got from this new mortgage for any of the following? | Auto or other major purchase**

| x40b | Count | Percent |
|---|---|---|
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 428 | 1.7 |
| 2 : No | 4,467 | 18.0 |

| X40C: Did you use the money you got from this new mortgage for any of the following? \| Buy out co-borrower e.g. ex-spouse (Waves 11-15) | | |
|---|---|---|
| x40c | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 4,659 | 18.8 |
| 1 : Yes | 41 | 0.2 |
| 2 : No | 1,279 | 5.1 |

| X40D: Did you use the money you got from this new mortgage for any of the following? \| Pay off other bills or debts | | |
|---|---|---|
| x40d | Count | Percent |
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 1,913 | 7.7 |
| 2 : No | 2,982 | 12.0 |

| X40E: Did you use the money you got from this new mortgage for any of the following? \| Home repairs or new construction | | |
|---|---|---|
| x40e | Count | Percent |
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 1,577 | 6.3 |
| 2 : No | 3,318 | 13.4 |

| X40F: Did you use the money you got from this new mortgage for any of the following? \| Savings | | |
|---|---|---|
| x40f | Count | Percent |
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 676 | 2.7 |
| 2 : No | 4,219 | 17.0 |

| X40G: Did you use the money you got from this new mortgage for any of the following? \| Closing costs of new mortgage | | |
|---|---|---|
| x40g | Count | Percent |
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 1,808 | 7.3 |
| 2 : No | 3,087 | 12.4 |

| X40H: Did you use the money you got from this new mortgage for any of the following? \| Business or investment | | |
|---|---|---|
| x40h | Count | Percent |
| -2: Not applicable | 19,952 | 80.3 |
| 1 : Yes | 266 | 1.1 |
| 2 : No | 4,629 | 18.6 |

| Z41: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? (Indicator) | | |
|---|---|---|
| z41 | Count | Percent |
| 1 : Not answered | 3,438 | 13.8 |
| 2 : Answered | 21,409 | 86.2 |

| Z42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (Indicator) | | |
|---|---|---|
| z42 | Count | Percent |
| 1 : Not answered | 2,840 | 11.4 |
| 2 : Answered | 22,007 | 88.6 |

| Z43: What is the interest rate on this mortgage? (Indicator) | | |
|---|---|---|
| z43 | Count | Percent |
| 1 : Not answered | 4,169 | 16.8 |
| 2 : Answered | 20,678 | 83.2 |

| X44: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)? | | |
|---|---|---|
| x44 | Count | Percent |
| -1: Don't know | 636 | 2.6 |
| 1 : Yes | 1,687 | 6.8 |
| 2 : No | 22,524 | 90.7 |

| X46A: Does this mortgage have... \| A prepayment penalty (fee if the mortgage is paid off early) | | |
|---|---|---|
| x46a | Count | Percent |
| -1: Don't know | 3,323 | 13.4 |
| 1 : Yes | 599 | 2.4 |
| 2 : No | 20,925 | 84.2 |

| X46B: Does this mortgage have... \| An escrow account for taxes and/or homeowner insurance | | |
|---|---|---|
| x46b | Count | Percent |
| -1: Don't know | 808 | 3.3 |
| 1 : Yes | 19,284 | 77.6 |
| 2 : No | 4,755 | 19.1 |

| X46C: Does this mortgage have... \| A balloon payment | | |
|---|---|---|
| x46c | Count | Percent |
| -1: Don't know | 2,988 | 12.0 |
| 1 : Yes | 434 | 1.7 |
| 2 : No | 21,425 | 86.2 |

| X46D: Does this mortgage have... \| Interest-only payments | | |
|---|---|---|
| x46d | Count | Percent |
| -1: Don't know | 3,178 | 12.8 |
| 1 : Yes | 984 | 4.0 |
| 2 : No | 20,685 | 83.2 |

| X46E: Does this mortgage have... \| Private mortgage insurance (Waves 11-15) | | |
|---|---|---|
| x46e | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -1: Don't know | 778 | 3.1 |
| 1 : Yes | 1,323 | 5.3 |
| 2 : No | 3,878 | 15.6 |

| Z47: The 'Closing Disclosure' statement you received at closing shows the loan closing costs and other closing costs separately. What were the loan closing costs you paid on this loan? (Indicator) | | |
|---|---|---|
| z47 | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Not answered | 7,462 | 30.0 |
| 2 : Answered | 5,228 | 21.0 |

**X48A: How were the total closing costs (loan costs and other costs) for this loan paid? | By me or a co-signer with a check or wire transfer**

| x48a | Count | Percent |
|---|---|---|
| -1: Don't know | 1,081 | 4.4 |
| 1 : Yes | 14,931 | 60.1 |
| 2 : No | 8,835 | 35.6 |

**X48B: How were the total closing costs (loan costs and other costs) for this loan paid? | Added to the mortgage amount**

| x48b | Count | Percent |
|---|---|---|
| -1: Don't know | 1,845 | 7.4 |
| 1 : Yes | 9,152 | 36.8 |
| 2 : No | 13,850 | 55.7 |

**X48C: How were the total closing costs (loan costs and other costs) for this loan paid? | By lender/mortgage broker**

| x48c | Count | Percent |
|---|---|---|
| -1: Don't know | 1,854 | 7.5 |
| 1 : Yes | 4,191 | 16.9 |
| 2 : No | 18,802 | 75.7 |

**X48D: How were the total closing costs (loan costs and other costs) for this loan paid? | By seller/builder**

| x48d | Count | Percent |
|---|---|---|
| -1: Don't know | 658 | 2.6 |
| 1 : Yes | 3,529 | 14.2 |
| 2 : No | 20,660 | 83.1 |

**X48X: How were the total closing costs (loan costs and other costs) for this loan paid? | Other**

| x48x | Count | Percent |
|---|---|---|
| -1: Don't know | 907 | 3.7 |
| 1 : Yes | 278 | 1.1 |
| 2 : No | 23,662 | 95.2 |

| X48Z: How were the total closing costs (loan costs and other costs) for this loan paid? \| Loan had no closing costs (Waves 11-15) | | |
|---|---|---|
| x48z | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Yes | 208 | 0.8 |
| 2 : No | 5,771 | 23.2 |

| X49: Were the loan costs you paid similar to what you had expected to pay based on the Loan Estimates or Closing Disclosures you received? (Waves 11-15) | | |
|---|---|---|
| x49 | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Yes | 5,452 | 21.9 |
| 2 : No | 527 | 2.1 |

| X50A: Did you seek input about your closing documents from any of the following people? \| Lender/mortgage broker | | |
|---|---|---|
| x50a | Count | Percent |
| 1 : Yes | 15,332 | 61.7 |
| 2 : No | 9,515 | 38.3 |

| X50B: Did you seek input about your closing documents from any of the following people? \| Settlement/closing agent | | |
|---|---|---|
| x50b | Count | Percent |
| 1 : Yes | 5,202 | 20.9 |
| 2 : No | 19,645 | 79.1 |

| X50C: Did you seek input about your closing documents from any of the following people? \| Real estate agent | | |
|---|---|---|
| x50c | Count | Percent |
| 1 : Yes | 6,362 | 25.6 |
| 2 : No | 18,485 | 74.4 |

| X50D: Did you seek input about your closing documents from any of the following people? \| Personal attorney | | |
|---|---|---|
| x50d | Count | Percent |
| 1 : Yes | 2,374 | 9.6 |
| 2 : No | 22,473 | 90.4 |

**X50E: Did you seek input about your closing documents from any of the following people? | Title insurance agent**

| x50e | Count | Percent |
|---|---|---|
| 1 : Yes | 3,103 | 12.5 |
| 2 : No | 21,744 | 87.5 |

**X50F: Did you seek input about your closing documents from any of the following people? | Trusted friend or relative who is not a co-signer on the mortgage**

| x50f | Count | Percent |
|---|---|---|
| 1 : Yes | 4,154 | 16.7 |
| 2 : No | 20,693 | 83.3 |

**X50G: Did you seek input about your closing documents from any of the following people? | Housing counselor**

| x50g | Count | Percent |
|---|---|---|
| 1 : Yes | 198 | 0.8 |
| 2 : No | 24,649 | 99.2 |

**X51A: At any time after you made your final loan application did any of the following change? | Monthly payment (Waves 11-15)**

| x51a | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Higher | 589 | 2.4 |
| 2 : Same | 4,547 | 18.3 |
| 3 : Lower | 843 | 3.4 |

**X51B: At any time after you made your final loan application did any of the following change? | Interest rate (Waves 11-15)**

| x51b | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Higher | 256 | 1.0 |
| 2 : Same | 4,849 | 19.5 |
| 3 : Lower | 874 | 3.5 |

| X51C: At any time after you made your final loan application did any of the following change? \| Other fees (Waves 11-15) | | |
|---|---|---|
| x51c | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Higher | 438 | 1.8 |
| 2 : Same | 5,034 | 20.3 |
| 3 : Lower | 507 | 2.0 |

| X51D: At any time after you made your final loan application did any of the following change? \| Amount of money needed to close loan (Waves 11-15) | | |
|---|---|---|
| x51d | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Higher | 639 | 2.6 |
| 2 : Same | 4,526 | 18.2 |
| 3 : Lower | 814 | 3.3 |

| X52: Did you face any unpleasant 'surprises' at your loan closing? | | |
|---|---|---|
| x52 | Count | Percent |
| 1 : Yes | 3,183 | 12.8 |
| 2 : No | 21,664 | 87.2 |

| X53A: What unpleasant surprises did you face at your loan closing? \| Loan documents not ready (Waves 11-15) | | |
|---|---|---|
| x53a | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 5,214 | 21.0 |
| 1 : Yes | 312 | 1.3 |
| 2 : No | 453 | 1.8 |

| X53B: What unpleasant surprises did you face at your loan closing? \| Closing did not occur as originally scheduled (Waves 11-15) | | |
|---|---|---|
| x53b | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 5,214 | 21.0 |
| 1 : Yes | 437 | 1.8 |
| 2 : No | 328 | 1.3 |

| X53C: What unpleasant surprises did you face at your loan closing? \| Three day rule required re-disclosure (Waves 11-15) | | |
|---|---|---|
| x53c | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 5,214 | 21.0 |
| 1 : Yes | 145 | 0.6 |
| 2 : No | 620 | 2.5 |

| X53D: What unpleasant surprises did you face at your loan closing? \| Mortgage terms different at closing e.g. interest rate, monthly payment (Waves 11-15) | | |
|---|---|---|
| x53d | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 5,214 | 21.0 |
| 1 : Yes | 175 | 0.7 |
| 2 : No | 590 | 2.4 |

| X53D1_1: What unpleasant surprises did you face? \| Different loan terms (Waves 1-10) | | |
|---|---|---|
| x53d1_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| -2: Not applicable | 16,450 | 66.2 |
| 1 : Yes | 347 | 1.4 |
| 2 : No | 2,071 | 8.3 |

| X53D2_1: What unpleasant surprises did you face? \| Higher monthly payment (Waves 1-10) | | |
|---|---|---|
| x53d2_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| -2: Not applicable | 16,450 | 66.2 |
| 1 : Yes | 566 | 2.3 |
| 2 : No | 1,852 | 7.5 |

| X53D3_1: What unpleasant surprises did you face? \| Higher interest rate (Waves 1-10) | | |
|---|---|---|
| x53d3_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| -2: Not applicable | 16,450 | 66.2 |
| 1 : Yes | 347 | 1.4 |
| 2 : No | 2,071 | 8.3 |

| X53E: What unpleasant surprises did you face at your loan closing? \| More cash needed at closing e.g. escrow, unexpected fees (Waves 11-15) | | |
|---|---|---|
| x53e | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| -2: Not applicable | 5,214 | 21.0 |
| 1 : Yes | 338 | 1.4 |
| 2 : No | 427 | 1.7 |

| X53E1_1: What unpleasant surprises did you face? \| Unexpected fees (Waves 1-10) | | |
|---|---|---|
| x53e1_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| -2: Not applicable | 16,450 | 66.2 |
| 1 : Yes | 1,139 | 4.6 |
| 2 : No | 1,279 | 5.1 |

| X53E2_1: What unpleasant surprises did you face? \| Higher amount of money needed at closing (Waves 1-10) | | |
|---|---|---|
| x53e2_1 | Count | Percent |
| -3: Not asked in wave | 5,979 | 24.1 |
| -2: Not applicable | 16,450 | 66.2 |
| 1 : Yes | 1,115 | 4.5 |
| 2 : No | 1,303 | 5.2 |

| X53F: What unpleasant surprises did you face at your loan closing? \| Asked to sign blank documents | | |
|---|---|---|
| x53f | Count | Percent |
| -2: Not applicable | 21,664 | 87.2 |
| 1 : Yes | 195 | 0.8 |
| 2 : No | 2,988 | 12.0 |

| X53G: What unpleasant surprises did you face at your loan closing? \| Rushed at closing or not given time to read documents | | |
|---|---|---|
| x53g | Count | Percent |
| -2: Not applicable | 21,664 | 87.2 |
| 1 : Yes | 708 | 2.8 |
| 2 : No | 2,475 | 10.0 |

**X54: At the time you took out this mortgage, did you also take out another loan on the property you financed with this mortgage (a second lien, home equity loan, or a home equity line of credit (HELOC))?**

| x54 | Count | Percent |
|---|---|---|
| 1 : Yes | 837 | 3.4 |
| 2 : No | 24,010 | 96.6 |

**Z55: What was the amount of this loan? (Indicator)**

| z55 | Count | Percent |
|---|---|---|
| -2: Not applicable | 24,010 | 96.6 |
| 1 : Not answered | 144 | 0.6 |
| 2 : Answered | 693 | 2.8 |

**X56A: How well could you explain to someone the... | Process of taking out a mortgage**

| x56a | Count | Percent |
|---|---|---|
| 1 : Very | 11,905 | 47.9 |
| 2 : Somewhat | 12,007 | 48.3 |
| 3 : Not at all | 935 | 3.8 |

**X56B: How well could you explain to someone the... | Difference between a fixed- and an adjustable-rate mortgage**

| x56b | Count | Percent |
|---|---|---|
| 1 : Very | 17,189 | 69.2 |
| 2 : Somewhat | 6,368 | 25.6 |
| 3 : Not at all | 1,290 | 5.2 |

**X56C: How well could you explain to someone the... | Difference between a prime and subprime loan**

| x56c | Count | Percent |
|---|---|---|
| 1 : Very | 5,515 | 22.2 |
| 2 : Somewhat | 8,869 | 35.7 |
| 3 : Not at all | 10,463 | 42.1 |

**X56D: How well could you explain to someone the... | Difference between a mortgage's interest rate and its APR**

| x56d | Count | Percent |
|---|---|---|
| 1 : Very | 7,120 | 28.7 |
| 2 : Somewhat | 11,513 | 46.3 |
| 3 : Not at all | 6,214 | 25.0 |

**X56E: How well could you explain to someone the... | Amortization of a loan**

| x56e | Count | Percent |
|---|---|---|
| 1 : Very | 9,667 | 38.9 |
| 2 : Somewhat | 8,361 | 33.6 |
| 3 : Not at all | 6,819 | 27.4 |

**X56F: How well could you explain to someone the... | Consequences of not making required mortgage payments**

| x56f | Count | Percent |
|---|---|---|
| 1 : Very | 16,749 | 67.4 |
| 2 : Somewhat | 6,503 | 26.2 |
| 3 : Not at all | 1,595 | 6.4 |

**X56G: How well could you explain to someone the... | Difference between lender's and owner's title insurance (Waves 7-15)**

| x56g | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Very | 2,842 | 11.4 |
| 2 : Somewhat | 4,811 | 19.4 |
| 3 : Not at all | 5,037 | 20.3 |

**X56H: How well could you explain to someone the... | Relationship between discount points and interest rate (Waves 11-15)**

| x56h | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Very | 1,686 | 6.8 |
| 2 : Somewhat | 2,174 | 8.7 |
| 3 : Not at all | 2,119 | 8.5 |

| X56I: How well could you explain to someone the... \| Reason payments into an escrow account can change (Waves 11-15) | | |
|---|---|---|
| x56i | Count | Percent |
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Very | 3,131 | 12.6 |
| 2 : Somewhat | 1,776 | 7.1 |
| 3 : Not at all | 1,072 | 4.3 |

| Z57: When did you first become the owner of this property? (Indicator) | | |
|---|---|---|
| z57 | Count | Percent |
| 1 : Not answered | 2,387 | 9.6 |
| 2 : Answered | 22,460 | 90.4 |

| Z58: What was the purchase price of this property, or if you built it, the construction and land cost? (Indicator) | | |
|---|---|---|
| z58 | Count | Percent |
| 1 : Not answered | 3,492 | 14.1 |
| 2 : Answered | 21,355 | 85.9 |

| X59: Which one of the following best describes how you acquired this property? | | |
|---|---|---|
| x59 | Count | Percent |
| 1 : Purchased an existing home | 18,365 | 73.9 |
| 2 : Purchased a newly-built home from a builder | 3,506 | 14.1 |
| 3 : Had or purchased land and built a house | 1,530 | 6.2 |
| 4 : Received as a gift or inheritance | 286 | 1.2 |
| 5 : Purchase from relative | 32 | 0.1 |
| 6 : Bought out co-owner (e.g., ex-spouse) | 56 | 0.2 |
| 7 : Rental conversion/Land contract | 20 | 0.1 |
| 8 : Tax-free trade or exchange | 6 | 0.0 |
| 9 : Purchased a foreclosed property from a bank, investor, or government agency | 740 | 3.0 |
| 10: Purchased a 'short sale' property from the previous owner | 306 | 1.2 |

| X60: Which one of the following best describes this property? | | |
|---|---|---|
| x60 | Count | Percent |
| 1: Single-family detached house | 20,849 | 83.9 |
| 2: Mobile home or manufactured home | 450 | 1.8 |
| 3: Townhouse, row house, or villa | 1,479 | 6.0 |
| 4: 2-unit, 3-unit, or 4-unit dwelling | 567 | 2.3 |
| 5: Apartment (or condo/co-op) in apartment building | 1,446 | 5.8 |
| 6: Unit in a partly commercial structure | 11 | 0.0 |
| 7: Land only | 45 | 0.2 |

| X61: Does this mortgage cover more than one unit? (Waves 7-15) | | |
|---|---|---|
| x61 | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| -2: Not applicable | 10,947 | 44.1 |
| 1 : Yes | 244 | 1.0 |
| 2 : No | 1,499 | 6.0 |

| Z62: About how much do you think this property is worth in terms of what you could sell it for now? (Indicator) | | |
|---|---|---|
| z62 | Count | Percent |
| 1 : Not answered | 4,729 | 19.0 |
| 2 : Answered | 20,118 | 81.0 |

| X63: Do you rent out all or any portion of this property? | | |
|---|---|---|
| x63 | Count | Percent |
| 1 : Yes | 1,658 | 6.7 |
| 2 : No | 23,189 | 93.3 |

| Z64: How much rent do you receive annually? (Indicator) | | |
|---|---|---|
| z64 | Count | Percent |
| -2: Not applicable | 23,189 | 93.3 |
| 1 : Not answered | 196 | 0.8 |
| 2 : Answered | 1,462 | 5.9 |

**X65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property?**

| x65 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 518 | 2.1 |
| 2 : No | 12,172 | 49.0 |

**X66: Which of the following best describes how you use this property?**

| x66 | Count | Percent |
|---|---|---|
| 1: Primary residence (where you spend the majority of your time) | 22,480 | 90.5 |
| 2: It will be my primary residence soon | 340 | 1.4 |
| 3: Seasonal or second home | 615 | 2.5 |
| 4: Home for other relatives | 276 | 1.1 |
| 5: Rental or investor property | 1,136 | 4.6 |

**Z67: If primary residence, when did you move into this property? (Indicator)**

| z67 | Count | Percent |
|---|---|---|
| -2: Not applicable | 2,367 | 9.5 |
| 1 : Not answered | 3,054 | 12.3 |
| 2 : Answered | 19,426 | 78.2 |

**X68A: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of homes for sale**

| x68a | Count | Percent |
|---|---|---|
| 1: Significant increase | 6,220 | 25.0 |
| 2: Little/no change | 17,503 | 70.4 |
| 3: Significant decrease | 1,124 | 4.5 |

**X68B: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of vacant homes**

| x68b | Count | Percent |
|---|---|---|
| 1: Significant increase | 1,984 | 8.0 |
| 2: Little/no change | 20,652 | 83.1 |
| 3: Significant decrease | 2,211 | 8.9 |

**X68C: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of homes for rent**

| x68c | Count | Percent |
|---|---|---|
| 1: Significant increase | 2,204 | 8.9 |
| 2: Little/no change | 21,106 | 84.9 |
| 3: Significant decrease | 1,537 | 6.2 |

**X68D: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of foreclosures or short sales**

| x68d | Count | Percent |
|---|---|---|
| 1: Significant increase | 2,291 | 9.2 |
| 2: Little/no change | 19,611 | 78.9 |
| 3: Significant decrease | 2,945 | 11.9 |

**X68E: In the last couple years, how have the following changed in the neighborhood where this property is located? | House prices**

| x68e | Count | Percent |
|---|---|---|
| 1: Significant increase | 9,016 | 36.3 |
| 2: Little/no change | 13,632 | 54.9 |
| 3: Significant decrease | 2,199 | 8.9 |

**X68F: In the last couple years, how have the following changed in the neighborhood where this property is located? | Overall desirability of living there**

| x68f | Count | Percent |
|---|---|---|
| 1: Significant increase | 7,521 | 30.3 |
| 2: Little/no change | 16,558 | 66.6 |
| 3: Significant decrease | 768 | 3.1 |

**X69: What do you think will happen to the prices of homes in this neighborhood over the next couple of years?**

| x69 | Count | Percent |
|---|---|---|
| 1: Increase a lot | 4,406 | 17.7 |
| 2: Increase a little | 15,324 | 61.7 |
| 3: Remain about the same | 4,430 | 17.8 |
| 4: Decrease a little | 542 | 2.2 |
| 5: Decrease a lot | 145 | 0.6 |

**X70: In the next couple of years, how do you expect the overall desirability of living in this neighborhood to change?**

| x70 | Count | Percent |
|---|---|---|
| 1: Become more desirable | 9,169 | 36.9 |
| 2: Stay about the same | 15,140 | 60.9 |
| 3: Become less desirable | 538 | 2.2 |

**X71A: How likely is it that in the next couple of years you will... | Sell this property**

| x71a | Count | Percent |
|---|---|---|
| 1 : Very | 1,832 | 7.4 |
| 2 : Somewhat | 6,606 | 26.6 |
| 3 : Not at all | 16,409 | 66.0 |

**X71B: How likely is it that in the next couple of years you will... | Move but keep this property**

| x71b | Count | Percent |
|---|---|---|
| 1 : Very | 855 | 3.4 |
| 2 : Somewhat | 4,268 | 17.2 |
| 3 : Not at all | 19,724 | 79.4 |

**X71C: How likely is it that in the next couple of years you will... | Refinance the mortgage on this property**

| x71c | Count | Percent |
|---|---|---|
| 1 : Very | 1,204 | 4.8 |
| 2 : Somewhat | 4,960 | 20.0 |
| 3 : Not at all | 18,683 | 75.2 |

**X71D: How likely is it that in the next couple of years you will... | Pay off this mortgage and own the property mortgage-free**

| x71d | Count | Percent |
|---|---|---|
| 1 : Very | 1,986 | 8.0 |
| 2 : Somewhat | 4,174 | 16.8 |
| 3 : Not at all | 18,687 | 75.2 |

| **X72: What is your current marital status?** | | |
|---|---|---|
| x72 | Count | Percent |
| 1: Married | 17,410 | 70.1 |
| 2: Separated | 256 | 1.0 |
| 3: Never married | 2,860 | 11.5 |
| 4: Divorced | 3,448 | 13.9 |
| 5: Widowed | 873 | 3.5 |

| **X73: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?** | | |
|---|---|---|
| x73 | Count | Percent |
| -2: Not applicable | 17,410 | 70.1 |
| 1 : Yes | 1,549 | 6.2 |
| 2 : No | 5,888 | 23.7 |

| **X74R: Age at last birthday \| Respondent** | | |
|---|---|---|
| x74r | Count | Percent |
| 18-24: 18-24 years old | 328 | 1.3 |
| 25-34: 25-34 years old | 3,992 | 16.1 |
| 35-44: 35-44 years old | 5,283 | 21.3 |
| 45-54: 45-54 years old | 5,792 | 23.3 |
| 55-64: 55-64 years old | 5,443 | 21.9 |
| 65-74: 65-74 years old | 3,259 | 13.1 |
| 75-99: 75-99 years old | 750 | 3.0 |

| **X74S: Age at last birthday \| Spouse/Partner** | | |
|---|---|---|
| x74s | Count | Percent |
| -2 : Not applicable | 5,888 | 23.7 |
| 18-24: 18-24 years old | 253 | 1.0 |
| 25-34: 25-34 years old | 3,429 | 13.8 |
| 35-44: 35-44 years old | 4,395 | 17.7 |
| 45-54: 45-54 years old | 4,355 | 17.5 |
| 55-64: 55-64 years old | 4,025 | 16.2 |
| 65-74: 65-74 years old | 2,050 | 8.3 |
| 75-99: 75-99 years old | 452 | 1.8 |

| X75R: Sex \| Respondent | | |
|---|---|---|
| x75r | Count | Percent |
| 1 : Male | 13,761 | 55.4 |
| 2 : Female | 11,086 | 44.6 |

| X75S: Sex \| Spouse/Partner | | |
|---|---|---|
| x75s | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : Male | 7,699 | 31.0 |
| 2 : Female | 11,260 | 45.3 |

| X76R: Highest level of education achieved \| Respondent | | |
|---|---|---|
| x76r | Count | Percent |
| 1 : Some schooling | 332 | 1.3 |
| 2 : High school graduate | 2,621 | 10.5 |
| 3 : Technical school | 1,277 | 5.1 |
| 4 : Some college | 4,902 | 19.7 |
| 5 : College graduate | 8,672 | 34.9 |
| 6 : Postgraduate studies | 7,043 | 28.3 |

| X76S: Highest level of education achieved \| Spouse/Partner | | |
|---|---|---|
| x76s | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : Some schooling | 419 | 1.7 |
| 2 : High school graduate | 2,946 | 11.9 |
| 3 : Technical school | 1,112 | 4.5 |
| 4 : Some college | 4,025 | 16.2 |
| 5 : College graduate | 6,327 | 25.5 |
| 6 : Postgraduate studies | 4,130 | 16.6 |

| X77R: Hispanic or Latino \| Respondent | | |
|---|---|---|
| x77r | Count | Percent |
| 1 : Yes | 1,874 | 7.5 |
| 2 : No | 22,973 | 92.5 |

| X77S: Hispanic or Latino \| Spouse/Partner | | |
|---|---|---|
| x77s | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : Yes | 1,618 | 6.5 |
| 2 : No | 17,341 | 69.8 |

| X78R: Race \| Respondent | | |
|---|---|---|
| x78r | Count | Percent |
| 1 : White/Caucasian only | 21,288 | 85.7 |
| 2 : Black or African American only | 1,412 | 5.7 |
| 3 : Asian only | 1,454 | 5.9 |
| 4 : All other races | 693 | 2.8 |

| X78S: Race \| Spouse/Partner | | |
|---|---|---|
| x78s | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : White/Caucasian only | 16,212 | 65.2 |
| 2 : Black or African American only | 867 | 3.5 |
| 3 : Asian only | 1,352 | 5.4 |
| 4 : All other races | 528 | 2.1 |

| X79RA: Current work status 1 \| Respondent (work status selected by respondent involving the most employment) | | |
|---|---|---|
| x79ra | Count | Percent |
| 1 : Self-employed full time | 2,282 | 9.2 |
| 2 : Self-employed part time | 411 | 1.7 |
| 3 : Employed full time | 15,883 | 63.9 |
| 4 : Employed part time | 1,205 | 4.8 |
| 5 : Retired | 3,948 | 15.9 |
| 6 : Unemployed, temporarily laid-off or on leave | 216 | 0.9 |
| 7 : Not working for pay (student, homemaker, disabled) | 902 | 3.6 |

| X79RB: Current work status 2 \| Respondent (if a second work status was selected) | | |
|---|---|---|
| x79rb | Count | Percent |
| -2: Not applicable | 24,342 | 98.0 |
| 2 : Self-employed part time | 186 | 0.7 |
| 4 : Employed part time | 128 | 0.5 |
| 5 : Retired | 174 | 0.7 |
| 6 : Unemployed, temporarily laid-off or on leave | 17 | 0.1 |

| X79SA: Current work status 1 \| Spouse/Partner (work status selected by respondent involving the most employment) | | |
|---|---|---|
| x79sa | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : Self-employed full time | 1,554 | 6.3 |
| 2 : Self-employed part time | 520 | 2.1 |
| 3 : Employed full time | 9,873 | 39.7 |
| 4 : Employed part time | 1,527 | 6.1 |
| 5 : Retired | 2,869 | 11.5 |
| 6 : Unemployed, temporarily laid-off or on leave | 244 | 1.0 |
| 7 : Not working for pay (student, homemaker, disabled) | 2,372 | 9.5 |

| X79SB: Current work status 2 \| Spouse/Partner (if a second work status was selected) | | |
|---|---|---|
| x79sb | Count | Percent |
| -2: Not applicable | 24,641 | 99.2 |
| 2 : Self-employed part time | 104 | 0.4 |
| 4 : Employed part time | 35 | 0.1 |
| 5 : Retired | 57 | 0.2 |
| 6 : Unemployed, temporarily laid-off or on leave | 10 | 0.0 |

| X80R: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? \| Respondent (Wave 15) | | |
|---|---|---|
| x80r | Count | Percent |
| -3: Not asked in wave | 24,668 | 99.3 |
| 1 : Never served in the military | 147 | 0.6 |
| 2 : Only on active duty for training in the Reserves or National Guard | 6 | 0.0 |
| 4 : On active duty in the past, but not now | 26 | 0.1 |

**X80R_1: Ever served on active duty in the U.S. Armed Forces: (Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard). | Respondent (Waves 1-14)**

| x80r_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 179 | 0.7 |
| 1 : No, never served in the U.S. Armed Forces | 19,956 | 80.3 |
| 2 : No, never on active duty except for initial/basic training | 1,144 | 4.6 |
| 3 : Yes, now on active duty | 268 | 1.1 |
| 4 : Yes, on active duty in the past, but not now | 3,300 | 13.3 |

**X80S: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? | Spouse/Partner (Wave 15)**

| x80s | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 24,668 | 99.3 |
| -2: Not applicable | 42 | 0.2 |
| 1 : Never served in the military | 123 | 0.5 |
| 2 : Only on active duty for training in the Reserves or National Guard | 2 | 0.0 |
| 3 : Now on active duty | 2 | 0.0 |
| 4 : On active duty in the past, but not now | 10 | 0.0 |

**X80S_1: Ever served on active duty in the U.S. Armed Forces: (Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard). | Spouse/Partner (Waves 1-14)**

| x80s_1 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 179 | 0.7 |
| -2: Not applicable | 5,846 | 23.5 |
| 1 : No, never served in the U.S. Armed Forces | 16,451 | 66.2 |
| 2 : No, never on active duty except for initial/basic training | 738 | 3.0 |
| 3 : Yes, now on active duty | 161 | 0.6 |
| 4 : Yes, on active duty in the past, but not now | 1,472 | 5.9 |

**X81A: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Children/grandchildren under age 18**

| x81a | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 5,121 | 20.6 |
| 2 : No | 7,569 | 30.5 |

**X81B: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Children/grandchildren age 18-22**

| x81b | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 1,233 | 5.0 |
| 2 : No | 11,457 | 46.1 |

**X81C: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Children/grandchildren age 23 or older**

| x81c | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 1,045 | 4.2 |
| 2 : No | 11,645 | 46.9 |

**X81D: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Parents of you or your spouse or partner**

| x81d | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 478 | 1.9 |
| 2 : No | 12,212 | 49.1 |

**X81E: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Other relatives like siblings or cousins**

| x81e | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 283 | 1.1 |
| 2 : No | 12,407 | 49.9 |

**X81F: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Non-relatives**

| x81f | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 470 | 1.9 |
| 2 : No | 12,220 | 49.2 |

**X81Z: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | No one else**

| x81z | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Yes | 5,393 | 21.7 |
| 2 : No | 7,297 | 29.4 |

**X82: Do you speak a language other than English at home?**

| x82 | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 21,918 | 88.2 |
| 1 : Yes | 537 | 2.2 |
| 2 : No | 2,392 | 9.6 |

**X83: Approximately how much is your total annual household income from all sources (wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)?**

| x83 | Count | Percent |
|---|---|---|
| 1: Less than $35,000 | 1,497 | 6.0 |
| 2: $35,000 to $49,999 | 2,603 | 10.5 |
| 3: $50,000 to $74,999 | 4,655 | 18.7 |
| 4: $75,000 to $99,999 | 4,606 | 18.5 |
| 5: $100,000 to $174,999 | 7,404 | 29.8 |
| 6: $175,000 or more | 4,082 | 16.4 |

**X84: How does this total annual household income compare to what it is in a 'normal' year?**

| x84 | Count | Percent |
|---|---|---|
| 1: Higher than normal | 1,555 | 6.3 |
| 2: Normal | 21,227 | 85.4 |
| 3: Lower than normal | 2,065 | 8.3 |

**X85A: Does your total annual household income include any of the following sources? | Wages or salary**

| x85a | Count | Percent |
|---|---|---|
| 1 : Yes | 20,706 | 83.3 |
| 2 : No | 4,141 | 16.7 |

| X85B: Does your total annual household income include any of the following sources? \| Business or self-employment | | |
|---|---|---|
| x85b | Count | Percent |
| 1 : Yes | 5,637 | 22.7 |
| 2 : No | 19,210 | 77.3 |

| X85C: Does your total annual household income include any of the following sources? \| Interest or dividends | | |
|---|---|---|
| x85c | Count | Percent |
| 1 : Yes | 6,191 | 24.9 |
| 2 : No | 18,656 | 75.1 |

| X85D: Does your total annual household income include any of the following sources? \| Alimony or child support | | |
|---|---|---|
| x85d | Count | Percent |
| 1 : Yes | 716 | 2.9 |
| 2 : No | 24,131 | 97.1 |

| X85E: Does your total annual household income include any of the following sources? \| Social Security, pension or other retirement benefits | | |
|---|---|---|
| x85e | Count | Percent |
| 1 : Yes | 5,542 | 22.3 |
| 2 : No | 19,305 | 77.7 |

| X86A: Does anyone in your household have any of the following? \| 401(k), 403(b), IRA, or pension plan | | |
|---|---|---|
| x86a | Count | Percent |
| 1 : Yes | 21,053 | 84.7 |
| 2 : No | 3,794 | 15.3 |

| X86B: Does anyone in your household have any of the following? \| Stocks, bonds, or mutual funds (not in retirement accounts or pension plans) | | |
|---|---|---|
| x86b | Count | Percent |
| 1 : Yes | 10,684 | 43.0 |
| 2 : No | 14,163 | 57.0 |

| X86C: Does anyone in your household have any of the following? \| Certificates of deposit | | |
|---|---|---|
| x86c | Count | Percent |
| 1 : Yes | 3,041 | 12.2 |
| 2 : No | 21,806 | 87.8 |

| X86D: Does anyone in your household have any of the following? \| Investment real estate | | |
|---|---|---|
| x86d | Count | Percent |
| 1 : Yes | 4,908 | 19.8 |
| 2 : No | 19,939 | 80.2 |

| X87: Which one of the following statements best describes the amount of financial risk you are willing to take when you save or make investments? | | |
|---|---|---|
| x87 | Count | Percent |
| 1: Take substantial financial risks expecting to earn substantial returns | 915 | 3.7 |
| 2: Take above-average financial risks expecting to earn above average returns | 4,846 | 19.5 |
| 3: Take average financial risks expecting to earn average returns | 12,597 | 50.7 |
| 4: Not willing to take any financial risks | 6,489 | 26.1 |

| X88A: Do you agree or disagree with the following statements? \| Owning a home is a good financial investment | | |
|---|---|---|
| x88a | Count | Percent |
| 1 : Agree | 23,752 | 95.6 |
| 2 : Disagree | 1,095 | 4.4 |

| X88B: Do you agree or disagree with the following statements? \| Most mortgage lenders generally treat borrowers well | | |
|---|---|---|
| x88b | Count | Percent |
| 1 : Agree | 19,772 | 79.6 |
| 2 : Disagree | 5,075 | 20.4 |

| X88C: Do you agree or disagree with the following statements? \| Most mortgage lenders would offer me roughly the same rates and fees (Waves 7-15) | | |
|---|---|---|
| x88c | Count | Percent |
| -3: Not asked in wave | 12,157 | 48.9 |
| 1 : Agree | 8,596 | 34.6 |
| 2 : Disagree | 4,094 | 16.5 |

**X88D: Do you agree or disagree with the following statements? | Late payments will lower my credit rating**

| x88d | Count | Percent |
|---|---|---|
| 1 : Agree | 23,023 | 92.7 |
| 2 : Disagree | 1,824 | 7.3 |

**X88E: Do you agree or disagree with the following statements? | Lenders shouldn't care about any late payments, only whether loans are fully repaid**

| x88e | Count | Percent |
|---|---|---|
| 1 : Agree | 3,202 | 12.9 |
| 2 : Disagree | 21,645 | 87.1 |

**X88F: Do you agree or disagree with the following statements? | It is okay to default or stop making mortgage payments if it is in the borrower's financial interest**

| x88f | Count | Percent |
|---|---|---|
| 1 : Agree | 1,499 | 6.0 |
| 2 : Disagree | 23,348 | 94.0 |

**X88G: Do you agree or disagree with the following statements? | I would consider counseling or taking a course about managing my finances if I faced financial difficulties (Waves 11-15)**

| x88g | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 18,868 | 75.9 |
| 1 : Agree | 4,318 | 17.4 |
| 2 : Disagree | 1,661 | 6.7 |

**X89A: In the last couple of years, have any of the following happened to you? | Separated, divorced, or partner left**

| x89a | Count | Percent |
|---|---|---|
| 1 : Yes | 1,703 | 6.9 |
| 2 : No | 23,144 | 93.1 |

**X89B: In the last couple of years, have any of the following happened to you? | Married, remarried or new partner**

| x89b | Count | Percent |
|---|---|---|
| 1 : Yes | 2,457 | 9.9 |
| 2 : No | 22,390 | 90.1 |

| X89C: In the last couple of years, have any of the following happened to you? \| Death of a household member | | |
|---|---|---|
| x89c | Count | Percent |
| 1 : Yes | 917 | 3.7 |
| 2 : No | 23,930 | 96.3 |

| X89D: In the last couple of years, have any of the following happened to you? \| Addition to your household (not including spouse/partner) | | |
|---|---|---|
| x89d | Count | Percent |
| 1 : Yes | 3,291 | 13.2 |
| 2 : No | 21,556 | 86.8 |

| X89E: In the last couple of years, have any of the following happened to you? \| Person leaving your household (not including spouse/partner) | | |
|---|---|---|
| x89e | Count | Percent |
| 1 : Yes | 1,984 | 8.0 |
| 2 : No | 22,863 | 92.0 |

| X89F: In the last couple of years, have any of the following happened to you? \| Disability or serious illness of household member | | |
|---|---|---|
| x89f | Count | Percent |
| 1 : Yes | 2,285 | 9.2 |
| 2 : No | 22,562 | 90.8 |

| X89G: In the last couple of years, have any of the following happened to you? \| Disaster affecting a property you own | | |
|---|---|---|
| x89g | Count | Percent |
| 1 : Yes | 431 | 1.7 |
| 2 : No | 24,416 | 98.3 |

| X89H: In the last couple of years, have any of the following happened to you? \| Disaster affecting your (or your spouse/partner's) work | | |
|---|---|---|
| x89h | Count | Percent |
| 1 : Yes | 511 | 2.1 |
| 2 : No | 24,336 | 97.9 |

**X89I: In the last couple of years, have any of the following happened to you? | Moved within the area (less than 50 miles)**

| x89i | Count | Percent |
|---|---|---|
| 1 : Yes | 6,571 | 26.4 |
| 2 : No | 18,276 | 73.6 |

**X89J: In the last couple of years, have any of the following happened to you? | Moved to a new area (50 miles or more)**

| x89j | Count | Percent |
|---|---|---|
| 1 : Yes | 3,351 | 13.5 |
| 2 : No | 21,496 | 86.5 |

**X90A: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Layoff, unemployment, or reduced hours of work**

| x90a | Count | Percent |
|---|---|---|
| 1 : Yes | 4,399 | 17.7 |
| 2 : No | 20,448 | 82.3 |

**X90B: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement (Waves 4-15)**

| x90b | Count | Percent |
|---|---|---|
| -3: Not asked in wave | 7,401 | 29.8 |
| 1 : Yes | 2,002 | 8.1 |
| 2 : No | 15,444 | 62.2 |

**X90C: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Promotion**

| x90c | Count | Percent |
|---|---|---|
| 1 : Yes | 5,891 | 23.7 |
| 2 : No | 18,956 | 76.3 |

**X90D: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Starting a new job**

| x90d | Count | Percent |
|---|---|---|
| 1 : Yes | 7,482 | 30.1 |
| 2 : No | 17,365 | 69.9 |

| X90E: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Starting a second job | | |
|---|---|---|
| x90e | Count | Percent |
| 1 : Yes | 1,478 | 5.9 |
| 2 : No | 23,369 | 94.1 |

| X90F: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| Business failure | | |
|---|---|---|
| x90f | Count | Percent |
| 1 : Yes | 360 | 1.4 |
| 2 : No | 24,487 | 98.6 |

| X90G: In the last couple of years, have any of the following happened to you (or your spouse/partner)? \| A personal financial crisis | | |
|---|---|---|
| x90g | Count | Percent |
| 1 : Yes | 1,378 | 5.5 |
| 2 : No | 23,469 | 94.5 |

| X91A: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Household income | | |
|---|---|---|
| x91a | Count | Percent |
| 1: Significant increase | 5,016 | 20.2 |
| 2: Little/no change | 16,763 | 67.5 |
| 3: Significant decrease | 3,068 | 12.3 |

| X91B: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Housing expenses | | |
|---|---|---|
| x91b | Count | Percent |
| 1: Significant increase | 6,778 | 27.3 |
| 2: Little/no change | 17,048 | 68.6 |
| 3: Significant decrease | 1,021 | 4.1 |

| X91C: In the last couple years, how have the following changed for you (and your spouse/partner)? \| Non-housing expenses | | |
|---|---|---|
| x91c | Count | Percent |
| 1: Significant increase | 5,257 | 21.2 |
| 2: Little/no change | 18,822 | 75.8 |
| 3: Significant decrease | 768 | 3.1 |

**X92A: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Household income**

| x92a | Count | Percent |
|---|---|---|
| 1: Significant increase | 4,705 | 18.9 |
| 2: Little/no change | 18,970 | 76.3 |
| 3: Significant decrease | 1,172 | 4.7 |

**X92B: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Housing expenses**

| x92b | Count | Percent |
|---|---|---|
| 1: Significant increase | 3,081 | 12.4 |
| 2: Little/no change | 20,924 | 84.2 |
| 3: Significant decrease | 842 | 3.4 |

**X92C: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Non-housing expenses**

| x92c | Count | Percent |
|---|---|---|
| 1: Significant increase | 4,290 | 17.3 |
| 2: Little/no change | 19,351 | 77.9 |
| 3: Significant decrease | 1,206 | 4.9 |

**X93A: How likely is it that in the next couple of years you (or your spouse/partner) will face... | Retirement**

| x93a | Count | Percent |
|---|---|---|
| 1 : Very | 2,807 | 11.3 |
| 2 : Somewhat | 2,922 | 11.8 |
| 3 : Not at all | 19,118 | 76.9 |

**X93B: How likely is it that in the next couple of years you (or your spouse/partner) will face... | Difficulties making your mortgage payments**

| x93b | Count | Percent |
|---|---|---|
| 1 : Very | 219 | 0.9 |
| 2 : Somewhat | 2,652 | 10.7 |
| 3 : Not at all | 21,976 | 88.4 |

| X93C: How likely is it that in the next couple of years you (or your spouse/partner) will face... \| A layoff, unemployment, or forced reduction in hours | | |
|---|---|---|
| x93c | Count | Percent |
| 1 : Very | 327 | 1.3 |
| 2 : Somewhat | 3,378 | 13.6 |
| 3 : Not at all | 21,142 | 85.1 |

| X93D: How likely is it that in the next couple of years you (or your spouse/partner) will face... \| Some other personal financial crisis | | |
|---|---|---|
| x93d | Count | Percent |
| 1 : Very | 332 | 1.3 |
| 2 : Somewhat | 4,107 | 16.5 |
| 3 : Not at all | 20,408 | 82.1 |

| X94A: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could... \| Pay your bills for the next 3 months without borrowing | | |
|---|---|---|
| x94a | Count | Percent |
| 1 : Very | 14,160 | 57.0 |
| 2 : Somewhat | 7,296 | 29.4 |
| 3 : Not at all | 3,391 | 13.6 |

| X94B: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could... \| Get significant financial help from family or friends | | |
|---|---|---|
| x94b | Count | Percent |
| 1 : Very | 4,645 | 18.7 |
| 2 : Somewhat | 9,022 | 36.3 |
| 3 : Not at all | 11,180 | 45.0 |

| X94C: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could... \| Borrow a significant amount from a bank or credit union | | |
|---|---|---|
| x94c | Count | Percent |
| 1 : Very | 5,840 | 23.5 |
| 2 : Somewhat | 11,002 | 44.3 |
| 3 : Not at all | 8,005 | 32.2 |

| X94D: If your household faced an unexpected personal financial crisis in the next couple of years, how likely is it you could... \| Significantly increase your income | | |
|---|---|---|
| x94d | Count | Percent |
| 1 : Very | 2,213 | 8.9 |
| 2 : Somewhat | 10,417 | 41.9 |
| 3 : Not at all | 12,217 | 49.2 |

| Mortgage Origination Year | | |
|---|---|---|
| open_year | Count | Percent |
| 2013: 2013 | 6,090 | 24.5 |
| 2014: 2014 | 6,273 | 25.2 |
| 2015: 2015 | 6,199 | 24.9 |
| 2016: 2016 | 6,285 | 25.3 |

| Mortgage Origination Month | | |
|---|---|---|
| open_month | Count | Percent |
| 1 : January | 1,654 | 6.7 |
| 2 : February | 1,696 | 6.8 |
| 3 : March | 2,124 | 8.5 |
| 4 : April | 2,189 | 8.8 |
| 5 : May | 2,180 | 8.8 |
| 6 : June | 2,300 | 9.3 |
| 7 : July | 2,172 | 8.7 |
| 8 : August | 2,203 | 8.9 |
| 9 : September | 2,181 | 8.8 |
| 10: October | 2,213 | 8.9 |
| 11: November | 1,867 | 7.5 |
| 12: December | 2,068 | 8.3 |

| Mortgage Loan Amount at Origination (Categorical) | | |
|---|---|---|
| loan_amount_cat | Count | Percent |
| 1: Less than $50,000 | 697 | 2.8 |
| 2: $50,000 to $99,999 | 3,623 | 14.6 |
| 3: $100,000 to $149,999 | 5,152 | 20.7 |
| 4: $150,000 to $199,999 | 4,349 | 17.5 |
| 5: $200,000 to $249,999 | 3,219 | 13.0 |
| 6: $250,000 to $299,999 | 2,383 | 9.6 |

| Mortgage Loan Amount at Origination (Categorical) | | |
|---|---|---|
| loan_amount_cat | Count | Percent |
| 7: $300,000 to $349,999 | 1,619 | 6.5 |
| 8: $350,000 to $399,999 | 1,202 | 4.8 |
| 9: $400,000 or more | 2,603 | 10.5 |

| Flag Indicating Jumbo Mortgage Loan at Origination | | |
|---|---|---|
| jumbo | Count | Percent |
| 1 : Yes | 1,006 | 4.0 |
| 2 : No | 23,841 | 96.0 |

| Mortgage Interest Rate Spread at Origination (Percent) | | |
|---|---|---|
| rate_spread | Count | Percent |
| -1.50- -1.00: -1.50 to -1.00 percentage points | 541 | 2.2 |
| -0.99- -0.50: -0.99 to -0.50 percentage points | 1,253 | 5.0 |
| -0.49- -0.01: -0.49 to -0.01 percentage points | 5,775 | 23.2 |
| 0.00 : 0.00 percentage points | 144 | 0.6 |
| 0.01-0.49 : 0.01 to 0.49 percentage points | 10,060 | 40.5 |
| 0.50-0.99 : 0.50 to 0.99 percentage points | 3,511 | 14.1 |
| 1.00-1.50 : 1.00 to 1.50 percentage points | 3,563 | 14.3 |

| Freddie Mac's Primary Mortgage Market Survey (PMMS) Rate at Origination (Percent) | | |
|---|---|---|
| pmms | Count | Percent |
| 2.37-2.99: Less than 3.00 percent | 2,269 | 9.1 |
| 3.00-3.49: 3.00 to 3.49 percent | 5,657 | 22.8 |
| 3.50-3.99: 3.50 to 3.99 percent | 9,554 | 38.5 |
| 4.00-4.58: 4.00 percent or higher | 7,367 | 29.6 |

| Mortgage Term (in Years) at Origination | | |
|---|---|---|
| term | Count | Percent |
| 0-4 : 0 to 4 years | 91 | 0.4 |
| 5 : 5 years | 124 | 0.5 |
| 6-9 : 6 to 9 years | 106 | 0.4 |
| 10 : 10 years | 721 | 2.9 |
| 11-14: 11 to 14 years | 73 | 0.3 |
| 15 : 15 years | 4,272 | 17.2 |
| 16-19: 16 to 19 years | 34 | 0.1 |
| 20 : 20 years | 1,153 | 4.6 |
| 21-24: 21 to 24 years | 73 | 0.3 |
| 25 : 25 years | 232 | 0.9 |
| 26-29: 26 to 29 years | 130 | 0.5 |
| 30 : 30 years | 17,766 | 71.5 |
| 31-40: 31 to 34 years | 72 | 0.3 |

| Mortgage Loan-to-Value Ratio at Origination (Percent) | | |
|---|---|---|
| ltv | Count | Percent |
| 2-49 : Less than 50 percent | 3,030 | 12.2 |
| 50-59 : 50 to 59 percent | 2,100 | 8.5 |
| 60-69 : 60 to 69 percent | 2,999 | 12.1 |
| 70-74 : 70 to 74 percent | 2,111 | 8.5 |
| 75-79 : 75 to 79 percent | 2,860 | 11.5 |
| 80-84 : 80 to 84 percent | 3,190 | 12.8 |
| 85-89 : 85 to 89 percent | 1,506 | 6.1 |
| 90-94 : 90 to 94 percent | 1,904 | 7.7 |
| 95-96 : 95 to 96 percent | 2,550 | 10.3 |
| 97-100 : 97 to 100 percent | 1,354 | 5.4 |
| 101-125: 101 to 125 percent | 1,243 | 5.0 |

| Mortgage Combined Loan-to-Value Ratio at Origination (Percent) | | |
|---|---|---|
| cltv | Count | Percent |
| 2-49 : Less than 50 percent | 2,969 | 11.9 |
| 50-59 : 50 to 59 percent | 2,080 | 8.4 |
| 60-69 : 60 to 69 percent | 2,969 | 11.9 |
| 70-74 : 70 to 74 percent | 2,092 | 8.4 |
| 75-79 : 75 to 79 percent | 2,829 | 11.4 |
| 80-84 : 80 to 84 percent | 3,172 | 12.8 |
| 85-89 : 85 to 89 percent | 1,573 | 6.3 |
| 90-94 : 90 to 94 percent | 1,964 | 7.9 |
| 95-96 : 95 to 96 percent | 2,532 | 10.2 |
| 97-100 : 97 to 100 percent | 1,387 | 5.6 |
| 101-125: 101 to 125 percent | 1,280 | 5.2 |

| Mortgage Debt-to-Income (Back End) Ratio at Origination (Percent) | | |
|---|---|---|
| dti | Count | Percent |
| -2 : Not applicable | 321 | 1.3 |
| 1-19 : Less than 20 percent | 2,141 | 8.6 |
| 20-29 : 20 to 29 percent | 5,627 | 22.6 |
| 30-39 : 30 to 39 percent | 7,683 | 30.9 |
| 40-49 : 40 to 49 percent | 6,880 | 27.7 |
| 50-59 : 50 to 59 percent | 1,242 | 5.0 |
| 60-100: 60 to 100 percent | 953 | 3.8 |

| Mortgage Payment-to-Income (Front End) Ratio at Origination (Percent) | | |
|---|---|---|
| pti | Count | Percent |
| -2 : Not applicable | 321 | 1.3 |
| 0-9 : Less than 10 percent | 2,393 | 9.6 |
| 10-19 : 10 to 19 percent | 10,223 | 41.1 |
| 20-29 : 20 to 29 percent | 7,915 | 31.9 |
| 30-39 : 30 to 39 percent | 2,925 | 11.8 |
| 40-100: 40 to 100 percent | 1,070 | 4.3 |

| Mortgage Type | | |
|---|---|---|
| loan_type | Count | Percent |
| 1: Conventional | 19,073 | 76.8 |
| 2: FHA insured | 3,134 | 12.6 |
| 3: VA guaranteed | 2,227 | 9.0 |
| 4: FSA/RHS insured | 413 | 1.7 |

| Enterprise Type | | |
|---|---|---|
| enterprise | Count | Percent |
| -2: Not applicable | 11,361 | 45.7 |
| 1 : Fannie Mae | 7,976 | 32.1 |
| 2 : Freddie Mac | 5,510 | 22.2 |

| Flag Indicating Metropolitan CRA Low to Moderate Income Tract | | |
|---|---|---|
| metro_lmi | Count | Percent |
| 1: Metropolitan CRA non-LMI tract | 18,971 | 76.4 |
| 2: Metropolitan CRA LMI tract | 3,042 | 12.2 |
| 3: Non-metropolitan tract | 2,834 | 11.4 |

| Number of Borrowers at Origination | | |
|---|---|---|
| borrower_num | Count | Percent |
| 1: 1 borrower | 11,566 | 46.5 |
| 2: 2 borrowers | 13,183 | 53.1 |
| 3: 3 borrowers | 82 | 0.3 |
| 4: 4 borrowers | 16 | 0.1 |

| Flag Indicating Respondent is a Borrower | | |
|---|---|---|
| borrower_r | Count | Percent |
| 1 : Yes | 24,640 | 99.2 |
| 2 : No | 207 | 0.8 |

| Flag Indicating Spouse/Partner is a Borrower | | |
|---|---|---|
| borrower_s | Count | Percent |
| -2: Not applicable | 5,888 | 23.7 |
| 1 : Yes | 13,099 | 52.7 |
| 2 : No | 5,860 | 23.6 |

| Age \| Other Borrower 1 | | |
|---|---|---|
| age_o1 | Count | Percent |
| -2 : Not applicable | 24,401 | 98.2 |
| 18-24: 18-24 years old | 16 | 0.1 |
| 25-34: 25-34 years old | 75 | 0.3 |
| 35-44: 35-44 years old | 61 | 0.2 |
| 45-54: 45-54 years old | 75 | 0.3 |
| 55-64: 55-64 years old | 99 | 0.4 |
| 65-74: 65-74 years old | 69 | 0.3 |
| 75-99: 75-99 years old | 51 | 0.2 |

| Age \| Other Borrower 2 | | |
|---|---|---|
| age_o2 | Count | Percent |
| -2 : Not applicable | 24,791 | 99.8 |
| 25-34: 25-34 years old | 7 | 0.0 |
| 35-44: 35-44 years old | 7 | 0.0 |
| 45-54: 45-54 years old | 11 | 0.0 |
| 55-64: 55-64 years old | 16 | 0.1 |
| 65-74: 65-74 years old | 12 | 0.0 |
| 75-99: 75-99 years old | 3 | 0.0 |

| Age \| Other Borrower 3 | | |
|---|---|---|
| age_o3 | Count | Percent |
| -2 : Not applicable | 24,845 | 100.0 |
| 35-44: 35-44 years old | 2 | 0.0 |

| Sex \| Other Borrower 1 | | |
|---|---|---|
| sex_o1 | Count | Percent |
| -2: Not applicable | 24,401 | 98.2 |
| 1 : Male | 256 | 1.0 |
| 2 : Female | 190 | 0.8 |

| Sex \| Other Borrower 2 | | |
|---|---|---|
| sex_o2 | Count | Percent |
| -2: Not applicable | 24,791 | 99.8 |
| 1 : Male | 28 | 0.1 |
| 2 : Female | 28 | 0.1 |

| Sex \| Other Borrower 3 | | |
|---|---|---|
| sex_o3 | Count | Percent |
| -2: Not applicable | 24,845 | 100.0 |
| 1 : Male | 1 | 0.0 |
| 2 : Female | 1 | 0.0 |

| Flag Indicating First Mortgage in Credit File \| Respondent | | |
|---|---|---|
| first_mort_r | Count | Percent |
| -2: Not applicable | 207 | 0.8 |
| 1 : Yes | 4,507 | 18.1 |
| 2 : No | 20,133 | 80.0 |

| Flag Indicating First Mortgage in Credit File \| Spouse/Partner | | |
|---|---|---|
| first_mort_s | Count | Percent |
| -2: Not applicable | 11,748 | 47.3 |
| 1 : Yes | 2,166 | 8.7 |
| 2 : No | 10,933 | 44.0 |

| Flag Indicating First Mortgage in Credit File \| Other Borrower 1 | | |
|---|---|---|
| first_mort_o1 | Count | Percent |
| -2: Not applicable | 24,401 | 98.2 |
| 1 : Yes | 129 | 0.5 |
| 2 : No | 317 | 1.3 |

| Flag Indicating First Mortgage in Credit File \| Other Borrower 2 | | |
|---|---|---|
| first_mort_o2 | Count | Percent |
| -2: Not applicable | 24,791 | 99.8 |
| 1 : Yes | 11 | 0.0 |
| 2 : No | 45 | 0.2 |

| Flag Indicating First Mortgage in Credit File \| Other Borrower 3 | | |
|---|---|---|
| first_mort_o3 | Count | Percent |
| -2: Not applicable | 24,845 | 100.0 |
| 2 : No | 2 | 0.0 |

| VantageScore 3.0 at Origination \| Respondent | | |
|---|---|---|
| score_orig_r | Count | Percent |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 972 | 3.9 |
| 620-639: 620 to 639 VantageScore 3.0 | 782 | 3.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 1,192 | 4.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,395 | 5.6 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,588 | 6.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,818 | 7.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,288 | 9.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 14,605 | 58.8 |

| VantageScore 3.0 at Origination \| Spouse/Partner | | |
|---|---|---|
| score_orig_s | Count | Percent |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 408 | 1.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 350 | 1.4 |
| 640-659: 640 to 659 VantageScore 3.0 | 556 | 2.2 |
| 660-679: 660 to 679 VantageScore 3.0 | 626 | 2.5 |
| 680-699: 680 to 699 VantageScore 3.0 | 707 | 2.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 978 | 3.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,154 | 4.6 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,319 | 33.5 |

| VantageScore 3.0 at Origination \| Other Borrower 1 | | |
|---|---|---|
| score_orig_o1 | Count | Percent |
| -2 : Not applicable | 24,401 | 98.2 |
| 300-619: 300 to 619 VantageScore 3.0 | 19 | 0.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 15 | 0.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 24 | 0.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 18 | 0.1 |
| 680-699: 680 to 699 VantageScore 3.0 | 25 | 0.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 28 | 0.1 |
| 720-739: 720 to 739 VantageScore 3.0 | 41 | 0.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 276 | 1.1 |

| VantageScore 3.0 at Origination \| Other Borrower 2 | | |
|---|---|---|
| score_orig_o2 | Count | Percent |
| -2 : Not applicable | 24,791 | 99.8 |
| 620-639: 620 to 639 VantageScore 3.0 | 2 | 0.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 1 | 0.0 |
| 660-679: 660 to 679 VantageScore 3.0 | 4 | 0.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 2 | 0.0 |
| 700-719: 700 to 719 VantageScore 3.0 | 3 | 0.0 |
| 720-739: 720 to 739 VantageScore 3.0 | 5 | 0.0 |
| 740-850: 740 to 850 VantageScore 3.0 | 39 | 0.2 |

| VantageScore 3.0 at Origination \| Other Borrower 3 | | |
|---|---|---|
| score_orig_o3 | Count | Percent |
| -2 : Not applicable | 24,845 | 100.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 1 | 0.0 |
| 720-739: 720 to 739 VantageScore 3.0 | 1 | 0.0 |

| VantageScore 3.0 in March 2013 \| Respondent | | |
|---|---|---|
| score_0313_r | Count | Percent |
| -2 : Not applicable | 23,327 | 93.9 |
| 300-619: 300 to 619 VantageScore 3.0 | 53 | 0.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 34 | 0.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 60 | 0.2 |
| 660-679: 660 to 679 VantageScore 3.0 | 57 | 0.2 |
| 680-699: 680 to 699 VantageScore 3.0 | 90 | 0.4 |

| VantageScore 3.0 in March 2013 \| Respondent | | |
|---|---|---|
| score_0313_r | Count | Percent |
| 700-719: 700 to 719 VantageScore 3.0 | 99 | 0.4 |
| 720-739: 720 to 739 VantageScore 3.0 | 131 | 0.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 996 | 4.0 |

| VantageScore 3.0 in June 2013 \| Respondent | | |
|---|---|---|
| score_0613_r | Count | Percent |
| -2 : Not applicable | 21,604 | 86.9 |
| 300-619: 300 to 619 VantageScore 3.0 | 122 | 0.5 |
| 620-639: 620 to 639 VantageScore 3.0 | 84 | 0.3 |
| 640-659: 640 to 659 VantageScore 3.0 | 110 | 0.4 |
| 660-679: 660 to 679 VantageScore 3.0 | 164 | 0.7 |
| 680-699: 680 to 699 VantageScore 3.0 | 190 | 0.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 220 | 0.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 286 | 1.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 2,067 | 8.3 |

| VantageScore 3.0 in September 2013 \| Respondent | | |
|---|---|---|
| score_0913_r | Count | Percent |
| . : Blank | 3 | 0.0 |
| -2 : Not applicable | 20,134 | 81.0 |
| 300-619: 300 to 619 VantageScore 3.0 | 199 | 0.8 |
| 620-639: 620 to 639 VantageScore 3.0 | 150 | 0.6 |
| 640-659: 640 to 659 VantageScore 3.0 | 191 | 0.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 238 | 1.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 286 | 1.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 358 | 1.4 |
| 720-739: 720 to 739 VantageScore 3.0 | 404 | 1.6 |
| 740-850: 740 to 850 VantageScore 3.0 | 2,884 | 11.6 |

| VantageScore 3.0 in December 2013 \| Respondent | | |
|---|---|---|
| score_1213_r | Count | Percent |
| . : Blank | 3 | 0.0 |
| -2 : Not applicable | 18,818 | 75.7 |
| 300-619: 300 to 619 VantageScore 3.0 | 283 | 1.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 203 | 0.8 |
| 640-659: 640 to 659 VantageScore 3.0 | 270 | 1.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 346 | 1.4 |
| 680-699: 680 to 699 VantageScore 3.0 | 358 | 1.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 444 | 1.8 |
| 720-739: 720 to 739 VantageScore 3.0 | 558 | 2.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 3,564 | 14.3 |

| VantageScore 3.0 in March 2014 \| Respondent | | |
|---|---|---|
| score_0314_r | Count | Percent |
| . : Blank | 4 | 0.0 |
| -2 : Not applicable | 17,684 | 71.2 |
| 300-619: 300 to 619 VantageScore 3.0 | 308 | 1.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 203 | 0.8 |
| 640-659: 640 to 659 VantageScore 3.0 | 345 | 1.4 |
| 660-679: 660 to 679 VantageScore 3.0 | 397 | 1.6 |
| 680-699: 680 to 699 VantageScore 3.0 | 439 | 1.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 512 | 2.1 |
| 720-739: 720 to 739 VantageScore 3.0 | 723 | 2.9 |
| 740-850: 740 to 850 VantageScore 3.0 | 4,232 | 17.0 |

| VantageScore 3.0 in June 2014 \| Respondent | | |
|---|---|---|
| score_0614_r | Count | Percent |
| . : Blank | 4 | 0.0 |
| -2 : Not applicable | 16,003 | 64.4 |
| 300-619: 300 to 619 VantageScore 3.0 | 382 | 1.5 |
| 620-639: 620 to 639 VantageScore 3.0 | 302 | 1.2 |
| 640-659: 640 to 659 VantageScore 3.0 | 403 | 1.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 482 | 1.9 |
| 680-699: 680 to 699 VantageScore 3.0 | 558 | 2.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 693 | 2.8 |

| VantageScore 3.0 in June 2014 \| Respondent | | |
|---|---|---|
| score_0614_r | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 823 | 3.3 |
| 740-850: 740 to 850 VantageScore 3.0 | 5,197 | 20.9 |

| VantageScore 3.0 in September 2014 \| Respondent | | |
|---|---|---|
| score_0914_r | Count | Percent |
| . : Blank | 9 | 0.0 |
| -2 : Not applicable | 14,241 | 57.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 491 | 2.0 |
| 620-639: 620 to 639 VantageScore 3.0 | 363 | 1.5 |
| 640-659: 640 to 659 VantageScore 3.0 | 516 | 2.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 568 | 2.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 641 | 2.6 |
| 700-719: 700 to 719 VantageScore 3.0 | 826 | 3.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,019 | 4.1 |
| 740-850: 740 to 850 VantageScore 3.0 | 6,173 | 24.8 |

| VantageScore 3.0 in December 2014 \| Respondent | | |
|---|---|---|
| score_1214_r | Count | Percent |
| . : Blank | 10 | 0.0 |
| -2 : Not applicable | 12,597 | 50.7 |
| 300-619: 300 to 619 VantageScore 3.0 | 650 | 2.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 411 | 1.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 634 | 2.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 726 | 2.9 |
| 680-699: 680 to 699 VantageScore 3.0 | 711 | 2.9 |
| 700-719: 700 to 719 VantageScore 3.0 | 964 | 3.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,151 | 4.6 |
| 740-850: 740 to 850 VantageScore 3.0 | 6,993 | 28.1 |

| VantageScore 3.0 in March 2015 \| Respondent | | |
|---|---|---|
| score_0315_r | Count | Percent |
| . : Blank | 14 | 0.1 |
| -2 : Not applicable | 11,212 | 45.1 |
| 300-619: 300 to 619 VantageScore 3.0 | 676 | 2.7 |
| 620-639: 620 to 639 VantageScore 3.0 | 416 | 1.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 695 | 2.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 679 | 2.7 |
| 680-699: 680 to 699 VantageScore 3.0 | 809 | 3.3 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,053 | 4.2 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,201 | 4.8 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,092 | 32.6 |

| VantageScore 3.0 in June 2015 \| Respondent | | |
|---|---|---|
| score_0615_r | Count | Percent |
| . : Blank | 22 | 0.1 |
| -2 : Not applicable | 9,582 | 38.6 |
| 300-619: 300 to 619 VantageScore 3.0 | 761 | 3.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 472 | 1.9 |
| 640-659: 640 to 659 VantageScore 3.0 | 700 | 2.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 808 | 3.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 905 | 3.6 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,173 | 4.7 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,411 | 5.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 9,013 | 36.3 |

| VantageScore 3.0 in September 2015 \| Respondent | | |
|---|---|---|
| score_0915_r | Count | Percent |
| . : Blank | 27 | 0.1 |
| -2 : Not applicable | 7,965 | 32.1 |
| 300-619: 300 to 619 VantageScore 3.0 | 898 | 3.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 496 | 2.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 810 | 3.3 |
| 660-679: 660 to 679 VantageScore 3.0 | 902 | 3.6 |
| 680-699: 680 to 699 VantageScore 3.0 | 964 | 3.9 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,275 | 5.1 |

| VantageScore 3.0 in September 2015 \| Respondent | | |
|---|---|---|
| score_0915_r | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 1,610 | 6.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 9,900 | 39.8 |

| VantageScore 3.0 in December 2015 \| Respondent | | |
|---|---|---|
| score_1215_r | Count | Percent |
| . : Blank | 36 | 0.1 |
| -2 : Not applicable | 6,457 | 26.0 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,043 | 4.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 554 | 2.2 |
| 640-659: 640 to 659 VantageScore 3.0 | 898 | 3.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 982 | 4.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,028 | 4.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,359 | 5.5 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,703 | 6.9 |
| 740-850: 740 to 850 VantageScore 3.0 | 10,787 | 43.4 |

| VantageScore 3.0 in March 2016 \| Respondent | | |
|---|---|---|
| score_0316_r | Count | Percent |
| . : Blank | 49 | 0.2 |
| -2 : Not applicable | 5,081 | 20.4 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,054 | 4.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 587 | 2.4 |
| 640-659: 640 to 659 VantageScore 3.0 | 827 | 3.3 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,011 | 4.1 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,143 | 4.6 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,454 | 5.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,720 | 6.9 |
| 740-850: 740 to 850 VantageScore 3.0 | 11,921 | 48.0 |

| VantageScore 3.0 in June 2016 \| Respondent | | |
|---|---|---|
| score_0616_r | Count | Percent |
| . : Blank | 59 | 0.2 |
| -2 : Not applicable | 3,502 | 14.1 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,149 | 4.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 587 | 2.4 |
| 640-659: 640 to 659 VantageScore 3.0 | 959 | 3.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,092 | 4.4 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,194 | 4.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,528 | 6.1 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,871 | 7.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 12,906 | 51.9 |

| VantageScore 3.0 in September 2016 \| Respondent | | |
|---|---|---|
| score_0916_r | Count | Percent |
| . : Blank | 67 | 0.3 |
| -2 : Not applicable | 1,846 | 7.4 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,290 | 5.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 668 | 2.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 1,016 | 4.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,135 | 4.6 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,291 | 5.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,567 | 6.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,098 | 8.4 |
| 740-850: 740 to 850 VantageScore 3.0 | 13,869 | 55.8 |

| VantageScore 3.0 in December 2016 \| Respondent | | |
|---|---|---|
| score_1216_r | Count | Percent |
| . : Blank | 84 | 0.3 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,468 | 5.9 |
| 620-639: 620 to 639 VantageScore 3.0 | 725 | 2.9 |
| 640-659: 640 to 659 VantageScore 3.0 | 1,088 | 4.4 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,225 | 4.9 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,293 | 5.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,756 | 7.1 |

| VantageScore 3.0 in December 2016 \| Respondent | | |
|---|---|---|
| score_1216_r | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 2,174 | 8.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 14,827 | 59.7 |

| VantageScore 3.0 in March 2017 \| Respondent | | |
|---|---|---|
| score_0317_r | Count | Percent |
| . : Blank | 106 | 0.4 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,394 | 5.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 678 | 2.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 1,005 | 4.0 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,130 | 4.5 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,262 | 5.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,610 | 6.5 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,083 | 8.4 |
| 740-850: 740 to 850 VantageScore 3.0 | 15,372 | 61.9 |

| VantageScore 3.0 in June 2017 \| Respondent | | |
|---|---|---|
| score_0617_r | Count | Percent |
| . : Blank | 123 | 0.5 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,412 | 5.7 |
| 620-639: 620 to 639 VantageScore 3.0 | 690 | 2.8 |
| 640-659: 640 to 659 VantageScore 3.0 | 964 | 3.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,094 | 4.4 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,170 | 4.7 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,616 | 6.5 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,034 | 8.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 15,537 | 62.5 |

| VantageScore 3.0 in September 2017 \| Respondent | | |
|---|---|---|
| score_0917_r | Count | Percent |
| . : Blank | 136 | 0.5 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,448 | 5.8 |
| 620-639: 620 to 639 VantageScore 3.0 | 643 | 2.6 |
| 640-659: 640 to 659 VantageScore 3.0 | 957 | 3.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,057 | 4.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,187 | 4.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,548 | 6.2 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,036 | 8.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 15,628 | 62.9 |

| VantageScore 3.0 in December 2017 \| Respondent | | |
|---|---|---|
| score_1217_r | Count | Percent |
| . : Blank | 154 | 0.6 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,523 | 6.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 650 | 2.6 |
| 640-659: 640 to 659 VantageScore 3.0 | 959 | 3.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 1,069 | 4.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,182 | 4.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,448 | 5.8 |
| 720-739: 720 to 739 VantageScore 3.0 | 2,060 | 8.3 |
| 740-850: 740 to 850 VantageScore 3.0 | 15,595 | 62.8 |

| VantageScore 3.0 in March 2018 \| Respondent | | |
|---|---|---|
| score_0318_r | Count | Percent |
| . : Blank | 185 | 0.7 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,477 | 5.9 |
| 620-639: 620 to 639 VantageScore 3.0 | 587 | 2.4 |
| 640-659: 640 to 659 VantageScore 3.0 | 886 | 3.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 991 | 4.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,127 | 4.5 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,466 | 5.9 |

| **VantageScore 3.0 in March 2018 \| Respondent** | | |
|---|---|---|
| score_0318_r | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 1,851 | 7.4 |
| 740-850: 740 to 850 VantageScore 3.0 | 16,070 | 64.7 |

| **VantageScore 3.0 in June 2018 \| Respondent** | | |
|---|---|---|
| score_0618_r | Count | Percent |
| . : Blank | 208 | 0.8 |
| -2 : Not applicable | 207 | 0.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 1,439 | 5.8 |
| 620-639: 620 to 639 VantageScore 3.0 | 614 | 2.5 |
| 640-659: 640 to 659 VantageScore 3.0 | 829 | 3.3 |
| 660-679: 660 to 679 VantageScore 3.0 | 954 | 3.8 |
| 680-699: 680 to 699 VantageScore 3.0 | 1,105 | 4.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 1,376 | 5.5 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,850 | 7.4 |
| 740-850: 740 to 850 VantageScore 3.0 | 16,265 | 65.5 |

| **VantageScore 3.0 in March 2013 \| Spouse/Partner** | | |
|---|---|---|
| score_0313_s | Count | Percent |
| . : Blank | 1 | 0.0 |
| -2 : Not applicable | 23,967 | 96.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 28 | 0.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 15 | 0.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 28 | 0.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 32 | 0.1 |
| 680-699: 680 to 699 VantageScore 3.0 | 47 | 0.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 63 | 0.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 64 | 0.3 |
| 740-850: 740 to 850 VantageScore 3.0 | 602 | 2.4 |

| VantageScore 3.0 in June 2013 \| Spouse/Partner | | |
|---|---|---|
| score_0613_s | Count | Percent |
| . : Blank | 2 | 0.0 |
| -2 : Not applicable | 22,988 | 92.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 52 | 0.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 48 | 0.2 |
| 640-659: 640 to 659 VantageScore 3.0 | 57 | 0.2 |
| 660-679: 660 to 679 VantageScore 3.0 | 78 | 0.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 86 | 0.3 |
| 700-719: 700 to 719 VantageScore 3.0 | 139 | 0.6 |
| 720-739: 720 to 739 VantageScore 3.0 | 155 | 0.6 |
| 740-850: 740 to 850 VantageScore 3.0 | 1,242 | 5.0 |

| VantageScore 3.0 in September 2013 \| Spouse/Partner | | |
|---|---|---|
| score_0913_s | Count | Percent |
| . : Blank | 3 | 0.0 |
| -2 : Not applicable | 22,171 | 89.2 |
| 300-619: 300 to 619 VantageScore 3.0 | 82 | 0.3 |
| 620-639: 620 to 639 VantageScore 3.0 | 62 | 0.2 |
| 640-659: 640 to 659 VantageScore 3.0 | 118 | 0.5 |
| 660-679: 660 to 679 VantageScore 3.0 | 115 | 0.5 |
| 680-699: 680 to 699 VantageScore 3.0 | 135 | 0.5 |
| 700-719: 700 to 719 VantageScore 3.0 | 185 | 0.7 |
| 720-739: 720 to 739 VantageScore 3.0 | 246 | 1.0 |
| 740-850: 740 to 850 VantageScore 3.0 | 1,730 | 7.0 |

| VantageScore 3.0 in December 2013 \| Spouse/Partner | | |
|---|---|---|
| score_1213_s | Count | Percent |
| . : Blank | 5 | 0.0 |
| -2 : Not applicable | 21,483 | 86.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 109 | 0.4 |
| 620-639: 620 to 639 VantageScore 3.0 | 83 | 0.3 |
| 640-659: 640 to 659 VantageScore 3.0 | 129 | 0.5 |
| 660-679: 660 to 679 VantageScore 3.0 | 179 | 0.7 |
| 680-699: 680 to 699 VantageScore 3.0 | 191 | 0.8 |
| 700-719: 700 to 719 VantageScore 3.0 | 246 | 1.0 |

| VantageScore 3.0 in December 2013 \| Spouse/Partner | | |
|---|---|---|
| score_1213_s | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 312 | 1.3 |
| 740-850: 740 to 850 VantageScore 3.0 | 2,110 | 8.5 |

| VantageScore 3.0 in March 2014 \| Spouse/Partner | | |
|---|---|---|
| score_0314_s | Count | Percent |
| . : Blank | 5 | 0.0 |
| -2 : Not applicable | 20,898 | 84.1 |
| 300-619: 300 to 619 VantageScore 3.0 | 119 | 0.5 |
| 620-639: 620 to 639 VantageScore 3.0 | 82 | 0.3 |
| 640-659: 640 to 659 VantageScore 3.0 | 156 | 0.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 184 | 0.7 |
| 680-699: 680 to 699 VantageScore 3.0 | 218 | 0.9 |
| 700-719: 700 to 719 VantageScore 3.0 | 317 | 1.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 365 | 1.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 2,503 | 10.1 |

| VantageScore 3.0 in June 2014 \| Spouse/Partner | | |
|---|---|---|
| score_0614_s | Count | Percent |
| . : Blank | 4 | 0.0 |
| -2 : Not applicable | 20,008 | 80.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 153 | 0.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 130 | 0.5 |
| 640-659: 640 to 659 VantageScore 3.0 | 186 | 0.7 |
| 660-679: 660 to 679 VantageScore 3.0 | 250 | 1.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 283 | 1.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 357 | 1.4 |
| 720-739: 720 to 739 VantageScore 3.0 | 434 | 1.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 3,042 | 12.2 |

| VantageScore 3.0 in September 2014 \| Spouse/Partner | | |
|---|---|---|
| score_0914_s | Count | Percent |
| . : Blank | 6 | 0.0 |
| -2 : Not applicable | 19,091 | 76.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 184 | 0.7 |
| 620-639: 620 to 639 VantageScore 3.0 | 158 | 0.6 |
| 640-659: 640 to 659 VantageScore 3.0 | 260 | 1.0 |
| 660-679: 660 to 679 VantageScore 3.0 | 283 | 1.1 |
| 680-699: 680 to 699 VantageScore 3.0 | 307 | 1.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 428 | 1.7 |
| 720-739: 720 to 739 VantageScore 3.0 | 527 | 2.1 |
| 740-850: 740 to 850 VantageScore 3.0 | 3,603 | 14.5 |

| VantageScore 3.0 in December 2014 \| Spouse/Partner | | |
|---|---|---|
| score_1214_s | Count | Percent |
| . : Blank | 7 | 0.0 |
| -2 : Not applicable | 18,224 | 73.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 250 | 1.0 |
| 620-639: 620 to 639 VantageScore 3.0 | 176 | 0.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 291 | 1.2 |
| 660-679: 660 to 679 VantageScore 3.0 | 329 | 1.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 364 | 1.5 |
| 700-719: 700 to 719 VantageScore 3.0 | 509 | 2.0 |
| 720-739: 720 to 739 VantageScore 3.0 | 609 | 2.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 4,088 | 16.5 |

| VantageScore 3.0 in March 2015 \| Spouse/Partner | | |
|---|---|---|
| score_0315_s | Count | Percent |
| . : Blank | 17 | 0.1 |
| -2 : Not applicable | 17,460 | 70.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 261 | 1.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 180 | 0.7 |
| 640-659: 640 to 659 VantageScore 3.0 | 282 | 1.1 |
| 660-679: 660 to 679 VantageScore 3.0 | 351 | 1.4 |
| 680-699: 680 to 699 VantageScore 3.0 | 413 | 1.7 |
| 700-719: 700 to 719 VantageScore 3.0 | 518 | 2.1 |

| VantageScore 3.0 in March 2015 \| Spouse/Partner | | |
|---|---|---|
| score_0315_s | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 675 | 2.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 4,690 | 18.9 |

| VantageScore 3.0 in June 2015 \| Spouse/Partner | | |
|---|---|---|
| score_0615_s | Count | Percent |
| . : Blank | 16 | 0.1 |
| -2 : Not applicable | 16,630 | 66.9 |
| 300-619: 300 to 619 VantageScore 3.0 | 281 | 1.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 207 | 0.8 |
| 640-659: 640 to 659 VantageScore 3.0 | 306 | 1.2 |
| 660-679: 660 to 679 VantageScore 3.0 | 384 | 1.5 |
| 680-699: 680 to 699 VantageScore 3.0 | 429 | 1.7 |
| 700-719: 700 to 719 VantageScore 3.0 | 572 | 2.3 |
| 720-739: 720 to 739 VantageScore 3.0 | 762 | 3.1 |
| 740-850: 740 to 850 VantageScore 3.0 | 5,260 | 21.2 |

| VantageScore 3.0 in September 2015 \| Spouse/Partner | | |
|---|---|---|
| score_0915_s | Count | Percent |
| . : Blank | 20 | 0.1 |
| -2 : Not applicable | 15,781 | 63.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 326 | 1.3 |
| 620-639: 620 to 639 VantageScore 3.0 | 227 | 0.9 |
| 640-659: 640 to 659 VantageScore 3.0 | 365 | 1.5 |
| 660-679: 660 to 679 VantageScore 3.0 | 424 | 1.7 |
| 680-699: 680 to 699 VantageScore 3.0 | 477 | 1.9 |
| 700-719: 700 to 719 VantageScore 3.0 | 657 | 2.6 |
| 720-739: 720 to 739 VantageScore 3.0 | 856 | 3.4 |
| 740-850: 740 to 850 VantageScore 3.0 | 5,714 | 23.0 |

| VantageScore 3.0 in December 2015 \| Spouse/Partner | | |
|---|---|---|
| score_1215_s | Count | Percent |
| . : Blank | 34 | 0.1 |
| -2 : Not applicable | 14,990 | 60.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 378 | 1.5 |
| 620-639: 620 to 639 VantageScore 3.0 | 258 | 1.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 373 | 1.5 |
| 660-679: 660 to 679 VantageScore 3.0 | 494 | 2.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 477 | 1.9 |
| 700-719: 700 to 719 VantageScore 3.0 | 705 | 2.8 |
| 720-739: 720 to 739 VantageScore 3.0 | 909 | 3.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 6,229 | 25.1 |

| VantageScore 3.0 in March 2016 \| Spouse/Partner | | |
|---|---|---|
| score_0316_s | Count | Percent |
| . : Blank | 33 | 0.1 |
| -2 : Not applicable | 14,297 | 57.5 |
| 300-619: 300 to 619 VantageScore 3.0 | 398 | 1.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 224 | 0.9 |
| 640-659: 640 to 659 VantageScore 3.0 | 391 | 1.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 467 | 1.9 |
| 680-699: 680 to 699 VantageScore 3.0 | 534 | 2.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 710 | 2.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 920 | 3.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 6,873 | 27.7 |

| VantageScore 3.0 in June 2016 \| Spouse/Partner | | |
|---|---|---|
| score_0616_s | Count | Percent |
| . : Blank | 38 | 0.2 |
| -2 : Not applicable | 13,497 | 54.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 398 | 1.6 |
| 620-639: 620 to 639 VantageScore 3.0 | 249 | 1.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 424 | 1.7 |
| 660-679: 660 to 679 VantageScore 3.0 | 507 | 2.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 561 | 2.3 |
| 700-719: 700 to 719 VantageScore 3.0 | 764 | 3.1 |

| VantageScore 3.0 in June 2016 \| Spouse/Partner | | |
|---|---|---|
| score_0616_s | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 1,042 | 4.2 |
| 740-850: 740 to 850 VantageScore 3.0 | 7,367 | 29.6 |

| VantageScore 3.0 in September 2016 \| Spouse/Partner | | |
|---|---|---|
| score_0916_s | Count | Percent |
| . : Blank | 42 | 0.2 |
| -2 : Not applicable | 12,610 | 50.8 |
| 300-619: 300 to 619 VantageScore 3.0 | 461 | 1.9 |
| 620-639: 620 to 639 VantageScore 3.0 | 257 | 1.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 440 | 1.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 555 | 2.2 |
| 680-699: 680 to 699 VantageScore 3.0 | 612 | 2.5 |
| 700-719: 700 to 719 VantageScore 3.0 | 801 | 3.2 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,109 | 4.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 7,960 | 32.0 |

| VantageScore 3.0 in December 2016 \| Spouse/Partner | | |
|---|---|---|
| score_1216_s | Count | Percent |
| . : Blank | 52 | 0.2 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 542 | 2.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 279 | 1.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 477 | 1.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 574 | 2.3 |
| 680-699: 680 to 699 VantageScore 3.0 | 649 | 2.6 |
| 700-719: 700 to 719 VantageScore 3.0 | 857 | 3.4 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,169 | 4.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,499 | 34.2 |

| VantageScore 3.0 in March 2017 \| Spouse/Partner | | |
|---|---|---|
| score_0317_s | Count | Percent |
| . : Blank | 60 | 0.2 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 496 | 2.0 |
| 620-639: 620 to 639 VantageScore 3.0 | 283 | 1.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 494 | 2.0 |
| 660-679: 660 to 679 VantageScore 3.0 | 507 | 2.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 604 | 2.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 785 | 3.2 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,112 | 4.5 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,757 | 35.2 |

| VantageScore 3.0 in June 2017 \| Spouse/Partner | | |
|---|---|---|
| score_0617_s | Count | Percent |
| . : Blank | 74 | 0.3 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 477 | 1.9 |
| 620-639: 620 to 639 VantageScore 3.0 | 285 | 1.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 457 | 1.8 |
| 660-679: 660 to 679 VantageScore 3.0 | 542 | 2.2 |
| 680-699: 680 to 699 VantageScore 3.0 | 552 | 2.2 |
| 700-719: 700 to 719 VantageScore 3.0 | 790 | 3.2 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,065 | 4.3 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,856 | 35.6 |

| VantageScore 3.0 in September 2017 \| Spouse/Partner | | |
|---|---|---|
| score_0917_s | Count | Percent |
| . : Blank | 73 | 0.3 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 494 | 2.0 |
| 620-639: 620 to 639 VantageScore 3.0 | 282 | 1.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 460 | 1.9 |
| 660-679: 660 to 679 VantageScore 3.0 | 509 | 2.0 |
| 680-699: 680 to 699 VantageScore 3.0 | 597 | 2.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 737 | 3.0 |

| **VantageScore 3.0 in September 2017 \| Spouse/Partner** | | |
|---|---|---|
| score_0917_s | Count | Percent |
| 720-739: 720 to 739 VantageScore 3.0 | 1,029 | 4.1 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,917 | 35.9 |

| **VantageScore 3.0 in December 2017 \| Spouse/Partner** | | |
|---|---|---|
| score_1217_s | Count | Percent |
| . : Blank | 82 | 0.3 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 538 | 2.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 262 | 1.1 |
| 640-659: 640 to 659 VantageScore 3.0 | 432 | 1.7 |
| 660-679: 660 to 679 VantageScore 3.0 | 525 | 2.1 |
| 680-699: 680 to 699 VantageScore 3.0 | 592 | 2.4 |
| 700-719: 700 to 719 VantageScore 3.0 | 765 | 3.1 |
| 720-739: 720 to 739 VantageScore 3.0 | 1,020 | 4.1 |
| 740-850: 740 to 850 VantageScore 3.0 | 8,882 | 35.7 |

| **VantageScore 3.0 in March 2018 \| Spouse/Partner** | | |
|---|---|---|
| score_0318_s | Count | Percent |
| . : Blank | 88 | 0.4 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 547 | 2.2 |
| 620-639: 620 to 639 VantageScore 3.0 | 239 | 1.0 |
| 640-659: 640 to 659 VantageScore 3.0 | 397 | 1.6 |
| 660-679: 660 to 679 VantageScore 3.0 | 447 | 1.8 |
| 680-699: 680 to 699 VantageScore 3.0 | 529 | 2.1 |
| 700-719: 700 to 719 VantageScore 3.0 | 756 | 3.0 |
| 720-739: 720 to 739 VantageScore 3.0 | 931 | 3.7 |
| 740-850: 740 to 850 VantageScore 3.0 | 9,164 | 36.9 |

| VantageScore 3.0 in June 2018 \| Spouse/Partner | | |
|---|---|---|
| score_0618_s | Count | Percent |
| . : Blank | 91 | 0.4 |
| -2 : Not applicable | 11,749 | 47.3 |
| 300-619: 300 to 619 VantageScore 3.0 | 531 | 2.1 |
| 620-639: 620 to 639 VantageScore 3.0 | 232 | 0.9 |
| 640-659: 640 to 659 VantageScore 3.0 | 371 | 1.5 |
| 660-679: 660 to 679 VantageScore 3.0 | 482 | 1.9 |
| 680-699: 680 to 699 VantageScore 3.0 | 488 | 2.0 |
| 700-719: 700 to 719 VantageScore 3.0 | 725 | 2.9 |
| 720-739: 720 to 739 VantageScore 3.0 | 971 | 3.9 |
| 740-850: 740 to 850 VantageScore 3.0 | 9,207 | 37.1 |

| Mortgage Performance Status in March 2013 | | |
|---|---|---|
| perf_status_0313 | Count | Percent |
| B: Loan potentially closed around the quarter | 2 | 0.0 |
| C: Current | 563 | 2.3 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 961 | 3.9 |
| P: Performance history not yet started (before loan opened) | 23,311 | 93.8 |
| S: Performance for month suppressed by the servicer | 10 | 0.0 |

| Mortgage Performance Status in June 2013 | | |
|---|---|---|
| perf_status_0613 | Count | Percent |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 1 | 0.0 |
| B: Loan potentially closed around the quarter | 11 | 0.0 |
| C: Current | 1,855 | 7.5 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,389 | 5.6 |
| P: Performance history not yet started (before loan opened) | 21,570 | 86.8 |
| S: Performance for month suppressed by the servicer | 20 | 0.1 |

| Mortgage Performance Status in September 2013 | | |
|---|---|---|
| perf_status_0913 | Count | Percent |
| 1: 30 to 59 days past due date | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 6 | 0.0 |
| B: Loan potentially closed around the quarter | 32 | 0.1 |
| C: Current | 3,492 | 14.1 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,203 | 4.8 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 6 | 0.0 |
| P: Performance history not yet started (before loan opened) | 20,086 | 80.8 |
| S: Performance for month suppressed by the servicer | 21 | 0.1 |

| Mortgage Performance Status in December 2013 | | |
|---|---|---|
| perf_status_1213 | Count | Percent |
| 1: 30 to 59 days past due date | 7 | 0.0 |
| 2: 60 to 89 days past due date | 2 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 21 | 0.1 |
| B: Loan potentially closed around the quarter | 38 | 0.2 |
| C: Current | 4,906 | 19.7 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,081 | 4.4 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 5 | 0.0 |
| P: Performance history not yet started (before loan opened) | 18,757 | 75.5 |
| S: Performance for month suppressed by the servicer | 30 | 0.1 |

| Mortgage Performance Status in March 2014 | | |
|---|---|---|
| perf_status_0314 | Count | Percent |
| 1: 30 to 59 days past due date | 11 | 0.0 |
| 4: 120 to 149 days past due date | 1 | 0.0 |
| 5: 150 to 179 days past due date | 1 | 0.0 |
| 7: Bankruptcy Chapter 13 | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 48 | 0.2 |
| B: Loan potentially closed around the quarter | 59 | 0.2 |
| C: Current | 6,131 | 24.7 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 949 | 3.8 |

| Mortgage Performance Status in March 2014 | | |
|---|---|---|
| perf_status_0314 | Count | Percent |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 18 | 0.1 |
| P: Performance history not yet started (before loan opened) | 17,608 | 70.9 |
| S: Performance for month suppressed by the servicer | 20 | 0.1 |

| Mortgage Performance Status in June 2014 | | |
|---|---|---|
| perf_status_0614 | Count | Percent |
| 1: 30 to 59 days past due date | 19 | 0.1 |
| 2: 60 to 89 days past due date | 4 | 0.0 |
| 3: 90 to 119 days past due date | 1 | 0.0 |
| 6: 180 or more days past due date | 2 | 0.0 |
| 7: Bankruptcy Chapter 13 | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 87 | 0.4 |
| B: Loan potentially closed around the quarter | 148 | 0.6 |
| C: Current | 7,351 | 29.6 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,269 | 5.1 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 11 | 0.0 |
| P: Performance history not yet started (before loan opened) | 15,915 | 64.1 |
| S: Performance for month suppressed by the servicer | 39 | 0.2 |

| Mortgage Performance Status in September 2014 | | |
|---|---|---|
| perf_status_0914 | Count | Percent |
| 1: 30 to 59 days past due date | 22 | 0.1 |
| 2: 60 to 89 days past due date | 6 | 0.0 |
| 3: 90 to 119 days past due date | 3 | 0.0 |
| 4: 120 to 149 days past due date | 4 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 151 | 0.6 |
| B: Loan potentially closed around the quarter | 235 | 0.9 |
| C: Current | 8,919 | 35.9 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,320 | 5.3 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 17 | 0.1 |

| Mortgage Performance Status in September 2014 | | |
|---|---|---|
| perf_status_0914 | Count | Percent |
| P: Performance history not yet started (before loan opened) | 14,138 | 56.9 |
| S: Performance for month suppressed by the servicer | 31 | 0.1 |

| Mortgage Performance Status in December 2014 | | |
|---|---|---|
| perf_status_1214 | Count | Percent |
| 1: 30 to 59 days past due date | 28 | 0.1 |
| 2: 60 to 89 days past due date | 10 | 0.0 |
| 3: 90 to 119 days past due date | 4 | 0.0 |
| 4: 120 to 149 days past due date | 1 | 0.0 |
| 5: 150 to 179 days past due date | 1 | 0.0 |
| 6: 180 or more days past due date | 3 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 1 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 287 | 1.2 |
| B: Loan potentially closed around the quarter | 380 | 1.5 |
| C: Current | 10,484 | 42.2 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,110 | 4.5 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 21 | 0.1 |
| P: Performance history not yet started (before loan opened) | 12,484 | 50.2 |
| S: Performance for month suppressed by the servicer | 32 | 0.1 |

| Mortgage Performance Status in March 2015 | | |
|---|---|---|
| perf_status_0315 | Count | Percent |
| 1: 30 to 59 days past due date | 39 | 0.2 |
| 2: 60 to 89 days past due date | 11 | 0.0 |
| 3: 90 to 119 days past due date | 5 | 0.0 |
| 4: 120 to 149 days past due date | 2 | 0.0 |
| 6: 180 or more days past due date | 6 | 0.0 |
| 7: Bankruptcy Chapter 13 | 1 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 2 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 472 | 1.9 |
| B: Loan potentially closed around the quarter | 711 | 2.9 |
| C: Current | 11,479 | 46.2 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 980 | 3.9 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 20 | 0.1 |
| P: Performance history not yet started (before loan opened) | 11,085 | 44.6 |
| S: Performance for month suppressed by the servicer | 33 | 0.1 |

| Mortgage Performance Status in June 2015 | | |
|---|---|---|
| perf_status_0615 | Count | Percent |
| 1: 30 to 59 days past due date | 32 | 0.1 |
| 2: 60 to 89 days past due date | 7 | 0.0 |
| 3: 90 to 119 days past due date | 10 | 0.0 |
| 4: 120 to 149 days past due date | 5 | 0.0 |
| 6: 180 or more days past due date | 5 | 0.0 |
| 7: Bankruptcy Chapter 13 | 2 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 3 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 842 | 3.4 |
| B: Loan potentially closed around the quarter | 727 | 2.9 |
| C: Current | 12,546 | 50.5 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,159 | 4.7 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 12 | 0.0 |

| Mortgage Performance Status in June 2015 | | |
|---|---|---|
| perf_status_0615 | Count | Percent |
| P: Performance history not yet started (before loan opened) | 9,438 | 38.0 |
| S: Performance for month suppressed by the servicer | 59 | 0.2 |

| Mortgage Performance Status in September 2015 | | |
|---|---|---|
| perf_status_0915 | Count | Percent |
| 1: 30 to 59 days past due date | 45 | 0.2 |
| 2: 60 to 89 days past due date | 21 | 0.1 |
| 3: 90 to 119 days past due date | 2 | 0.0 |
| 4: 120 to 149 days past due date | 4 | 0.0 |
| 5: 150 to 179 days past due date | 5 | 0.0 |
| 6: 180 or more days past due date | 8 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 3 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 2 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 1,347 | 5.4 |
| B: Loan potentially closed around the quarter | 561 | 2.3 |
| C: Current | 13,888 | 55.9 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,095 | 4.4 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 27 | 0.1 |
| P: Performance history not yet started (before loan opened) | 7,805 | 31.4 |
| S: Performance for month suppressed by the servicer | 34 | 0.1 |

| Mortgage Performance Status in December 2015 | | |
|---|---|---|
| perf_status_1215 | Count | Percent |
| 1: 30 to 59 days past due date | 64 | 0.3 |
| 2: 60 to 89 days past due date | 18 | 0.1 |
| 3: 90 to 119 days past due date | 13 | 0.1 |
| 4: 120 to 149 days past due date | 4 | 0.0 |
| 5: 150 to 179 days past due date | 4 | 0.0 |
| 6: 180 or more days past due date | 6 | 0.0 |
| 7: Bankruptcy Chapter 13 | 2 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 3 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 1,670 | 6.7 |
| B: Loan potentially closed around the quarter | 588 | 2.4 |
| C: Current | 15,094 | 60.7 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,005 | 4.0 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 24 | 0.1 |
| P: Performance history not yet started (before loan opened) | 6,285 | 25.3 |
| S: Performance for month suppressed by the servicer | 66 | 0.3 |

| Mortgage Performance Status in March 2016 | | |
|---|---|---|
| perf_status_0316 | Count | Percent |
| 1: 30 to 59 days past due date | 59 | 0.2 |
| 2: 60 to 89 days past due date | 18 | 0.1 |
| 3: 90 to 119 days past due date | 8 | 0.0 |
| 4: 120 to 149 days past due date | 8 | 0.0 |
| 5: 150 to 179 days past due date | 3 | 0.0 |
| 6: 180 or more days past due date | 10 | 0.0 |
| 7: Bankruptcy Chapter 13 | 2 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 2 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 2,049 | 8.2 |
| B: Loan potentially closed around the quarter | 726 | 2.9 |
| C: Current | 16,131 | 64.9 |

| Mortgage Performance Status in March 2016 | | |
|---|---|---|
| perf_status_0316 | Count | Percent |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 881 | 3.5 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 21 | 0.1 |
| P: Performance history not yet started (before loan opened) | 4,895 | 19.7 |
| S: Performance for month suppressed by the servicer | 33 | 0.1 |

| Mortgage Performance Status in June 2016 | | |
|---|---|---|
| perf_status_0616 | Count | Percent |
| 1: 30 to 59 days past due date | 54 | 0.2 |
| 2: 60 to 89 days past due date | 14 | 0.1 |
| 3: 90 to 119 days past due date | 12 | 0.0 |
| 4: 120 to 149 days past due date | 5 | 0.0 |
| 5: 150 to 179 days past due date | 4 | 0.0 |
| 6: 180 or more days past due date | 14 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 1 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 2 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 2,435 | 9.8 |
| B: Loan potentially closed around the quarter | 1,031 | 4.1 |
| C: Current | 16,955 | 68.2 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 935 | 3.8 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 20 | 0.1 |
| P: Performance history not yet started (before loan opened) | 3,307 | 13.3 |
| S: Performance for month suppressed by the servicer | 58 | 0.2 |

| Mortgage Performance Status in September 2016 | | |
|---|---|---|
| perf_status_0916 | Count | Percent |
| 1: 30 to 59 days past due date | 64 | 0.3 |
| 2: 60 to 89 days past due date | 27 | 0.1 |
| 3: 90 to 119 days past due date | 13 | 0.1 |
| 4: 120 to 149 days past due date | 4 | 0.0 |
| 5: 150 to 179 days past due date | 3 | 0.0 |
| 6: 180 or more days past due date | 16 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 2 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 6 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 3,006 | 12.1 |
| B: Loan potentially closed around the quarter | 1,321 | 5.3 |
| C: Current | 17,653 | 71.0 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,043 | 4.2 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 13 | 0.1 |
| P: Performance history not yet started (before loan opened) | 1,645 | 6.6 |
| S: Performance for month suppressed by the servicer | 31 | 0.1 |

| Mortgage Performance Status in December 2016 | | |
|---|---|---|
| perf_status_1216 | Count | Percent |
| 1: 30 to 59 days past due date | 97 | 0.4 |
| 2: 60 to 89 days past due date | 34 | 0.1 |
| 3: 90 to 119 days past due date | 15 | 0.1 |
| 4: 120 to 149 days past due date | 5 | 0.0 |
| 5: 150 to 179 days past due date | 2 | 0.0 |
| 6: 180 or more days past due date | 18 | 0.1 |
| 7: Bankruptcy Chapter 13 | 2 | 0.0 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 3 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 3 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 3,770 | 15.2 |
| B: Loan potentially closed around the quarter | 1,113 | 4.5 |
| C: Current | 18,675 | 75.2 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 1,065 | 4.3 |

| Mortgage Performance Status in December 2016 | | |
|---|---|---|
| perf_status_1216 | Count | Percent |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 12 | 0.0 |
| S: Performance for month suppressed by the servicer | 33 | 0.1 |

| Mortgage Performance Status in March 2017 | | |
|---|---|---|
| perf_status_0317 | Count | Percent |
| 1: 30 to 59 days past due date | 91 | 0.4 |
| 2: 60 to 89 days past due date | 20 | 0.1 |
| 3: 90 to 119 days past due date | 16 | 0.1 |
| 4: 120 to 149 days past due date | 9 | 0.0 |
| 5: 150 to 179 days past due date | 9 | 0.0 |
| 6: 180 or more days past due date | 16 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 3 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 4,568 | 18.4 |
| B: Loan potentially closed around the quarter | 798 | 3.2 |
| C: Current | 19,113 | 76.9 |
| K: Loan opened, performance has not yet been reported by the servicer to the credit bureau | 133 | 0.5 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 14 | 0.1 |
| S: Performance for month suppressed by the servicer | 56 | 0.2 |

| Mortgage Performance Status in June 2017 | | |
|---|---|---|
| perf_status_0617 | Count | Percent |
| 1: 30 to 59 days past due date | 86 | 0.3 |
| 2: 60 to 89 days past due date | 28 | 0.1 |
| 3: 90 to 119 days past due date | 13 | 0.1 |
| 4: 120 to 149 days past due date | 13 | 0.1 |
| 5: 150 to 179 days past due date | 1 | 0.0 |
| 6: 180 or more days past due date | 24 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 7 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 5,041 | 20.3 |
| B: Loan potentially closed around the quarter | 905 | 3.6 |

| Mortgage Performance Status in June 2017 | | |
|---|---|---|
| perf_status_0617 | Count | Percent |
| C: Current | 18,693 | 75.2 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 9 | 0.0 |
| S: Performance for month suppressed by the servicer | 27 | 0.1 |

| Mortgage Performance Status in September 2017 | | |
|---|---|---|
| perf_status_0917 | Count | Percent |
| 1: 30 to 59 days past due date | 94 | 0.4 |
| 2: 60 to 89 days past due date | 40 | 0.2 |
| 3: 90 to 119 days past due date | 12 | 0.0 |
| 4: 120 to 149 days past due date | 9 | 0.0 |
| 5: 150 to 179 days past due date | 5 | 0.0 |
| 6: 180 or more days past due date | 18 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 5 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 5,584 | 22.5 |
| B: Loan potentially closed around the quarter | 929 | 3.7 |
| C: Current | 18,128 | 73.0 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 9 | 0.0 |
| S: Performance for month suppressed by the servicer | 13 | 0.1 |

| Mortgage Performance Status in December 2017 | | |
|---|---|---|
| perf_status_1217 | Count | Percent |
| 1: 30 to 59 days past due date | 94 | 0.4 |
| 2: 60 to 89 days past due date | 34 | 0.1 |
| 3: 90 to 119 days past due date | 12 | 0.0 |
| 4: 120 to 149 days past due date | 7 | 0.0 |
| 5: 150 to 179 days past due date | 8 | 0.0 |
| 6: 180 or more days past due date | 20 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 5 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 6,160 | 24.8 |
| B: Loan potentially closed around the quarter | 846 | 3.4 |

| Mortgage Performance Status in December 2017 | | |
|---|---|---|
| perf_status_1217 | Count | Percent |
| C: Current | 17,625 | 70.9 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 7 | 0.0 |
| S: Performance for month suppressed by the servicer | 29 | 0.1 |

| Mortgage Performance Status in March 2018 | | |
|---|---|---|
| perf_status_0318 | Count | Percent |
| 1: 30 to 59 days past due date | 89 | 0.4 |
| 2: 60 to 89 days past due date | 27 | 0.1 |
| 3: 90 to 119 days past due date | 13 | 0.1 |
| 4: 120 to 149 days past due date | 10 | 0.0 |
| 5: 150 to 179 days past due date | 6 | 0.0 |
| 6: 180 or more days past due date | 16 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 5 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 6,736 | 27.1 |
| B: Loan potentially closed around the quarter | 957 | 3.9 |
| C: Current | 16,956 | 68.2 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 11 | 0.0 |
| S: Performance for month suppressed by the servicer | 20 | 0.1 |

| Mortgage Performance Status in June 2018 | | |
|---|---|---|
| perf_status_0618 | Count | Percent |
| 1: 30 to 59 days past due date | 88 | 0.4 |
| 2: 60 to 89 days past due date | 35 | 0.1 |
| 3: 90 to 119 days past due date | 12 | 0.0 |
| 4: 120 to 149 days past due date | 6 | 0.0 |
| 5: 150 to 179 days past due date | 5 | 0.0 |
| 6: 180 or more days past due date | 17 | 0.1 |
| 8: Foreclosure proceeding started, deed in lieu, foreclosure,Â voluntary surrender, repossession | 11 | 0.0 |
| 9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off | 1 | 0.0 |
| A: Performance history no longer being reported (in most cases after loan closed) | 7,235 | 29.1 |

| Mortgage Performance Status in June 2018 | | |
|---|---|---|
| perf_status_0618 | Count | Percent |
| B: Loan potentially closed around the quarter | 612 | 2.5 |
| C: Current | 16,785 | 67.6 |
| M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) | 39 | 0.2 |
| S: Performance for month suppressed by the servicer | 1 | 0.0 |

| Mortgage Termination Year | | |
|---|---|---|
| close_year | Count | Percent |
| -2 : Not applicable | 16,999 | 68.4 |
| 2013: 2013 | 48 | 0.2 |
| 2014: 2014 | 424 | 1.7 |
| 2015: 2015 | 1,577 | 6.3 |
| 2016: 2016 | 2,519 | 10.1 |
| 2017: 2017 | 2,168 | 8.7 |
| 2018: 2018 | 1,112 | 4.5 |

| Mortgage Termination Month | | |
|---|---|---|
| close_month | Count | Percent |
| -2: Not applicable | 16,999 | 68.4 |
| 1 : January | 557 | 2.2 |
| 2 : February | 506 | 2.0 |
| 3 : March | 705 | 2.8 |
| 4 : April | 748 | 3.0 |
| 5 : May | 780 | 3.1 |
| 6 : June | 773 | 3.1 |
| 7 : July | 544 | 2.2 |
| 8 : August | 628 | 2.5 |
| 9 : September | 642 | 2.6 |
| 10: October | 658 | 2.6 |
| 11: November | 662 | 2.7 |
| 12: December | 645 | 2.6 |

| Mortgage Termination Status in June 2018 | | |
|---|---|---|
| close_status_0618 | Count | Percent |
| 1: Mortgage Open | 16,999 | 68.4 |
| 2: Mortgage Terminated | 7,477 | 30.1 |
| 3: Mortgage Likely Terminated | 112 | 0.5 |
| 4: Mortgage Possibly Terminated | 259 | 1.0 |

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