



TECHNICAL REPORT 2

Appendix C

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

2023
March 3

Section 1: Codebook

This codebook consists of two parts. The first part lists 314 variables from the National Survey of Mortgage Originations (NSMO). The second part lists an additional 210 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 4-digit number suffix:** Questions added after the 15th wave of the survey cannot be named for their question number as that number was already taken. Therefore, they are recorded in variables named with a prefix of X followed by a four-digit identifier whose first two digits correspond to either its original question number or a closely related variable (e.g., responses to the question currently numbered 50 are recorded in the variable X5001).
- 3. 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.).
- 4. 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., X76R records the response to the categorical question 76 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., X76S records the response to the categorical question 76 pertaining to the respondent’s spouse/partner).
- 5. 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).
- 6. 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).

Part A: Survey Variables

Col	Variable Name (condition, if applicable)	Question	Responses
1	NSMOID	NSMO Identification Number <i>Sequential number for a sample mortgage</i>	400001 – 445235
2	Survey_Wave	NSMO Survey Wave (Quarterly) <i>The NSMO survey was conducted starting with quarter 1 of 2014. Note that 2020 mortgages surveyed in quarters 31 and after are not included in this release.</i>	1 = 2014 Quarter 1 2 = 2014 Quarter 2 3 = 2014 Quarter 3 4 = 2014 Quarter 4 5 = 2015 Quarter 1 6 = 2015 Quarter 2 7 = 2015 Quarter 3 8 = 2015 Quarter 4 9 = 2016 Quarter 1 10 = 2016 Quarter 2 11 = 2016 Quarter 3 12 = 2016 Quarter 4 13 = 2017 Quarter 1 14 = 2017 Quarter 2 15 = 2017 Quarter 3 16 = 2017 Quarter 4 17 = 2018 Quarter 1 18 = 2018 Quarter 2 19 = 2018 Quarter 3 20 = 2018 Quarter 4 21 = 2019 Quarter 1 22 = 2019 Quarter 2 23 = 2019 Quarter 3 24 = 2019 Quarter 4 25 = 2020 Quarter 1 26 = 2020 Quarter 2 27 = 2020 Quarter 3 28 = 2020 Quarter 4 29 = 2021 Quarter 1 30 = 2021 Quarter 2
3	Analysis_Weight	NSMO Analysis Weight (Sampling Weight x Non-response Adjustment) <i>The analysis weight is the product of sampling weight and non-response adjustment</i>	52.12 – 6294.39

Col	Variable Name (condition, if applicable)	Question	Responses
4	X05A	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
5	X05B	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
6	X05C	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
7	X05D	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
8	X05E	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
9	X05F	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
10	X05G	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
11	X06	<p>Waves 15 – 30 Q06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?</p> <p>Waves 7 – 14 Q05: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?</p> <p>Waves 1 – 6 Q05: When you began the process of getting your mortgage, how concerned were you about qualifying for a mortgage?</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
12	X07	<p>Waves 15 – 30 Q07: How firm an idea did you have about the mortgage you wanted?</p> <p>Waves 1 – 14 Q06: How firm an idea did you (and any co-signers) have about the mortgage you wanted?</p>	<p>Waves 1 – 30 1 = Firm idea 2 = Some idea 3 = Little idea</p>
13	X08A	<p>Waves 19 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Your mortgage lender/broker</p> <p>Waves 15 – 18 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Your lender or mortgage broker</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Your lender or mortgage broker</p> <p>Waves 1 – 10 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Your lender or broker</p>	
14	X08B	<p>Waves 19 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Other mortgage lenders/brokers</p> <p>Waves 15 – 18 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Other lenders or brokers</p> <p>Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Other lenders or brokers</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>
15	X08C	<p>Waves 15 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Real estate agents or builders</p> <p>Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Real estate agents or builders</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>
16	X08D	<p>Waves 15 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Material in the mail</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Material in the mail</p>	
17	X08E	<p>Waves 15 – 30 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 Waves 1 – 14 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</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>
18	X08F	<p>Waves 15 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Newspaper/TV/Radio Waves 4 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Newspaper/TV/Radio Waves 1 – 3 Question not asked</p>	<p>Waves 4 – 30 1 = A Lot 2 = A Little 3 = Not At All Waves 1 – 3 -3 = Not applicable for this wave</p>
19	X08G	<p>Waves 15 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Friends/relatives/co-workers Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Friends/relatives/co-workers</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
20	X08H	<p>Waves 19 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Bankers, credit unions or financial planners</p> <p>Waves 15 – 18 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Bankers or financial planners</p> <p>Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Bankers or financial planners</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>
21	X08I	<p>Waves 15 – 30 Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Housing counselors</p> <p>Waves 1 – 14 Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Housing counselors</p>	<p>Waves 1 – 30 1 = A Lot 2 = A Little 3 = Not At All</p>
22	X09	<p>Waves 15 – 30 Q09: Which one of the following best describes your shopping process?</p> <p>Waves 1 – 14 Q08: Which of the following best describes your shopping process?</p>	<p>Waves 19 – 30 1 = I picked the loan type first, and then I picked the mortgage lender/broker 2 = I picked the mortgage lender/broker first, and then I picked the loan type</p> <p>Waves 11 – 18 1 = I picked the loan type first, and then I picked the lender/mortgage broker 2 = I picked the lender/mortgage broker first, and then I picked the loan type</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
			<p>Waves 1 – 10 1 = I picked the loan type first, and then I picked the lender/broker 2 = I picked the lender/broker first, and then I picked the loan type</p>
23	X10	<p>Waves 15 – 30 Q10: Which <u>one</u> of the following best describes how you applied for this mortgage?</p> <p>Waves 11 – 14 Q09: How did you apply for this mortgage? Mark <u>one</u> answer.</p> <p>Waves 7 – 10 Q09: How did you apply for this mortgage? Mark one answer.</p> <p>Waves 1 – 6 Q09: How did you apply for your mortgage? <i>Mark one answer.</i></p>	<p>Waves 19 – 30 1 = Directly to a lender, such as a bank or credit union 2 = Through a mortgage broker who works with multiple lenders to get you a loan 3 = Through a builder who arranged financing</p> <p>Waves 15 – 18 1 = Directly to a lender, such as a bank or credit union 2 = Through a mortgage broker who works with multiple lenders to get you a loan 3 = Through a builder who arranged financing (<i>write-in</i>)</p> <p>Waves 11 – 14 1 = Directly to a lender, such as a bank or credit union 2 = Through a mortgage broker (someone who works with multiple lenders to get a loan) 3 = Through a builder who arranged financing (<i>write-in</i>)</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
			<p>Waves 1 – 10 1 = Directly to a lender, such as a bank or credit union 2 = Through a mortgage broker (<i>someone who works with two or more lenders to get a loan</i>) 3 = Through a builder who arranged financing (<i>write-in</i>)</p>
24	X11	<p>Waves 19 – 30 Q11: How many different mortgage lenders/brokers did you seriously consider before choosing where to apply for this mortgage? Waves 15 – 18 Q11: How many different lenders/mortgage brokers did you seriously consider before choosing where to apply for this mortgage? Waves 11 – 14 Q10: How many different lenders/mortgage brokers did you seriously consider before choosing where to apply for this mortgage? Waves 7 – 10 Q10: How many different lenders/brokers did you seriously consider before choosing where to apply for this mortgage? Waves 1 – 6 Q10: How many different lenders/brokers did you seriously consider before choosing where to apply for this mortgage? <i>Mark one answer.</i></p>	<p>Waves 1 – 30 1 = One 2 = Two 3 = Three 4 = Four 5 = Five or more</p>
25	X12	<p>Waves 19 – 30 Q12: How many different mortgage lenders/brokers did you end up applying to? Waves 15 – 18 Q12: How many different lenders/mortgage brokers did you end up applying to? Waves 11 – 14 Q11: How many different lenders/mortgage brokers did you end up applying to?</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Wave 1 – 30 1 = One 2 = Two 3 = Three 4 = Four 5 = Five or more</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q11: How many different lenders/brokers did you end up applying to? Waves 1 – 6 Q11: How many different lenders/brokers did you end up applying to? <i>Mark one answer.</i></p>	
26	X13A (when X12 > 1)	<p>Waves 19 – 30 Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? Searching for better loan terms Waves 15 – 18 Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? Searching for better loan terms Waves 11 – 14 Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? Searching for better loan terms Waves 1 – 10 Q12: Did you apply to more than one lender/broker for any of the following reasons? Searching for better loan terms</p>	<p>Wave 1 – 30 1 = Yes 2 = No -2 = Not applicable (X12 = 1)</p>
27	X13B (when X12 > 1)	<p>Waves 19 – 30 Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? Concern over qualifying for a loan Waves 15 – 18 Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? Concern over qualifying for a loan Waves 11 – 14 Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? Concern over qualifying for a loan Waves 1 – 10 Q12: Did you apply to more than one lender/broker for any of the following reasons? Concern over qualifying for a loan</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X12=1)</p>
28	X13C (when X12 > 1)	<p>Waves 19 – 30 Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? Information learned from the “Loan Estimate”</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X12=1)</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 18 Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? Information learned from the “Loan Estimate”</p> <p>Waves 11 – 14 Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? Information learned from the “Loan Estimate”</p> <p>Waves 1 – 10 Q12: Did you apply to more than one lender/broker for any of the following reasons? Information learned from the “Good Faith Estimate”</p>	
29	X13D (when X12 > 1)	<p>Waves 19 – 30 Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? Turned down on earlier application</p> <p>Waves 15 – 18 Q13: Did you apply to more than one lender/mortgage broker for any of the following reasons? Turned down on earlier application</p> <p>Waves 11 – 14 Q12: Did you apply to more than one lender/mortgage broker for any of the following reasons? Turned down on earlier application</p> <p>Waves 1 – 10 Q12: Did you apply to more than one lender/broker for any of the following reasons? Turned down on earlier application</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X12=1)</p>
30	X14A	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Having an established banking relationship</p> <p>Waves 15 – 18 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</p>	<p>Waves 7 – 30 1 = Important 2 = Not important Waves 1 – 6 -3 = Not applicable for this wave</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14A_1)</p>	
31	X14A_1	<p>Waves 7 – 30 Question asked on a different scale (see X14A)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
32	X14B	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Having a local office or branch nearby</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14B_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
33	X14B_1	<p>Waves 7 – 30 Question asked on a different scale (see X14B)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
34	X14C	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Used previously to get a mortgage</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14C_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
35	X14C_1	<p>Waves 7 – 30 Question asked on a different scale (see X14C)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
36	X14D	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Mortgage lender/broker is a personal friend or relative <i>(continued on the next page)</i></p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14D_1)</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
37	X14D_1	<p>Waves 7 – 30 Question asked on a different scale (see X14D)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
38	X14E	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Paperless online mortgage process</p> <p>Waves 1 – 18 Question not asked</p>	<p>Waves 19 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 18 -3 = Not applicable for this wave</p>
39	X14F	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Recommendation from a friend/relative/co-worker</p> <p>Waves 15 – 18 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 (continued on the next page)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14F_1)</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
40	X14F_1	<p>Waves 7 – 30 Question asked on a different scale (see X14F)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
41	X14G	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Recommendation from a real estate agent/home builder</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14G_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
42	X14G_1	<p>Waves 7 – 30 Question asked on a different scale (see X14G)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
43	X14H	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Reputation of mortgage lender/broker</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14H_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
44	X14H_1	<p>Waves 7 – 30 Question asked on a different scale (see X14H)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
45	X14I	<p>Waves 19 – 30 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Spoke my primary language, which is not English <i>(continued on the next page)</i></p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X14I_1)</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
46	X14I_1	<p>Waves 7 – 30 Question asked on a different scale (see X14I)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
47	X14J	<p>Waves 25 – 30 Question not asked</p> <p>Waves 19 – 24 Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Could provide documents in my primary language, which is not English</p> <p>Waves 15 – 18 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</p>	<p>Waves 25 – 30 -3 = Not applicable for this wave</p> <p>Waves 13 – 24 1 = Important 2 = Not important</p> <p>Waves 1 – 12 -3 = Not applicable for this wave</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 14 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 Waves 1 – 12 Question not asked</p>	
48	X15	<p>Waves 19 – 30 Q15: Who initiated the first contact between you and the mortgage lender/broker you used for the mortgage you took out? Waves 15 – 18 Q15: Who initiated the first contact between you and the lender/mortgage broker you used for the mortgage you took out? Waves 11 – 14 Q14: Who initiated the first contact between you and the lender/mortgage broker you used for the mortgage you took out? Waves 1 – 10 Q14: Who initiated the first contact between you and the lender/broker you used for the mortgage you took out?</p>	<p>Waves 19 – 30 1 = I (or one of my co-signers) did 2 = The mortgage lender/broker did 3 = We were put in contact by a third party (<i>such as a real estate agent or home builder</i>) Waves 11 – 18 1 = I (or one of my co-signers) did 2 = The lender/mortgage broker did 3 = We were put in contact by a third party (<i>such as a real estate agent or home builder</i>) Waves 1 – 10 1 = I (or one of my co-signers) did 2 = The lender/broker did 3 = We were put in contact by a third party (<i>such as a real estate agent or home builder</i>)</p>
49	X16	<p>Waves 19 – 30 Q16: How open were you to suggestions from your mortgage lender/broker about mortgages with different features or terms? Waves 15 – 18 Q16: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms?</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at All</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 Q15: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms?</p> <p>Waves 1 – 10 Q15: How open were you to suggestions from your lender/broker about mortgages with different features or terms?</p>	
50	X17A	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? Lower interest rate</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? Lower interest rate</p> <p>Waves 1 – 6 Question asked on a different scale (see X17A_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important Waves 1 – 6 -3 = Not applicable for this wave</p>
51	X17A_1	<p>Waves 7 – 30 Question asked on a different scale (see X17A)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? Low interest rate</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
52	X17B	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? Lower APR (<i>Annual Percentage Rate</i>)</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? Lower APR (<i>Annual Percentage Rate</i>)</p> <p>Waves 1 – 6 Question asked on a different scale (see X17B_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important Waves 1 – 6 -3 = Not applicable for this wave</p>
53	X17B_1	<p>Waves 7 – 30 Question asked on a different scale (see X17B)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? Low APR (<i>Annual Percentage Rate</i>)</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
54	X17C	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? Lower closing fees</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? Lower closing fees</p> <p>Waves 1 – 6 Question asked on a different scale (see X17C_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important Waves 1 – 6 -3 = Not applicable for this wave</p>
55	X17C_1	<p>Waves 7 – 30 Question asked on a different scale (see X17C)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? Low closing fees</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
56	X17D	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? Lower down payment</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? Lower down payment</p> <p>Waves 1 – 6 Question asked on a different scale (see X17D_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important Waves 1 – 6 -3 = Not applicable for this wave</p>
57	X17D_1	<p>Waves 7 – 30 Question asked on a different scale (see X17D)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? Low down payment</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
58	X17E	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? Lower monthly payment</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? Lower monthly payment</p> <p>Waves 1 – 6 Question asked on a different scale (see X17E_1)</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
59	X17E_1	<p>Waves 7 – 30 Question asked on a different scale (see X17E)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? Low monthly payment</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
60	X17F	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X17F_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
61	X17F_1	<p>Waves 7 – 30 Question asked on a different scale (see X17F)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
62	X17G	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? A term of 30 years</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? A term of 30 years</p> <p>Waves 1 – 6 Question asked on a different scale (see X17G_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
63	X17G_1	<p>Waves 7 – 30 Question asked on a different scale (see X17G)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? A term of less than 30 years</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
64	X17H	<p>Waves 15 – 30 Q17: How important were each of the following in determining the mortgage you took out? No mortgage insurance</p> <p>Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? No mortgage insurance</p> <p>Waves 1 – 6 Question asked on a different scale (see X17H_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not important</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
65	X17H_1	<p>Waves 7 – 30 Question asked on a different scale (see X17H)</p> <p>Waves 1 – 6 Q16: How important were each of the following in determining the mortgage you took out? No mortgage insurance</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All</p>
66	X18	<p>Waves 15 – 30 Q18: Your lender may have given you a booklet “Your home loan toolkit: A step-by-step guide,” do you remember receiving a copy?</p> <p>Waves 11 – 14 Q20: Your lender may have given you a booklet “Your home loan toolkit: A step-by-step guide,” do you remember receiving a copy?</p> <p>Waves 7 – 10 Q20: Your lender may have given you a “Shopping for your home loan: Settlement cost booklet”, did you receive a copy?</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No -1 = Don't know</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
67	X19 (when X18 = 1)	<p>Waves 15 – 30 Q19: Did the “Your home loan toolkit” booklet lead you to ask additional questions about your mortgage terms? Waves 11 – 14 Q21: Did the “Your home loan toolkit” booklet lead you to ask additional questions about your mortgage terms? Waves 7 – 10 Q21: If you received a copy of the Settlement cost booklet, did the booklet lead you to ask additional questions about your mortgage terms? Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No -2 = Not applicable (X18 = 2 or -1) Waves 1 – 6 -3 = Not applicable for this wave</p>
68	X20A	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Have to add another co-signer to qualify Waves 15 – 18 Q20: In the process of getting this mortgage from your lender/mortgage broker, did you... Have to add another co-signer to qualify Waves 11 – 14 Q19: In the process of getting this mortgage from your lender/mortgage broker, did you... Have to add another co-signer to qualify Waves 7 – 10 Q19: In the process of getting this mortgage from your lender/broker, did you... Have to add another co-signer to qualify Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No Waves 1 – 6 -3 = Not applicable for this wave</p>
69	X20B	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Resolve credit report errors or problems Waves 15 – 18 Q20: In the process of getting this mortgage from your lender/mortgage broker, did you... Resolve credit report errors or problems Waves 11 – 14 Q19: In the process of getting this mortgage from your lender/mortgage broker, did you... Resolve credit report errors or problems <i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q19: In the process of getting this mortgage from your lender/broker, did you... Resolve credit report errors or problems</p> <p>Waves 1 – 6 Q19: In the process of getting your mortgage from your lender/broker, did you... Resolve credit report errors or problems</p>	
70	X20C	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Answer follow-up requests for more information about income or assets</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
71	X20D	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Have more than one appraisal</p> <p>Waves 15 – 18 Q20: In the process of getting this mortgage from your lender/mortgage broker, did you... Have more than one appraisal</p> <p>Waves 11 – 14 Q19: In the process of getting this mortgage from your lender/mortgage broker, did you... Have more than one appraisal</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q19: In the process of getting this mortgage from your lender/broker, did you... Have more than one appraisal</p> <p>Waves 1 – 6 Q19: In the process of getting your mortgage from your lender/broker, did you... Have multiple appraisals</p>	
72	X20E	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Redo/refile paperwork due to processing delays</p> <p>Waves 15 – 18 Q20: In the process of getting this mortgage from your lender/mortgage broker, did you... Redo/refile paperwork due to processing delays</p> <p>Waves 11 – 14 Q19: In the process of getting this mortgage from your lender/mortgage broker, did you... Redo/refile paperwork due to processing delays</p> <p>Waves 7 – 10 Q19: In the process of getting this mortgage from your lender/broker, did you... Redo/refile paperwork due to processing delays</p> <p>Waves 1 – 6 Q19: In the process of getting your mortgage from your lender/broker, did you... Redo/refile paperwork due to processing delays</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
73	X20F	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Delay or postpone closing date</p> <p>Waves 15 – 18 Q20: In the process of getting this mortgage from your lender/mortgage broker, did you... Delay or postpone closing date</p> <p>Waves 11 – 14 Q19: In the process of getting this mortgage from your lender/mortgage broker, did you... Delay or postpone closing date</p> <p>Waves 7 – 10 Q19: In the process of getting this mortgage from your lender/broker, did you... Delay or postpone closing date</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q19: In the process of getting your mortgage from your lender/broker, did you... Delay or postpone closing date</p>	
74	X20G	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Have your “Loan Estimate” revised to reflect changes in your loan terms</p> <p>Waves 15 – 18 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</p> <p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 5 – 6 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</p> <p>Waves 1 – 4 Question not asked</p>	<p>Waves 5 – 30 1 = Yes 2 = No Waves 1 – 4 -3 = Not applicable for this wave</p>
75	X20H	<p>Waves 19 – 30 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Check other sources to confirm that the terms of this mortgage were reasonable</p> <p>Waves 15 – 18 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</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
76	X20I	<p>Waves 25 – 30 Question not asked</p> <p>Waves 19 – 24 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Get documents in your primary language, which is not English</p> <p>Waves 15 – 18 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</p> <p>Waves 13 – 14 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</p> <p>Waves 1 – 12 Question not asked</p>	<p>Waves 25 – 30 -3 = Not applicable for this wave</p> <p>Waves 13 – 24 1 = Yes 2 = No</p> <p>Waves 1 – 12 -3 = Not applicable for this wave</p>
77	X20J	<p>Waves 25 – 30 Question not asked</p> <p>Waves 19 – 24 Q20: In the process of getting this mortgage from your mortgage lender/broker, did you... Have the lender/broker translate in your primary language, which is not English</p>	<p>Waves 25 – 30 -3 = Not applicable for this wave</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 18 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</p> <p>Waves 13 – 14 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</p> <p>Waves 1 – 12 Question not asked</p>	<p>Waves 13 – 24 1 = Yes 2 = No</p> <p>Waves 1 – 12 -3 = Not applicable for this wave</p>
78	X21A	<p>Waves 19 – 30 Q21: Was the “Loan Estimate” you received from your mortgage lender/broker... Easy to understand</p> <p>Waves 15 – 18 Q21: Was the “Loan Estimate” you received from your lender/mortgage broker... Easy to understand</p> <p>Waves 11 – 14 Q17: Was the “Loan Estimate” you received from your lender/mortgage broker... Easy to understand</p> <p>Waves 1 – 10 Q17: Was the “Good Faith Estimate” you received from your lender/broker... Easy to understand</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
79	X21B	<p>Waves 19 – 30 Q21: Was the “Loan Estimate” you received from your mortgage lender/broker... Valuable information</p> <p>Waves 15 – 18 Q21: Was the “Loan Estimate” you received from your lender/mortgage broker... Valuable information</p> <p>Waves 11 – 14 Q17: Was the “Loan Estimate” you received from your lender/mortgage broker... Valuable information</p> <p>Waves 1 – 10 Q17: Was the “Good Faith Estimate” you received from your lender/broker... Valuable information</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
80	X22A	<p>Waves 19 – 30 Q22: Did the “Loan Estimate” lead you to... Ask questions of your mortgage lender/broker</p> <p>Waves 15 – 18 Q22: Did the “Loan Estimate” lead you to... Ask questions of your lender/mortgage broker</p> <p>Waves 11 – 14 Q18: Did the “Loan Estimate” lead you to... Ask questions of your lender/mortgage broker</p> <p>Waves 1 – 10 Q18: Did the “Good Faith Estimate” lead you to... Ask questions of your lender/broker</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
81	X22B	<p>Waves 15 – 30 Q22: Did the “Loan Estimate” lead you to... Seek a change in your loan or closing</p> <p>Waves 11 – 14 Q18: Did the “Loan Estimate” lead you to... Seek a change in your loan or closing</p> <p>Waves 1 – 10 Q18: Did the “Good Faith Estimate” lead you to... Seek a change in your loan or closing</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
82	X22C	<p>Waves 19 – 30 Q22: Did the “Loan Estimate” lead you to... Apply to a different mortgage lender/broker</p> <p>Waves 15 – 18 Q22: Did the “Loan Estimate” lead you to... Apply to a different lender/mortgage broker</p> <p>Waves 11 – 14 Q18: Did the “Loan Estimate” lead you to... Apply to a different lender/mortgage broker</p> <p>Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 10 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
83	X23A	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
84	X23B	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
85	X23C	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? A term of less than 30 years</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? A term of less than 30 years</p> <p>Waves 1 – 6 Q20: During the application process were you told about mortgages with any of the following? A term of less than 30 years</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
86	X23D	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
87	X23E	<p>Waves 15 – 30 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 (<i>discount points</i>)</p> <p>Waves 7 – 14 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 (<i>discount points</i>)</p> <p>Waves 1 – 6 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 (<i>discount points</i>)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
88	X23F	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? Interest-only monthly payments</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? Interest-only monthly payments</p> <p>Waves 1 – 6 Q20: During the application process were you told about mortgages with any of the following? Interest-only monthly payments</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
89	X23G	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? An escrow account for taxes and/or homeowner insurance</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? An escrow account for taxes and/or homeowner insurance</p> <p>Waves 1 – 6 Q20: During the application process were you told about mortgages with any of the following? An escrow account for taxes and/or homeowner insurance</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
90	X23H	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p> <p>Waves 1 – 6 Q20: During the application process were you told about mortgages with any of the following? A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
91	X23I	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? Reduced documentation or “easy” approval</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? Reduced documentation or “easy” approval</p> <p>Waves 1 – 6 Q20: During the application process were you told about mortgages with any of the following? Reduced documentation or “easy” approval</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
92	X23J	<p>Waves 15 – 30 Q23: During the application process were you told about mortgages with any of the following? An FHA, VA, USDA or Rural Housing loan</p> <p>Waves 7 – 14 Q22: During the application process were you told about mortgages with any of the following? An FHA, VA, USDA or Rural Housing loan</p> <p>Waves 4 – 6 Q20: During the application process were you told about mortgages with any of the following? An FHA, VA, USDA or Rural Housing loan</p> <p>Waves 1 – 3 Q20: During the application process were you told about mortgages with any of the following? An FHA, VA, USDA or Rural housing loan</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
93	X24A	<p>Waves 19 – 30 Q24: In selecting your settlement/closing agent did you use someone... Selected/recommended by the mortgage lender/broker, or real estate agent</p> <p>Waves 15 – 18 Q24: In selecting your settlement/closing agent did you use someone... Selected/recommended by the lender, mortgage broker, or real estate agent</p> <p>Waves 11 – 14 Q23: In selecting your settlement/closing agent did you... Use an agent selected/recommended by the lender/mortgage broker</p> <p>Waves 7 – 10 Q23: In selecting your settlement agent did you... Use an agent recommended by the lender/broker</p> <p>Waves 1 – 6 Q21: In selecting your settlement agent did you... Use an agent recommended by the lender/broker</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
94	X24B	<p>Waves 15 – 30 Q24: In selecting your settlement/closing agent did you use someone... You used previously</p> <p>Waves 11 – 14 Q23: In selecting your settlement/closing agent did you... Use an agent you had used previously</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q23: In selecting your settlement agent did you... Use an agent you had used previously</p> <p>Waves 1 – 6 Q21: In selecting your settlement agent did you... Use an agent you had used previously</p>	
95	X24C	<p>Waves 15 – 30 Q24: In selecting your settlement/closing agent did you use someone... Found shopping around</p> <p>Waves 11 – 14 Q23: In selecting your settlement/closing agent did you... Shop around</p> <p>Waves 7 – 10 Q23: In selecting your settlement agent did you... Shop around</p> <p>Waves 1 – 6 Q21: In selecting your settlement agent did you... Shop around</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
96	X24Z	<p>Waves 15 – 30 Q24: In selecting your settlement/closing agent did you use someone... Did not have a settlement/closing agent</p> <p>Waves 11 – 14 Q23: In selecting your settlement/closing agent did you... Did not have a settlement/closing agent</p> <p>Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Yes (<i>respondent indicated they did not have a settlement/closing agent</i>) 2 = No (<i>respondent failed to indicate they did not have a settlement/closing agent</i>)</p> <p>Waves 1 – 10 -3 = Not applicable for this wave</p>
97	X25	<p>Waves 15 – 30 Q25: Do you have title insurance on this mortgage?</p> <p>Waves 11 – 14 Q24: Do you have title insurance on this mortgage?</p> <p>Waves 1 – 10 Question underwent serious revision (see X25_1)</p>	<p>Waves 11 – 30 1 = Yes 2 = No -1 = Don't know</p> <p>Waves 1 – 10 -3 = Not applicable for this wave</p>
98	X25_1	<p>Waves 11 – 30 Question underwent serious revision (see X25) <i>(continued on the next page)</i></p>	<p>Waves 11 – 30 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q24: Did your lender require you to get title insurance on this mortgage? Waves 1 – 6 Q22: Did your lender require you to get title insurance on your mortgage?</p>	<p>Waves 1 – 10 1 = Yes 2 = No</p>
99	<p>X26 (when x25 = 1 or x25_1 = 1)</p>	<p>Waves 15 – 30 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?</p>	<p>Waves 19 – 30 1 = Reissued previous title insurance 2 = Used title insurance recommended by mortgage lender/broker or settlement agent 3 = Shopped around -2 = Not applicable (X25 > 1 or X25_1 > 1) Waves 11 – 18 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)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
100	X27A	<p>Waves 15 – 30 Q27: Overall, how satisfied are you that the mortgage you got was the one with the... Best terms to fit your needs</p> <p>Waves 7 – 14 Q26: Overall, how satisfied are you that the mortgage you got was the one with the... Best terms to fit your needs</p> <p>Waves 1 – 6 Q24: Overall, how satisfied are you that the mortgage you got was the one with the... Best terms to fit your needs</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
101	X27B	<p>Waves 15 – 30 Q27: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest interest rate for which you could qualify</p> <p>Waves 7 – 14 Q26: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest interest rate for which you could qualify</p> <p>Waves 1 – 6 Q24: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest interest rate for which you could qualify</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
102	X27C	<p>Waves 15 – 30 Q27: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest closing costs</p> <p>Waves 7 – 14 Q26: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest closing costs</p> <p>Waves 1 – 6 Q24: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest closing costs</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
103	X28A	<p>Waves 19 – 30 Q28: Overall, how satisfied are you with the... Mortgage lender/broker you used</p> <p>Waves 15 – 18 Q28: Overall, how satisfied are you with the... Lender or mortgage broker you used</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 Q27: Overall, how satisfied are you with the... Lender/mortgage broker you used</p> <p>Waves 7 – 10 Q27: Overall, how satisfied are you with the... Lender/broker you used</p> <p>Waves 1 – 6 Q25: Overall, how satisfied are you with the... Lender/broker you used</p>	
104	X28B	<p>Waves 15 – 30 Q28: Overall, how satisfied are you with the... Application process</p> <p>Waves 7 – 14 Q27: Overall, how satisfied are you with the... Application process</p> <p>Waves 1 – 6 Q25: Overall, how satisfied are you with the... Application process</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
105	X28C	<p>Waves 15 – 30 Q28: Overall, how satisfied are you with the... Documentation process required for the loan</p> <p>Waves 7 – 14 Q27: Overall, how satisfied are you with the... Documentation process required for the loan</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Very 2 = Somewhat 3 = Not at all</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
106	X28D	<p>Waves 15 – 30 Q28: Overall, how satisfied are you with the... Loan closing process</p> <p>Waves 7 – 14 Q27: Overall, how satisfied are you with the... Loan closing process</p> <p>Waves 1 – 6 Q25: Overall, how satisfied are you with the... Loan closing process</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>
107	X28E	<p>Waves 15 – 30 Q28: Overall, how satisfied are you with the... Information in mortgage disclosure documents</p> <p>Waves 7 – 14 Q27: Overall, how satisfied are you with the... Information in mortgage disclosure documents</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q25: Overall, how satisfied are you with the... The information in mortgage disclosure documents	
108	X28F	Waves 15 – 30 Q28: Overall, how satisfied are you with the... Timeliness of mortgage disclosure documents Waves 7 – 14 Q27: Overall, how satisfied are you with the... Timeliness of mortgage disclosure documents Waves 1 – 6 Q25: Overall, how satisfied are you with the... The timeliness of mortgage disclosure documents	Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all
109	X28G	Waves 15 – 30 Q28: Overall, how satisfied are you with the... Settlement agent Waves 7 – 14 Q27: Overall, how satisfied are you with the... Settlement agent Waves 1 – 6 Q25: Overall, how satisfied are you with the... Settlement agent	Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all
110	X29	Waves 15 – 30 Q29: Did you take a course about home-buying or talk to a professional housing counselor? Waves 7 – 14 Q28: Did you take a course about home-buying or talk to a housing counselor? Waves 3 – 6 Q26: Did you take a course about home-buying or talk to a housing counselor? Waves 1 – 2 Q26: Did you talk to a credit counselor or take a course about home buying?	Wave 1 – 30 1 = Yes 2 = No
111	X30A (when X29 = 1)	Waves 19 – 30 Q30: Was your home-buying course or counseling... In person, one-on-one <i>(continued on the next page)</i>	Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X29 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 18 Q30: How was your home-buying course or counseling provided? In person, one-on-one</p> <p>Waves 7 – 14 Q29: How was the home-buying course or counseling provided? In person, one-on-one</p> <p>Waves 3 – 6 Q27: How was the home-buying course or counseling provided? In person, one-on-one</p> <p>Waves 1 – 2 Q27: (If Yes to Q26) How was counseling or the home-buying course provided? In person, one-on-one</p>	
112	X30B (when X29 = 1)	<p>Waves 19 – 30 Q30: Was your home-buying course or counseling... In person, in a group</p> <p>Waves 15 – 18 Q30: How was your home-buying course or counseling provided? In person, in a group</p> <p>Waves 7 – 14 Q29: How was the home-buying course or counseling provided? In person, in a group</p> <p>Waves 3 – 6 Q27: How was the home-buying course or counseling provided? In person, in a group</p> <p>Waves 1 – 2 Q27: (If Yes to Q26) How was counseling or the home-buying course provided? In person, in a group</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X29 > 1)</p>
113	X30C (when X29 = 1)	<p>Waves 19 – 30 Q30: Was your home-buying course or counseling... Over the phone</p> <p>Waves 15 – 18 Q30: How was your home-buying course or counseling provided? Over the phone</p> <p>Waves 7 – 14 Q29: How was the home-buying course or counseling provided? Over the phone</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X29 > 1)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 3 – 6 Q27: How was the home-buying course or counseling provided? Over the phone</p> <p>Waves 1 – 2 Q27: (If Yes to Q26) How was counseling or the home-buying course provided? Over the phone</p>	
114	X30D (when X29 = 1)	<p>Waves 19 – 30 Q30: Was your home-buying course or counseling... Online</p> <p>Waves 15 – 18 Q30: How was your home-buying course or counseling provided? Online</p> <p>Waves 7 – 14 Q29: How was the home-buying course or counseling provided? Online</p> <p>Waves 3 – 6 Q27: How was the home-buying course or counseling provided? Online</p> <p>Waves 1 – 2 Q27: (If Yes to Q26) How was counseling or the home-buying course provided? Online</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X29 > 1)</p>
115	X30E (when X29 = 1)	<p>Waves 19 – 30 Q30: Was your home-buying course or counseling... Required</p> <p>Waves 1 – 18 Question not asked</p>	<p>Waves 19 – 30 1 = Yes 2 = No -2 = Not applicable (X29 > 1)</p> <p>Waves 1 – 18 -3 = Not applicable for this wave</p>
116	X31 (when X29 = 1)	<p>Waves 15 – 30 Q31: How many hours was your home-buying course or counseling?</p> <p>Waves 7 – 14 Q30: How many hours was the home-buying course or counseling?</p> <p>Waves 3 – 6 Q28: (If Yes to Q26) How many hours was the home-buying course or counseling?</p>	<p>Waves 1 – 30 1 = Less than 3 hours 2 = 3 – 6 hours 3 = 7 – 12 hours 4 = More than 12 hours -2 = Not applicable (X29 > 1)</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 2 Q28: (If Yes to Q26) How many hours was the counseling or home-buying course?</p>	
117	<p>X32 (when X29 = 1)</p>	<p>Waves 15 – 30 Q32: Overall, how helpful was your home-buying course or counseling? Waves 7 – 14 Q31: Overall, how helpful was the home-buying course or counseling? Waves 3 – 6 Q29: (If Yes to Q26) Overall, how helpful was the home-buying course or counseling? Waves 1 – 2 Q29: (If Yes to Q26) Overall, how helpful was counseling or the home-buying course?</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not at all -2 = Not applicable (X29 > 1)</p>
118	<p>X33</p>	<p>Waves 15 – 30 Q33: Which <u>one</u> of these reasons best describes this most recent mortgage? Waves 7 – 14 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 <u>one</u> answer. Waves 1 – 6 Q50: What was the primary purpose of your mortgage at the time you took it out? Mark <u>one</u> answer.</p> <p><i>The response “to add/remove a co-borrower” (value of ‘3’) was not offered prior to Waves 15 – 30. This response was coded as an edit in Waves 1 to 14 based on respondent comments.</i></p> <p><i>Prior to Wave 7, respondents reporting “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.</i></p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 23 – 30 1 = To buy a property 2 = To refinance or modify an earlier mortgage 3 = To add/remove co-signer(s)/co-owner(s) 4 = To finance a construction loan 5 = To take out a new loan on a mortgage-free property</p> <p>Waves 15 – 22 1 = To buy a property 2 = To refinance or modify an earlier mortgage 3 = To add/remove a co-borrower 4 = To finance a construction loan 5 = To take out a new loan on a mortgage-free property</p>

Col	Variable Name (condition, if applicable)	Question	Responses
			<p>Waves 1 – 14 1 = Purchase of a property 2 = Refinance or modification of an existing mortgage 4 = Permanent financing on a construction loan 5 = New loan on a mortgage-free property</p>
119	<p>X34A (when X33 = 1)</p>	<p>Waves 15 – 30 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 Waves 11 – 14 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 Waves 9 – 10 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 Waves 7 – 8 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 Waves 1 – 6 Question not asked</p>	<p>Waves 11 – 30 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1) Waves 7 – 10 1 = Before 2 = After 3 = Did Not Do -2 = Not applicable (X33 > 1) Waves 1 – 6 -3 = Not applicable for this wave</p>
120	<p>X34B (when X33 = 1)</p>	<p>Waves 15 – 30 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 Waves 11 – 14 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</p>	<p>Waves 11 – 30 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1) Waves 7 – 10 1 = Before 2 = After 3 = Did Not Do -2 = Not applicable (X33 > 1)</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 9 – 10 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</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
121	<p>X34C (when X33=1)</p>	<p>Waves 15 – 30 Q34: Did you do the following before or after you made an offer on this house or property? Decided on the type of loan</p> <p>Waves 11 – 14 Q33: Did you do the following before or after you made an offer on this house or property? Decided on the type of loan</p> <p>Waves 9 – 10 Q33: Did you do the following, before or after you made an offer on this house or property? Decided on the type of loan</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 11 – 30 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1)</p> <p>Waves 7 – 10 1 = Before 2 = After 3 = Did Not Do -2 = Not applicable (X33 > 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
122	<p>X34D (when X33 = 1)</p>	<p>Waves 15 – 30 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</p> <p>Waves 11 – 14 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</p> <p>Waves 9 – 10 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</p>	<p>Waves 11 – 30 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1)</p> <p>Waves 7 – 10 1 = Before 2 = After 3 = Did Not Do -2 = Not applicable (X33 > 1)</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
123	<p>X34E (when X33 = 1)</p>	<p>Waves 15 – 30 Q34: Did you do the following before or after you made an offer on this house or property? Submitted an official loan application</p> <p>Waves 11 – 14 Q33: Did you do the following before or after you made an offer on this house or property? Submitted an official loan application</p> <p>Waves 9 – 10 Q33: Did you do the following, before or after you made an offer on this house or property? Submitted an official loan application</p> <p>Waves 7 – 8 Q33: When did you do the following, before or after you made an offer on this house or property? Submitted an official loan application</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 11 – 30 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1)</p> <p>Waves 7 – 10 1 = Before 2 = After 3 = Did Not Do -2 = Not applicable (X33 > 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
124	<p>Z35 (when X33 = 1)</p>	<p>Waves 25 – 30 Q36: What percent down payment did you make on this property? (Indicator)</p> <p>Waves 15 – 24 Q35: What percent down payment did you make on this property? (Indicator)</p> <p>Waves 7 – 14 Q34: What percent down payment did you make on this property? (Indicator)</p> <p>Waves 1 – 6 Q54: What percent down payment did you make on your property? (Indicator)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered -2 = Not applicable (X33 > 1)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
125	X36A (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? Proceeds from the sale of another property</p> <p>Waves 15 – 24 Q36: Did you use any of the following sources of funds to purchase this property? Proceeds from the sale of another property</p> <p>Waves 7 – 14 Q35: Did you use any of the following sources of funds to purchase this property? Proceeds from the sale of another property</p> <p>Waves 1 – 6 Q52: Did you use the proceeds from the sale of another property to help pay for the house or property you bought?</p>	<p>Waves 7 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p> <p>Waves 1 – 6 1 = Yes 2 = No -2 = Not applicable (X33 > 1)</p>
126	X36B (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? Savings, retirement account, inheritance, or other assets</p> <p>Waves 15 – 24 Q36: Did you use any of the following sources of funds to purchase this property? Savings, retirement account, inheritance, or other assets</p> <p>Waves 7 – 14 Q35: Did you use any of the following sources of funds to purchase this property? Savings, retirement account, inheritance, or other assets</p> <p>Waves 1 – 6 Q55: Did you use any of the following sources of funds to purchase the property? Savings, retirement account, inheritance, or other assets</p>	<p>Waves 1 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p>
127	X36C (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? Assistance or loan from a nonprofit or government agency</p>	<p>Waves 1 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 15 – 24 Q36: Did you use any of the following sources of funds to purchase this property? Assistance or loan from a nonprofit or government agency</p> <p>Waves 7 – 14 Q35: Did you use any of the following sources of funds to purchase this property? Assistance or loan from a nonprofit or government agency</p> <p>Waves 1 – 6 Q55: Did you use any of the following sources of funds to purchase the property? Assistance or loan from a nonprofit or government agency</p>	
128	X36D (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? A second lien, home equity loan, or home equity line of credit (HELOC)</p> <p>Waves 15 – 24 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)</p> <p>Waves 7 – 14 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)</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
129	X36E (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? Gift or loan from family or friend</p> <p>Waves 15 – 24 Q36: Did you use any of the following sources of funds to purchase this property? Gift or loan from family or friend</p> <p>Waves 7 – 14 Q35: Did you use any of the following sources of funds to purchase this property? Gift or loan from family or friend</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q55: Did you use any of the following sources of funds to purchase the property? Gift or loan from family or friend</p>	
130	X36F (when X33 = 1)	<p>Waves 25 – 30 Q35: Did you use any of the following sources of funds to buy this property? Seller contribution</p> <p>Waves 15 – 24 Q36: Did you use any of the following sources of funds to purchase this property? Seller contribution</p> <p>Waves 7 – 14 Q35: Did you use any of the following sources of funds to purchase this property? Seller contribution</p> <p>Waves 1 – 6 Q55: Did you use any of the following sources of funds to purchase the property? Seller contribution</p>	<p>Waves 1 – 30 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)</p>
131	X37A (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Change to a fixed-rate loan</p> <p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Change to a fixed-rate loan</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37A_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
132	X37A_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37A)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
133	X37B (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower interest rate</p> <p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower interest rate</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37B_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
134	X37B_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37B)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>
135	X37C (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower monthly payment</p> <p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower monthly payment</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37C_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
136	X37C_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37C)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>
137	X37D (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Consolidate or pay down other debt</p> <p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Consolidate or pay down other debt</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37D_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
138	X37D_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37D)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>
139	X37E (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Repay the loan more quickly</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Repay the loan more quickly</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37E_1)</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
140	X37E_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37E)</p> <p>Waves 1 – 6 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</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>
141	X37F (when X33 > 1)	<p>Waves 15 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Take out cash</p> <p>Waves 9 – 14 Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Take out cash</p> <p>Waves 7 – 8 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</p> <p>Waves 1 – 6 Question asked on a different scale (see X37F_1)</p>	<p>Waves 7 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
142	X37F_1 (when X33 > 1)	<p>Waves 7 – 30 Question asked on a different scale (see X37F)</p>	<p>Waves 7 – 30 -3 = Not applicable for this wave</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q56: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? Take out cash</p>	<p>Waves 1 – 6 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)</p>
143	X37G	<p>Waves 25 – 30 Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Remove private mortgage insurance Waves 1 – 24 Question not asked</p>	<p>Waves 25 – 30 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) Waves 1 – 24 -3 = Not applicable for this wave</p>
144	Z38 (when X33 > 1)	<p>Waves 15 – 30 Q38: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? (<i>Indicator</i>) Waves 7 – 14 Q37: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? (<i>Indicator</i>) Waves 1 – 6 Q57: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered -2 = Not applicable (X33 = 1)</p>
145	X40A (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? College expenses Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? College expenses Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? College expenses Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? College expenses</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
146	<p>X40B (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Auto or other major purchase Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Auto or other major purchase Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Auto or other major purchase Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Auto or other major purchase</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>
147	<p>X40C (when X33 > 1) (Waves 11-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 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 Waves 15 – 24 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 Waves 11 – 14 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 Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 11-18, a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave</p>
148	<p>X40D (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Pay off other bills or debts Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Pay off other bills or debts Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Pay off other bills or debts Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Pay off other bills or debts</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
149	<p>X40E (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Home repairs or new construction Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Home repairs or new construction Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Home repairs or new construction Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Home repairs/additions</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>
150	<p>X40F (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Savings Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Savings Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Savings Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Savings</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>
151	<p>X40G (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Closing costs of new mortgage Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Closing costs of new mortgage Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Closing costs of new mortgage Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Closing costs of new mortgage</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
152	X40H (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Business or investment Waves 15 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Business or investment Waves 7 – 14 Q39: Did you use the money you got from this new mortgage for any of the following? Business or investment Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? Business or investment	Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X33 = 1 or, for waves 1-18, a now-retired gateway question causes this question not to be asked)
153	X40Z (when X33 > 1)	Waves 25 – 30 Q39: Did you use the money you got from this new mortgage for any of the following? Did not get money from refinancing Waves 19 – 24 Q40: Did you use the money you got from this new mortgage for any of the following? Did not get money from refinancing Waves 1 – 18 Question not asked	Waves 19 – 30 1 = Yes (<i>respondent did not get money from refinancing</i>) 2 = No (<i>respondent did get money from refinancing</i>) -2 = Not applicable (X33 = 1) Waves 1 – 18 -3 = Not applicable for this wave
154	Z41	Waves 25 – 30 Q40: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? (<i>Indicator</i>) Waves 15 – 24 Q41: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? (<i>Indicator</i>) Waves 7 – 14 Q40: When you took out this most recent mortgage or refinance , what was the loan amount (the dollar amount you borrowed)? (<i>Indicator</i>) Waves 1 – 6 Q30: When you took out your mortgage, what was the loan amount (<i>the dollar amount you borrowed</i>)? (<i>Indicator</i>)	Waves 1 – 30 1 = Question not answered 2 = Question answered

Col	Variable Name (condition, if applicable)	Question	Responses
155	Z42	<p>Waves 25 – 30 Q41: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (<i>Indicator</i>)</p> <p>Waves 15 – 24 Q42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (<i>Indicator</i>)</p> <p>Waves 7 – 14 Q41: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Q31: What is the monthly payment (<i>including the amount paid to escrow for taxes and insurance</i>)? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered</p>
156	Z43	<p>Waves 25 – 30 Q42: What is the interest rate on this mortgage? (<i>Indicator</i>)</p> <p>Waves 15 – 24 Q43: What is the interest rate on this mortgage? (<i>Indicator</i>)</p> <p>Waves 7 – 14 Q42: What is the interest rate on this mortgage? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Q32: What is the interest rate on your mortgage? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered</p>
157	X44	<p>Waves 25 – 30 Q43: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)?</p> <p>Waves 15 – 24 Q44: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)?</p> <p>Waves 7 – 14 Q43: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)?</p> <p>Waves 1 – 6 Q33: Is this an adjustable-rate mortgage (<i>one that allows the interest rate to change over the life of the loan</i>)?</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>

Col	Variable Name (condition, if applicable)	Question	Responses
158	X45	<p>Waves 25 – 30 Q44: Which one of the following best describes how you decided on the interest rate of your mortgage?</p> <p>Waves 19 – 24 Q45: Which one of the following best describes how you decided on the interest rate of your mortgage?</p> <p>Waves 1 – 18 Question not asked</p>	<p>Waves 19 – 30 1 = Paid higher closing costs to get lower interest rate 2 = Paid lower closing costs with a higher interest rate 3 = Got a balance between closing costs and interest rate</p> <p>Waves 1 – 18 -3 = Not applicable for this wave</p>
159	X46A	<p>Waves 25 – 30 Q45: Does this mortgage have... A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p> <p>Waves 15 – 24 Q46: Does this mortgage have... A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p> <p>Waves 7 – 14 Q46: Does this mortgage have any of the following features? A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p> <p>Waves 1 – 6 Q40: Does your mortgage have any of the following features? A prepayment penalty (<i>fee if the mortgage is paid off early</i>)</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
160	X46B	<p>Waves 25 – 30 Q45: Does this mortgage have... An escrow account for taxes and/or homeowner insurance</p> <p>Waves 15 – 24 Q46: Does this mortgage have... An escrow account for taxes and/or homeowner insurance</p> <p>Waves 7 – 14 Q46: Does this mortgage have any of the following features? An escrow account for taxes and/or homeowner insurance</p> <p>Waves 1 – 6 Q40: Does your mortgage have any of the following features? An escrow account for taxes and/or homeowner insurance</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>

Col	Variable Name (condition, if applicable)	Question	Responses
161	X46C	<p>Waves 25 – 30 Q45: Does this mortgage have... A balloon payment Waves 15 – 24 Q46: Does this mortgage have... A balloon payment Waves 7 – 14 Q46: Does this mortgage have any of the following features? A balloon payment Waves 1 – 6 Q40: Does your mortgage have any of the following features? A balloon payment</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
162	X46D	<p>Waves 25 – 30 Q45: Does this mortgage have... Interest-only payments Waves 15 – 24 Q46: Does this mortgage have... Interest-only payments Waves 7 – 14 Q46: Does this mortgage have any of the following features? Interest-only payments Waves 1 – 6 Q40: Does your mortgage have any of the following features? Interest-only payments</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
163	X46E	<p>Waves 25 – 30 Q45: Does this mortgage have... Private mortgage insurance Waves 15 – 30 Q46: Does this mortgage have... Private mortgage insurance Waves 11 – 14 Q46: Does this mortgage have any of the following features? Private mortgage insurance Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Yes 2 = No -1 = Don't know Waves 1 – 10 -3 = Not applicable for this wave</p>
164	Z47	<p>Waves 25 – 30 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? (<i>Indicator</i>)</p>	<p>Waves 7 – 30 1 = Question not answered 2 = Question answered</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 19 – 24 Q48: 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? (<i>Indicator</i>)</p> <p>Waves 15 – 18 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? (<i>Indicator</i>)</p> <p>Waves 11 – 14 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? (<i>Indicator</i>)</p> <p>Waves 9 – 10 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? (<i>Indicator</i>)</p> <p>Waves 7 – 8 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? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
165	X48A	<p>Waves 25 – 30 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</p> <p>Waves 19 – 24 Q49: 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</p> <p>Waves 15 – 18 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</p> <p>Waves 7 – 14 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By me or a co-signer (<i>check or wire transfer</i>)</p> <p>Waves 1 – 6 Q41: Were the costs to close your loan paid in any of the following ways? By me or a co-signer (<i>check or wire transfer</i>)</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>

Col	Variable Name (condition, if applicable)	Question	Responses
166	X48B	<p>Waves 25 – 30 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Added to the mortgage amount Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? Added to the mortgage amount Waves 7 – 18 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Added to the mortgage amount Waves 1 – 6 Q41: Were the costs to close your loan paid in any of the following ways? Added to the mortgage amount</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
167	X48C	<p>Waves 25 – 30 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By mortgage lender/broker Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? By mortgage lender/broker Waves 11 – 18 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By lender/mortgage broker Waves 7 – 10 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By lender/broker Waves 1 – 6 Q41: Were the costs to close your loan paid in any of the following ways? By lender/broker</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
168	X48D	<p>Waves 25 – 30 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By seller/builder Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? By seller/builder</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 18 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? By seller/builder</p> <p>Waves 1 – 6 Q41: Were the costs to close your loan paid in any of the following ways? By seller/builder</p>	
169	X48X	<p>Waves 25 – 30 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Other (specify)</p> <p>Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? Other (specify)</p> <p>Waves 7 – 18 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Other (specify)</p> <p>Waves 1 – 6 Q41: Were the costs to close your loan paid in any of the following ways? Other (specify)</p>	<p>Waves 1 – 30 1 = Yes 2 = No -1 = Don't know</p>
170	X48Z	<p>Waves 25 – 30 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Loan had no closing costs</p> <p>Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? Loan had no closing costs</p> <p>Waves 11 – 18 Q48: How were the total closing costs (loan costs and other costs) for this loan paid? Loan had no closing costs</p> <p>Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Yes (<i>respondent indicated they had no closing costs</i>) 2 = No (<i>respondent failed to indicate they had no closing costs</i>)</p> <p>Waves 1 – 10 -3 = Not applicable for this wave</p>
171	X49	<p>Waves 25 – 30 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?</p>	<p>Waves 11 – 30 1 = Yes 2 = No</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 19 – 24 Q50: Were the loan costs you paid similar to what you had expected to pay based on the Loan Estimates or Closing Disclosures you received?</p> <p>Waves 11 – 18 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?</p> <p>Waves 1 – 10 Question not asked</p>	<p>Waves 1 – 10 -3 = Not applicable for this wave</p>
172	X50A	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Mortgage lender/broker</p> <p>Waves 11 – 18 Q50: Did you seek input about your closing documents from any of the following people? Lender/mortgage broker</p> <p>Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Lender/broker</p> <p>Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Lender/broker</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
173	X50B	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Settlement/closing agent</p> <p>Waves 15 – 18 Q50: Did you seek input about your closing documents from any of the following people? Settlement/closing agent</p> <p>Waves 11 – 14 Q50: Did you seek input about your closing documents from any of the following people? Settlement agent</p> <p>Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Settlement agent</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Settlement agent</p>	
174	X50C	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Real estate agent Waves 11 – 18 Q50: Did you seek input about your closing documents from any of the following people? Real estate agent Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Real estate agent Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Real estate agent</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
175	X50D	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Personal attorney Waves 11 – 18 Q50: Did you seek input about your closing documents from any of the following people? Personal attorney Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Personal attorney Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Attorney</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
176	X50E	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Title insurance agent Waves 15 – 18 Q50: Did you seek input about your closing documents from any of the following people? Title insurance agent</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 Q50: Did you seek input about your closing documents from any of the following people? Title agent</p> <p>Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Title agent</p> <p>Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Title agent</p>	
177	X50F	<p>Waves 19 – 30 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</p> <p>Waves 11 – 18 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
178	X50G	<p>Waves 19 – 30 Q51: Did you seek input about your closing documents from any of the following people? Housing counselor</p> <p>Waves 11 – 18 Q50: Did you seek input about your closing documents from any of the following people? Housing counselor</p> <p>Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? Housing counselor</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q44: Did you seek input about your closing documents from any of the following people? Housing counselor</p>	
179	X51A	<p>Waves 25 – 30 Q46: At any time after you made your final loan application did any of the following change? Monthly payment Waves 19 – 24 Q47: At any time after you made your final loan application did any of the following change? Monthly payment Waves 11 – 18 Q51: At any time after you made your final loan application did any of the following change? Monthly payment Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Higher 2 = Same 3 = Lower Waves 1 – 10 -3 = Not applicable for this wave</p>
180	X51B	<p>Waves 25 – 30 Q46: At any time after you made your final loan application did any of the following change? Interest rate Waves 19 – 24 Q47: At any time after you made your final loan application did any of the following change? Interest rate Waves 11 – 18 Q51: At any time after you made your final loan application did any of the following change? Interest rate Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Higher 2 = Same 3 = Lower Waves 1 – 10 -3 = Not applicable for this wave</p>
181	X51C	<p>Waves 25 – 30 Q46: At any time after you made your final loan application did any of the following change? Other fees Waves 19 – 24 Q47: At any time after you made your final loan application did any of the following change? Other fees Waves 11 – 18 Q51: At any time after you made your final loan application did any of the following change? Other fees</p>	<p>Waves 11 – 30 1 = Higher 2 = Same 3 = Lower</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 10 Question not asked</p>	<p>Waves 1 – 10 -3 = Not applicable for this wave</p>
182	X51D	<p>Waves 25 – 30 Q46: At any time after you made your final loan application did any of the following change? Amount of money needed to close loan Waves 19 – 24 Q47: 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 – 18 Q51: At any time after you made your final loan application did any of the following change? Amount of money needed to close loan Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Higher 2 = Same 3 = Lower Waves 1 – 10 -3 = Not applicable for this wave</p>
183	X5001	<p>Waves 25 – 30 Q50: After closing on this mortgage, how much cash reserves in checking, savings, and other similar assets did you have remaining? Waves 1 – 24 Question not asked</p>	<p>Waves 25 – 30 1 = Less than one month's mortgage payment 2 = 1-2 months' worth of mortgage payments 3 = 3-6 months' worth of mortgage payments 4 = 7 months' worth or more of mortgage payments Waves 1 – 24 -3 = Not applicable for this wave</p>
184	X53A	<p>Waves 19 – 30 Q52: Did you face any of the following at your <u>loan closing</u>? Loan documents not ready at closing Waves 11 – 18 Question asked with gateway (see X53A_1) Waves 1 – 10 Question not asked</p>	<p>Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
185	X53A_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53A) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing? Loan documents not ready Waves 11 – 14 Q53: What unpleasant surprises did you face? Loan documents not ready Waves 1 – 10 Question not asked	Waves 19 – 30 -3 = Not applicable for this wave Waves 11 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave
186	X53B	Waves 19 – 30 Q52: Did you face any of the following at your loan closing? Closing did not occur as originally scheduled Waves 11 – 18 Question asked with gateway (see X53B_1) Waves 1 – 10 Question not asked	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave
187	X53B_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53B) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing? Closing did not occur as originally scheduled Waves 11 – 14 Q53: What unpleasant surprises did you face? Closing did not occur as originally scheduled Waves 1 – 10 Question not asked	Waves 19 – 30 -3 = Not applicable for this wave Waves 11 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave
188	X53C	Waves 19 – 30 Q52: Did you face any of the following at your loan closing? Three-day rule required re-disclosure Waves 11 – 18 Question asked with gateway (see X53C_1) Waves 1 – 10 Question not asked	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
189	X53C_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53C) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing? Three day rule required re-disclosure Waves 11 – 14 Q53: What unpleasant surprises did you face? Three day rule required re-disclosure Waves 1 – 10 Question not asked	Waves 19 – 30 -3 = Not applicable for this wave Waves 11 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave
190	X53D	Waves 19 – 30 Q52: Did you face any of the following at your loan closing? Mortgage terms different at closing than expected, e.g. interest rate, monthly payment Waves 11 – 18 Question asked with gateway (see X53D_1) Waves 1 – 10 Question broken up (see X53D1_1, X53D2_1, and X53D3_1)	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 10 -3 = Not applicable for this wave
191	X53D_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53D) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing? Mortgage terms different at closing e.g. interest rate, monthly payment Waves 11 – 14 Q53: What unpleasant surprises did you face? Mortgage terms different at closing e.g. interest rate, monthly payment Waves 1 – 10 Question broken up (see X53D1_1, X53D2_1, and X53D3_1)	Waves 19 – 30 -3 = Not applicable for this wave Waves 11 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave
192	X53D1_1 (when a now-retired gateway question causes this question to be asked)	Waves 11 – 30 Question combined with X53D2_1 and X53D3_1 (see X53D) Waves 7 – 10 Q53: What unpleasant surprises did you face? Different loan terms <i>(continued on the next page)</i>	Waves 11 – 30 -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Different loan terms</p>	<p>Waves 1 – 10 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)</p>
193	<p>X53D2_1 (when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 11 – 30 Question combined with X53D1_1 and X53D3_1 (see X53D) Waves 7 – 10 Q53: What unpleasant surprises did you face? Higher monthly payment Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Higher monthly payment</p>	<p>Waves 11 – 30 -3 = Not applicable for this wave Waves 1 – 10 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)</p>
194	<p>X53D3_1 (when a now-retired gateway question causes this question to be asked)</p>	<p>Waves 11 – 30 Question combined with X53D1_1 and X53D2_1 (see X53D) Waves 7 – 10 Q53: What unpleasant surprises did you face? Higher interest rate Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Higher interest rate</p>	<p>Waves 11 – 30 -3 = Not applicable for this wave Waves 1 – 10 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)</p>
195	<p>X53E</p>	<p>Waves 19 – 30 Q52: Did you face any of the following at your <u>loan closing</u>? More cash needed at closing than expected, e.g. escrow, unexpected fees Waves 11 – 18 Question asked with gateway (see X53E_1) Waves 1 – 10 Question broken up (see X53E1_1 and X53E2_1)</p>	<p>Waves 19 – 30 1 = Yes 2 = No Waves 1 – 10 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
196	X53E_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53E) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing ? More cash needed at closing e.g. escrow, unexpected fees Waves 11 – 14 Q53: What unpleasant surprises did you face? More cash needed at closing e.g. escrow, unexpected fees Waves 1 – 10 Question broken up (see X53E1_1 and X53E2_1)	Waves 19 – 30 -3 = Not applicable for this wave Waves 11 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked) Waves 1 – 10 -3 = Not applicable for this wave
197	X53E1_1 (when a now-retired gateway question causes this question to be asked)	Waves 11 – 30 Question combined with X53E2_1 (see X53E) Waves 7 – 10 Q53: What unpleasant surprises did you face? Unexpected fees Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Unexpected fees	Waves 11 – 30 -3 = Not applicable for this wave Waves 1 – 10 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)
198	X53E2_1 (when a now-retired gateway question causes this question to be asked)	Waves 11 – 30 Question combined with X53E1_1 (see X53E) Waves 7 – 10 Q53: What unpleasant surprises did you face? Higher amount of money needed at closing Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Higher amount of money needed at closing	Waves 11 – 30 -3 = Not applicable for this wave Waves 1 – 10 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)
199	X53F	Waves 19 – 30 Q52: Did you face any of the following at your loan closing ? Asked to sign blank documents at closing Waves 11 – 18 Question asked with gateway (see X53F_1)	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
200	X53F_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53F) Waves 15 – 18 Q53: What unpleasant surprises did you face at your loan closing? Asked to sign blank documents Waves 7 – 14 Q53: What unpleasant surprises did you face? Asked to sign blank documents Waves 1 – 6 Q46: (If Yes to Q45) What unpleasant surprises did you face? Asked to sign blank documents	Waves 19 – 30 -3 = Not applicable for this wave Waves 1 – 18 1 = Yes 2 = No -2 = Not applicable (when a now-retired gateway question causes this question not to be asked)
201	X53G	Waves 19 – 30 Q52: Did you face any of the following at your loan closing? Felt rushed at closing or not given time to read documents Waves 1 – 18 Question asked with gateway (see X53G_1)	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave
202	X53G_1 (when a now-retired gateway question causes this question to be asked)	Waves 19 – 30 Question asked without gateway (see X53G) Waves 15 – 18 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 19 – 30 -3 = Not applicable for this wave Waves 1 – 18 1 = Yes 2 = No -2 = Not applicable (a now-retired gateway question causes this question not to be asked)
203	X53H	Waves 19 – 30 Q52: Did you face any of the following at your loan closing? Asked to sign pre-dated or post-dated documents at closing Wave 1 – 18 Question not asked	Waves 19 – 30 1 = Yes 2 = No Waves 1 – 18 -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
204	X53I	<p>Waves 19 – 30 Q52: Did you face any of the following at your <u>loan closing</u>? Less cash needed at closing than expected</p> <p>Wave 1 – 18 Question not asked</p>	<p>Waves 19 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 18 -3 = Not applicable for this wave</p>
205	X54	<p>Waves 7 – 30 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))?</p> <p>Waves 4 – 6 Q47: At the same time you took out your mortgage, did you also take out another loan on your property (<i>a second lien, home equity loan, or home equity line of credit (HELOC)</i>)?</p> <p>Waves 1 – 3 Q47: At the same time you took out your mortgage, did you also take out another loan on your property (<i>a second lien, home equity loan, or home equity line of credit - HELOC</i>)?</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
206	Z55 (when X54 = 1)	<p>Waves 7 – 30 Q55: What was the amount of this loan? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Q48: (<i>If Yes to Q47</i>) What was the amount of this loan? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered -2 = Not applicable (X55 > 1)</p>
207	X56A	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Process of taking out a mortgage</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Process of taking out a mortgage</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
208	X56B	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Difference between a fixed- and an adjustable-rate mortgage</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Difference between a fixed- and an adjustable-rate mortgage</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
209	X56C	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Difference between a prime and subprime loan</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Difference between a prime and subprime loan</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
210	X56D	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Difference between a mortgage’s interest rate and its APR</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Difference between a mortgage’s interest rate and its APR</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
211	X56E	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Amortization of a loan</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Amortization of a loan</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
212	X56F	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Consequences of not making required mortgage payments</p> <p>Waves 1 – 6 Q49: How well could you explain to someone the... Consequences of not making required mortgage payments</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
213	X56G	<p>Waves 7 – 30 Q56: How well could you explain to someone the... Difference between lender’s and owner’s title insurance</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Very 2 = Somewhat 3 = Not At All</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
214	X56H	<p>Waves 11 – 30 Q56: How well could you explain to someone the... Relationship between discount points and interest rate Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Very 2 = Somewhat 3 = Not At All Waves 1 – 10 -3 = Not applicable for this wave</p>
215	X56I	<p>Waves 11 – 30 Q56: How well could you explain to someone the... Reason payments into an escrow account can change Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Very 2 = Somewhat 3 = Not At All Waves 1 – 10 -3 = Not applicable for this wave</p>
216	Z57	<p>Waves 15 – 30 Q57: When did you first become the owner of this property? (<i>Indicator</i>) Waves 11 – 14 Q57: When did you buy or get this property? If you refinanced, the date you originally bought or got this property? (<i>Indicator</i>) Waves 7 – 10 Q57: When did you buy or acquire this property? If you refinanced, the date you originally acquired the property? (<i>Indicator</i>) Waves 1 – 6 Q60: When did you buy or acquire your property? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered</p>
217	Z58	<p>Waves 7 – 30 Q58: What was the purchase price of this property, or if you built it, the construction and land cost? (<i>Indicator</i>) Waves 1 – 6 Q61: What was the purchase price of your property, or if you built it, the construction and land cost? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered</p>

Col	Variable Name (condition, if applicable)	Question	Responses
218	X59	<p>Waves 15 – 30 Q59: Which <u>one</u> of the following best describes how you acquired this property?</p> <p>Waves 11 – 14 Q59: How did you acquire this property? Mark <u>one</u> answer.</p> <p>Waves 7 – 10 Q59: How did you acquire <u>this</u> property? Mark one answer.</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 7 – 30</p> <p>1 = Purchased an existing home</p> <p>2 = Purchased a newly-built home from a builder</p> <p>3 = Had or purchased land and built a house</p> <p>4 = Received as a gift or inheritance</p> <p>5 = Purchase from relative (<i>write-in</i>)</p> <p>6 = Bought out co-owner (e.g., ex-spouse) (<i>write-in</i>)</p> <p>7 = Rental conversion/land contract (<i>write-in</i>)</p> <p>8 = Tax-free trade or exchange (<i>write-in</i>)</p> <p>9 = Purchased a foreclosed property from a bank, investor, or government agency (<i>write-in/imputed</i>)</p> <p>10 = Purchased a “short sale” property from the previous owner (<i>write-in/imputed</i>)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q62: How did you acquire the property? <i>Mark one answer.</i></p>	<p>Waves 1 – 6 1 = Purchased an existing home in a standard sale from the previous owner 2 = Purchased a newly-built home from a builder 3 = Purchased land and built a house 4 = Received as a gift or inheritance 5 = Purchase from relative (<i>write-in</i>) 6 = Bought out co-owner (e.g., ex-spouse) (<i>write-in</i>) 7 = Rental conversion/land contract (<i>write-in</i>) 8 = Tax-free trade or exchange (<i>write-in</i>) 9 = Purchased a foreclosed property from a bank, investor, or government agency 10 = Purchased a “short sale” property from the previous owner</p> <p><i>(Note: those who wrote-in “Land only” were assigned X59 = 1, as they purchased a pre-existing property.)</i></p>

Col	Variable Name (condition, if applicable)	Question	Responses
219	X60	<p>Waves 15 – 30 Q60: Which <u>one</u> of the following best describes this property?</p> <p>Waves 11 – 14 Q60: Which <u>of the following best describes</u> this property? Mark <u>one</u> answer.</p> <p>Waves 7 – 10 Q60: What type of house is on <u>this</u> property? Mark one answer.</p> <p>Waves 1 – 6 Q63: What type of house is on your property? <i>Mark one answer.</i></p>	<p>Waves 11 – 30 1 = Single-family detached house 2 = Mobile home or manufactured home 3 = Townhouse, row house, or villa 4 = 2-unit, 3-unit, or 4-unit dwelling 5 = Apartment (or condo/co-op) in an apartment building 6 = Unit in a partly commercial structure 7 = Land only (<i>write-in</i>)</p> <p>Waves 1 – 10 1 = Single-family detached house 2 = Mobile home or manufactured home 3 = Townhouse, row house, or villa 4 = 2-unit, 3-unit, or 4-unit dwelling 5 = Condo, apartment house, or co-op 6 = Unit in a partly commercial structure 7 = Land only (<i>write-in</i>)</p>
220	X61 (when X60 = 3, 4, 5 or 6)	<p>Waves 7 – 30 Q61: Does this mortgage cover more than one unit?</p> <p>Waves 1 – 6 Question not asked</p> <p><i>In contrast to Waves 10 to 26, 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.</i></p>	<p>Waves 7 – 30 1 = Yes 2 = No -2 = Not applicable (X60 = 1, 2 or 7)</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
221	Z62	<p>Waves 7 – 30 Q62: About how much do you think this property is worth in terms of what you could sell it for now? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Q65: About how much do you think your property is worth in terms of what you could sell it for now? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered</p>
222	X63	<p>Waves 7 – 30 Q63: Do you rent out all or any portion of this property?</p> <p>Waves 1 – 6 Q66: Do you rent out any portion of your property?</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
223	Z64 (when X63 = 1)	<p>Waves 7 – 30 Q64: How much rent do you receive annually? (<i>Indicator</i>)</p> <p>Waves 1 – 6 Q67: (<i>If Yes to Q66</i>) How much rent to you receive? (<i>Indicator</i>)</p>	<p>Waves 1 – 30 1 = Question not answered 2 = Question answered -2 = Not applicable (X63 > 1)</p>
224	X65	<p>Waves 7 – 30 Q65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property?</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
225	X66	<p>Waves 7 – 30 Q66: Which of the following best describes how you use this property?</p> <p>Waves 1 – 6 Q68: Which of the following best describes how you use this property?</p>	<p>Waves 11 – 30 1 = Primary residence (<i>where you spend the majority of your time</i>) 2 = It will be my primary residence soon 3 = Seasonal or second home 4 = Home for other relatives 5 = Rental or investment property</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
			<p>Waves 1 – 10</p> <p>1 = Primary residence (<i>where you spend the majority of your time</i>)</p> <p>2 = It will be my primary residence soon</p> <p>3 = Seasonal or second home</p> <p>4 = Home for other relatives</p> <p>5 = Rental or investor property</p>
226	Z67 (when X66 = 1)	<p>Waves 7 – 30</p> <p>Q67: If primary residence, when did you move into this property? (<i>Indicator</i>)</p> <p>Waves 1 – 6</p> <p>Q69: (<i>If primary residence in Q68</i>) When did you move into the property? (<i>Indicator</i>)</p>	<p>Waves 1 – 30</p> <p>1 = Question not answered</p> <p>2 = Question answered</p> <p>-2 = Not applicable (X66 > 1)</p>
227	X68A	<p>Waves 15 – 30</p> <p>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? Number of homes for sale</p> <p>Waves 7 – 14</p> <p>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? Number of homes for sale</p> <p>Waves 1 – 6</p> <p>Q94: In the last couple years, how have the following changed in your neighborhood? Number of homes for sale</p>	<p>Waves 1 – 30</p> <p>1 = Significant Increase</p> <p>2 = Little/No Change</p> <p>3 = Significant Decrease</p>
228	X68B	<p>Waves 15 – 30</p> <p>Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? Number of vacant homes</p> <p>Waves 7 – 14</p> <p>Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? Number of vacant homes</p>	<p>Waves 1 – 30</p> <p>1 = Significant Increase</p> <p>2 = Little/No Change</p> <p>3 = Significant Decrease</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q94: In the last couple years, how have the following changed in your neighborhood? Number of vacant homes</p>	
229	X68C	<p>Waves 15 – 30 Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? Number of homes for rent</p> <p>Waves 7 – 14 Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? Number of homes for rent</p> <p>Waves 1 – 6 Q94: In the last couple years, how have the following changed in your neighborhood? Number of homes for rent</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
230	X68D	<p>Waves 15 – 30 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</p> <p>Waves 7 – 14 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</p> <p>Waves 1 – 6 Q94: In the last couple years, how have the following changed in your neighborhood? Number of foreclosures or short sales</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
231	X68E	<p>Waves 15 – 30 Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? House prices</p> <p>Waves 7 – 14 Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? House prices</p> <p>Waves 1 – 6 Q94: In the last couple years, how have the following changed in your neighborhood? House prices</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>

Col	Variable Name (condition, if applicable)	Question	Responses
232	X68F	<p>Waves 15 – 30 Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? Overall desirability of living there</p> <p>Waves 7 – 14 Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? Overall desirability of living there</p> <p>Waves 1 – 6 Q94: In the last couple years, how have the following changed in your neighborhood? Overall desirability of living there</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
233	X69	<p>Waves 7 – 30 Q69: What do you think will happen to the prices of homes in this neighborhood over the next couple of years?</p> <p>Waves 1 – 6 Q95: What do you think will happen to the prices of homes like yours in your neighborhood over the next couple of years?</p>	<p>Waves 1 – 30 1 = Increase a lot 2 = Increase a little 3 = Remain about the same 4 = Decrease a little 5 = Decrease a lot</p>
234	X70	<p>Waves 7 – 30 Q70: In the next couple of years, how do you expect the overall desirability of living in this neighborhood to change?</p> <p>Waves 1 – 6 Q96: In the next couple of years, how do you expect the overall desirability of living in your neighborhood to change?</p>	<p>Waves 3 – 30 1 = Become more desirable 2 = Stay about the same 3 = Become less desirable</p> <p>Waves 1 – 2 1 = Significant increase 2 = Stay about the same 3 = Significant decrease</p>
235	X71A	<p>Waves 7 – 30 Q71: How likely is it that in the next couple of years you will... Sell this property</p> <p>Waves 1 – 6 Q98: How likely is it that in the next couple of years you will... Move and sell your property</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
236	X71B	<p>Waves 7 – 30 Q71: How likely is it that in the next couple of years you will... Move but keep this property</p> <p>Waves 1 – 6 Q98: How likely is it that in the next couple of years you will... Move but keep your property</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
237	X71C	<p>Waves 7 – 30 Q71: How likely is it that in the next couple of years you will... Refinance the mortgage on this property</p> <p>Waves 1 – 6 Q98: How likely is it that in the next couple of years you will... Refinance your mortgage</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
238	X71D	<p>Waves 7 – 30 Q71: How likely is it that in the next couple of years you will... Pay off this mortgage and own the property mortgage-free</p> <p>Waves 1 – 6 Q98: How likely is it that in the next couple of years you will... Pay off your mortgage and own your property mortgage-free</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
239	X72	<p>Waves 7 – 30 Q72: What is your current marital status?</p> <p>Waves 1 – 6 Q71: What is your current marital status?</p>	<p>Waves 1 – 30 1 = Married 2 = Separated 3 = Never married 4 = Divorced 5 = Widowed</p>
240	X73 (when X72 > 1)	<p>Waves 7 – 30 Q73: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?</p> <p>Waves 1 – 6 Q72: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?</p>	<p>Waves 1 – 30 1 = Yes 2 = No -2 = Not applicable (X72 = 1)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
241	X74R	<p>Waves 7 – 30 Q74: Age at last birthday: Respondent</p> <p>Waves 1 – 6 Q73: Age at last birthday: Respondent</p>	<p>Waves 1 – 30 18 – 99</p>
242	X75R	<p>Waves 7 – 30 Q75: Sex: Respondent</p> <p>Waves 1 – 6 Q74: Sex: Respondent</p>	<p>Waves 1 – 30 1 = Male 2 = Female</p>
243	X76R	<p>Waves 1 – 30 Q76: Highest level of education achieved: Respondent</p>	<p>Waves 1 – 30 1 = Some schooling 2 = High school graduate 3 = Technical school 4 = Some college 5 = College graduate 6 = Postgraduate studies</p>
244	X76S (when X72 = 1 or X73 = 1)	<p>Waves 1 – 30 Q76: Highest level of education achieved: Spouse/Partner</p>	<p>Waves 1 – 30 1 = Some schooling 2 = High school graduate 3 = Technical school 4 = Some college 5 = College graduate 6 = Postgraduate studies -2 = Not applicable (X72 > 1 and X73 = 2)</p>
245	X77R	<p>Waves 4 – 30 Q77: Hispanic or Latino: Respondent</p> <p>Waves 1 – 3 Q77: Are you Hispanic or Latino? Respondent</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
246	X78R	<p>Waves 11 – 30 Q78: Race: <i>Mark all that apply.</i> Respondent</p> <p>Waves 1 – 10 Q78: Race: <i>Mark all that apply.</i> Respondent</p> <p><i>Respondents could select multiple race categories and those who selected multiple race categories are classified among “all other races” (value of ‘4’).</i></p>	<p>Waves 1 – 30 1 = White only 2 = Black or African American only 3 = Asian only 4 = All other races</p>
247	X79RA	<p>Waves 11 – 30 Q79: Current work status: <i>Mark all that apply.</i> Respondent (<i>work status selected by respondent involving the most employment</i>)</p> <p>Waves 1 – 10 Q79: Current work status: <i>Mark all that apply.</i> Respondent (<i>work status selected by respondent involving the most employment</i>)</p> <p><i>Respondents could select multiple employment categories and this variable shows the first employment category selected.</i></p> <p><i>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.</i></p>	<p>Waves 11 – 30 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 (<i>student, homemaker, disabled</i>)</p> <p>Waves 1 – 10 1 = Self-employed/work for self 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay (<i>student, homemaker, disabled, unemployed</i>)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
248	X79RB	<p>Waves 11 – 30 Q79: Current work status: <i>Mark all that apply.</i> Respondent (if a second work status was selected)</p> <p>Waves 1 – 10 Q79: Current work status: <i>Mark all that apply.</i> Respondent (if a second work status was selected)</p> <p><i>Respondents could select multiple employment categories and this variable shows the select employment category selected.</i></p> <p><i>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.</i></p>	<p>Waves 11 – 30 2 = Self-employed part time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave 7 = Not working for pay (<i>student, homemaker, disabled</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p> <p>Waves 1 – 10 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay (<i>student, homemaker, disabled, unemployed</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p>
249	X79SA (when X72 = 1 or X73 = 1)	<p>Waves 11 – 30 Q79: Current work status: <i>Mark all that apply.</i> Spouse/Partner (work status selected by respondent involving the most employment)</p> <p>Waves 1 – 10 Q79: Current work status: <i>Mark all that apply.</i> Spouse/Partner (work status selected by respondent involving the most employment)</p>	<p>Waves 11 – 30 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 (<i>student, homemaker, disabled</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p><i>Respondents could select multiple employment categories for the spouse/partner and this variable shows the first employment category selected.</i></p> <p><i>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.</i></p>	<p>Waves 1 – 10</p> <p>1 = Self-employed/work for self 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay (<i>student, homemaker, disabled, unemployed</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p>
250	X79SB	<p>Waves 11 – 30 Q79: Current work status: <i>Mark all that apply.</i> Spouse/Partner (if a second work status was selected)</p> <p>Waves 1 – 10 Q79: Current work status: <i>Mark all that apply.</i> Spouse/Partner (if a second work status was selected)</p> <p><i>Respondents could select multiple employment categories for the spouse/partner and this variable shows the second employment category selected.</i></p> <p><i>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.</i></p>	<p>Waves 11 – 30</p> <p>1 = Self-employed full time 2 = Self-employed part time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave 7 = Not working for pay (<i>student, homemaker, disabled</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p> <p>Waves 1 – 10</p> <p>1 = Self-employed/work for self 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay (<i>student, homemaker, disabled, unemployed</i>) -2 = Not applicable (X72 > 1 and X73 = 2)</p>

Col	Variable Name (condition, if applicable)	Question	Responses
251	X80R	<p>Waves 15 – 30 Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? Respondent</p> <p>Waves 1 – 14 Question asked with different answer options (see X80R_1)</p>	<p>Waves 15 – 30 1 = Never served in the military 2 = Only on active duty for training in the Reserves or National Guard 3 = Now on active duty 4 = On active duty in the past, but not now</p> <p>Waves 1 – 14 -3 = Not applicable for this wave</p>
252	X80R_1	<p>Waves 15 – 30 Question asked with different answer options (see X80R)</p> <p>Waves 11 – 14 Q80: Ever served on active duty in the U.S. Armed Forces: (<i>Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard</i>). Respondent</p> <p>Waves 1 – 10 Q80: Have you ever served on active duty in the U.S. Armed Forces? (<i>Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard</i>). Respondent</p>	<p>Waves 15 – 30 -3 = Not applicable for this wave</p> <p>Waves 1 – 14 1 = No, never served in the U.S. Armed Forces 2 = No, never on active duty except for initial/basic training 3 = Yes, now on active duty 4 = Yes, on active duty in the past, but not now</p>
253	X80S (when X72 = 1 or X73 = 1)	<p>Waves 15 – 30 Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? Spouse/Partner</p> <p>Waves 1 – 14 Question asked with different answer options (see X80S_1)</p>	<p>Waves 15 – 30 1 = Never served in the military 2 = Only on active duty for training in the Reserves or National Guard 3 = Now on active duty 4 = On active duty in the past, but not now -2 = Not applicable (X72 > 1 and X73 = 2)</p> <p>Waves 1 – 14 -3 = Not applicable for this wave</p>
254	X80S_1 (when X72 = 1 or X73 = 1)	<p>Waves 15 – 30 Question asked with different answer options (see X80S) <i>(continued on the next page)</i></p>	<p>Waves 15 – 30 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 11 – 14 Q80: Ever served on active duty in the U.S. Armed Forces: <i>(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard).</i> Spouse/Partner</p> <p>Waves 1 – 10 Q80: Have you ever served on active duty in the U.S. Armed Forces? <i>(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard).</i> Spouse/Partner</p>	<p>Waves 1 – 14 1 = No, never served in the U.S. Armed Forces 2 = No, never on active duty except for initial/basic training 3 = Yes, now on active duty 4 = Yes, on active duty in the past, but not now -2 = Not applicable (X72 > 1 and X73 = 2)</p>
255	X81A	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? <i>Mark all that apply.</i> Children/grandchildren under age 18</p> <p>Waves 7 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? <i>Mark all that apply.</i> Children/grandchildren under age 18</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No Waves 1 – 6 -3 = Not applicable for this wave</p>
256	X81B	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? <i>Mark all that apply.</i> Children/grandchildren age 18 – 22</p> <p>Waves 7 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? <i>Mark all that apply.</i> Children/grandchildren age 18 – 22</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No Waves 1 – 6 -3 = Not applicable for this wave</p>
257	X81C	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? <i>Mark all that apply.</i> Children/grandchildren age 23 or older</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. Children/grandchildren age 23 or older</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
258	X81D	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark <i>all that apply</i>. Parents of you or your spouse or partner</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
259	X81E	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark <i>all that apply</i>. Other relatives like siblings or cousins</p> <p>Waves 7 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. Other relatives like siblings or cousins</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 6 -3 = Not applicable for this wave</p>
260	X81F	<p>Waves 19 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark <i>all that apply</i>. Non-relative</p> <p>Waves 11 – 18 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark <i>all that apply</i>. Non-relatives</p>	<p>Waves 7 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. Non-relatives</p> <p>Waves 1 – 6 Question not asked</p>	<p>Waves 1 – 6 -3 = Not applicable for this wave</p>
261	X81Z	<p>Waves 11 – 30 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark <i>all that apply</i>. No one else</p> <p>Waves 8 – 10 Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. No one else</p> <p>Waves 1 – 7 Question not asked</p>	<p>Waves 8 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 7 -3 = Not applicable for this wave</p>
262	X82	<p>Waves 13 – 30 Q82: Do you speak a language other than English at home?</p> <p>Waves 1 – 12 Question not asked</p>	<p>Waves 13 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 12 -3 = Not applicable for this wave</p>
263	X8201	<p>Waves 25 – 30 Q83: Was it important to get your mortgage documents in this language?</p> <p>Waves 1 – 24 Question not asked</p>	<p>Waves 25 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 24 -3 = Not applicable for this wave</p>
264	X8202	<p>Waves 25 – 30 Q84: Did you get mortgage documents in this language?</p> <p>Waves 1 – 24 Question not asked</p>	<p>Waves 25 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 24 -3 = Not applicable for this wave</p>

Col	Variable Name (condition, if applicable)	Question	Responses
265	X83	<p>Waves 25 – 30 Q85: Approximately how much is your total annual household income from all sources (<i>wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony</i>)?</p> <p>Waves 13 – 24 Q83: Approximately how much is your total annual household income from all sources (<i>wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony</i>)?</p> <p>Waves 7 – 12 Q82: Approximately how much is your total annual household income from all sources (<i>wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony</i>)?</p> <p>Waves 1 – 6 Q85: Approximately how much is your total annual household income from all sources (<i>wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony</i>)?</p>	<p>Waves 11 – 30 1 = Less than \$35,000 2 = \$35,000 to \$49,999 3 = \$50,000 to \$74,999 4 = \$75,000 to \$99,999 5 = \$100,000 to \$174,999 6 = \$175,000 or more</p> <p>Waves 1 – 10 1 = Under \$35,000 2 = \$35,000 to \$49,999 3 = \$50,000 to \$74,999 4 = \$75,000 to \$99,999 5 = \$100,000 to \$174,999 6 = \$175,000 or more</p>
266	X84	<p>Waves 25 – 30 Q86: How does this total annual household income compare to what it is in a “normal” year?</p> <p>Waves 13 – 24 Q84: How does this total annual household income compare to what it is in a “normal” year?</p> <p>Waves 7 – 12 Q83: How does this total annual household income compare to what it is in a “normal” year?</p> <p>Waves 1 – 6 Q86: How does this total annual household income compare to what it is in a “normal” year?</p>	<p>Waves 1 – 30 1 = Higher than normal 2 = Normal 3 = Lower than normal</p>
267	X85A	<p>Waves 25 – 30 Q87: Does your total annual household income include any of the following sources? Wages or salary</p> <p>Waves 13 – 24 Q85: Does your total annual household income include any of the following sources? Wages or salary</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 12 Q84: Does your total annual household income include any of the following sources? Wages or salary</p> <p>Waves 1 – 6 Q87: Does your total annual household income include any of the following sources? Wages or salary</p>	
268	X85B	<p>Waves 25 – 30 Q87: Does your total annual household income include any of the following sources? Business or self-employment</p> <p>Waves 13 – 30 Q85: Does your total annual household income include any of the following sources? Business or self-employment</p> <p>Waves 7 – 12 Q84: Does your total annual household income include any of the following sources? Business or self-employment</p> <p>Waves 1 – 6 Q87: Does your total annual household income include any of the following sources? Business or self-employment</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
269	X85C	<p>Waves 25 – 30 Q87: Does your total annual household income include any of the following sources? Interest or dividends</p> <p>Waves 13 – 24 Q85: Does your total annual household income include any of the following sources? Interest or dividends</p> <p>Waves 7 – 12 Q84: Does your total annual household income include any of the following sources? Interest or dividends</p> <p>Waves 1 – 6 Q87: Does your total annual household income include any of the following sources? Interest or dividends</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
270	X85D	<p>Waves 25 – 30 Q87: Does your total annual household income include any of the following sources? Alimony or child support (continued on the next page)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 Q85: Does your total annual household income include any of the following sources? Alimony or child support</p> <p>Waves 7 – 12 Q84: Does your total annual household income include any of the following sources? Alimony or child support</p> <p>Waves 1 – 6 Q87: Does your total annual household income include any of the following sources? Alimony or child support</p>	
271	X85E	<p>Waves 25 – 30 Q87: Does your total annual household income include any of the following sources? Social Security, pension or other retirement benefits</p> <p>Waves 13 – 24 Q85: Does your total annual household income include any of the following sources? Social Security, pension or other retirement benefits</p> <p>Waves 11 – 12 Q84: Does your total annual household income include any of the following sources? Social Security, pension or other retirement benefits</p> <p>Waves 7 – 10 Q84: Does your total annual household income include any of the following sources? Social Security benefits</p> <p>Waves 1 – 6 Q87: Does your total annual household income include any of the following sources? Social Security benefits</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
272	X86A	<p>Waves 25 – 30 Q88: Does anyone in your household have any of the following? 401(k), 403(b), IRA, or pension plan</p> <p>Waves 13 – 24 Q86: Does anyone in your household have any of the following? 401(k), 403(b), IRA, or pension plan</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 12 Q85: Does anyone in your household have any of the following? 401(k), 403(b), IRA, or pension plan</p> <p>Waves 1 – 6 Q88: Does anyone in your household have any of the following? 401(k), 403(b), IRA, or pension plan</p>	
273	X86B	<p>Waves 25 – 30 Q88: Does anyone in your household have any of the following? Stocks, bonds, or mutual funds (<i>not in retirement accounts or pension plans</i>)</p> <p>Waves 13 – 24 Q86: Does anyone in your household have any of the following? Stocks, bonds, or mutual funds (<i>not in retirement accounts or pension plans</i>)</p> <p>Waves 7 – 12 Q85: Does anyone in your household have any of the following? Stocks, bonds, or mutual funds (<i>not in retirement accounts or pension plans</i>)</p> <p>Waves 1 – 6 Q88: Does anyone in your household have any of the following? Stocks, bonds, or mutual funds (<i>not in retirement accounts or pension plans</i>)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
274	X86C	<p>Waves 25 – 30 Q88: Does anyone in your household have any of the following? Certificates of deposit</p> <p>Waves 13 – 24 Q86: Does anyone in your household have any of the following? Certificates of deposit</p> <p>Waves 7 – 12 Q85: Does anyone in your household have any of the following? Certificates of deposit</p> <p>Waves 1 – 6 Q88: Does anyone in your household have any of the following? Certificates of deposit</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
275	X86D	<p>Waves 25 – 30 Q88: Does anyone in your household have any of the following? Investment real estate</p> <p>Waves 13 – 24 Q86: Does anyone in your household have any of the following? Investment real estate</p> <p>Waves 7 – 12 Q85: Does anyone in your household have any of the following? Investment real estate</p> <p>Waves 1 – 6 Q88: Does anyone in your household have any of the following? Investment real estate</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
276	X87	<p>Waves 25 – 30 Q89: Which <u>one</u> of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?</p> <p>Waves 13 – 24 Q87: Which <u>one</u> of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?</p> <p>Waves 11 – 12 Q86: Which <u>one</u> of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?</p> <p>Waves 7 – 10 Q86: Which <u>one</u> of the following statements best describes the amount of financial risk you are willing to take when you make investments?</p> <p>Waves 1 – 6 Q89: Which <u>one</u> of the following statements best describes the amount of financial risk you are willing to take when you make investments?</p>	<p>Waves 1 – 30 1 = Take substantial financial risks expecting to earn substantial returns 2 = Take above-average financial risks expecting to earn above-average returns 3 = Take average financial risks expecting to earn average returns 4 = Not willing to take any financial risks</p>
277	X88A	<p>Waves 25 – 30 Q90: Do you agree or disagree with the following statements? Owning a home is a good financial investment (continued on the next page)</p>	<p>Waves 1 – 30 1 = Agree 2 = Disagree</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 Q88: Do you agree or disagree with the following statements? Owning a home is a good financial investment</p> <p>Waves 7 – 12 Q87: Do you agree or disagree with the following statements? Owning a home is a good financial investment</p> <p>Waves 1 – 6 Q90: Do you agree or disagree with the following statements? Owning a home is a good financial investment</p>	
278	X88B	<p>Waves 25 – 30 Q90: Do you agree or disagree with the following statements? Most mortgage lenders generally treat borrowers well</p> <p>Waves 13 – 24 Q88: Do you agree or disagree with the following statements? Most mortgage lenders generally treat borrowers well</p> <p>Waves 9 – 12 Q87: Do you agree or disagree with the following statements? Most mortgage lenders generally treat borrowers well</p> <p>Waves 7 – 8 Q87: Do you agree or disagree with the following statements? Mortgage lenders generally treat borrowers well</p> <p>Waves 1 – 6 Q90: Do you agree or disagree with the following statements? Mortgage lenders generally treat borrowers well</p>	<p>Waves 1 – 30 1 = Agree 2 = Disagree</p>
279	X88C	<p>Waves 25 – 30 Q90: Do you agree or disagree with the following statements? Most mortgage lenders would offer me roughly the same rates and fees</p> <p>Waves 13 – 30 Q88: Do you agree or disagree with the following statements? Most mortgage lenders would offer me roughly the same rates and fees</p> <p>Waves 9 – 12 Q87: Do you agree or disagree with the following statements? Most mortgage lenders would offer me roughly the same rates and fees</p>	<p>Waves 7 – 30 1 = Agree 2 = Disagree Waves 1 – 6 -3 = Not applicable for this wave</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 8 Q87: Do you agree or disagree with the following statements? Mortgage lenders would offer me roughly the same rates and fees Waves 1 – 6 Question not asked</p>	
280	X88D	<p>Waves 25 – 30 Q90: Do you agree or disagree with the following statements? Late payments will lower my credit rating Waves 13 – 24 Q88: Do you agree or disagree with the following statements? Late payments will lower my credit rating Waves 7 – 12 Q87: Do you agree or disagree with the following statements? Late payments will lower my credit rating Waves 1 – 6 Q90: Do you agree or disagree with the following statements? Late payments will lower my credit rating</p>	<p>Waves 1 – 30 1 = Agree 2 = Disagree</p>
281	X88E	<p>Waves 25 – 30 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 13 – 24 Q88: Do you agree or disagree with the following statements? Lenders shouldn't care about any late payments, only whether loans are fully repaid Waves 7 – 12 Q87: 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 – 6 Q90: Do you agree or disagree with the following statements? Lenders shouldn't care about any late payments, only whether loans are fully repaid</p>	<p>Waves 1 – 30 1 = Agree 2 = Disagree</p>

Col	Variable Name (condition, if applicable)	Question	Responses
282	X88F	<p>Waves 25 – 30 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</p> <p>Waves 13 – 24 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</p> <p>Waves 7 – 12 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Agree 2 = Disagree</p>
283	X88G	<p>Waves 25 – 30 Q90: 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</p> <p>Waves 13 – 24 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</p> <p>Waves 11 – 12 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</p> <p>Waves 1 – 10 Question not asked</p>	<p>Waves 11 – 30 1 = Agree 2 = Disagree Waves 1 – 10 -3 = Not applicable for this wave</p>
284	X89A	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Separated, divorced or partner left</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Separated, divorced or partner left</p> <p>Waves 11 – 12 Q88: In the last couple of years, have any of the following happened to you? Separated, divorced or partner left</p> <p>Waves 7 – 10 Q88: In the last couple of years, have any of the following happened to you? Separated or divorced</p> <p>Waves 5 – 6 Q91: In the last couple of years, have any of the following happened to you? Separated or divorced</p> <p>Waves 1 – 4 Q91: In the last couple of years, have any of the following happened to you? Separated/divorced</p>	
285	X89B	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Married, remarried or new partner</p> <p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Married, remarried or new partner</p> <p>Waves 11 – 12 Q88: In the last couple of years, have any of the following happened to you? Married, remarried or new partner</p> <p>Waves 7 – 10 Q88: In the last couple of years, have any of the following happened to you? Married/remarried/new partner</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Married/remarried/new partner</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
286	X89C	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Death of a household member</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Death of a household member</p> <p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Death of a household member</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Death of a household member</p>	
287	X89D	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Addition to your household (not including spouse/partner)</p> <p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Addition to your household (not including spouse/partner)</p> <p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Addition to your household (not including spouse/partner)</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Addition to your household (not including spouse/partner)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
288	X89E	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Person leaving your household (not including spouse/partner)</p> <p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Person leaving your household (not including spouse/partner)</p> <p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Person leaving your household (not including spouse/partner)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Person leaving your household (not including spouse/partner)</p>	
289	X89F	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Disability or serious illness of household member Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Disability or serious illness of household member Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Disability or serious illness of household member Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Disability or serious illness of household member</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
290	X89G	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Disaster affecting a property you own Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Disaster affecting a property you own Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Disaster affecting a property you own Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Disaster affecting your house</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
291	X89H	<p>Waves 25 – 30 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 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Disaster affecting your (or your spouse/partner's) work <i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Disaster affecting your (or your spouse/partner’s) work</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Disaster affecting your (or your spouse/partner’s) work</p>	
292	X89I	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Moved within the area (less than 50 miles)</p> <p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Moved within the area (less than 50 miles)</p> <p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Moved within the area (less than 50 miles)</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Moved within the area (less than 50 miles)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
293	X89J	<p>Waves 25 – 30 Q91: In the last couple of years, have any of the following happened to you? Moved to a new area (50 miles or more)</p> <p>Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? Moved to a new area (50 miles or more)</p> <p>Waves 7 – 12 Q88: In the last couple of years, have any of the following happened to you? Moved to a new area (50 miles or more)</p> <p>Waves 1 – 6 Q91: In the last couple of years, have any of the following happened to you? Moved to a new area (50 miles or more)</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
294	X90A	<p>Waves 25 – 30 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</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 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</p> <p>Waves 7 – 12 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</p> <p>Waves 1 – 6 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</p>	
295	X90B	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Retirement</p> <p>Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Retirement</p> <p>Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Retirement</p> <p>Waves 4 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Retirement</p> <p>Waves 1 – 3 Question not asked</p>	<p>Waves 4 – 30 1 = Yes 2 = No</p> <p>Waves 1 – 3 -3 = Not applicable for this wave</p>
296	X90C	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Promotion</p> <p>Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Promotion</p> <p>Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Promotion</p> <p style="text-align: right;"><i>(continued on the next page)</i></p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Promotion</p>	
297	X90D	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a new job Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a new job Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a new job Waves 1 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a new job</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
298	X90E	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a second job Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a second job Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a second job Waves 1 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Starting a second job</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
299	X90F	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Business failure Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Business failure</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Business failure</p> <p>Waves 1 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Business failure</p>	
300	X90G	<p>Waves 25 – 30 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? A personal financial crisis</p> <p>Waves 13 – 24 Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? A personal financial crisis</p> <p>Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? A personal financial crisis</p> <p>Waves 1 – 6 Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? A personal financial crisis</p>	<p>Waves 1 – 30 1 = Yes 2 = No</p>
301	X91A	<p>Waves 25 – 30 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Household income</p> <p>Waves 13 – 24 Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? Household income</p> <p>Waves 7 – 12 Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? Household income</p> <p>Waves 1 – 6 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Household income</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
302	X91B	<p>Waves 25 – 30 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Housing expenses</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 13 – 24 Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? Housing expenses</p> <p>Waves 7 – 12 Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? Housing expenses</p> <p>Waves 1 – 6 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Housing expenses</p>	
303	X91C	<p>Waves 25 – 30 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 13 – 24 Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 7 – 12 Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 1 – 6 Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? Non-housing expenses</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
304	X92A	<p>Waves 25 – 30 Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Household income</p> <p>Waves 13 – 24 Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Household income</p> <p>Waves 7 – 12 Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Household income</p> <p>Waves 1 – 6 Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Household income</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>

Col	Variable Name (condition, if applicable)	Question	Responses
305	X92B	<p>Waves 25 – 30 Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Housing expenses</p> <p>Waves 13 – 24 Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Housing expenses</p> <p>Waves 7 – 12 Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Housing expenses</p> <p>Waves 1 – 6 Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Housing expenses</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
306	X92C	<p>Waves 25 – 30 Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 13 – 24 Q92: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 7 – 12 Q91: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Non-housing expenses</p> <p>Waves 1 – 6 Q97: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? Non-housing expenses</p>	<p>Waves 1 – 30 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease</p>
307	X93A	<p>Waves 25 – 30 Q95: How likely is it that in the next couple of years you (or your spouse/partner) will face... Retirement</p> <p>Waves 13 – 24 Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face... Retirement</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 7 – 12 Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face... Retirement</p> <p>Waves 1 – 6 Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face... Retirement</p>	
308	X93B	<p>Waves 25 – 30 Q95: How likely is it that in the next couple of years you (or your spouse/partner) will face... Difficulties making your mortgage payments</p> <p>Waves 13 – 24 Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face... Difficulties making your mortgage payments</p> <p>Waves 7 – 12 Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face... Difficulties making your mortgage payments</p> <p>Waves 1 – 6 Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face... Difficulties making your mortgage payments</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
309	X93C	<p>Waves 25 – 30 Q95: 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</p> <p>Waves 13 – 24 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</p> <p>Waves 7 – 12 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

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Col	Variable Name (condition, if applicable)	Question	Responses
		<p>Waves 1 – 6 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</p>	
310	X93D	<p>Waves 25 – 30 Q95: How likely is it that in the next couple of years you (or your spouse/partner) will face... Some other personal financial crisis Waves 13 – 24 Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face... Some other personal financial crisis Waves 7 – 12 Q92: 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 – 6 Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face... Some other personal financial crisis</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
311	X94A	<p>Waves 25 – 30 Q96: 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 13 – 24 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 Waves 7 – 12 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 Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
312	X94B	<p>Waves 25 – 30 Q96: 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</p> <p>Waves 13 – 24 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</p> <p>Waves 7 – 12 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>
313	X94C	<p>Waves 25 – 30 Q96: 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</p> <p>Waves 13 – 24 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</p> <p>Waves 11 – 12 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</p> <p>Waves 7 – 10 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Col	Variable Name (condition, if applicable)	Question	Responses
314	X94D	<p>Waves 25 – 30 Q96: 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</p> <p>Waves 13 – 24 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</p> <p>Waves 7 – 12 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</p> <p>Waves 1 – 6 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</p>	<p>Waves 1 – 30 1 = Very 2 = Somewhat 3 = Not At All</p>

Part B: Supplemental Variables

Col	Variable Name (condition, if applicable)	Description	Values
315	Open_Year	Mortgage Origination Year	2013 – 2020
316	Open_Month	Mortgage Origination Month	1 = January 2 = February 3 = March 4 = April 5 = May 6 = June 7 = July 8 = August 9 = September 10 = October 11 = November 12 = December
317	Loan_Amount_Cat	Loan Size Category	1 = Less than \$50,000 2 = \$50,000 to \$99,999 3 = \$100,000 to \$149,999 4 = \$150,000 to \$199,999 5 = \$200,000 to \$249,999 6 = \$250,000 to \$299,999 7 = \$300,000 to \$349,999 8 = \$350,000 to \$399,999 9 = \$400,000 or more
318	Jumbo	Flag Indicating Jumbo Mortgage Loan at Origination <i>Indicates whether the loan is classified as a jumbo for the region it is in</i>	1 = Jumbo (or non-conforming) 2 = Non-jumbo (or conforming)
319	Rate_Spread	Mortgage Interest Rate Spread at Origination (Percent) <i>Mortgage interest rate at origination minus Primary Mortgage Market Rate (PMMS) at origination Top- and bottom-coded</i>	-3.33 – 18.08
320	PMMS	Freddie Mac’s Primary Mortgage Market Survey (PMMS®) Rate at Origination (Percent)	2.26 – 5.34

Col	Variable Name (condition, if applicable)	Description	Values
321	Term	Mortgage Terms (in Years) at Origination <i>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.</i>	0 – 40 years
322	LTV	Mortgage Loan-to-Value (LTV) Ratio at Origination (Percent) <i>Top coded</i>	2 – 125
323	CLTV	Mortgage Combined Loan-to-Value (CLTV) Ratio at Origination (Percent) <i>Top coded</i>	2 – 125
324	DTI (when Term >= 10 years)	Mortgage Debt-to-Income (DTI) Ratio at Origination <i>Top coded and coded as not applicable if mortgage term is less than 10 years.</i>	1 – 100 -2 = Not applicable (Term < 10 years)
325	PTI (when Term >= 10 years)	Mortgage Payment-to-Income (PTI) Ratio at Origination <i>Top coded and coded as not applicable if mortgage term is less than 10 years.</i>	0 – 100 -2 = Not applicable (Term < 10 years)
326	Loan_Type	Mortgage Type	1 = Conventional 2 = FHA insured 3 = VA guaranteed 4 = FSA/RHS insured
327	GSE	Government Sponsored Enterprise	1 = Fannie Mae 2 = Freddie Mac 3 = Federal Home Loan Bank -2 = Not applicable
328	CU	Credit Union	1 = Yes 2 = No
329	Metro_LMI	Flag Indicating Metropolitan CRA Low-to Moderate (LMI) Tract <i>CRA is Community Reinvestment Act</i>	1 = Metropolitan CRA non-LMI tract 2 = Metropolitan CRA LMI tract 3 = Non-metropolitan tract

Col	Variable Name (condition, if applicable)	Description	Values
330	Borrower_Num	Number of Borrowers at Origination	1 = 1 borrower 2 = 2 borrowers 3 = 3 borrowers 4 = 4 borrowers
331 332	Borrower_R Borrower_S	Flag Indicating Respondent is a Borrower Flag Indicating Spouse/Partner is a Borrower	1 = Borrower 2 = Non-borrower -2 = Not applicable
333 334 335	Age_O1 Age_O2 Age_O3	Age Other Borrowers 1 Age Other Borrowers 2 Age Other Borrowers 3 <i>These are borrowers on the mortgage who are not the survey respondent or spouse/partner.</i>	18 – 99 -2 = Not applicable
336 337 338	Sex_O1 Sex_O2 Sex_O3	Sex Other Borrowers 1 Sex Other Borrowers 2 Sex Other Borrowers 3 <i>These are borrowers on the mortgage who are not the survey respondent or spouse/partner.</i>	1 = Male 2 = Female -2 = Not applicable
339 340 341 342 343	First_Mort_R First_Mort_S First_Mort_O1 First_Mort_O2 First_Mort_O3	Flag Indicating First Mortgage in Credit File Respondent Flag Indicating First Mortgage in Credit File Spouse/Partner Flag Indicating First Mortgage in Credit File Other Borrower 1 Flag Indicating First Mortgage in Credit File Other Borrower 2 Flag Indicating First Mortgage in Credit File Other Borrower 3	1 = First mortgage in credit file 2 = Not a first mortgage in credit file -2 = Not applicable
344 345 346 347 348	Score_Orig_R Score_Orig_S Score_Orig_O1 Score_Orig_O2 Score_Orig_O3	VantageScore 3.0 at Origination Respondent VantageScore 3.0 at Origination Spouse/Partner VantageScore 3.0 at Origination Other Borrower 1 VantageScore 3.0 at Origination Other Borrower 2 VantageScore 3.0 at Origination Other Borrower 3	300 – 850 -2 = Not applicable
349 350 351 352	Score_0313_R Score_0613_R Score_0913_R Score_1213_R	VantageScore 3.0 in March 2013 Respondent VantageScore 3.0 in June 2013 Respondent VantageScore 3.0 in September 2013 Respondent VantageScore 3.0 in December 2013 Respondent	300 – 850 -2 = Not applicable -4 = No score in credit file

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Col	Variable Name (condition, if applicable)	Description	Values
353	Score_0314_R	VantageScore 3.0 in March 2014 Respondent	
354	Score_0614_R	VantageScore 3.0 in June 2014 Respondent	
355	Score_0914_R	VantageScore 3.0 in September 2014 Respondent	
356	Score_1214_R	VantageScore 3.0 in December 2014 Respondent	
357	Score_0315_R	VantageScore 3.0 in March 2015 Respondent	
358	Score_0615_R	VantageScore 3.0 in June 2015 Respondent	
359	Score_0915_R	VantageScore 3.0 in September 2015 Respondent	
360	Score_1215_R	VantageScore 3.0 in December 2015 Respondent	
361	Score_0316_R	VantageScore 3.0 in March 2016 Respondent	
362	Score_0616_R	VantageScore 3.0 in June 2016 Respondent	
363	Score_0916_R	VantageScore 3.0 in September 2016 Respondent	
364	Score_1216_R	VantageScore 3.0 in December 2016 Respondent	
365	Score_0317_R	VantageScore 3.0 in March 2017 Respondent	
366	Score_0617_R	VantageScore 3.0 in June 2017 Respondent	
367	Score_0917_R	VantageScore 3.0 in September 2017 Respondent	
368	Score_1217_R	VantageScore 3.0 in December 2017 Respondent	
369	Score_0318_R	VantageScore 3.0 in March 2018 Respondent	
370	Score_0618_R	VantageScore 3.0 in June 2018 Respondent	
371	Score_0918_R	VantageScore 3.0 in September 2018 Respondent	
372	Score_1218_R	VantageScore 3.0 in December 2018 Respondent	
373	Score_0319_R	VantageScore 3.0 in March 2019 Respondent	
374	Score_0619_R	VantageScore 3.0 in June 2019 Respondent	
375	Score_0919_R	VantageScore 3.0 in September 2019 Respondent	
376	Score_1219_R	VantageScore 3.0 in December 2019 Respondent	
377	Score_0320_R	VantageScore 3.0 in March 2020 Respondent	
378	Score_0620_R	VantageScore 3.0 in June 2020 Respondent	
379	Score_0920_R	VantageScore 3.0 in September 2020 Respondent	
380	Score_1220_R	VantageScore 3.0 in December 2020 Respondent	
381	Score_0321_R	VantageScore 3.0 in March 2021 Respondent	
382	Score_0621_R	VantageScore 3.0 in June 2021 Respondent	
383	Score_0921_R	VantageScore 3.0 in September 2021 Respondent	
384	Score_1221_R	VantageScore 3.0 in December 2021 Respondent	
385	Score_0322_R	VantageScore 3.0 in March 2022 Respondent	
386	Score_0622_R	VantageScore 3.0 in June 2022 Respondent	
387	Score_0922_R	VantageScore 3.0 in September 2022 Respondent	
388	Score_1222_R	VantageScore 3.0 in December 2022 Respondent	

Col	Variable Name (condition, if applicable)	Description	Values
389	Score_0313_S	VantageScore 3.0 in March 2013 Spouse/Partner	300 – 850 -2 = Not applicable -4 = No score in credit file
390	Score_0613_S	VantageScore 3.0 in June 2013 Spouse/Partner	
391	Score_0913_S	VantageScore 3.0 in September 2013 Spouse/Partner	
392	Score_1213_S	VantageScore 3.0 in December 2013 Spouse/Partner	
393	Score_0314_S	VantageScore 3.0 in March 2014 Spouse/Partner	
394	Score_0614_S	VantageScore 3.0 in June 2014 Spouse/Partner	
395	Score_0914_S	VantageScore 3.0 in September 2014 Spouse/Partner	
396	Score_1214_S	VantageScore 3.0 in December 2014 Spouse/Partner	
397	Score_0315_S	VantageScore 3.0 in March 2015 Spouse/Partner	
398	Score_0615_S	VantageScore 3.0 in June 2015 Spouse/Partner	
399	Score_0915_S	VantageScore 3.0 in September 2015 Spouse/Partner	
400	Score_1215_S	VantageScore 3.0 in December 2015 Spouse/Partner	
401	Score_0316_S	VantageScore 3.0 in March 2016 Spouse/Partner	
402	Score_0616_S	VantageScore 3.0 in June 2016 Spouse/Partner	
403	Score_0916_S	VantageScore 3.0 in September 2016 Spouse/Partner	
404	Score_1216_S	VantageScore 3.0 in December 2016 Spouse/Partner	
405	Score_0317_S	VantageScore 3.0 in March 2017 Spouse/Partner	
406	Score_0617_S	VantageScore 3.0 in June 2017 Spouse/Partner	
407	Score_0917_S	VantageScore 3.0 in September 2017 Spouse/Partner	
408	Score_1217_S	VantageScore 3.0 in December 2017 Spouse/Partner	
409	Score_0318_S	VantageScore 3.0 in March 2018 Spouse/Partner	
410	Score_0618_S	VantageScore 3.0 in June 2018 Spouse/Partner	
411	Score_0918_S	VantageScore 3.0 in September 2018 Spouse/Partner	
412	Score_1218_S	VantageScore 3.0 in December 2018 Spouse/Partner	
413	Score_0319_S	VantageScore 3.0 in March 2019 Spouse/Partner	
414	Score_0619_S	VantageScore 3.0 in June 2019 Spouse/Partner	
415	Score_0919_S	VantageScore 3.0 in September 2019 Spouse/Partner	
416	Score_1219_S	VantageScore 3.0 in December 2019 Spouse/Partner	
417	Score_0320_S	VantageScore 3.0 in March 2020 Spouse/Partner	
418	Score_0620_S	VantageScore 3.0 in June 2020 Spouse/Partner	
419	Score_0920_S	VantageScore 3.0 in September 2020 Spouse/Partner	
420	Score_1220_S	VantageScore 3.0 in December 2020 Spouse/Partner	
421	Score_0321_S	VantageScore 3.0 in March 2021 Spouse/Partner	
422	Score_0621_S	VantageScore 3.0 in June 2021 Spouse/Partner	
423	Score_0921_S	VantageScore 3.0 in September 2021 Spouse/Partner	
424	Score_1221_S	VantageScore 3.0 in December 2021 Spouse/Partner	
425	Score_0322_S	VantageScore 3.0 in March 2022 Spouse/Partner	

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Col	Variable Name (condition, if applicable)	Description	Values
426 427 428	Score_0622_S Score_0922_S Score_1222_S	VantageScore 3.0 in June 2022 Spouse/Partner VantageScore 3.0 in September 2022 Spouse/Partner VantageScore 3.0 in December 2022 Spouse/Partner	
429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461	Perf_Status_0313 Perf_Status_0613 Perf_Status_0913 Perf_Status_1213 Perf_Status_0314 Perf_Status_0614 Perf_Status_0914 Perf_Status_1214 Perf_Status_0315 Perf_Status_0615 Perf_Status_0915 Perf_Status_1215 Perf_Status_0316 Perf_Status_0616 Perf_Status_0916 Perf_Status_1216 Perf_Status_0317 Perf_Status_0617 Perf_Status_0917 Perf_Status_1217 Perf_Status_0318 Perf_Status_0618 Perf_Status_0918 Perf_Status_1218 Perf_Status_0319 Perf_Status_0619 Perf_Status_0919 Perf_Status_1219 Perf_Status_0320 Perf_Status_0620 Perf_Status_0920 Perf_Status_1220 Perf_Status_0321	Mortgage Performance Status in March 2013 Mortgage Performance Status in June 2013 Mortgage Performance Status in September 2013 Mortgage Performance Status in December 2013 Mortgage Performance Status in March 2014 Mortgage Performance Status in June 2014 Mortgage Performance Status in September 2014 Mortgage Performance Status in December 2014 Mortgage Performance Status in March 2015 Mortgage Performance Status in June 2015 Mortgage Performance Status in September 2015 Mortgage Performance Status in December 2015 Mortgage Performance Status in March 2016 Mortgage Performance Status in June 2016 Mortgage Performance Status in September 2016 Mortgage Performance Status in December 2016 Mortgage Performance Status in March 2017 Mortgage Performance Status in June 2017 Mortgage Performance Status in September 2017 Mortgage Performance Status in December 2017 Mortgage Performance Status in March 2018 Mortgage Performance Status in June 2018 Mortgage Performance Status in September 2018 Mortgage Performance Status in December 2018 Mortgage Performance Status in March 2019 Mortgage Performance Status in June 2019 Mortgage Performance Status in September 2019 Mortgage Performance Status in December 2019 Mortgage Performance Status in March 2020 Mortgage Performance Status in June 2020 Mortgage Performance Status in September 2020 Mortgage Performance Status in December 2020 Mortgage Performance Status in March 2021	'1' = 30 to 59 days past due date '2' = 60 to 89 days past due date '3' = 90 to 119 days past due date '4' = 120 to 149 days past due date '5' = 150 to 179 days past due date '6' = 180 or more days past due date '7' = Bankruptcy Chapter 1' '8' = Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession '9' = Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off 'A' = Performance history no longer being reported (in most cases after loan closed) 'B' = Loan potentially closed around the quarter 'C' = Current

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Col	Variable Name (condition, if applicable)	Description	Values
462 463 464 465 466 467 468	Perf_Status_0621 Perf_Status_0921 Perf_Status_1221 Perf_Status_0322 Perf_Status_0622 Perf_Status_0922 Perf_Status_1222	Mortgage Performance Status in June 2021 Mortgage Performance Status in September 2021 Mortgage Performance Status in December 2021 Mortgage Performance Status in March 2022 Mortgage Performance Status in June 2022 Mortgage Performance Status in September 2022 Mortgage Performance Status in December 2022 <i>See close_status_1222, close_year and close_month for clarification of codes A and B.</i>	'K' = Loan opened, performance has not yet been reported by the servicer to the credit bureau 'M' = Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy) 'P' = Performance history not yet started (before loan opened) 'Q' = Loan was opened during this quarter 'S' = Performance for month suppressed by the servicer
469	Close_Year	Mortgage Termination Year	2013 – 2023 -2 = Not Applicable (open loans)

Col	Variable Name (condition, if applicable)	Description	Values
470	Close_Month	Mortgage Termination Month	1 = January 2 = February 3 = March 4 = April 5 = May 6 = June 7 = July 8 = August 9 = September 10 = October 11 = November 12 = December -2 = Not applicable
471	Close_Status_1222	Mortgage Termination Status as of December 2022	1 = Mortgage Open 2 = Mortgage Terminated
472	Cashout	Flag Indicating Cash-Out Refinance <i>The total value of sampled refinance loans and their associated junior liens was compared with their preceding loans and associated junior liens. If the total value of the new loans was more than 5% larger than that of the old loans, the new loan was labeled "cash-out". (A small increase in total loan size can be the result of a rate-term refinance folding closing costs into the new loan total, which is why a 5% increase rule was implemented.)</i>	1 = Mortgage is a cash-out refinance 2 = Mortgage is not a cash-out refinance
473 474 475 476 477 478 479 480 481	Forb0320 Forb0620 Forb0920 Forb1220 Forb0321 Forb0621 Forb0921 Forb1221 Forb0322	Flag Indicating Forbearance Status in March 2020 Flag Indicating Forbearance Status in June 2020 Flag Indicating Forbearance Status in September 2020 Flag Indicating Forbearance Status in December 2020 Flag Indicating Forbearance Status in March 2021 Flag Indicating Forbearance Status in June 2021 Flag Indicating Forbearance Status in September 2021 Flag Indicating Forbearance Status in December 2021 Flag Indicating Forbearance Status in March 2022	1 = Mortgage is in forbearance 2 = Mortgage is not in forbearance -2 = Not applicable -4 = Missing data (forbearance status cannot be determined)

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Col	Variable Name (condition, if applicable)	Description	Values
482	Forb0622	Flag Indicating Forbearance Status in June 2022	
483	Forb0922	Flag Indicating Forbearance Status in September 2022	
484	Forb1222	Flag Indicating Forbearance Status in December 2022	
485	Mtmltv0313	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2013	0-125
486	Mtmltv0613	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2013	-2 = Not applicable
487	Mtmltv0913	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2013	
488	Mtmltv1213	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2013	
489	Mtmltv0314	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2014	
490	Mtmltv0614	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2014	
491	Mtmltv0914	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2014	
492	Mtmltv1214	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2014	
493	Mtmltv0315	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2015	
494	Mtmltv0615	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2015	
495	Mtmltv0915	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2015	
496	Mtmltv1215	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2015	
497	Mtmltv0316	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2016	
498	Mtmltv0616	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2016	
499	Mtmltv0916	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2016	
500	Mtmltv1216	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2016	
501	Mtmltv0317	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2017	
502	Mtmltv0617	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2017	
503	Mtmltv0917	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2017	
504	Mtmltv1217	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2017	
505	Mtmltv0318	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2018	
506	Mtmltv0618	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2018	
507	Mtmltv0918	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2018	
508	Mtmltv1218	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2018	
509	Mtmltv0319	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2019	
510	Mtmltv0619	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2019	
511	Mtmltv0919	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2019	
512	Mtmltv1219	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2019	
513	Mtmltv0320	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2020	
514	Mtmltv0620	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2020	
515	Mtmltv0920	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2020	
516	Mtmltv1220	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2020	
517	Mtmltv0321	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2021	

(continued on the next page)

Col	Variable Name (condition, if applicable)	Description	Values
518	Mtmltv0621	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2021	
519	Mtmltv0921	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2021	
520	Mtmltv1221	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2021	
521	Mtmltv0322	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2022	
522	Mtmltv0622	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2022	
523	Mtmltv0922	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2022	
524	Mtmltv1222	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2022	

Section 2: Tabulations

Unweighted tabulations of each of the 524 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.

NSMO Identification Number		
nsmoid	Count	Percent
400001 - 445235: 400001 to 445235	45,235	100.0

NSMO Survey Wave (Quarterly)		
survey_wave	Count	Percent
1 : 2014 Q1	4,621	10.2
2 : 2014 Q2	922	2.0
3 : 2014 Q3	1,830	4.0
4 : 2014 Q4	1,657	3.7
5 : 2015 Q1	1,859	4.1
6 : 2015 Q2	1,223	2.7
7 : 2015 Q3	1,818	4.0
8 : 2015 Q4	1,694	3.7
9 : 2016 Q1	1,650	3.6
10: 2016 Q2	1,520	3.4
11: 2016 Q3	1,523	3.4
12: 2016 Q4	1,517	3.4
13: 2017 Q1	1,627	3.6
14: 2017 Q2	1,464	3.2
15: 2017 Q3	1,255	2.8
16: 2017 Q4	1,263	2.8
17: 2018 Q1	1,394	3.1
18: 2018 Q2	1,301	2.9
19: 2018 Q3	1,233	2.7
20: 2018 Q4	1,154	2.6
21: 2019 Q1	1,215	2.7
22: 2019 Q2	1,161	2.6
23: 2019 Q3	1,043	2.3
24: 2019 Q4	1,036	2.3
25: 2020 Q1	1,559	3.4
26: 2020 Q2	1,530	3.4

NSMO Survey Wave (Quarterly)		
survey_wave	Count	Percent
27: 2020 Q3	1,588	3.5
28: 2020 Q4	1,525	3.4
29: 2021 Q1	1,557	3.4
30: 2021 Q2	496	1.1

NSMO Analysis Weight (Sampling Weight x Non-response Adjustment)		
analysis_weight	Count	Percent
52.12 - 702.67 : 52.12 to 702.67	8,578	19.0
702.68 - 928.59 : 702.68 to 928.59	9,618	21.3
928.60 - 1383.07: 928.60 to 1383.07	12,019	26.6
1383.08 - 6294.39: 1383.08 to 6294.39	15,020	33.2

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	28,437	62.9
2 : Somewhat	14,575	32.2
3 : Not at all	2,223	4.9

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	22,849	50.5
2 : Somewhat	18,057	39.9
3 : Not at all	4,329	9.6

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	25,297	55.9
2 : Somewhat	15,804	34.9
3 : Not at all	4,134	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	28,194	62.3
2 : Somewhat	13,381	29.6
3 : Not at all	3,660	8.1

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	27,557	60.9
2 : Somewhat	14,419	31.9
3 : Not at all	3,259	7.2

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	36,217	80.1
2 : Somewhat	8,015	17.7
3 : Not at all	1,003	2.2

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	24,945	55.1
2 : Somewhat	15,599	34.5
3 : Not at all	4,691	10.4

X06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?		
x06	Count	Percent
1 : Very	5,733	12.7
2 : Somewhat	12,435	27.5
3 : Not at all	27,067	59.8

X07: How firm an idea did you have about the mortgage you wanted?		
x07	Count	Percent
1: Firm idea	28,544	63.1
2: Some idea	14,444	31.9
3: Little idea	2,247	5.0

X08A: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Your mortgage lender/broker		
x08a	Count	Percent
1 : A lot	32,097	71.0
2 : A little	9,185	20.3
3 : Not at all	3,953	8.7

X08B: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Other mortgage lenders/brokers		
x08b	Count	Percent
1 : A lot	4,286	9.5
2 : A little	14,634	32.4
3 : Not at all	26,315	58.2

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	8,493	18.8
2 : A little	10,057	22.2
3 : Not at all	26,685	59.0

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	1,470	3.2
2 : A little	5,261	11.6
3 : Not at all	38,504	85.1

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	8,622	19.1
2 : A little	13,841	30.6
3 : Not at all	22,772	50.3

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	7,373	16.3
1 : A lot	744	1.6
2 : A little	3,389	7.5
3 : Not at all	33,729	74.6

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	5,801	12.8
2 : A little	13,199	29.2
3 : Not at all	26,235	58.0

X08H: How much did you use each of the following sources to get information about mortgages or mortgage lenders? Bankers, credit unions or financial planners		
x08h	Count	Percent
1 : A lot	6,404	14.2
2 : A little	10,232	22.6
3 : Not at all	28,599	63.2

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	586	1.3
2 : A little	1,624	3.6
3 : Not at all	43,025	95.1

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 mortgage lender/broker	13,962	30.9
2: I picked the mortgage lender/broker first, and then I picked the loan type	31,273	69.1

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	28,129	62.2
2: Through a mortgage broker who works with multiple lenders to get you a loan	16,579	36.7
3: Through a builder who arranged financing	527	1.2

X11: How many different mortgage lenders/brokers did you seriously consider before choosing where to apply for this mortgage?		
x11	Count	Percent
1: 1	22,180	49.0
2: 2	15,848	35.0
3: 3	5,918	13.1
4: 4	805	1.8
5: 5 or more	484	1.1

X12: How many different mortgage lenders/brokers did you end up applying to?		
x12	Count	Percent
1: 1	35,184	77.8
2: 2	8,081	17.9
3: 3	1,527	3.4
4: 4	281	0.6
5: 5 or more	162	0.4

X13A: Did you apply to more than one mortgage lender/broker for any of the following reasons? Searching for better loan terms		
x13a	Count	Percent
-2: Not applicable	35,184	77.8
1 : Yes	8,329	18.4
2 : No	1,722	3.8

X13B: Did you apply to more than one mortgage lender/broker for any of the following reasons? Concern over qualifying for a loan		
x13b	Count	Percent
-2: Not applicable	35,184	77.8
1 : Yes	2,614	5.8
2 : No	7,437	16.4

X13C: Did you apply to more than one mortgage lender/broker for any of the following reasons? Information learned from the 'Loan Estimate'		
x13c	Count	Percent
-2: Not applicable	35,184	77.8
1 : Yes	3,288	7.3
2 : No	6,763	15.0

X13D: Did you apply to more than one mortgage lender/broker for any of the following reasons? Turned down on earlier application		
x13d	Count	Percent
-2: Not applicable	35,184	77.8
1 : Yes	1,758	3.9
2 : No	8,293	18.3

X14A: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Having an established banking relationship (Waves 7-30)		
x14a	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	18,554	41.0
2 : Not important	14,569	32.2

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	33,123	73.2
1 : Very	5,446	12.0
2 : Somewhat	2,838	6.3
3 : Not at all	3,828	8.5

X14B: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Having a local office or branch nearby (Waves 7-30)		
x14b	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	15,663	34.6
2 : Not important	17,460	38.6

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	33,123	73.2
1 : Very	4,357	9.6
2 : Somewhat	2,931	6.5
3 : Not at all	4,824	10.7

X14C: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Used previously to get a mortgage (Waves 7-30)		
x14c	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	13,336	29.5
2 : Not important	19,787	43.7

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	33,123	73.2
1 : Very	4,010	8.9
2 : Somewhat	1,575	3.5
3 : Not at all	6,527	14.4

X14D: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Mortgage lender/broker is a personal friend or relative (Waves 7-30)		
x14d	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	4,939	10.9
2 : Not important	28,184	62.3

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	33,123	73.2
1 : Very	1,056	2.3
2 : Somewhat	1,162	2.6
3 : Not at all	9,894	21.9

X14E: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Paperless online mortgage process (Waves 19-30)		
x14e	Count	Percent
-3: Not asked in wave	30,138	66.6
1 : Important	6,416	14.2
2 : Not important	8,681	19.2

X14F: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Recommendation from a friend/relative/co-worker (Waves 7-30)		
x14f	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	12,237	27.1
2 : Not important	20,886	46.2

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	33,123	73.2
1 : Very	2,356	5.2
2 : Somewhat	2,173	4.8
3 : Not at all	7,583	16.8

X14G: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Recommendation from a real estate agent/home builder (Waves 7-30)		
x14g	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	11,282	24.9
2 : Not important	21,841	48.3

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	33,123	73.2
1 : Very	2,258	5.0
2 : Somewhat	1,791	4.0
3 : Not at all	8,063	17.8

X14H: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Reputation of the lender/mortgage broker (Waves 7-30)		
x14h	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	23,829	52.7
2 : Not important	9,294	20.5

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	33,123	73.2
1 : Very	4,944	10.9
2 : Somewhat	3,233	7.1
3 : Not at all	3,935	8.7

X14I: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Spoke my primary language, which is not English (Waves 7-30)		
x14i	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	3,507	7.8
2 : Not important	29,616	65.5

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	33,123	73.2
1 : Very	674	1.5
2 : Somewhat	354	0.8
3 : Not at all	11,084	24.5

X14J: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? Could provide documents in my primary language, which is not English (Waves 13-30)		
x14j	Count	Percent
-3: Not asked in wave	30,089	66.5
1 : Important	1,019	2.3
2 : Not important	14,127	31.2

X15: Who initiated the first contact between you and the mortgage lender/broker you used for the mortgage you took out?		
x15	Count	Percent
1: I (or one of my co-signers) did	31,580	69.8
2: The mortgage lender/broker did	5,923	13.1
3: We were put in contact by a third party (such as a real estate agent or home builder)	7,732	17.1

X16: How open were you to suggestions from your mortgage lender/broker about mortgages with different features or terms?		
x16	Count	Percent
1 : Very	22,325	49.4
2 : Somewhat	18,554	41.0
3 : Not at all	4,356	9.6

X17A: How important were each of the following in determining the mortgage you took out? Lower interest rate (Waves 7-30)		
x17a	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	32,260	71.3
2 : Not important	863	1.9

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	33,123	73.2
1 : Very	11,322	25.0
2 : Somewhat	710	1.6
3 : Not at all	80	0.2

X17B: How important were each of the following in determining the mortgage you took out? Lower APR (Annual Percentage Rate) (Waves 7-30)		
x17b	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	28,779	63.6
2 : Not important	4,344	9.6

X17B_1: How important were each of the following in determining the mortgage you took out? Low APR (Annual Percentage Rate) (Waves 1-6)		
x17b_1	Count	Percent
-3	33,123	73.2
1 : Very	9,834	21.7
2 : Somewhat	1,528	3.4
3 : Not at all	750	1.7

X17C: How important were each of the following in determining the mortgage you took out? Lower closing fees (Waves 7-30)		
x17c	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	27,544	60.9
2 : Not important	5,579	12.3

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	33,123	73.2
1 : Very	8,438	18.7
2 : Somewhat	3,010	6.7
3 : Not at all	664	1.5

X17D: How important were each of the following in determining the mortgage you took out? Lower down payment (Waves 7-30)		
x17d	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	19,088	42.2
2 : Not important	14,035	31.0

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	33,123	73.2
1 : Very	5,739	12.7
2 : Somewhat	2,844	6.3
3 : Not at all	3,529	7.8

X17E: How important were each of the following in determining the mortgage you took out? Lower monthly payment (Waves 7-30)		
x17e	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	26,101	57.7
2 : Not important	7,022	15.5

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	33,123	73.2
1 : Very	7,600	16.8
2 : Somewhat	3,115	6.9
3 : Not at all	1,397	3.1

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 7-30)		
x17f	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	29,464	65.1
2 : Not important	3,659	8.1

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	33,123	73.2
1 : Very	10,302	22.8
2 : Somewhat	1,120	2.5
3 : Not at all	690	1.5

X17G: How important were each of the following in determining the mortgage you took out? A term of 30 years (Waves 7-30)		
x17g	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	19,496	43.1
2 : Not important	13,627	30.1

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	33,123	73.2
1 : Very	4,129	9.1
2 : Somewhat	2,903	6.4
3 : Not at all	5,080	11.2

X17H: How important were each of the following in determining the mortgage you took out? No mortgage insurance (Waves 7-30)		
x17h	Count	Percent
-3: Not asked in wave	12,112	26.8
1 : Important	18,558	41.0
2 : Not important	14,565	32.2

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	33,123	73.2
1 : Very	5,013	11.1
2 : Somewhat	2,831	6.3
3 : Not at all	4,268	9.4

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 7-30)		
x18	Count	Percent
-3	12,112	26.8
-1: Don't know	9,860	21.8
1 : Yes	11,323	25.0
2 : No	11,940	26.4

X19: Did the 'Your home loan toolkit' booklet lead you to ask additional questions about your mortgage terms? (Waves 7-30)		
x19	Count	Percent
-3	12,112	26.8
-2: Not applicable	21,800	48.2
1 : Yes	3,566	7.9
2 : No	7,757	17.1

X20A: In the process of getting this mortgage from your mortgage lender/broker, did you... Have to add another co-signer to qualify (Waves 7-30)		
x20a	Count	Percent
-3	12,112	26.8
1 : Yes	2,332	5.2
2 : No	30,791	68.1

X20B: In the process of getting this mortgage from your mortgage lender/broker, did you... Resolve credit report errors or problems		
x20b	Count	Percent
1 : Yes	6,719	14.9
2 : No	38,516	85.1

X20C: In the process of getting this mortgage from your mortgage lender/broker, did you... Answer follow-up requests for more information about income or assets		
x20c	Count	Percent
1 : Yes	26,329	58.2
2 : No	18,906	41.8

X20D: In the process of getting this mortgage from your mortgage lender/broker, did you... Have more than one appraisal		
x20d	Count	Percent
1 : Yes	2,782	6.2
2 : No	42,453	93.8

X20E: In the process of getting this mortgage from your mortgage lender/broker, did you... Redo/refile paperwork due to processing delays		
x20e	Count	Percent
1 : Yes	7,454	16.5
2 : No	37,781	83.5

X20F: In the process of getting this mortgage from your mortgage lender/broker, did you... Delay or postpone closing date		
x20f	Count	Percent
1 : Yes	9,355	20.7
2 : No	35,880	79.3

X20G: In the process of getting this mortgage from your mortgage lender/broker, did you... Have your 'Loan Estimate' revised to reflect changes in your loan terms (Waves 5-30)		
x20g	Count	Percent
-3	9,030	20.0
1 : Yes	8,899	19.7
2 : No	27,306	60.4

X20H: In the process of getting this mortgage from your mortgage lender/broker, did you... Check other sources to confirm that the terms of this mortgage were reasonable (Waves 7-30)		
x20h	Count	Percent
-3	12,112	26.8
1 : Yes	9,819	21.7
2 : No	23,304	51.5

X20I: In the process of getting this mortgage from your mortgage lender/broker, did you... Get documents in your primary language, which is not English (Waves 13-30)		
x20i	Count	Percent
-3	30,089	66.5
1 : Yes	782	1.7
2 : No	14,364	31.8

X20J: In the process of getting this mortgage from your mortgage lender/broker, did you... Have the lender/broker translate in your primary language, which is not English (Waves 13-30)		
x20j	Count	Percent
-3	30,089	66.5
1 : Yes	295	0.7
2 : No	14,851	32.8

X21A: Was the 'Loan Estimate' you received from your mortgage lender/broker... Easy to understand		
x21a	Count	Percent
1 : Yes	41,094	90.8
2 : No	4,141	9.2

X21B: Was the 'Loan Estimate' you received from your mortgage lender/broker... Valuable information		
x21b	Count	Percent
1 : Yes	40,002	88.4
2 : No	5,233	11.6

X22A: Did the 'Loan Estimate' lead you to... Ask questions of your mortgage lender/broker		
x22a	Count	Percent
1 : Yes	30,054	66.4
2 : No	15,181	33.6

X22B: Did the 'Loan Estimate' lead you to... Seek a change in your loan or closing		
x22b	Count	Percent
1 : Yes	7,655	16.9
2 : No	37,580	83.1

X22C: Did the 'Loan Estimate' lead you to... Apply to a different mortgage lender/broker (Waves 11-30)		
x22c	Count	Percent
-3	18,794	41.5
1 : Yes	1,419	3.1
2 : No	25,022	55.3

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	42,368	93.7
2 : No	2,867	6.3

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	21,856	48.3
2 : No	23,379	51.7

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	32,453	71.7
2 : No	12,782	28.3

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	17,388	38.4
2 : No	27,847	61.6

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	21,739	48.1
2 : No	23,496	51.9

X23F: During the application process were you told about mortgages with any of the following? Interest-only monthly payments		
x23f	Count	Percent
1 : Yes	9,664	21.4
2 : No	35,571	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	38,328	84.7
2 : No	6,907	15.3

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	16,043	35.5
2 : No	29,192	64.5

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	12,367	27.3
2 : No	32,868	72.7

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	19,174	42.4
2 : No	26,061	57.6

X24A: In selecting your settlement/closing agent did you use someone... Selected/recommended by the mortgage lender/broker, or real estate agent		
x24a	Count	Percent
1 : Yes	31,145	68.9
2 : No	14,090	31.1

X24B: In selecting your settlement/closing agent did you use someone... You used previously		
x24b	Count	Percent
1 : Yes	9,441	20.9
2 : No	35,794	79.1

X24C: In selecting your settlement/closing agent did you use someone... Found shopping around		
x24c	Count	Percent
1 : Yes	4,231	9.4
2 : No	41,004	90.6

X24Z: In selecting your settlement/closing agent did you use someone... Did not have a settlement/closing agent (Waves 11-30)		
x24z	Count	Percent
-3	18,794	41.5
1 : Yes	2,255	5.0
2 : No	24,186	53.5

X25: Do you have title insurance on this mortgage? (Waves 11-30)		
x25	Count	Percent
-3	18,794	41.5
-1: Don't know	6,288	13.9
1 : Yes	16,118	35.6
2 : No	4,035	8.9

X25_1: Did your lender require you to get title insurance on this mortgage? (Waves 1-10)		
x25_1	Count	Percent
-3	26,441	58.5
1 : Yes	10,046	22.2
2 : No	8,748	19.3

X26: Which one best describes how you picked the title insurance?		
x26	Count	Percent
-2: Not applicable	19,071	42.2
1 : Reissued previous title insurance	4,468	9.9
2 : Used title insurance recommended by mortgage lender/broker or settlement agent	20,463	45.2
3 : Shopped around	1,233	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	35,746	79.0
2 : Somewhat	8,602	19.0
3 : Not at all	887	2.0

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	32,260	71.3
2 : Somewhat	10,682	23.6
3 : Not at all	2,293	5.1

X27C: Overall, how satisfied are you that the mortgage you got was the one with the... Lowest closing costs		
x27c	Count	Percent
1 : Very	25,814	57.1
2 : Somewhat	15,607	34.5
3 : Not at all	3,814	8.4

X28A: Overall, how satisfied are you with the... Mortgage lender/broker you used		
x28a	Count	Percent
1 : Very	35,159	77.7
2 : Somewhat	8,373	18.5
3 : Not at all	1,703	3.8

X28B: Overall, how satisfied are you with the... Application process		
x28b	Count	Percent
1 : Very	30,330	67.0
2 : Somewhat	11,962	26.4
3 : Not at all	2,943	6.5

X28C: Overall, how satisfied are you with the... Documentation process required for the loan (Waves 7-30)		
x28c	Count	Percent
-3	12,112	26.8
1 : Very	20,597	45.5
2 : Somewhat	9,603	21.2
3 : Not at all	2,923	6.5

X28D: Overall, how satisfied are you with the... Loan closing process		
x28d	Count	Percent
1 : Very	31,388	69.4
2 : Somewhat	10,851	24.0
3 : Not at all	2,996	6.6

X28E: Overall, how satisfied are you with the... Information in mortgage disclosure documents		
x28e	Count	Percent
1 : Very	31,074	68.7
2 : Somewhat	12,221	27.0
3 : Not at all	1,940	4.3

X28F: Overall, how satisfied are you with the... Timeliness of mortgage disclosure documents		
x28f	Count	Percent
1 : Very	31,013	68.6
2 : Somewhat	11,279	24.9
3 : Not at all	2,943	6.5

X28G: Overall, how satisfied are you with the... Settlement agent		
x28g	Count	Percent
1 : Very	32,403	71.6
2 : Somewhat	10,128	22.4
3 : Not at all	2,704	6.0

X29: Did you take a course about home-buying or talk to a professional housing counselor?		
x29	Count	Percent
1 : Yes	2,925	6.5
2 : No	42,310	93.5

X30A: Was your home-buying course or counseling... In person, one-on-one		
x30a	Count	Percent
-2: Not applicable	42,310	93.5
1 : Yes	627	1.4
2 : No	2,298	5.1

X30B: Was your home-buying course or counseling... In person, in a group		
x30b	Count	Percent
-2: Not applicable	42,310	93.5
1 : Yes	957	2.1
2 : No	1,968	4.4

X30C: Was your home-buying course or counseling... Over the phone		
x30c	Count	Percent
-2: Not applicable	42,310	93.5
1 : Yes	467	1.0
2 : No	2,458	5.4

X30D: Was your home-buying course or counseling... Online		
x30d	Count	Percent
-2: Not applicable	42,310	93.5
1 : Yes	1,494	3.3
2 : No	1,431	3.2

X30E: Was your home-buying course or counseling... Required		
x30e	Count	Percent
-3	30,138	66.6
-2: Not applicable	13,884	30.7
1 : Yes	577	1.3
2 : No	636	1.4

X31: How many hours was your home-buying course or counseling?		
x31	Count	Percent
-2: Not applicable	42,310	93.5
1 : Less than 3 hours	1,419	3.1
2 : 3-6 hours	842	1.9
3 : 7-12 hours	432	1.0
4 : More than 12 hours	232	0.5

X32: Overall, how helpful was your home-buying course or counseling?		
x32	Count	Percent
-2: Not applicable	42,310	93.5
1 : Very	1,504	3.3
2 : Somewhat	1,146	2.5
3 : Not at all	275	0.6

X33: Which one of these reasons best describes this most recent mortgage?		
x33	Count	Percent
1: To buy a property	21,621	47.8
2: To refinance or modify an earlier mortgage	21,782	48.2
3: To add/remove a co-borrower	326	0.7
4: To finance a construction loan	775	1.7
5: To take out a new loan on a mortgage-free property	731	1.6

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 7-30)		
x34a	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Before offer	11,040	24.4
2 : After offer	2,537	5.6
3 : Did not do	2,306	5.1

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 7-30)		
x34b	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Before offer	13,057	28.9
2 : After offer	1,429	3.2
3 : Did not do	1,397	3.1

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 7-30)		
x34c	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Before offer	10,407	23.0
2 : After offer	4,318	9.5
3 : Did not do	1,158	2.6

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 7-30)		
x34d	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Before offer	10,470	23.1
2 : After offer	4,072	9.0
3 : Did not do	1,341	3.0

X34E: Did you do the following before or after you made an offer on this house or property? Submitted an official loan application (Waves 7-30)		
x34e	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Before offer	7,874	17.4
2 : After offer	7,052	15.6
3 : Did not do	957	2.1

Z35: What percent down payment did you make on this property? (Indicator)		
z35	Count	Percent
-2: Not applicable	23,614	52.2
1 : Not answered	487	1.1
2 : Answered	21,134	46.7

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	23,614	52.2
1 : Yes	6,428	14.2
2 : No	15,193	33.6

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	23,614	52.2
1 : Yes	14,071	31.1
2 : No	7,550	16.7

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	23,614	52.2
1 : Yes	1,174	2.6
2 : No	20,447	45.2

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 7-30)		
x36d	Count	Percent
-3	12,112	26.8
-2: Not applicable	17,240	38.1
1 : Yes	552	1.2
2 : No	15,331	33.9

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	23,614	52.2
1 : Yes	3,721	8.2
2 : No	17,900	39.6

X36F: Did you use any of the following sources of funds to purchase this property? Seller contribution		
x36f	Count	Percent
-2: Not applicable	23,614	52.2
1 : Yes	2,957	6.5
2 : No	18,664	41.3

X37A: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Change to a fixed-rate loan (Waves 7-30)		
x37a	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	7,719	17.1
2 : Not important	9,521	21.0

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	1,903	4.2
2 : Somewhat	416	0.9
3 : Not at all	4,055	9.0

X37B: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower interest rate (Waves 7-30)		
x37b	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	15,265	33.7
2 : Not important	1,975	4.4

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	5,594	12.4
2 : Somewhat	364	0.8
3 : Not at all	416	0.9

X37C: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Get a lower monthly payment (Waves 7-30)		
x37c	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	11,809	26.1
2 : Not important	5,431	12.0

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	4,085	9.0
2 : Somewhat	957	2.1
3 : Not at all	1,332	2.9

X37D: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Consolidate or pay down other debt (Waves 7-30)		
x37d	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	5,754	12.7
2 : Not important	11,486	25.4

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	1,266	2.8
2 : Somewhat	527	1.2
3 : Not at all	4,581	10.1

X37E: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Repay the loan more quickly (Waves 7-30)		
x37e	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	6,753	14.9
2 : Not important	10,487	23.2

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	2,153	4.8
2 : Somewhat	1,010	2.2
3 : Not at all	3,211	7.1

X37F: How important were the following in your decision to refinance, modify, or obtain a new mortgage? Take out cash (Waves 7-30)		
x37f	Count	Percent
-3: Not asked in wave	12,112	26.8
-2: Not applicable	15,883	35.1
1 : Important	4,494	9.9
2 : Not important	12,746	28.2

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	33,123	73.2
-2: Not applicable	5,738	12.7
1 : Very	646	1.4
2 : Somewhat	378	0.8
3 : Not at all	5,350	11.8

X37G: : How important were the following in your decision to refinance, modify, or obtain a new mortgage? Remove private mortgage insurance (Waves 25-30)		
x37g	Count	Percent
-3: Not asked in wave	36,980	81.8
-2: Not applicable	2,792	6.2
1 : Important	1,159	2.6
2 : Not important	4,304	9.5

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	21,621	47.8
1 : Not answered	2,317	5.1
2 : Answered	21,297	47.1

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	32,087	70.9
1 : Yes	623	1.4
2 : No	12,525	27.7

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	32,087	70.9
1 : Yes	1,016	2.2
2 : No	12,132	26.8

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 11-30)		
x40c	Count	Percent
-3	18,794	41.5
-2: Not applicable	16,848	37.2
1 : Yes	202	0.4
2 : No	9,391	20.8

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	32,087	70.9
1 : Yes	4,618	10.2
2 : No	8,530	18.9

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	32,087	70.9
1 : Yes	3,823	8.5
2 : No	9,325	20.6

X40F: Did you use the money you got from this new mortgage for any of the following? Savings		
x40f	Count	Percent
-2: Not applicable	32,087	70.9
1 : Yes	1,808	4.0
2 : No	11,340	25.1

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	32,087	70.9
1 : Yes	3,586	7.9
2 : No	9,562	21.1

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	32,087	70.9
1 : Yes	564	1.2
2 : No	12,584	27.8

X40Z: Did you use the money you got from this new mortgage for any of the following? Did not get money from refinancing (Waves 19-30)		
x40z	Count	Percent
-3	30,138	66.6
-2: Not applicable	7,081	15.7
1 : Yes	2,426	5.4
2 : No	5,590	12.4

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	6,023	13.3
2 : Answered	39,212	86.7

Z42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (Indicator)		
z42	Count	Percent
1 : Not answered	4,802	10.6
2 : Answered	40,433	89.4

Z43: What is the interest rate on this mortgage? (Indicator)		
z43	Count	Percent
1 : Not answered	7,425	16.4
2 : Answered	37,810	83.6

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	1,490	3.3
1 : Yes	2,829	6.3
2 : No	40,916	90.5

X45: Which one of the following best describes how you decided on the interest rate of your mortgage?		
x45	Count	Percent
-3: Not asked in wave	30,138	66.6
1: Paid higher closing costs to get lower interest rate	3,146	7.0
2: Paid lower closing costs with a higher interest rate	905	2.0
3: Got a balance between closing costs and interest rate	11,046	24.4

X46A: Does this mortgage have... A prepayment penalty (fee if the mortgage is paid off early)		
x46a	Count	Percent
-1: Don't know	6,606	14.6
1 : Yes	1,057	2.3
2 : No	37,572	83.1

X46B: Does this mortgage have... An escrow account for taxes and/or homeowner insurance		
x46b	Count	Percent
-1: Don't know	1,451	3.2
1 : Yes	35,647	78.8
2 : No	8,137	18.0

X46C: Does this mortgage have... A balloon payment		
x46c	Count	Percent
-1: Don't know	5,900	13.0
1 : Yes	718	1.6
2 : No	38,617	85.4

X46D: Does this mortgage have... Interest-only payments		
x46d	Count	Percent
-1: Don't know	6,228	13.8
1 : Yes	1,769	3.9
2 : No	37,238	82.3

X46E: Does this mortgage have... Private mortgage insurance (Waves 11-30)		
x46e	Count	Percent
-3	18,794	41.5
-1: Don't know	3,535	7.8
1 : Yes	5,950	13.2
2 : No	16,956	37.5

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	12,112	26.8
1 : Not answered	19,610	43.4
2 : Answered	13,513	29.9

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	1,996	4.4
1 : Yes	26,783	59.2
2 : No	16,456	36.4

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	2,925	6.5
1 : Yes	18,378	40.6
2 : No	23,932	52.9

X48C: How were the total closing costs (loan costs and other costs) for this loan paid? By mortgage lender/broker		
x48c	Count	Percent
-1: Don't know	3,282	7.3
1 : Yes	6,258	13.8
2 : No	35,695	78.9

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	1,185	2.6
1 : Yes	5,950	13.2
2 : No	38,100	84.2

X48X: How were the total closing costs (loan costs and other costs) for this loan paid? Other		
x48x	Count	Percent
-1: Don't know	1,672	3.7
1 : Yes	540	1.2
2 : No	43,023	95.1

X48Z: How were the total closing costs (loan costs and other costs) for this loan paid? Loan had no closing costs (Waves 11-30)		
x48z	Count	Percent
-3	18,794	41.5
1 : Yes	846	1.9
2 : No	25,595	56.6

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 11-30)		
x49	Count	Percent
-3	18,794	41.5
1 : Yes	24,168	53.4
2 : No	2,273	5.0

X50A: Did you seek input about your closing documents from any of the following people? Mortgage lender/broker		
x50a	Count	Percent
1 : Yes	29,547	65.3
2 : No	15,688	34.7

X50B: Did you seek input about your closing documents from any of the following people? Settlement/closing agent		
x50b	Count	Percent
1 : Yes	11,947	26.4
2 : No	33,288	73.6

X50C: Did you seek input about your closing documents from any of the following people? Real estate agent		
x50c	Count	Percent
1 : Yes	12,055	26.6
2 : No	33,180	73.4

X50D: Did you seek input about your closing documents from any of the following people? Personal attorney		
x50d	Count	Percent
1 : Yes	3,796	8.4
2 : No	41,439	91.6

X50E: Did you seek input about your closing documents from any of the following people? Title insurance agent		
x50e	Count	Percent
1 : Yes	5,090	11.3
2 : No	40,145	88.7

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	7,873	17.4
2 : No	37,362	82.6

X50G: Did you seek input about your closing documents from any of the following people? Housing counselor		
x50g	Count	Percent
1 : Yes	398	0.9
2 : No	44,837	99.1

X51A: At any time after you made your final loan application did any of the following change? Monthly payment (Waves 11-30)		
x51a	Count	Percent
-3	18,794	41.5
1 : Higher	3,060	6.8
2 : Same	19,375	42.8
3 : Lower	4,006	8.9

X51B: At any time after you made your final loan application did any of the following change? Interest rate (Waves 11-30)		
x51b	Count	Percent
-3	18,794	41.5
1 : Higher	1,397	3.1
2 : Same	20,751	45.9
3 : Lower	4,293	9.5

X51C: At any time after you made your final loan application did any of the following change? Other fees (Waves 11-30)		
x51c	Count	Percent
-3	18,794	41.5
1 : Higher	1,944	4.3
2 : Same	22,109	48.9
3 : Lower	2,388	5.3

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 11-30)		
x51d	Count	Percent
-3	18,794	41.5
1 : Higher	2,914	6.4
2 : Same	19,764	43.7
3 : Lower	3,763	8.3

X5001: After closing on this mortgage, how much cash reserves in checking, savings, and other similar assets did you have remaining?		
x5001	Count	Percent
-3: Not asked in wave	36,980	81.8
1: Less than one month's mortgage payment	591	1.3
2: 1-2 months' worth of mortgage payments	1,736	3.8
3: 3-6 months' worth of mortgage payments	2,145	4.7
4: 7 months' worth or more of mortgage payments	3,783	8.4

X53A: Did you face any of the following at your loan closing? Loan documents not ready at closing (Waves 19-30)		
x53a	Count	Percent
-3	30,138	66.6
1 : Yes	1,095	2.4
2 : No	14,002	31.0

X53A 1: Did you face any of the following at your loan closing? Loan documents not ready at closing (Waves 11-18)		
x53a_1	Count	Percent
-3	45,049	99.6
-2: Not applicable	149	0.3
1 : Yes	12	0.0
2 : No	25	0.1

X53B: Did you face any of the following at your loan closing? Closing did not occur as originally scheduled (Waves 19-30)		
x53b	Count	Percent
-3	30,138	66.6
1 : Yes	2,658	5.9
2 : No	12,439	27.5

X53B_1: Did you face any of the following at your loan closing? Closing did not occur as originally scheduled (Waves 11-18)		
x53b_1	Count	Percent
-3	45,049	99.6
-2: Not applicable	149	0.3
1 : Yes	18	0.0
2 : No	19	0.0

X53C: Did you face any of the following at your loan closing? Three day rule required re-disclosure (Waves 19-30)		
x53c	Count	Percent
-3	30,138	66.6
1 : Yes	1,615	3.6
2 : No	13,482	29.8

X53C_1: Did you face any of the following at your loan closing? Three day rule required re-disclosure (Waves 11-18)		
x53c_1	Count	Percent
-3	45,049	99.6
-2: Not applicable	149	0.3
1 : Yes	7	0.0
2 : No	30	0.1

X53D: Did you face any of the following at your loan closing? Mortgage terms different at closing than expected e.g. interest rate, monthly payment (Waves 19-30)		
x53d	Count	Percent
-3	30,138	66.6
1 : Yes	575	1.3
2 : No	14,522	32.1

X53D_1: Did you face any of the following at your loan closing? Mortgage terms different at closing than expected e.g. interest rate, monthly payment (Waves 11-18)		
x53d_1	Count	Percent
-3	45,049	99.6
-2: Not applicable	149	0.3
1 : Yes	2	0.0
2 : No	35	0.1

X53D1_1: What unpleasant surprises did you face? Different loan terms (Waves 1-10)		
x53d1_1	Count	Percent
-3	26,441	58.5
-2: Not applicable	16,383	36.2
1 : Yes	346	0.8
2 : No	2,065	4.6

X53D2_1: What unpleasant surprises did you face? Higher monthly payment (Waves 1-10)		
x53d2_1	Count	Percent
-3	26,441	58.5
-2: Not applicable	16,383	36.2
1 : Yes	565	1.2
2 : No	1,846	4.1

X53D3_1: What unpleasant surprises did you face? Higher interest rate (Waves 1-10)		
x53d3_1	Count	Percent
-3	26,441	58.5
-2: Not applicable	16,383	36.2
1 : Yes	345	0.8
2 : No	2,066	4.6

X53E: Did you face any of the following at your loan closing? More cash needed at closing e.g. escrow, unexpected fees (Waves 19-30)		
x53e	Count	Percent
-3	30,138	66.6
1 : Yes	1,046	2.3
2 : No	14,051	31.1

X53E_1: Did you face any of the following at your loan closing? More cash needed at closing e.g. escrow, unexpected fees (Waves 11-18)		
x53e_1	Count	Percent
-3	45,049	99.6
-2: Not applicable	149	0.3
1 : Yes	11	0.0
2 : No	26	0.1

X53E1_1: What unpleasant surprises did you face? Unexpected fees (Waves 1-10)		
x53e1_1	Count	Percent
-3	26,441	58.5
-2: Not applicable	16,383	36.2
1 : Yes	1,136	2.5
2 : No	1,275	2.8

X53E2_1: What unpleasant surprises did you face? Higher amount of money needed at closing (Waves 1-10)		
x53e2_1	Count	Percent
-3	26,441	58.5
-2: Not applicable	16,383	36.2
1 : Yes	1,110	2.5
2 : No	1,301	2.9

X53F: Did you face any of the following at your loan closing? Asked to sign blank documents at closing (Waves 19-30)		
x53f	Count	Percent
-3	30,138	66.6
1 : Yes	660	1.5
2 : No	14,437	31.9

X53F_1: Did you face any of the following at your loan closing? Asked to sign blank documents at closing (Waves 1-18)		
x53f_1	Count	Percent
-3	43,690	96.6
-2: Not applicable	1,274	2.8
1 : Yes	23	0.1
2 : No	248	0.5

X53G: Did you face any of the following at your loan closing? Felt rushed at closing or not given time to read documents (Waves 19-30)		
x53g	Count	Percent
-3	30,138	66.6
1 : Yes	836	1.8
2 : No	14,261	31.5

X53G_1: Did you face any of the following at your loan closing? Felt rushed at closing or not given time to read documents (Waves 1-18)		
x53g_1	Count	Percent
-3	43,690	96.6
-2: Not applicable	1,274	2.8
1 : Yes	72	0.2
2 : No	199	0.4

X53H: Did you face any of the following at your loan closing? Asked to sign pre-dated or post-dated documents at closing (Waves 19-30)		
x53h	Count	Percent
-3	30,138	66.6
1 : Yes	451	1.0
2 : No	14,646	32.4

X53I: Did you face any of the following at your loan closing? Less cash needed at closing than expected (Waves 19-30)		
x53i	Count	Percent
-3	30,138	66.6
1 : Yes	1,611	3.6
2 : No	13,486	29.8

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	1,497	3.3
2 : No	43,738	96.7

Z55: What was the amount of this loan? (Indicator)		
z55	Count	Percent
-2: Not applicable	43,738	96.7
1 : Not answered	243	0.5
2 : Answered	1,254	2.8

X56A: How well could you explain to someone the... Process of taking out a mortgage		
x56a	Count	Percent
1 : Very	21,488	47.5
2 : Somewhat	22,014	48.7
3 : Not at all	1,733	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	30,385	67.2
2 : Somewhat	12,212	27.0
3 : Not at all	2,638	5.8

X56C: How well could you explain to someone the... Difference between a prime and subprime loan		
x56c	Count	Percent
1 : Very	9,819	21.7
2 : Somewhat	16,022	35.4
3 : Not at all	19,394	42.9

X56D: How well could you explain to someone the... Difference between a mortgage's interest rate and its APR		
x56d	Count	Percent
1 : Very	12,795	28.3
2 : Somewhat	20,854	46.1
3 : Not at all	11,586	25.6

X56E: How well could you explain to someone the... Amortization of a loan		
x56e	Count	Percent
1 : Very	17,470	38.6
2 : Somewhat	15,404	34.1
3 : Not at all	12,361	27.3

X56F: How well could you explain to someone the... Consequences of not making required mortgage payments		
x56f	Count	Percent
1 : Very	30,188	66.7
2 : Somewhat	12,066	26.7
3 : Not at all	2,981	6.6

X56G: How well could you explain to someone the... Difference between lender's and owner's title insurance (Waves 7-30)		
x56g	Count	Percent
-3	12,112	26.8
1 : Very	7,529	16.6
2 : Somewhat	12,576	27.8
3 : Not at all	13,018	28.8

X56H: How well could you explain to someone the... Relationship between discount points and interest rate (Waves 11-30)		
x56h	Count	Percent
-3	18,794	41.5
1 : Very	7,547	16.7
2 : Somewhat	9,835	21.7
3 : Not at all	9,059	20.0

X56I: How well could you explain to someone the... Reason payments into an escrow account can change (Waves 11-30)		
x56i	Count	Percent
-3	18,794	41.5
1 : Very	13,684	30.3
2 : Somewhat	8,215	18.2
3 : Not at all	4,542	10.0

Z57: When did you first become the owner of this property? (Indicator)		
z57	Count	Percent
1 : Not answered	3,101	6.9
2 : Answered	42,134	93.1

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	6,161	13.6
2 : Answered	39,074	86.4

X59: Which one of the following best describes how you acquired this property?		
x59	Count	Percent
1 : Purchased an existing home	34,503	76.3
2 : Purchased a newly-built home from a builder	6,449	14.3
3 : Had or purchased land and built a house	2,537	5.6
4 : Received as a gift or inheritance	528	1.2
5 : Purchase from relative	48	0.1
6 : Bought out co-owner (e.g., ex-spouse)	71	0.2
7 : Rental conversion/Land contract	29	0.1
8 : Tax-free trade or exchange	11	0.0
9 : Purchased a foreclosed property from a bank, investor, or government agency	756	1.7
10: Purchased a 'short sale' property from the previous owner	303	0.7

X60: Which one of the following best describes this property?		
x60	Count	Percent
1: Single-family detached house	37,957	83.9
2: Mobile home or manufactured home	795	1.8
3: Townhouse, row house, or villa	2,900	6.4
4: 2-unit, 3-unit, or 4-unit dwelling	1,095	2.4
5: Apartment (or condo/co-op) in apartment building	2,355	5.2
6: Unit in a partly commercial structure	36	0.1
7: Land only	97	0.2

X61: Does this mortgage cover more than one unit? (Waves 7-30)		
x61	Count	Percent
-3	12,112	26.8
-2: Not applicable	28,491	63.0
1 : Yes	564	1.2
2 : No	4,068	9.0

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	8,137	18.0
2 : Answered	37,098	82.0

X63: Do you rent out all or any portion of this property?		
x63	Count	Percent
1 : Yes	2,884	6.4
2 : No	42,351	93.6

Z64: How much rent do you receive annually? (Indicator)		
z64	Count	Percent
-2: Not applicable	42,351	93.6
1 : Not answered	329	0.7
2 : Answered	2,555	5.6

X65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property?		
x65	Count	Percent
-3	12,112	26.8
1 : Yes	1,394	3.1
2 : No	31,729	70.1

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)	41,127	90.9
2: It will be my primary residence soon	648	1.4
3: Seasonal or second home	1,115	2.5
4: Home for other relatives	441	1.0
5: Rental or investor property	1,904	4.2

Z67: If primary residence, when did you move into this property? (Indicator)		
z67	Count	Percent
-2: Not applicable	4,108	9.1
1 : Not answered	3,788	8.4
2 : Answered	37,339	82.5

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	11,061	24.5
2: Little/no change	32,046	70.8
3: Significant decrease	2,128	4.7

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	2,655	5.9
2: Little/no change	38,089	84.2
3: Significant decrease	4,491	9.9

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	3,311	7.3
2: Little/no change	38,837	85.9
3: Significant decrease	3,087	6.8

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	2,746	6.1
2: Little/no change	37,091	82.0
3: Significant decrease	5,398	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	20,031	44.3
2: Little/no change	22,639	50.0
3: Significant decrease	2,565	5.7

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	16,375	36.2
2: Little/no change	27,771	61.4
3: Significant decrease	1,089	2.4

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	9,727	21.5
2: Increase a little	26,976	59.6
3: Remain about the same	7,322	16.2
4: Decrease a little	974	2.2
5: Decrease a lot	236	0.5

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	18,894	41.8
2: Stay about the same	25,493	56.4
3: Become less desirable	848	1.9

X71A: How likely is it that in the next couple of years you will... Sell this property		
x71a	Count	Percent
1 : Very	3,234	7.1
2 : Somewhat	11,868	26.2
3 : Not at all	30,133	66.6

X71B: How likely is it that in the next couple of years you will... Move but keep this property		
x71b	Count	Percent
1 : Very	1,609	3.6
2 : Somewhat	7,875	17.4
3 : Not at all	35,751	79.0

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	2,601	5.7
2 : Somewhat	9,630	21.3
3 : Not at all	33,004	73.0

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	3,972	8.8
2 : Somewhat	7,960	17.6
3 : Not at all	33,303	73.6

X72: What is your current marital status?		
x72	Count	Percent
1: Married	31,343	69.3
2: Separated	509	1.1
3: Never married	5,410	12.0
4: Divorced	6,346	14.0
5: Widowed	1,627	3.6

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	31,343	69.3
1 : Yes	2,993	6.6
2 : No	10,899	24.1

X74R: Age at last birthday Respondent		
x74r	Count	Percent
18-24: 18-24 years old	572	1.3
25-34: 25-34 years old	7,221	16.0
35-44: 35-44 years old	9,864	21.8
45-54: 45-54 years old	10,264	22.7
55-64: 55-64 years old	9,603	21.2
65-74: 65-74 years old	6,123	13.5
75-99: 75-99 years old	1,588	3.5

X75R: Sex Respondent		
x75r	Count	Percent
1 : Male	24,900	55.0
2 : Female	20,335	45.0

X76R: Highest level of education achieved Respondent		
x76r	Count	Percent
1 : Some schooling	505	1.1
2 : High school graduate	4,465	9.9
3 : Technical school	2,302	5.1
4 : Some college	8,746	19.3
5 : College graduate	16,071	35.5
6 : Postgraduate studies	13,146	29.1

X76S: Highest level of education achieved Spouse/Partner		
x76s	Count	Percent
-2: Not applicable	10,899	24.1
1 : Some schooling	695	1.5
2 : High school graduate	5,149	11.4
3 : Technical school	2,073	4.6
4 : Some college	7,175	15.9
5 : College graduate	11,686	25.8
6 : Postgraduate studies	7,558	16.7

X77R: Hispanic or Latino Respondent		
x77r	Count	Percent
1 : Yes	3,571	7.9
2 : No	41,664	92.1

X78R: Race Respondent		
x78r	Count	Percent
1 : White only	38,474	85.1
2 : Black or African American only	2,746	6.1
3 : Asian only	2,656	5.9
4 : All other races	1,359	3.0

X79RA: Current work status 1 Respondent (work status selected by respondent involving the most employment)		
x79ra	Count	Percent
1 : Self-employed full time	4,120	9.1
2 : Self-employed part time	813	1.8
3 : Employed full time	28,775	63.6
4 : Employed part time	2,116	4.7
5 : Retired	7,478	16.5
6 : Unemployed, temporarily laid-off or on leave	455	1.0
7 : Not working for pay (student, homemaker, disabled)	1,478	3.3

X79RB: Current work status 2 Respondent (if a second work status was selected)		
x79rb	Count	Percent
-2: Not applicable	44,076	97.4
2 : Self-employed part time	479	1.1
4 : Employed part time	237	0.5
5 : Retired	405	0.9
6 : Unemployed, temporarily laid-off or on leave	38	0.1

X79SA: Current work status 1 Spouse/Partner (work status selected by respondent involving the most employment)		
x79sa	Count	Percent
-2: Not applicable	10,899	24.1
1 : Self-employed full time	3,012	6.7
2 : Self-employed part time	1,021	2.3
3 : Employed full time	17,653	39.0
4 : Employed part time	2,671	5.9
5 : Retired	5,349	11.8
6 : Unemployed, temporarily laid-off or on leave	640	1.4
7 : Not working for pay (student, homemaker, disabled)	3,990	8.8

X79SB: Current work status 2 Spouse/Partner (if a second work status was selected)		
x79sb	Count	Percent
-2: Not applicable	44,746	98.9
2 : Self-employed part time	246	0.5
4 : Employed part time	78	0.2
5 : Retired	137	0.3
6 : Unemployed, temporarily laid-off or on leave	28	0.1

X80R: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? Respondent (Waves 15-30)		
x80r	Count	Percent
-3	24,925	55.1
1 : Never served in the military	17,279	38.2
2 : Only on active duty for training in the Reserves or National Guard	359	0.8
3 : Now on active duty	180	0.4
4 : On active duty in the past, but not now	2,492	5.5

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	20,310	44.9
1 : No, never served in the U.S. Armed Forces	20,166	44.6
2 : No, never on active duty except for initial/basic training	1,154	2.6
3 : Yes, now on active duty	270	0.6
4 : Yes, on active duty in the past, but not now	3,335	7.4

X80S: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? Spouse/Partner (Waves 15-30)		
x80s	Count	Percent
-3	24,925	55.1
-2: Not applicable	4,959	11.0
1 : Never served in the military	13,927	30.8
2 : Only on active duty for training in the Reserves or National Guard	162	0.4
3 : Now on active duty	101	0.2
4 : On active duty in the past, but not now	1,161	2.6

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	20,310	44.9
-2: Not applicable	5,940	13.1
1 : No, never served in the U.S. Armed Forces	16,600	36.7
2 : No, never on active duty except for initial/basic training	744	1.6
3 : Yes, now on active duty	161	0.4
4 : Yes, on active duty in the past, but not now	1,480	3.3

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	12,112	26.8
1 : Yes	12,637	27.9
2 : No	20,486	45.3

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	12,112	26.8
1 : Yes	3,210	7.1
2 : No	29,913	66.1

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	12,112	26.8
1 : Yes	2,524	5.6
2 : No	30,599	67.6

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	12,112	26.8
1 : Yes	1,216	2.7
2 : No	31,907	70.5

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	12,112	26.8
1 : Yes	687	1.5
2 : No	32,436	71.7

X81F: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. Non-relative		
x81f	Count	Percent
-3	12,112	26.8
1 : Yes	858	1.9
2 : No	32,265	71.3

X81Z: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. No one else		
x81z	Count	Percent
-3	12,112	26.8
1 : Yes	15,364	34.0
2 : No	17,759	39.3

X82: Do you speak a language other than English at home?		
x82	Count	Percent
-3	21,834	48.3
1 : Yes	3,992	8.8
2 : No	19,409	42.9

X8201: Was it important to get your mortgage documents in this language?		
x8201	Count	Percent
-3	36,980	81.8
-2: Not applicable	6,849	15.1
1 : Yes	369	0.8
2 : No	1,037	2.3

X8202: Did you get mortgage documents in this language?		
x8202	Count	Percent
-3	36,980	81.8
-2: Not applicable	6,849	15.1
1 : Yes	341	0.8
2 : No	1,065	2.4

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	2,350	5.2
2: \$35,000 to \$49,999	4,345	9.6
3: \$50,000 to \$74,999	8,189	18.1
4: \$75,000 to \$99,999	8,274	18.3
5: \$100,000 to \$174,999	13,834	30.6
6: \$175,000 or more	8,243	18.2

X84: How does this total annual household income compare to what it is in a 'normal' year?		
x84	Count	Percent
1: Higher than normal	2,917	6.4
2: Normal	38,664	85.5
3: Lower than normal	3,654	8.1

X85A: Does your total annual household income include any of the following sources? Wages or salary		
x85a	Count	Percent
1 : Yes	37,366	82.6
2 : No	7,869	17.4

X85B: Does your total annual household income include any of the following sources? Business or self-employment		
x85b	Count	Percent
1 : Yes	10,073	22.3
2 : No	35,162	77.7

X85C: Does your total annual household income include any of the following sources? Interest or dividends		
x85c	Count	Percent
1 : Yes	10,921	24.1
2 : No	34,314	75.9

X85D: Does your total annual household income include any of the following sources? Alimony or child support		
x85d	Count	Percent
1 : Yes	1,282	2.8
2 : No	43,953	97.2

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	11,299	25.0
2 : No	33,936	75.0

X86A: Does anyone in your household have any of the following? 401(k), 403(b), IRA, or pension plan		
x86a	Count	Percent
1 : Yes	38,448	85.0
2 : No	6,787	15.0

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	19,882	44.0
2 : No	25,353	56.0

X86C: Does anyone in your household have any of the following? Certificates of deposit		
x86c	Count	Percent
1 : Yes	5,313	11.7
2 : No	39,922	88.3

X86D: Does anyone in your household have any of the following? Investment real estate		
x86d	Count	Percent
1 : Yes	8,422	18.6
2 : No	36,813	81.4

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	1,823	4.0
2: Take above-average financial risks expecting to earn above average returns	9,110	20.1
3: Take average financial risks expecting to earn average returns	22,668	50.1
4: Not willing to take any financial risks	11,634	25.7

X88A: Do you agree or disagree with the following statements? Owning a home is a good financial investment		
x88a	Count	Percent
1 : Agree	43,461	96.1
2 : Disagree	1,774	3.9

X88B: Do you agree or disagree with the following statements? Most mortgage lenders generally treat borrowers well		
x88b	Count	Percent
1 : Agree	36,783	81.3
2 : Disagree	8,452	18.7

X88C: Do you agree or disagree with the following statements? Most mortgage lenders would offer me roughly the same rates and fees (Waves 7-30)		
x88c	Count	Percent
-3	12,112	26.8
1 : Agree	22,514	49.8
2 : Disagree	10,609	23.5

X88D: Do you agree or disagree with the following statements? Late payments will lower my credit rating		
x88d	Count	Percent
1 : Agree	42,056	93.0
2 : Disagree	3,179	7.0

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	5,827	12.9
2 : Disagree	39,408	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	2,762	6.1
2 : Disagree	42,473	93.9

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 11-30)		
x88g	Count	Percent
-3	18,794	41.5
1 : Agree	18,868	41.7
2 : Disagree	7,573	16.7

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	3,303	7.3
2 : No	41,932	92.7

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	4,527	10.0
2 : No	40,708	90.0

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	1,773	3.9
2 : No	43,462	96.1

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	5,892	13.0
2 : No	39,343	87.0

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	3,597	8.0
2 : No	41,638	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	4,016	8.9
2 : No	41,219	91.1

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	867	1.9
2 : No	44,368	98.1

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	1,174	2.6
2 : No	44,061	97.4

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	12,372	27.4
2 : No	32,863	72.6

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	6,548	14.5
2 : No	38,687	85.5

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	7,919	17.5
2 : No	37,316	82.5

X90B: In the last couple of years, have any of the following happened to you (or your spouse/partner)? Retirement (Waves 4-30)		
x90b	Count	Percent
-3	7,373	16.3
1 : Yes	4,486	9.9
2 : No	33,376	73.8

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	10,851	24.0
2 : No	34,384	76.0

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	13,833	30.6
2 : No	31,402	69.4

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	2,742	6.1
2 : No	42,493	93.9

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	585	1.3
2 : No	44,650	98.7

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	2,258	5.0
2 : No	42,977	95.0

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	9,862	21.8
2: Little/no change	30,247	66.9
3: Significant decrease	5,126	11.3

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	12,271	27.1
2: Little/no change	31,107	68.8
3: Significant decrease	1,857	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	8,872	19.6
2: Little/no change	34,902	77.2
3: Significant decrease	1,461	3.2

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	8,697	19.2
2: Little/no change	34,562	76.4
3: Significant decrease	1,976	4.4

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	5,163	11.4
2: Little/no change	38,439	85.0
3: Significant decrease	1,633	3.6

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	6,980	15.4
2: Little/no change	35,867	79.3
3: Significant decrease	2,388	5.3

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	4,986	11.0
2 : Somewhat	5,371	11.9
3 : Not at all	34,878	77.1

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	382	0.8
2 : Somewhat	4,308	9.5
3 : Not at all	40,545	89.6

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	617	1.4
2 : Somewhat	5,833	12.9
3 : Not at all	38,785	85.7

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	584	1.3
2 : Somewhat	6,829	15.1
3 : Not at all	37,822	83.6

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	26,671	59.0
2 : Somewhat	12,897	28.5
3 : Not at all	5,667	12.5

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	9,086	20.1
2 : Somewhat	16,394	36.2
3 : Not at all	19,755	43.7

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	10,653	23.6
2 : Somewhat	19,739	43.6
3 : Not at all	14,843	32.8

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	4,285	9.5
2 : Somewhat	19,361	42.8
3 : Not at all	21,589	47.7

Mortgage Origination Year		
open_year	Count	Percent
2013: 2013	6,066	13.4
2014: 2014	6,259	13.8
2015: 2015	6,170	13.6
2016: 2016	6,272	13.9
2017: 2017	5,149	11.4
2018: 2018	4,692	10.4
2019: 2019	5,007	11.1
2020: 2020	5,620	12.4

Mortgage Origination Month		
open_month	Count	Percent
1 : January	2,965	6.6
2 : February	3,060	6.8
3 : March	3,678	8.1
4 : April	3,769	8.3
5 : May	3,822	8.4
6 : June	3,914	8.7
7 : July	3,985	8.8
8 : August	4,145	9.2
9 : September	4,084	9.0
10: October	4,268	9.4
11: November	3,673	8.1
12: December	3,872	8.6

Mortgage Loan Amount at Origination (Categorical)		
loan_amount_cat	Count	Percent
1: Less than \$50,000	990	2.2
2: \$50,000 to \$99,999	5,507	12.2
3: \$100,000 to \$149,999	8,273	18.3
4: \$150,000 to \$199,999	7,691	17.0
5: \$200,000 to \$249,999	6,189	13.7
6: \$250,000 to \$299,999	4,746	10.5
7: \$300,000 to \$349,999	3,462	7.7
8: \$350,000 to \$399,999	2,469	5.5
9: \$400,000 or more	5,908	13.1

Flag Indicating Jumbo Mortgage Loan at Origination		
jumbo	Count	Percent
1 : Yes	1,815	4.0
2 : No	43,420	96.0

Mortgage Interest Rate Spread at Origination (Percent)		
rate_spread	Count	Percent
Less than -1.50 percentage points	228	0.5
-1.50- -1.00: -1.50 to -1.00 percentage points	359	0.8
-0.99- -0.50: -0.99 to -0.50 percentage points	1,789	4.0
-0.49- -0.01: -0.49 to -0.01 percentage points	12,088	26.7
0.00 : 0.00 percentage points	360	0.8
0.01-0.49 : 0.01 to 0.49 percentage points	21,126	46.7
0.50-0.99 : 0.50 to 0.99 percentage points	6,746	14.9
1.00-1.50 : 1.00 to 1.49 percentage points	1,688	3.7
1.50 percentage points or higher	851	1.9

Freddie Mac's Primary Mortgage Market Survey (PMMS) Rate at Origination (Percent)		
pmms	Count	Percent
Less than 3.00 percent	6,114	13.5
3.00-3.49: 3.00 to 3.49 percent	9,501	21.0
3.50-3.99: 3.50 to 3.99 percent	15,623	34.5
4.00 percent or higher	13,997	30.9

Mortgage Term (in Years) at Origination		
term	Count	Percent
0-4 : 0 to 4 years	124	0.3
5 : 5 years	188	0.4
6-9 : 6 to 9 years	148	0.3
10 : 10 years	1,059	2.3
11-14: 11 to 14 years	147	0.3
15 : 15 years	6,973	15.4
16-19: 16 to 19 years	50	0.1
20 : 20 years	2,079	4.6
21-24: 21 to 24 years	160	0.4
25 : 25 years	390	0.9
26-29: 26 to 29 years	303	0.7
30 : 30 years	33,542	74.2
31-40: 31 to 40 years	72	0.2

Mortgage Loan-to-Value Ratio at Origination (Percent)		
ltv	Count	Percent
0-49 : Less than 50 percent	5,278	11.7
50-59 : 50 to 59 percent	3,886	8.6
60-69 : 60 to 69 percent	5,305	11.7
70-74 : 70 to 74 percent	3,667	8.1
75-79 : 75 to 79 percent	5,287	11.7
80-84 : 80 to 84 percent	5,908	13.1
85-89 : 85 to 89 percent	2,672	5.9
90-94 : 90 to 94 percent	3,805	8.4
95-96 : 95 to 96 percent	4,686	10.4

Mortgage Loan-to-Value Ratio at Origination (Percent)		
ltv	Count	Percent
97-100 : 97 to 100 percent	2,697	6.0
101-125: 101 to 125 percent	2,044	4.5

Mortgage Combined Loan-to-Value Ratio at Origination (Percent)		
cltv	Count	Percent
0-49 : Less than 50 percent	5,187	11.5
50-59 : 50 to 59 percent	3,842	8.5
60-69 : 60 to 69 percent	5,236	11.6
70-74 : 70 to 74 percent	3,620	8.0
75-79 : 75 to 79 percent	5,215	11.5
80-84 : 80 to 84 percent	5,872	13.0
85-89 : 85 to 89 percent	2,768	6.1
90-94 : 90 to 94 percent	3,908	8.6
95-96 : 95 to 96 percent	4,614	10.2
97-100 : 97 to 100 percent	2,786	6.2
101-125: 101 to 125 percent	2,187	4.8

Mortgage Debt-to-Income (Back End) Ratio at Origination (Percent)		
dti	Count	Percent
1-19 : Less than 20 percent	3,670	8.1
20-29 : 20 to 29 percent	10,028	22.2
30-39 : 30 to 39 percent	14,341	31.7
40-49 : 40 to 49 percent	13,590	30.0
50-59 : 50 to 59 percent	2,583	5.7
60-100: 60 to 100 percent	1,023	2.3

Mortgage Payment-to-Income (Front End) Ratio at Origination (Percent)		
pti	Count	Percent
0-9.99 : Less than 10 percent	308	0.7
10-19.99 : 10 to less than 20 percent	4,092	9.0
20-29.99 : 20 to less than 30 percent	10,294	22.8
30-39.99 : 30 to less than 40 percent	13,872	30.7
40-100: 40 to 100 percent	16,669	36.8

Mortgage Type		
loan_type	Count	Percent
1: Conventional	34,796	76.9
2: FHA insured	5,366	11.9
3: VA guaranteed	4,385	9.7
4: FSA/RHS insured	688	1.5

Government Sponsored Enterprise		
gse	Count	Percent
-2: Not applicable	17,633	39.0
1 : Fannie Mae	16,290	36.0
2 : Freddie Mac	10,909	24.1
3 : Federal Home Loan Bank	403	0.9

Credit Union		
cu	Count	Percent
1 : Yes	3,002	6.6
2 : No	42,233	93.4

Flag Indicating Metropolitan CRA Low to Moderate Income Tract		
metro_lmi	Count	Percent
1: Metropolitan CRA non-LMI tract	34,420	76.1
2: Metropolitan CRA LMI tract	5,781	12.8
3: Non-metropolitan tract	5,034	11.1

Number of Borrowers at Origination		
borrower_num	Count	Percent
1: 1 borrower	21,483	47.5
2: 2 borrowers	23,558	52.1
3: 3 borrowers	163	0.4
4: 4 borrowers	31	0.1

Flag Indicating Respondent is a Borrower		
borrower_r	Count	Percent
1 : Yes	44,913	99.3
2 : No	322	0.7

Flag Indicating Spouse/Partner is a Borrower		
borrower_s	Count	Percent
-2: Not applicable	10,897	24.1
1 : Yes	23,276	51.5
2 : No	11,062	24.5

Age Other Borrower 1		
age_o1	Count	Percent
-2 : Not applicable	44,421	98.2
18-24: 18-24 years old	32	0.1
25-34: 25-34 years old	128	0.3
35-44: 35-44 years old	120	0.3
45-54: 45-54 years old	134	0.3
55-64: 55-64 years old	179	0.4
65-74: 65-74 years old	135	0.3
75-99: 75-99 years old	86	0.2

Age Other Borrower 2		
age_o2	Count	Percent
-2 : Not applicable	45,138	99.8
25-34: 25-34 years old	13	0.0
35-44: 35-44 years old	12	0.0
45-54: 45-54 years old	19	0.0
55-64: 55-64 years old	27	0.1
65-74: 65-74 years old	18	0.0
75-99: 75-99 years old	8	0.0

Age Other Borrower 3		
age_o3	Count	Percent
-2 : Not applicable	45,233	100.0
35-44: 35-44 years old	2	0.0

Sex Other Borrower 1		
sex_o1	Count	Percent
-2: Not applicable	44,421	98.2
1 : Male	458	1.0
2 : Female	356	0.8

Sex Other Borrower 2		
sex_o2	Count	Percent
-2: Not applicable	45,138	99.8
1 : Male	46	0.1
2 : Female	51	0.1

Sex Other Borrower 3		
sex_o3	Count	Percent
-2: Not applicable	45,233	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	322	0.7
1 : Yes	8,268	18.3
2 : No	36,645	81.0

Flag Indicating First Mortgage in Credit File Spouse/Partner		
first_mort_s	Count	Percent
-2: Not applicable	21,959	48.5
1 : Yes	3,781	8.4
2 : No	19,495	43.1

Flag Indicating First Mortgage in Credit File Other Borrower 1		
first_mort_o1	Count	Percent
-2: Not applicable	44,330	98.0
1 : Yes	255	0.6
2 : No	650	1.4

Flag Indicating First Mortgage in Credit File Other Borrower 2		
first_mort_o2	Count	Percent
-2: Not applicable	45,126	99.8
1 : Yes	22	0.0
2 : No	87	0.2

Flag Indicating First Mortgage in Credit File Other Borrower 3		
first_mort_o3	Count	Percent
-2: Not applicable	45,233	100.0
2 : No	2	0.0

VantageScore 3.0 at Origination Respondent		
score_orig_r	Count	Percent
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,816	4.0
620-639: 620 to 639 VantageScore 3.0	1,396	3.1
640-659: 640 to 659 VantageScore 3.0	2,128	4.7
660-679: 660 to 679 VantageScore 3.0	2,439	5.4
680-699: 680 to 699 VantageScore 3.0	2,754	6.1
700-719: 700 to 719 VantageScore 3.0	3,264	7.2
720-739: 720 to 739 VantageScore 3.0	4,111	9.1
740-850: 740 to 850 VantageScore 3.0	27,005	59.7

VantageScore 3.0 at Origination Spouse/Partner		
score_orig_s	Count	Percent
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	728	1.6
620-639: 620 to 639 VantageScore 3.0	615	1.4
640-659: 640 to 659 VantageScore 3.0	964	2.1
660-679: 660 to 679 VantageScore 3.0	1,081	2.4
680-699: 680 to 699 VantageScore 3.0	1,259	2.8
700-719: 700 to 719 VantageScore 3.0	1,635	3.6
720-739: 720 to 739 VantageScore 3.0	2,016	4.5
740-850: 740 to 850 VantageScore 3.0	14,978	33.1

VantageScore 3.0 at Origination Other Borrower 1		
score_orig_o1	Count	Percent
-2 : Not applicable	44,330	98.0
300-619: 300 to 619 VantageScore 3.0	48	0.1
620-639: 620 to 639 VantageScore 3.0	30	0.1
640-659: 640 to 659 VantageScore 3.0	41	0.1
660-679: 660 to 679 VantageScore 3.0	40	0.1
680-699: 680 to 699 VantageScore 3.0	47	0.1
700-719: 700 to 719 VantageScore 3.0	63	0.1
720-739: 720 to 739 VantageScore 3.0	78	0.2
740-850: 740 to 850 VantageScore 3.0	558	1.2

VantageScore 3.0 at Origination Other Borrower 2		
score_orig_o2	Count	Percent
-2 : Not applicable	45,126	99.8
300-619: 300 to 619 VantageScore 3.0	3	0.0
620-639: 620 to 639 VantageScore 3.0	2	0.0
640-659: 640 to 659 VantageScore 3.0	2	0.0
660-679: 660 to 679 VantageScore 3.0	7	0.0
680-699: 680 to 699 VantageScore 3.0	5	0.0
700-719: 700 to 719 VantageScore 3.0	4	0.0
720-739: 720 to 739 VantageScore 3.0	10	0.0
740-850: 740 to 850 VantageScore 3.0	76	0.2

VantageScore 3.0 at Origination Other Borrower 3		
score_orig_o3	Count	Percent
-2 : Not applicable	45,233	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	39,714	87.8
300-619: 300 to 619 VantageScore 3.0	191	0.4
620-639: 620 to 639 VantageScore 3.0	144	0.3
640-659: 640 to 659 VantageScore 3.0	230	0.5
660-679: 660 to 679 VantageScore 3.0	276	0.6
680-699: 680 to 699 VantageScore 3.0	334	0.7
700-719: 700 to 719 VantageScore 3.0	377	0.8
720-739: 720 to 739 VantageScore 3.0	502	1.1
740-850: 740 to 850 VantageScore 3.0	3,467	7.7

VantageScore 3.0 in June 2013 Respondent		
score_0613_r	Count	Percent
-2 : Not applicable	38,335	84.7
300-619: 300 to 619 VantageScore 3.0	259	0.6
620-639: 620 to 639 VantageScore 3.0	208	0.5
640-659: 640 to 659 VantageScore 3.0	304	0.7
660-679: 660 to 679 VantageScore 3.0	358	0.8
680-699: 680 to 699 VantageScore 3.0	412	0.9
700-719: 700 to 719 VantageScore 3.0	523	1.2

VantageScore 3.0 in June 2013 Respondent		
score_0613_r	Count	Percent
720-739: 720 to 739 VantageScore 3.0	619	1.4
740-850: 740 to 850 VantageScore 3.0	4,217	9.3

VantageScore 3.0 in September 2013 Respondent		
score_0913_r	Count	Percent
-4 : Missing	3	0.0
-2 : Not applicable	36,774	81.3
300-619: 300 to 619 VantageScore 3.0	361	0.8
620-639: 620 to 639 VantageScore 3.0	269	0.6
640-659: 640 to 659 VantageScore 3.0	392	0.9
660-679: 660 to 679 VantageScore 3.0	464	1.0
680-699: 680 to 699 VantageScore 3.0	530	1.2
700-719: 700 to 719 VantageScore 3.0	664	1.5
720-739: 720 to 739 VantageScore 3.0	771	1.7
740-850: 740 to 850 VantageScore 3.0	5,007	11.1

VantageScore 3.0 in December 2013 Respondent		
score_1213_r	Count	Percent
-4 : Missing	3	0.0
-2 : Not applicable	34,932	77.2
300-619: 300 to 619 VantageScore 3.0	466	1.0
620-639: 620 to 639 VantageScore 3.0	357	0.8
640-659: 640 to 659 VantageScore 3.0	494	1.1
660-679: 660 to 679 VantageScore 3.0	603	1.3
680-699: 680 to 699 VantageScore 3.0	633	1.4

VantageScore 3.0 in December 2013 Respondent		
score_1213_r	Count	Percent
700-719: 700 to 719 VantageScore 3.0	755	1.7
720-739: 720 to 739 VantageScore 3.0	983	2.2
740-850: 740 to 850 VantageScore 3.0	6,009	13.3

VantageScore 3.0 in March 2014 Respondent		
score_0314_r	Count	Percent
-4 : Missing	2	0.0
-2 : Not applicable	33,223	73.4
300-619: 300 to 619 VantageScore 3.0	526	1.2
620-639: 620 to 639 VantageScore 3.0	367	0.8
640-659: 640 to 659 VantageScore 3.0	572	1.3
660-679: 660 to 679 VantageScore 3.0	657	1.5
680-699: 680 to 699 VantageScore 3.0	779	1.7
700-719: 700 to 719 VantageScore 3.0	897	2.0
720-739: 720 to 739 VantageScore 3.0	1,141	2.5
740-850: 740 to 850 VantageScore 3.0	7,071	15.6

VantageScore 3.0 in June 2014 Respondent		
score_0614_r	Count	Percent
-4 : Missing	5	0.0
-2 : Not applicable	31,913	70.5
300-619: 300 to 619 VantageScore 3.0	593	1.3
620-639: 620 to 639 VantageScore 3.0	456	1.0
640-659: 640 to 659 VantageScore 3.0	635	1.4
660-679: 660 to 679 VantageScore 3.0	714	1.6
680-699: 680 to 699 VantageScore 3.0	863	1.9
700-719: 700 to 719 VantageScore 3.0	1,037	2.3
720-739: 720 to 739 VantageScore 3.0	1,245	2.8
740-850: 740 to 850 VantageScore 3.0	7,774	17.2

VantageScore 3.0 in September 2014 Respondent		
score_0914_r	Count	Percent
-4 : Missing	7	0.0
-2 : Not applicable	30,267	66.9
300-619: 300 to 619 VantageScore 3.0	717	1.6
620-639: 620 to 639 VantageScore 3.0	510	1.1
640-659: 640 to 659 VantageScore 3.0	734	1.6
660-679: 660 to 679 VantageScore 3.0	826	1.8
680-699: 680 to 699 VantageScore 3.0	917	2.0
700-719: 700 to 719 VantageScore 3.0	1,184	2.6
720-739: 720 to 739 VantageScore 3.0	1,430	3.2
740-850: 740 to 850 VantageScore 3.0	8,643	19.1

VantageScore 3.0 in December 2014 Respondent		
score_1214_r	Count	Percent
-4 : Missing	9	0.0
-2 : Not applicable	28,608	63.2
300-619: 300 to 619 VantageScore 3.0	885	2.0
620-639: 620 to 639 VantageScore 3.0	560	1.2
640-659: 640 to 659 VantageScore 3.0	876	1.9
660-679: 660 to 679 VantageScore 3.0	1,001	2.2
680-699: 680 to 699 VantageScore 3.0	1,015	2.2
700-719: 700 to 719 VantageScore 3.0	1,291	2.9
720-739: 720 to 739 VantageScore 3.0	1,543	3.4
740-850: 740 to 850 VantageScore 3.0	9,447	20.9

VantageScore 3.0 in March 2015 Respondent		
score_0315_r	Count	Percent
-4 : Missing	14	0.0
-2 : Not applicable	27,076	59.9
300-619: 300 to 619 VantageScore 3.0	895	2.0
620-639: 620 to 639 VantageScore 3.0	573	1.3
640-659: 640 to 659 VantageScore 3.0	942	2.1
660-679: 660 to 679 VantageScore 3.0	967	2.1
680-699: 680 to 699 VantageScore 3.0	1,096	2.4
700-719: 700 to 719 VantageScore 3.0	1,409	3.1
720-739: 720 to 739 VantageScore 3.0	1,636	3.6
740-850: 740 to 850 VantageScore 3.0	10,627	23.5

VantageScore 3.0 in June 2015 Respondent		
score_0615_r	Count	Percent
-4 : Missing	24	0.1
-2 : Not applicable	25,687	56.8
300-619: 300 to 619 VantageScore 3.0	966	2.1
620-639: 620 to 639 VantageScore 3.0	618	1.4
640-659: 640 to 659 VantageScore 3.0	918	2.0
660-679: 660 to 679 VantageScore 3.0	1,075	2.4
680-699: 680 to 699 VantageScore 3.0	1,177	2.6
700-719: 700 to 719 VantageScore 3.0	1,512	3.3
720-739: 720 to 739 VantageScore 3.0	1,825	4.0
740-850: 740 to 850 VantageScore 3.0	11,433	25.3

VantageScore 3.0 in September 2015 Respondent		
score_0915_r	Count	Percent
-4 : Missing	31	0.1
-2 : Not applicable	24,136	53.4
300-619: 300 to 619 VantageScore 3.0	1,149	2.5
620-639: 620 to 639 VantageScore 3.0	667	1.5
640-659: 640 to 659 VantageScore 3.0	1,012	2.2
660-679: 660 to 679 VantageScore 3.0	1,153	2.5
680-699: 680 to 699 VantageScore 3.0	1,227	2.7
700-719: 700 to 719 VantageScore 3.0	1,588	3.5
720-739: 720 to 739 VantageScore 3.0	1,996	4.4
740-850: 740 to 850 VantageScore 3.0	12,276	27.1

VantageScore 3.0 in December 2015 Respondent		
score_1215_r	Count	Percent
-4 : Missing	39	0.1
-2 : Not applicable	22,526	49.8
300-619: 300 to 619 VantageScore 3.0	1,288	2.8
620-639: 620 to 639 VantageScore 3.0	698	1.5
640-659: 640 to 659 VantageScore 3.0	1,112	2.5
660-679: 660 to 679 VantageScore 3.0	1,253	2.8
680-699: 680 to 699 VantageScore 3.0	1,299	2.9
700-719: 700 to 719 VantageScore 3.0	1,673	3.7
720-739: 720 to 739 VantageScore 3.0	2,081	4.6
740-850: 740 to 850 VantageScore 3.0	13,266	29.3

VantageScore 3.0 in March 2016 Respondent		
score_0316_r	Count	Percent
-4 : Missing	50	0.1
-2 : Not applicable	20,860	46.1
300-619: 300 to 619 VantageScore 3.0	1,262	2.8
620-639: 620 to 639 VantageScore 3.0	735	1.6
640-659: 640 to 659 VantageScore 3.0	1,047	2.3
660-679: 660 to 679 VantageScore 3.0	1,269	2.8
680-699: 680 to 699 VantageScore 3.0	1,457	3.2
700-719: 700 to 719 VantageScore 3.0	1,772	3.9
720-739: 720 to 739 VantageScore 3.0	2,109	4.7
740-850: 740 to 850 VantageScore 3.0	14,674	32.4

VantageScore 3.0 in June 2016 Respondent		
score_0616_r	Count	Percent
-4 : Missing	61	0.1
-2 : Not applicable	19,672	43.5
300-619: 300 to 619 VantageScore 3.0	1,332	2.9
620-639: 620 to 639 VantageScore 3.0	727	1.6
640-659: 640 to 659 VantageScore 3.0	1,177	2.6
660-679: 660 to 679 VantageScore 3.0	1,343	3.0
680-699: 680 to 699 VantageScore 3.0	1,472	3.3
700-719: 700 to 719 VantageScore 3.0	1,827	4.0
720-739: 720 to 739 VantageScore 3.0	2,253	5.0
740-850: 740 to 850 VantageScore 3.0	15,371	34.0

VantageScore 3.0 in September 2016 Respondent		
score_0916_r	Count	Percent
-4 : Missing	67	0.1
-2 : Not applicable	18,422	40.7
300-619: 300 to 619 VantageScore 3.0	1,500	3.3
620-639: 620 to 639 VantageScore 3.0	820	1.8
640-659: 640 to 659 VantageScore 3.0	1,211	2.7
660-679: 660 to 679 VantageScore 3.0	1,356	3.0
680-699: 680 to 699 VantageScore 3.0	1,543	3.4
700-719: 700 to 719 VantageScore 3.0	1,862	4.1
720-739: 720 to 739 VantageScore 3.0	2,420	5.3
740-850: 740 to 850 VantageScore 3.0	16,034	35.4

VantageScore 3.0 in December 2016 Respondent		
score_1216_r	Count	Percent
-4 : Missing	84	0.2
-2 : Not applicable	17,101	37.8
300-619: 300 to 619 VantageScore 3.0	1,691	3.7
620-639: 620 to 639 VantageScore 3.0	862	1.9
640-659: 640 to 659 VantageScore 3.0	1,282	2.8
660-679: 660 to 679 VantageScore 3.0	1,421	3.1
680-699: 680 to 699 VantageScore 3.0	1,526	3.4
700-719: 700 to 719 VantageScore 3.0	2,012	4.4
720-739: 720 to 739 VantageScore 3.0	2,510	5.5
740-850: 740 to 850 VantageScore 3.0	16,746	37.0

VantageScore 3.0 in March 2017 Respondent		
score_0317_r	Count	Percent
-4 : Missing	107	0.2
-2 : Not applicable	15,687	34.7
300-619: 300 to 619 VantageScore 3.0	1,641	3.6
620-639: 620 to 639 VantageScore 3.0	858	1.9
640-659: 640 to 659 VantageScore 3.0	1,296	2.9
660-679: 660 to 679 VantageScore 3.0	1,403	3.1
680-699: 680 to 699 VantageScore 3.0	1,618	3.6
700-719: 700 to 719 VantageScore 3.0	1,993	4.4
720-739: 720 to 739 VantageScore 3.0	2,558	5.7
740-850: 740 to 850 VantageScore 3.0	18,074	40.0

VantageScore 3.0 in June 2017 Respondent		
score_0617_r	Count	Percent
-4 : Missing	121	0.3
-2 : Not applicable	14,582	32.2
300-619: 300 to 619 VantageScore 3.0	1,713	3.8
620-639: 620 to 639 VantageScore 3.0	916	2.0
640-659: 640 to 659 VantageScore 3.0	1,308	2.9
660-679: 660 to 679 VantageScore 3.0	1,405	3.1
680-699: 680 to 699 VantageScore 3.0	1,577	3.5
700-719: 700 to 719 VantageScore 3.0	2,113	4.7
720-739: 720 to 739 VantageScore 3.0	2,659	5.9
740-850: 740 to 850 VantageScore 3.0	18,841	41.7

VantageScore 3.0 in September 2017 Respondent		
score_0917_r	Count	Percent
-4 : Missing	132	0.3
-2 : Not applicable	13,398	29.6
300-619: 300 to 619 VantageScore 3.0	1,856	4.1
620-639: 620 to 639 VantageScore 3.0	889	2.0
640-659: 640 to 659 VantageScore 3.0	1,382	3.1
660-679: 660 to 679 VantageScore 3.0	1,454	3.2
680-699: 680 to 699 VantageScore 3.0	1,655	3.7
700-719: 700 to 719 VantageScore 3.0	2,140	4.7
720-739: 720 to 739 VantageScore 3.0	2,725	6.0
740-850: 740 to 850 VantageScore 3.0	19,604	43.3

VantageScore 3.0 in December 2017 Respondent		
score_1217_r	Count	Percent
-4 : Missing	152	0.3
-2 : Not applicable	12,136	26.8
300-619: 300 to 619 VantageScore 3.0	2,054	4.5
620-639: 620 to 639 VantageScore 3.0	962	2.1
640-659: 640 to 659 VantageScore 3.0	1,421	3.1
660-679: 660 to 679 VantageScore 3.0	1,557	3.4
680-699: 680 to 699 VantageScore 3.0	1,738	3.8
700-719: 700 to 719 VantageScore 3.0	2,175	4.8
720-739: 720 to 739 VantageScore 3.0	2,852	6.3
740-850: 740 to 850 VantageScore 3.0	20,188	44.6

VantageScore 3.0 in March 2018 Respondent		
score_0318_r	Count	Percent
-4 : Missing	184	0.4
-2 : Not applicable	10,971	24.3
300-619: 300 to 619 VantageScore 3.0	2,007	4.4
620-639: 620 to 639 VantageScore 3.0	930	2.1
640-659: 640 to 659 VantageScore 3.0	1,395	3.1
660-679: 660 to 679 VantageScore 3.0	1,535	3.4
680-699: 680 to 699 VantageScore 3.0	1,736	3.8
700-719: 700 to 719 VantageScore 3.0	2,281	5.0
720-739: 720 to 739 VantageScore 3.0	2,778	6.1
740-850: 740 to 850 VantageScore 3.0	21,418	47.3

VantageScore 3.0 in June 2018 Respondent		
score_0618_r	Count	Percent
-4 : Missing	206	0.5
-2 : Not applicable	10,023	22.2
300-619: 300 to 619 VantageScore 3.0	2,002	4.4
620-639: 620 to 639 VantageScore 3.0	1,005	2.2
640-659: 640 to 659 VantageScore 3.0	1,367	3.0
660-679: 660 to 679 VantageScore 3.0	1,592	3.5
680-699: 680 to 699 VantageScore 3.0	1,737	3.8
700-719: 700 to 719 VantageScore 3.0	2,266	5.0
720-739: 720 to 739 VantageScore 3.0	2,860	6.3
740-850: 740 to 850 VantageScore 3.0	22,177	49.0

VantageScore 3.0 in September 2018 Respondent		
score_0918_r	Count	Percent
-4 : Missing	227	0.5
-2 : Not applicable	9,001	19.9
300-619: 300 to 619 VantageScore 3.0	2,127	4.7
620-639: 620 to 639 VantageScore 3.0	1,012	2.2
640-659: 640 to 659 VantageScore 3.0	1,430	3.2
660-679: 660 to 679 VantageScore 3.0	1,595	3.5
680-699: 680 to 699 VantageScore 3.0	1,711	3.8
700-719: 700 to 719 VantageScore 3.0	2,256	5.0
720-739: 720 to 739 VantageScore 3.0	2,971	6.6
740-850: 740 to 850 VantageScore 3.0	22,905	50.6

VantageScore 3.0 in December 2018 Respondent		
score_1218_r	Count	Percent
-4 : Missing	245	0.5
-2 : Not applicable	7,595	16.8
300-619: 300 to 619 VantageScore 3.0	2,319	5.1
620-639: 620 to 639 VantageScore 3.0	1,059	2.3
640-659: 640 to 659 VantageScore 3.0	1,481	3.3
660-679: 660 to 679 VantageScore 3.0	1,675	3.7
680-699: 680 to 699 VantageScore 3.0	1,748	3.9
700-719: 700 to 719 VantageScore 3.0	2,330	5.2
720-739: 720 to 739 VantageScore 3.0	3,097	6.8
740-850: 740 to 850 VantageScore 3.0	23,686	52.4

VantageScore 3.0 in March 2019 Respondent		
score_0319_r	Count	Percent
-4 : Missing	278	0.6
-2 : Not applicable	5,977	13.2
300-619: 300 to 619 VantageScore 3.0	2,315	5.1
620-639: 620 to 639 VantageScore 3.0	1,039	2.3
640-659: 640 to 659 VantageScore 3.0	1,468	3.2
660-679: 660 to 679 VantageScore 3.0	1,662	3.7
680-699: 680 to 699 VantageScore 3.0	1,732	3.8
700-719: 700 to 719 VantageScore 3.0	2,383	5.3
720-739: 720 to 739 VantageScore 3.0	3,116	6.9
740-850: 740 to 850 VantageScore 3.0	25,265	55.9

VantageScore 3.0 in June 2019 Respondent		
score_0619_r	Count	Percent
-4 : Missing	312	0.7
-2 : Not applicable	4,836	10.7
300-619: 300 to 619 VantageScore 3.0	2,348	5.2
620-639: 620 to 639 VantageScore 3.0	1,046	2.3
640-659: 640 to 659 VantageScore 3.0	1,511	3.3
660-679: 660 to 679 VantageScore 3.0	1,680	3.7
680-699: 680 to 699 VantageScore 3.0	1,813	4.0
700-719: 700 to 719 VantageScore 3.0	2,430	5.4
720-739: 720 to 739 VantageScore 3.0	3,189	7.0
740-850: 740 to 850 VantageScore 3.0	26,070	57.6

VantageScore 3.0 in September 2019 Respondent		
score_0919_r	Count	Percent
-4 : Missing	342	0.8
-2 : Not applicable	3,430	7.6
300-619: 300 to 619 VantageScore 3.0	2,424	5.4
620-639: 620 to 639 VantageScore 3.0	1,098	2.4
640-659: 640 to 659 VantageScore 3.0	1,504	3.3
660-679: 660 to 679 VantageScore 3.0	1,747	3.9
680-699: 680 to 699 VantageScore 3.0	1,884	4.2
700-719: 700 to 719 VantageScore 3.0	2,463	5.4
720-739: 720 to 739 VantageScore 3.0	3,261	7.2
740-850: 740 to 850 VantageScore 3.0	27,082	59.9

VantageScore 3.0 in December 2019 Respondent		
score_1219_r	Count	Percent
-4 : Missing	376	0.8
-2 : Not applicable	1,876	4.1
300-619: 300 to 619 VantageScore 3.0	2,655	5.9
620-639: 620 to 639 VantageScore 3.0	1,073	2.4
640-659: 640 to 659 VantageScore 3.0	1,563	3.5
660-679: 660 to 679 VantageScore 3.0	1,802	4.0
680-699: 680 to 699 VantageScore 3.0	1,867	4.1
700-719: 700 to 719 VantageScore 3.0	2,577	5.7
720-739: 720 to 739 VantageScore 3.0	3,310	7.3
740-850: 740 to 850 VantageScore 3.0	28,136	62.2

VantageScore 3.0 in March 2020 Respondent		
score_0320_r	Count	Percent
-4 : Missing	416	0.9
-2 : Not applicable	331	0.7
300-619: 300 to 619 VantageScore 3.0	2,581	5.7
620-639: 620 to 639 VantageScore 3.0	1,101	2.4
640-659: 640 to 659 VantageScore 3.0	1,549	3.4
660-679: 660 to 679 VantageScore 3.0	1,749	3.9
680-699: 680 to 699 VantageScore 3.0	1,947	4.3
700-719: 700 to 719 VantageScore 3.0	2,538	5.6
720-739: 720 to 739 VantageScore 3.0	3,295	7.3
740-850: 740 to 850 VantageScore 3.0	29,728	65.7

VantageScore 3.0 in June 2020 Respondent		
score_0620_r	Count	Percent
-4 : Missing	470	1.0
-2 : Not applicable	326	0.7
300-619: 300 to 619 VantageScore 3.0	2,252	5.0
620-639: 620 to 639 VantageScore 3.0	983	2.2
640-659: 640 to 659 VantageScore 3.0	1,336	3.0
660-679: 660 to 679 VantageScore 3.0	1,615	3.6
680-699: 680 to 699 VantageScore 3.0	1,833	4.1
700-719: 700 to 719 VantageScore 3.0	2,373	5.2
720-739: 720 to 739 VantageScore 3.0	3,241	7.2
740-850: 740 to 850 VantageScore 3.0	30,806	68.1

VantageScore 3.0 in September 2020 Respondent		
score_0920_r	Count	Percent
-4 : Missing	501	1.1
-2 : Not applicable	326	0.7
300-619: 300 to 619 VantageScore 3.0	2,167	4.8
620-639: 620 to 639 VantageScore 3.0	933	2.1
640-659: 640 to 659 VantageScore 3.0	1,386	3.1
660-679: 660 to 679 VantageScore 3.0	1,556	3.4
680-699: 680 to 699 VantageScore 3.0	1,790	4.0
700-719: 700 to 719 VantageScore 3.0	2,336	5.2
720-739: 720 to 739 VantageScore 3.0	3,278	7.2
740-850: 740 to 850 VantageScore 3.0	30,962	68.4

VantageScore 3.0 in December 2020 Respondent		
score_1220_r	Count	Percent
-4 : Missing	552	1.2
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	2,170	4.8
620-639: 620 to 639 VantageScore 3.0	973	2.2
640-659: 640 to 659 VantageScore 3.0	1,360	3.0
660-679: 660 to 679 VantageScore 3.0	1,608	3.6
680-699: 680 to 699 VantageScore 3.0	1,798	4.0
700-719: 700 to 719 VantageScore 3.0	2,264	5.0
720-739: 720 to 739 VantageScore 3.0	3,200	7.1
740-850: 740 to 850 VantageScore 3.0	30,988	68.5

VantageScore 3.0 in March 2021 Respondent		
score_0321_r	Count	Percent
-4 : Missing	612	1.4
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,866	4.1
620-639: 620 to 639 VantageScore 3.0	934	2.1
640-659: 640 to 659 VantageScore 3.0	1,169	2.6
660-679: 660 to 679 VantageScore 3.0	1,516	3.4
680-699: 680 to 699 VantageScore 3.0	1,616	3.6
700-719: 700 to 719 VantageScore 3.0	2,269	5.0
720-739: 720 to 739 VantageScore 3.0	3,161	7.0
740-850: 740 to 850 VantageScore 3.0	31,770	70.2

VantageScore 3.0 in June 2021 Respondent		
score_0621_r	Count	Percent
-4 : Missing	669	1.5
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,766	3.9
620-639: 620 to 639 VantageScore 3.0	905	2.0
640-659: 640 to 659 VantageScore 3.0	1,253	2.8
660-679: 660 to 679 VantageScore 3.0	1,467	3.2
680-699: 680 to 699 VantageScore 3.0	1,590	3.5
700-719: 700 to 719 VantageScore 3.0	2,253	5.0
720-739: 720 to 739 VantageScore 3.0	3,150	7.0
740-850: 740 to 850 VantageScore 3.0	31,860	70.4

VantageScore 3.0 in September 2021 Respondent		
score_0921_r	Count	Percent
-4 : Missing	710	1.6
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,796	4.0
620-639: 620 to 639 VantageScore 3.0	903	2.0
640-659: 640 to 659 VantageScore 3.0	1,218	2.7
660-679: 660 to 679 VantageScore 3.0	1,447	3.2
680-699: 680 to 699 VantageScore 3.0	1,573	3.5
700-719: 700 to 719 VantageScore 3.0	2,107	4.7
720-739: 720 to 739 VantageScore 3.0	3,105	6.9
740-850: 740 to 850 VantageScore 3.0	32,054	70.9

VantageScore 3.0 in December 2021 Respondent		
score_1221_r	Count	Percent
-4 : Missing	755	1.7
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,808	4.0
620-639: 620 to 639 VantageScore 3.0	883	2.0
640-659: 640 to 659 VantageScore 3.0	1,269	2.8
660-679: 660 to 679 VantageScore 3.0	1,466	3.2
680-699: 680 to 699 VantageScore 3.0	1,498	3.3
700-719: 700 to 719 VantageScore 3.0	2,165	4.8
720-739: 720 to 739 VantageScore 3.0	3,159	7.0
740-850: 740 to 850 VantageScore 3.0	31,910	70.5

VantageScore 3.0 in March 2022 Respondent		
score_0322_r	Count	Percent
-4 : Missing	818	1.8
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,770	3.9
620-639: 620 to 639 VantageScore 3.0	916	2.0
640-659: 640 to 659 VantageScore 3.0	1,132	2.5
660-679: 660 to 679 VantageScore 3.0	1,335	3.0
680-699: 680 to 699 VantageScore 3.0	1,424	3.1
700-719: 700 to 719 VantageScore 3.0	2,000	4.4
720-739: 720 to 739 VantageScore 3.0	2,962	6.5
740-850: 740 to 850 VantageScore 3.0	32,556	72.0

VantageScore 3.0 in June 2022 Respondent		
score_0622_r	Count	Percent
-4 : Missing	870	1.9
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,786	3.9
620-639: 620 to 639 VantageScore 3.0	878	1.9
640-659: 640 to 659 VantageScore 3.0	1,190	2.6
660-679: 660 to 679 VantageScore 3.0	1,413	3.1
680-699: 680 to 699 VantageScore 3.0	1,403	3.1
700-719: 700 to 719 VantageScore 3.0	1,996	4.4
720-739: 720 to 739 VantageScore 3.0	2,948	6.5
740-850: 740 to 850 VantageScore 3.0	32,429	71.7

VantageScore 3.0 in September 2022 Respondent		
score_0922_r	Count	Percent
-4 : Missing	922	2.0
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	1,900	4.2
620-639: 620 to 639 VantageScore 3.0	839	1.9
640-659: 640 to 659 VantageScore 3.0	1,227	2.7
660-679: 660 to 679 VantageScore 3.0	1,311	2.9
680-699: 680 to 699 VantageScore 3.0	1,362	3.0
700-719: 700 to 719 VantageScore 3.0	1,962	4.3
720-739: 720 to 739 VantageScore 3.0	2,838	6.3
740-850: 740 to 850 VantageScore 3.0	32,552	72.0

VantageScore 3.0 in December 2022 Respondent		
score_1222_r	Count	Percent
-4 : Missing	963	2.1
-2 : Not applicable	322	0.7
300-619: 300 to 619 VantageScore 3.0	2,066	4.6
620-639: 620 to 639 VantageScore 3.0	867	1.9
640-659: 640 to 659 VantageScore 3.0	1,229	2.7
660-679: 660 to 679 VantageScore 3.0	1,371	3.0
680-699: 680 to 699 VantageScore 3.0	1,406	3.1
700-719: 700 to 719 VantageScore 3.0	1,905	4.2
720-739: 720 to 739 VantageScore 3.0	2,835	6.3
740-850: 740 to 850 VantageScore 3.0	32,271	71.3

VantageScore 3.0 in March 2013 Spouse/Partner		
score_0313_s	Count	Percent
-2 : Not applicable	42,121	93.1
300-619: 300 to 619 VantageScore 3.0	94	0.2
620-639: 620 to 639 VantageScore 3.0	73	0.2
640-659: 640 to 659 VantageScore 3.0	113	0.2
660-679: 660 to 679 VantageScore 3.0	137	0.3
680-699: 680 to 699 VantageScore 3.0	161	0.4
700-719: 700 to 719 VantageScore 3.0	226	0.5
720-739: 720 to 739 VantageScore 3.0	238	0.5
740-850: 740 to 850 VantageScore 3.0	2,072	4.6

VantageScore 3.0 in June 2013 Spouse/Partner		
score_0613_s	Count	Percent
-2 : Not applicable	41,421	91.6
300-619: 300 to 619 VantageScore 3.0	122	0.3
620-639: 620 to 639 VantageScore 3.0	100	0.2
640-659: 640 to 659 VantageScore 3.0	138	0.3
660-679: 660 to 679 VantageScore 3.0	183	0.4
680-699: 680 to 699 VantageScore 3.0	188	0.4
700-719: 700 to 719 VantageScore 3.0	281	0.6
720-739: 720 to 739 VantageScore 3.0	348	0.8
740-850: 740 to 850 VantageScore 3.0	2,454	5.4

VantageScore 3.0 in September 2013 Spouse/Partner		
score_0913_s	Count	Percent
-4 : Missing	3	0.0
-2 : Not applicable	40,589	89.7
300-619: 300 to 619 VantageScore 3.0	157	0.3
620-639: 620 to 639 VantageScore 3.0	121	0.3
640-659: 640 to 659 VantageScore 3.0	217	0.5
660-679: 660 to 679 VantageScore 3.0	216	0.5
680-699: 680 to 699 VantageScore 3.0	246	0.5
700-719: 700 to 719 VantageScore 3.0	338	0.7
720-739: 720 to 739 VantageScore 3.0	416	0.9
740-850: 740 to 850 VantageScore 3.0	2,932	6.5

VantageScore 3.0 in December 2013 Spouse/Partner		
score_1213_s	Count	Percent
-4 : Missing	2	0.0
-2 : Not applicable	39,635	87.6
300-619: 300 to 619 VantageScore 3.0	198	0.4
620-639: 620 to 639 VantageScore 3.0	149	0.3
640-659: 640 to 659 VantageScore 3.0	230	0.5
660-679: 660 to 679 VantageScore 3.0	285	0.6
680-699: 680 to 699 VantageScore 3.0	328	0.7
700-719: 700 to 719 VantageScore 3.0	414	0.9
720-739: 720 to 739 VantageScore 3.0	540	1.2
740-850: 740 to 850 VantageScore 3.0	3,454	7.6

VantageScore 3.0 in March 2014 Spouse/Partner		
score_0314_s	Count	Percent
-4 : Missing	3	0.0
-2 : Not applicable	38,733	85.6
300-619: 300 to 619 VantageScore 3.0	198	0.4
620-639: 620 to 639 VantageScore 3.0	165	0.4
640-659: 640 to 659 VantageScore 3.0	276	0.6
660-679: 660 to 679 VantageScore 3.0	289	0.6
680-699: 680 to 699 VantageScore 3.0	382	0.8
700-719: 700 to 719 VantageScore 3.0	509	1.1
720-739: 720 to 739 VantageScore 3.0	592	1.3
740-850: 740 to 850 VantageScore 3.0	4,088	9.0

VantageScore 3.0 in June 2014 Spouse/Partner		
score_0614_s	Count	Percent
-4 : Missing	3	0.0
-2 : Not applicable	38,006	84.0
300-619: 300 to 619 VantageScore 3.0	237	0.5
620-639: 620 to 639 VantageScore 3.0	197	0.4
640-659: 640 to 659 VantageScore 3.0	298	0.7
660-679: 660 to 679 VantageScore 3.0	354	0.8
680-699: 680 to 699 VantageScore 3.0	429	0.9
700-719: 700 to 719 VantageScore 3.0	545	1.2
720-739: 720 to 739 VantageScore 3.0	638	1.4
740-850: 740 to 850 VantageScore 3.0	4,528	10.0

VantageScore 3.0 in September 2014 Spouse/Partner		
score_0914_s	Count	Percent
-4 : Missing	5	0.0
-2 : Not applicable	37,169	82.2
300-619: 300 to 619 VantageScore 3.0	274	0.6
620-639: 620 to 639 VantageScore 3.0	226	0.5
640-659: 640 to 659 VantageScore 3.0	350	0.8
660-679: 660 to 679 VantageScore 3.0	397	0.9
680-699: 680 to 699 VantageScore 3.0	438	1.0
700-719: 700 to 719 VantageScore 3.0	592	1.3
720-739: 720 to 739 VantageScore 3.0	748	1.7
740-850: 740 to 850 VantageScore 3.0	5,036	11.1

VantageScore 3.0 in December 2014 Spouse/Partner		
score_1214_s	Count	Percent
-4 : Missing	6	0.0
-2 : Not applicable	36,298	80.2
300-619: 300 to 619 VantageScore 3.0	337	0.7
620-639: 620 to 639 VantageScore 3.0	252	0.6
640-659: 640 to 659 VantageScore 3.0	392	0.9
660-679: 660 to 679 VantageScore 3.0	446	1.0
680-699: 680 to 699 VantageScore 3.0	499	1.1
700-719: 700 to 719 VantageScore 3.0	692	1.5
720-739: 720 to 739 VantageScore 3.0	819	1.8
740-850: 740 to 850 VantageScore 3.0	5,494	12.1

VantageScore 3.0 in March 2015 Spouse/Partner		
score_0315_s	Count	Percent
-4 : Missing	16	0.0
-2 : Not applicable	35,501	78.5
300-619: 300 to 619 VantageScore 3.0	350	0.8
620-639: 620 to 639 VantageScore 3.0	246	0.5
640-659: 640 to 659 VantageScore 3.0	378	0.8
660-679: 660 to 679 VantageScore 3.0	472	1.0
680-699: 680 to 699 VantageScore 3.0	565	1.2
700-719: 700 to 719 VantageScore 3.0	705	1.6
720-739: 720 to 739 VantageScore 3.0	881	1.9
740-850: 740 to 850 VantageScore 3.0	6,121	13.5

VantageScore 3.0 in June 2015 Spouse/Partner		
score_0615_s	Count	Percent
-4 : Missing	15	0.0
-2 : Not applicable	34,809	77.0
300-619: 300 to 619 VantageScore 3.0	360	0.8
620-639: 620 to 639 VantageScore 3.0	268	0.6
640-659: 640 to 659 VantageScore 3.0	406	0.9
660-679: 660 to 679 VantageScore 3.0	503	1.1
680-699: 680 to 699 VantageScore 3.0	577	1.3
700-719: 700 to 719 VantageScore 3.0	751	1.7
720-739: 720 to 739 VantageScore 3.0	973	2.2
740-850: 740 to 850 VantageScore 3.0	6,573	14.5

VantageScore 3.0 in September 2015 Spouse/Partner		
score_0915_s	Count	Percent
-4 : Missing	19	0.0
-2 : Not applicable	34,019	75.2
300-619: 300 to 619 VantageScore 3.0	424	0.9
620-639: 620 to 639 VantageScore 3.0	286	0.6
640-659: 640 to 659 VantageScore 3.0	467	1.0
660-679: 660 to 679 VantageScore 3.0	537	1.2
680-699: 680 to 699 VantageScore 3.0	603	1.3
700-719: 700 to 719 VantageScore 3.0	814	1.8
720-739: 720 to 739 VantageScore 3.0	1,064	2.4
740-850: 740 to 850 VantageScore 3.0	7,002	15.5

VantageScore 3.0 in December 2015 Spouse/Partner		
score_1215_s	Count	Percent
-4 : Missing	33	0.1
-2 : Not applicable	33,152	73.3
300-619: 300 to 619 VantageScore 3.0	472	1.0
620-639: 620 to 639 VantageScore 3.0	320	0.7
640-659: 640 to 659 VantageScore 3.0	488	1.1
660-679: 660 to 679 VantageScore 3.0	613	1.4
680-699: 680 to 699 VantageScore 3.0	596	1.3
700-719: 700 to 719 VantageScore 3.0	848	1.9
720-739: 720 to 739 VantageScore 3.0	1,120	2.5
740-850: 740 to 850 VantageScore 3.0	7,593	16.8

VantageScore 3.0 in March 2016 Spouse/Partner		
score_0316_s	Count	Percent
-4 : Missing	33	0.1
-2 : Not applicable	32,282	71.4
300-619: 300 to 619 VantageScore 3.0	484	1.1
620-639: 620 to 639 VantageScore 3.0	285	0.6
640-659: 640 to 659 VantageScore 3.0	486	1.1
660-679: 660 to 679 VantageScore 3.0	588	1.3
680-699: 680 to 699 VantageScore 3.0	657	1.5
700-719: 700 to 719 VantageScore 3.0	867	1.9
720-739: 720 to 739 VantageScore 3.0	1,117	2.5
740-850: 740 to 850 VantageScore 3.0	8,436	18.6

VantageScore 3.0 in June 2016 Spouse/Partner		
score_0616_s	Count	Percent
-4 : Missing	38	0.1
-2 : Not applicable	31,708	70.1
300-619: 300 to 619 VantageScore 3.0	479	1.1
620-639: 620 to 639 VantageScore 3.0	313	0.7
640-659: 640 to 659 VantageScore 3.0	523	1.2
660-679: 660 to 679 VantageScore 3.0	631	1.4
680-699: 680 to 699 VantageScore 3.0	672	1.5
700-719: 700 to 719 VantageScore 3.0	896	2.0
720-739: 720 to 739 VantageScore 3.0	1,240	2.7
740-850: 740 to 850 VantageScore 3.0	8,735	19.3

VantageScore 3.0 in September 2016 Spouse/Partner		
score_0916_s	Count	Percent
-4 : Missing	40	0.1
-2 : Not applicable	31,086	68.7
300-619: 300 to 619 VantageScore 3.0	552	1.2
620-639: 620 to 639 VantageScore 3.0	302	0.7
640-659: 640 to 659 VantageScore 3.0	538	1.2
660-679: 660 to 679 VantageScore 3.0	658	1.5
680-699: 680 to 699 VantageScore 3.0	709	1.6
700-719: 700 to 719 VantageScore 3.0	936	2.1
720-739: 720 to 739 VantageScore 3.0	1,278	2.8
740-850: 740 to 850 VantageScore 3.0	9,136	20.2

VantageScore 3.0 in December 2016 Spouse/Partner		
score_1216_s	Count	Percent
-4 : Missing	48	0.1
-2 : Not applicable	30,430	67.3
300-619: 300 to 619 VantageScore 3.0	618	1.4
620-639: 620 to 639 VantageScore 3.0	339	0.7
640-659: 640 to 659 VantageScore 3.0	559	1.2
660-679: 660 to 679 VantageScore 3.0	658	1.5
680-699: 680 to 699 VantageScore 3.0	757	1.7
700-719: 700 to 719 VantageScore 3.0	992	2.2
720-739: 720 to 739 VantageScore 3.0	1,339	3.0
740-850: 740 to 850 VantageScore 3.0	9,495	21.0

VantageScore 3.0 in March 2017 Spouse/Partner		
score_0317_s	Count	Percent
-4 : Missing	58	0.1
-2 : Not applicable	29,763	65.8
300-619: 300 to 619 VantageScore 3.0	588	1.3
620-639: 620 to 639 VantageScore 3.0	361	0.8
640-659: 640 to 659 VantageScore 3.0	604	1.3
660-679: 660 to 679 VantageScore 3.0	614	1.4
680-699: 680 to 699 VantageScore 3.0	761	1.7
700-719: 700 to 719 VantageScore 3.0	974	2.2
720-739: 720 to 739 VantageScore 3.0	1,339	3.0
740-850: 740 to 850 VantageScore 3.0	10,173	22.5

VantageScore 3.0 in June 2017 Spouse/Partner		
score_0617_s	Count	Percent
-4 : Missing	73	0.2
-2 : Not applicable	29,224	64.6
300-619: 300 to 619 VantageScore 3.0	580	1.3
620-639: 620 to 639 VantageScore 3.0	373	0.8
640-659: 640 to 659 VantageScore 3.0	594	1.3
660-679: 660 to 679 VantageScore 3.0	700	1.5
680-699: 680 to 699 VantageScore 3.0	731	1.6
700-719: 700 to 719 VantageScore 3.0	1,014	2.2
720-739: 720 to 739 VantageScore 3.0	1,352	3.0
740-850: 740 to 850 VantageScore 3.0	10,594	23.4

VantageScore 3.0 in September 2017 Spouse/Partner		
score_0917_s	Count	Percent
-4 : Missing	71	0.2
-2 : Not applicable	28,632	63.3
300-619: 300 to 619 VantageScore 3.0	633	1.4
620-639: 620 to 639 VantageScore 3.0	390	0.9
640-659: 640 to 659 VantageScore 3.0	624	1.4
660-679: 660 to 679 VantageScore 3.0	694	1.5
680-699: 680 to 699 VantageScore 3.0	832	1.8
700-719: 700 to 719 VantageScore 3.0	977	2.2
720-739: 720 to 739 VantageScore 3.0	1,361	3.0
740-850: 740 to 850 VantageScore 3.0	11,021	24.4

VantageScore 3.0 in December 2017 Spouse/Partner		
score_1217_s	Count	Percent
-4 : Missing	81	0.2
-2 : Not applicable	28,006	61.9
300-619: 300 to 619 VantageScore 3.0	708	1.6
620-639: 620 to 639 VantageScore 3.0	390	0.9
640-659: 640 to 659 VantageScore 3.0	645	1.4
660-679: 660 to 679 VantageScore 3.0	762	1.7
680-699: 680 to 699 VantageScore 3.0	864	1.9
700-719: 700 to 719 VantageScore 3.0	1,066	2.4
720-739: 720 to 739 VantageScore 3.0	1,385	3.1
740-850: 740 to 850 VantageScore 3.0	11,328	25.0

VantageScore 3.0 in March 2018 Spouse/Partner		
score_0318_s	Count	Percent
-4 : Missing	89	0.2
-2 : Not applicable	27,450	60.7
300-619: 300 to 619 VantageScore 3.0	728	1.6
620-639: 620 to 639 VantageScore 3.0	378	0.8
640-659: 640 to 659 VantageScore 3.0	597	1.3
660-679: 660 to 679 VantageScore 3.0	741	1.6
680-699: 680 to 699 VantageScore 3.0	802	1.8
700-719: 700 to 719 VantageScore 3.0	1,103	2.4
720-739: 720 to 739 VantageScore 3.0	1,349	3.0
740-850: 740 to 850 VantageScore 3.0	11,998	26.5

VantageScore 3.0 in June 2018 Spouse/Partner		
score_0618_s	Count	Percent
-4 : Missing	94	0.2
-2 : Not applicable	26,995	59.7
300-619: 300 to 619 VantageScore 3.0	736	1.6
620-639: 620 to 639 VantageScore 3.0	372	0.8
640-659: 640 to 659 VantageScore 3.0	610	1.3
660-679: 660 to 679 VantageScore 3.0	733	1.6
680-699: 680 to 699 VantageScore 3.0	809	1.8
700-719: 700 to 719 VantageScore 3.0	1,102	2.4
720-739: 720 to 739 VantageScore 3.0	1,542	3.4
740-850: 740 to 850 VantageScore 3.0	12,242	27.1

VantageScore 3.0 in September 2018 Spouse/Partner		
score_0918_s	Count	Percent
-4 : Missing	118	0.3
-2 : Not applicable	26,489	58.6
300-619: 300 to 619 VantageScore 3.0	734	1.6
620-639: 620 to 639 VantageScore 3.0	389	0.9
640-659: 640 to 659 VantageScore 3.0	609	1.3
660-679: 660 to 679 VantageScore 3.0	766	1.7
680-699: 680 to 699 VantageScore 3.0	811	1.8
700-719: 700 to 719 VantageScore 3.0	1,101	2.4
720-739: 720 to 739 VantageScore 3.0	1,488	3.3
740-850: 740 to 850 VantageScore 3.0	12,730	28.1

VantageScore 3.0 in December 2018 Spouse/Partner		
score_1218_s	Count	Percent
-4 : Missing	129	0.3
-2 : Not applicable	25,765	57.0
300-619: 300 to 619 VantageScore 3.0	843	1.9
620-639: 620 to 639 VantageScore 3.0	406	0.9
640-659: 640 to 659 VantageScore 3.0	628	1.4
660-679: 660 to 679 VantageScore 3.0	791	1.7
680-699: 680 to 699 VantageScore 3.0	847	1.9
700-719: 700 to 719 VantageScore 3.0	1,110	2.5
720-739: 720 to 739 VantageScore 3.0	1,545	3.4
740-850: 740 to 850 VantageScore 3.0	13,171	29.1

VantageScore 3.0 in March 2019 Spouse/Partner		
score_0319_s	Count	Percent
-4 : Missing	151	0.3
-2 : Not applicable	24,909	55.1
300-619: 300 to 619 VantageScore 3.0	831	1.8
620-639: 620 to 639 VantageScore 3.0	382	0.8
640-659: 640 to 659 VantageScore 3.0	641	1.4
660-679: 660 to 679 VantageScore 3.0	758	1.7
680-699: 680 to 699 VantageScore 3.0	825	1.8
700-719: 700 to 719 VantageScore 3.0	1,154	2.6
720-739: 720 to 739 VantageScore 3.0	1,542	3.4
740-850: 740 to 850 VantageScore 3.0	14,042	31.0

VantageScore 3.0 in June 2019 Spouse/Partner		
score_0619_s	Count	Percent
-4 : Missing	170	0.4
-2 : Not applicable	24,329	53.8
300-619: 300 to 619 VantageScore 3.0	819	1.8
620-639: 620 to 639 VantageScore 3.0	430	1.0
640-659: 640 to 659 VantageScore 3.0	680	1.5
660-679: 660 to 679 VantageScore 3.0	746	1.6
680-699: 680 to 699 VantageScore 3.0	856	1.9
700-719: 700 to 719 VantageScore 3.0	1,169	2.6
720-739: 720 to 739 VantageScore 3.0	1,594	3.5
740-850: 740 to 850 VantageScore 3.0	14,442	31.9

VantageScore 3.0 in September 2019 Spouse/Partner		
score_0919_s	Count	Percent
-4 : Missing	172	0.4
-2 : Not applicable	23,573	52.1
300-619: 300 to 619 VantageScore 3.0	869	1.9
620-639: 620 to 639 VantageScore 3.0	476	1.1
640-659: 640 to 659 VantageScore 3.0	674	1.5
660-679: 660 to 679 VantageScore 3.0	748	1.7
680-699: 680 to 699 VantageScore 3.0	880	1.9
700-719: 700 to 719 VantageScore 3.0	1,137	2.5
720-739: 720 to 739 VantageScore 3.0	1,675	3.7
740-850: 740 to 850 VantageScore 3.0	15,031	33.2

VantageScore 3.0 in December 2019 Spouse/Partner		
score_1219_s	Count	Percent
-4 : Missing	185	0.4
-2 : Not applicable	22,772	50.3
300-619: 300 to 619 VantageScore 3.0	911	2.0
620-639: 620 to 639 VantageScore 3.0	457	1.0
640-659: 640 to 659 VantageScore 3.0	722	1.6
660-679: 660 to 679 VantageScore 3.0	825	1.8
680-699: 680 to 699 VantageScore 3.0	850	1.9
700-719: 700 to 719 VantageScore 3.0	1,201	2.7
720-739: 720 to 739 VantageScore 3.0	1,725	3.8
740-850: 740 to 850 VantageScore 3.0	15,587	34.5

VantageScore 3.0 in March 2020 Spouse/Partner		
score_0320_s	Count	Percent
-4 : Missing	199	0.4
-2 : Not applicable	21,962	48.6
300-619: 300 to 619 VantageScore 3.0	943	2.1
620-639: 620 to 639 VantageScore 3.0	477	1.1
640-659: 640 to 659 VantageScore 3.0	652	1.4
660-679: 660 to 679 VantageScore 3.0	824	1.8
680-699: 680 to 699 VantageScore 3.0	850	1.9
700-719: 700 to 719 VantageScore 3.0	1,215	2.7
720-739: 720 to 739 VantageScore 3.0	1,680	3.7
740-850: 740 to 850 VantageScore 3.0	16,433	36.3

VantageScore 3.0 in June 2020 Spouse/Partner		
score_0620_s	Count	Percent
-4 : Missing	224	0.5
-2 : Not applicable	21,961	48.5
300-619: 300 to 619 VantageScore 3.0	806	1.8
620-639: 620 to 639 VantageScore 3.0	417	0.9
640-659: 640 to 659 VantageScore 3.0	569	1.3
660-679: 660 to 679 VantageScore 3.0	734	1.6
680-699: 680 to 699 VantageScore 3.0	807	1.8
700-719: 700 to 719 VantageScore 3.0	1,111	2.5
720-739: 720 to 739 VantageScore 3.0	1,652	3.7
740-850: 740 to 850 VantageScore 3.0	16,954	37.5

VantageScore 3.0 in September 2020 Spouse/Partner		
score_0920_s	Count	Percent
-4 : Missing	235	0.5
-2 : Not applicable	21,960	48.5
300-619: 300 to 619 VantageScore 3.0	761	1.7
620-639: 620 to 639 VantageScore 3.0	405	0.9
640-659: 640 to 659 VantageScore 3.0	566	1.3
660-679: 660 to 679 VantageScore 3.0	743	1.6
680-699: 680 to 699 VantageScore 3.0	778	1.7
700-719: 700 to 719 VantageScore 3.0	1,110	2.5
720-739: 720 to 739 VantageScore 3.0	1,640	3.6
740-850: 740 to 850 VantageScore 3.0	17,037	37.7

VantageScore 3.0 in December 2020 Spouse/Partner		
score_1220_s	Count	Percent
-4 : Missing	270	0.6
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	764	1.7
620-639: 620 to 639 VantageScore 3.0	425	0.9
640-659: 640 to 659 VantageScore 3.0	591	1.3
660-679: 660 to 679 VantageScore 3.0	699	1.5
680-699: 680 to 699 VantageScore 3.0	820	1.8
700-719: 700 to 719 VantageScore 3.0	1,144	2.5
720-739: 720 to 739 VantageScore 3.0	1,593	3.5
740-850: 740 to 850 VantageScore 3.0	16,970	37.5

VantageScore 3.0 in March 2021 Spouse/Partner		
score_0321_s	Count	Percent
-4 : Missing	300	0.7
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	665	1.5
620-639: 620 to 639 VantageScore 3.0	386	0.9
640-659: 640 to 659 VantageScore 3.0	525	1.2
660-679: 660 to 679 VantageScore 3.0	618	1.4
680-699: 680 to 699 VantageScore 3.0	759	1.7
700-719: 700 to 719 VantageScore 3.0	1,114	2.5
720-739: 720 to 739 VantageScore 3.0	1,509	3.3
740-850: 740 to 850 VantageScore 3.0	17,400	38.5

VantageScore 3.0 in June 2021 Spouse/Partner		
score_0621_s	Count	Percent
-4 : Missing	322	0.7
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	630	1.4
620-639: 620 to 639 VantageScore 3.0	365	0.8
640-659: 640 to 659 VantageScore 3.0	523	1.2
660-679: 660 to 679 VantageScore 3.0	628	1.4
680-699: 680 to 699 VantageScore 3.0	737	1.6
700-719: 700 to 719 VantageScore 3.0	1,110	2.5
720-739: 720 to 739 VantageScore 3.0	1,593	3.5
740-850: 740 to 850 VantageScore 3.0	17,368	38.4

VantageScore 3.0 in September 2021 Spouse/Partner		
score_0921_s	Count	Percent
-4 : Missing	346	0.8
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	653	1.4
620-639: 620 to 639 VantageScore 3.0	355	0.8
640-659: 640 to 659 VantageScore 3.0	520	1.1
660-679: 660 to 679 VantageScore 3.0	625	1.4
680-699: 680 to 699 VantageScore 3.0	708	1.6
700-719: 700 to 719 VantageScore 3.0	1,070	2.4
720-739: 720 to 739 VantageScore 3.0	1,491	3.3
740-850: 740 to 850 VantageScore 3.0	17,508	38.7

VantageScore 3.0 in December 2021 Spouse/Partner		
score_1221_s	Count	Percent
-4 : Missing	372	0.8
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	658	1.5
620-639: 620 to 639 VantageScore 3.0	367	0.8
640-659: 640 to 659 VantageScore 3.0	499	1.1
660-679: 660 to 679 VantageScore 3.0	671	1.5
680-699: 680 to 699 VantageScore 3.0	704	1.6
700-719: 700 to 719 VantageScore 3.0	1,083	2.4
720-739: 720 to 739 VantageScore 3.0	1,547	3.4
740-850: 740 to 850 VantageScore 3.0	17,375	38.4

VantageScore 3.0 in March 2022 Spouse/Partner		
score_0322_s	Count	Percent
-4 : Missing	404	0.9
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	635	1.4
620-639: 620 to 639 VantageScore 3.0	348	0.8
640-659: 640 to 659 VantageScore 3.0	491	1.1
660-679: 660 to 679 VantageScore 3.0	596	1.3
680-699: 680 to 699 VantageScore 3.0	666	1.5
700-719: 700 to 719 VantageScore 3.0	1,015	2.2
720-739: 720 to 739 VantageScore 3.0	1,476	3.3
740-850: 740 to 850 VantageScore 3.0	17,645	39.0

VantageScore 3.0 in June 2022 Spouse/Partner		
score_0622_s	Count	Percent
-4 : Missing	413	0.9
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	669	1.5
620-639: 620 to 639 VantageScore 3.0	353	0.8
640-659: 640 to 659 VantageScore 3.0	462	1.0
660-679: 660 to 679 VantageScore 3.0	664	1.5
680-699: 680 to 699 VantageScore 3.0	672	1.5
700-719: 700 to 719 VantageScore 3.0	938	2.1
720-739: 720 to 739 VantageScore 3.0	1,453	3.2
740-850: 740 to 850 VantageScore 3.0	17,652	39.0

VantageScore 3.0 in September 2022 Spouse/Partner		
score_0922_s	Count	Percent
-4 : Missing	439	1.0
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	695	1.5
620-639: 620 to 639 VantageScore 3.0	362	0.8
640-659: 640 to 659 VantageScore 3.0	444	1.0
660-679: 660 to 679 VantageScore 3.0	634	1.4
680-699: 680 to 699 VantageScore 3.0	664	1.5
700-719: 700 to 719 VantageScore 3.0	926	2.0
720-739: 720 to 739 VantageScore 3.0	1,421	3.1
740-850: 740 to 850 VantageScore 3.0	17,691	39.1

VantageScore 3.0 in December 2022 Spouse/Partner		
score_1222_s	Count	Percent
-4 : Missing	457	1.0
-2 : Not applicable	21,959	48.5
300-619: 300 to 619 VantageScore 3.0	754	1.7
620-639: 620 to 639 VantageScore 3.0	334	0.7
640-659: 640 to 659 VantageScore 3.0	534	1.2
660-679: 660 to 679 VantageScore 3.0	660	1.5
680-699: 680 to 699 VantageScore 3.0	682	1.5
700-719: 700 to 719 VantageScore 3.0	974	2.2
720-739: 720 to 739 VantageScore 3.0	1,356	3.0
740-850: 740 to 850 VantageScore 3.0	17,525	38.7

Mortgage Performance Status in March 2013		
perf_status_0313	Count	Percent
A: Performance history no longer being reported (in most cases after loan closed)	1	0.0
C: Current	18	0.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	2	0.0
P: Performance history not yet started (before loan opened)	43,704	96.6
Q: Loan opened during this quarter	1,510	3.3

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)	6	0.0
C: Current	1,281	2.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	244	0.5
P: Performance history not yet started (before loan opened)	41,972	92.8
Q: Loan opened during this quarter	1,730	3.8
S: Performance for month suppressed by the servicer	1	0.0

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)	20	0.0
C: Current	2,951	6.5
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	284	0.6
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	4	0.0
P: Performance history not yet started (before loan opened)	40,495	89.5
Q: Loan opened during this quarter	1,477	3.3
S: Performance for month suppressed by the servicer	3	0.0

Mortgage Performance Status in December 2013		
perf_status_1213	Count	Percent
1: 30 to 59 days past due date	6	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)	45	0.1
C: Current	4,450	9.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	227	0.5
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	4	0.0
P: Performance history not yet started (before loan opened)	39,169	86.6
Q: Loan opened during this quarter	1,326	2.9
S: Performance for month suppressed by the servicer	6	0.0

Mortgage Performance Status in March 2014		
perf_status_0314	Count	Percent
1: 30 to 59 days past due date	12	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	2	0.0
A: Performance history no longer being reported (in most cases after loan closed)	76	0.2
C: Current	5,742	12.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	221	0.5
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	10	0.0
P: Performance history not yet started (before loan opened)	38,021	84.1

Mortgage Performance Status in March 2014		
perf_status_0314	Count	Percent
Q: Loan opened during this quarter	1,148	2.5
S: Performance for month suppressed by the servicer	1	0.0

Mortgage Performance Status in June 2014		
perf_status_0614	Count	Percent
1: 30 to 59 days past due date	16	0.0
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	2	0.0
A: Performance history no longer being reported (in most cases after loan closed)	136	0.3
C: Current	6,849	15.1
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	187	0.4
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	8	0.0
P: Performance history not yet started (before loan opened)	36,381	80.4
Q: Loan opened during this quarter	1,639	3.6
S: Performance for month suppressed by the servicer	10	0.0

Mortgage Performance Status in September 2014		
perf_status_0914	Count	Percent
1: 30 to 59 days past due date	21	0.0
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
7: Bankruptcy Chapter 13	2	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)	269	0.6
C: Current	8,284	18.3
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	243	0.5
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	12	0.0
P: Performance history not yet started (before loan opened)	34,575	76.4
Q: Loan opened during this quarter	1,806	4.0
S: Performance for month suppressed by the servicer	8	0.0

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	5	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	4	0.0
7: Bankruptcy Chapter 13	2	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	3	0.0
A: Performance history no longer being reported (in most cases after loan closed)	449	1.0
C: Current	9,929	21.9
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	203	0.4
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	19	0.0
P: Performance history not yet started (before loan opened)	32,910	72.8
Q: Loan opened during this quarter	1,665	3.7
S: Performance for month suppressed by the servicer	5	0.0

Mortgage Performance Status in March 2015		
perf_status_0315	Count	Percent
1: 30 to 59 days past due date	41	0.1
2: 60 to 89 days past due date	11	0.0
3: 90 to 119 days past due date	4	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	2	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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)	813	1.8
C: Current	11,282	24.9
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	125	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	23	0.1
P: Performance history not yet started (before loan opened)	31,523	69.7
Q: Loan opened during this quarter	1,386	3.1
S: Performance for month suppressed by the servicer	9	0.0

Mortgage Performance Status in June 2015		
perf_status_0615	Count	Percent
1: 30 to 59 days past due date	33	0.1
2: 60 to 89 days past due date	7	0.0
3: 90 to 119 days past due date	9	0.0
4: 120 to 149 days past due date	6	0.0
5: 150 to 179 days past due date	1	0.0
6: 180 or more days past due date	5	0.0
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	4	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	5	0.0
A: Performance history no longer being reported (in most cases after loan closed)	1,316	2.9
C: Current	12,121	26.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	180	0.4
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	12	0.0
P: Performance history not yet started (before loan opened)	29,889	66.1
Q: Loan opened during this quarter	1,632	3.6
S: Performance for month suppressed by the servicer	10	0.0

Mortgage Performance Status in September 2015		
perf_status_0915	Count	Percent
1: 30 to 59 days past due date	51	0.1
2: 60 to 89 days past due date	21	0.0
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	4	0.0
6: 180 or more days past due date	9	0.0
7: Bankruptcy Chapter 13	6	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	8	0.0
A: Performance history no longer being reported (in most cases after loan closed)	1,633	3.6
C: Current	13,450	29.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	117	0.3
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)	28,251	62.5
Q: Loan opened during this quarter	1,638	3.6
S: Performance for month suppressed by the servicer	11	0.0

Mortgage Performance Status in December 2015		
perf_status_1215	Count	Percent
1: 30 to 59 days past due date	67	0.1
2: 60 to 89 days past due date	20	0.0
3: 90 to 119 days past due date	13	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	8	0.0
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	11	0.0
A: Performance history no longer being reported (in most cases after loan closed)	2,005	4.4
C: Current	14,670	32.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	147	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	25	0.1
P: Performance history not yet started (before loan opened)	26,740	59.1
Q: Loan opened during this quarter	1,509	3.3
S: Performance for month suppressed by the servicer	3	0.0

Mortgage Performance Status in March 2016		
perf_status_0316	Count	Percent
1: 30 to 59 days past due date	62	0.1
2: 60 to 89 days past due date	19	0.0
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	2	0.0
6: 180 or more days past due date	12	0.0
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	11	0.0
A: Performance history no longer being reported (in most cases after loan closed)	2,374	5.2
C: Current	15,816	35.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	140	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	23	0.1
P: Performance history not yet started (before loan opened)	25,359	56.1
Q: Loan opened during this quarter	1,380	3.1
S: Performance for month suppressed by the servicer	14	0.0

Mortgage Performance Status in June 2016		
perf_status_0616	Count	Percent
1: 30 to 59 days past due date	56	0.1
2: 60 to 89 days past due date	17	0.0
3: 90 to 119 days past due date	11	0.0
4: 120 to 149 days past due date	5	0.0
5: 150 to 179 days past due date	5	0.0
6: 180 or more days past due date	14	0.0
7: Bankruptcy Chapter 13	3	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	4	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	12	0.0
A: Performance history no longer being reported (in most cases after loan closed)	2,941	6.5
C: Current	16,658	36.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	115	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	25	0.1
P: Performance history not yet started (before loan opened)	23,774	52.6
Q: Loan opened during this quarter	1,581	3.5
S: Performance for month suppressed by the servicer	14	0.0

Mortgage Performance Status in September 2016		
perf_status_0916	Count	Percent
1: 30 to 59 days past due date	67	0.1
2: 60 to 89 days past due date	25	0.1
3: 90 to 119 days past due date	13	0.0
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	0.0
7: Bankruptcy Chapter 13	4	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	4	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	15	0.0
A: Performance history no longer being reported (in most cases after loan closed)	3,691	8.2
C: Current	17,513	38.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	73	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	25	0.1
P: Performance history not yet started (before loan opened)	22,119	48.9
Q: Loan opened during this quarter	1,654	3.7
S: Performance for month suppressed by the servicer	9	0.0

Mortgage Performance Status in December 2016		
perf_status_1216	Count	Percent
1: 30 to 59 days past due date	95	0.2
2: 60 to 89 days past due date	32	0.1
3: 90 to 119 days past due date	19	0.0
4: 120 to 149 days past due date	3	0.0
5: 150 to 179 days past due date	2	0.0
6: 180 or more days past due date	21	0.0
7: Bankruptcy Chapter 13	9	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	6	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	17	0.0
A: Performance history no longer being reported (in most cases after loan closed)	4,468	9.9
C: Current	18,255	40.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	152	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	23	0.1
P: Performance history not yet started (before loan opened)	20,468	45.2
Q: Loan opened during this quarter	1,649	3.6
S: Performance for month suppressed by the servicer	16	0.0

Mortgage Performance Status in March 2017		
perf_status_0317	Count	Percent
1: 30 to 59 days past due date	93	0.2
2: 60 to 89 days past due date	19	0.0
3: 90 to 119 days past due date	20	0.0
4: 120 to 149 days past due date	8	0.0
5: 150 to 179 days past due date	9	0.0
6: 180 or more days past due date	21	0.0
7: Bankruptcy Chapter 13	10	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	4	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	11	0.0
A: Performance history no longer being reported (in most cases after loan closed)	4,939	10.9
C: Current	19,456	43.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	135	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	31	0.1
P: Performance history not yet started (before loan opened)	19,305	42.7
Q: Loan opened during this quarter	1,160	2.6
S: Performance for month suppressed by the servicer	14	0.0

Mortgage Performance Status in June 2017		
perf_status_0617	Count	Percent
1: 30 to 59 days past due date	91	0.2
2: 60 to 89 days past due date	27	0.1
3: 90 to 119 days past due date	15	0.0
4: 120 to 149 days past due date	13	0.0
5: 150 to 179 days past due date	2	0.0
6: 180 or more days past due date	27	0.1
7: Bankruptcy Chapter 13	11	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	8	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	12	0.0
A: Performance history no longer being reported (in most cases after loan closed)	5,484	12.1
C: Current	20,087	44.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	97	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	31	0.1
P: Performance history not yet started (before loan opened)	18,058	39.9
Q: Loan opened during this quarter	1,246	2.8
S: Performance for month suppressed by the servicer	26	0.1

Mortgage Performance Status in September 2017		
perf_status_0917	Count	Percent
1: 30 to 59 days past due date	98	0.2
2: 60 to 89 days past due date	40	0.1
3: 90 to 119 days past due date	13	0.0
4: 120 to 149 days past due date	6	0.0
5: 150 to 179 days past due date	6	0.0
6: 180 or more days past due date	26	0.1
7: Bankruptcy Chapter 13	11	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	9	0.0
A: Performance history no longer being reported (in most cases after loan closed)	6,069	13.4
C: Current	20,730	45.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	103	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	34	0.1
P: Performance history not yet started (before loan opened)	16,691	36.9
Q: Loan opened during this quarter	1,364	3.0
S: Performance for month suppressed by the servicer	25	0.1

Mortgage Performance Status in December 2017		
perf_status_1217	Count	Percent
1: 30 to 59 days past due date	111	0.2
2: 60 to 89 days past due date	33	0.1
3: 90 to 119 days past due date	13	0.0
4: 120 to 149 days past due date	10	0.0
5: 150 to 179 days past due date	9	0.0
6: 180 or more days past due date	24	0.1
7: Bankruptcy Chapter 13	12	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	10	0.0
A: Performance history no longer being reported (in most cases after loan closed)	6,669	14.7
C: Current	21,454	47.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	117	0.3
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	31	0.1
P: Performance history not yet started (before loan opened)	15,319	33.9
Q: Loan opened during this quarter	1,367	3.0
S: Performance for month suppressed by the servicer	46	0.1

Mortgage Performance Status in March 2018		
perf_status_0318	Count	Percent
1: 30 to 59 days past due date	101	0.2
2: 60 to 89 days past due date	28	0.1
3: 90 to 119 days past due date	20	0.0
4: 120 to 149 days past due date	11	0.0
5: 150 to 179 days past due date	6	0.0
6: 180 or more days past due date	22	0.0
7: Bankruptcy Chapter 13	10	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	8	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	12	0.0
A: Performance history no longer being reported (in most cases after loan closed)	7,232	16.0
C: Current	22,278	49.2
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	91	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	41	0.1
P: Performance history not yet started (before loan opened)	14,250	31.5
Q: Loan opened during this quarter	1,067	2.4
S: Performance for month suppressed by the servicer	58	0.1

Mortgage Performance Status in June 2018		
perf_status_0618	Count	Percent
1: 30 to 59 days past due date	108	0.2
2: 60 to 89 days past due date	34	0.1
3: 90 to 119 days past due date	15	0.0
4: 120 to 149 days past due date	8	0.0
5: 150 to 179 days past due date	5	0.0
6: 180 or more days past due date	26	0.1
7: Bankruptcy Chapter 13	11	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	12	0.0
A: Performance history no longer being reported (in most cases after loan closed)	7,854	17.4
C: Current	22,763	50.3
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	72	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	29	0.1
P: Performance history not yet started (before loan opened)	13,038	28.8
Q: Loan opened during this quarter	1,211	2.7
S: Performance for month suppressed by the servicer	39	0.1

Mortgage Performance Status in September 2018		
perf_status_0918	Count	Percent
1: 30 to 59 days past due date	114	0.3
2: 60 to 89 days past due date	29	0.1
3: 90 to 119 days past due date	16	0.0
4: 120 to 149 days past due date	7	0.0
5: 150 to 179 days past due date	9	0.0
6: 180 or more days past due date	24	0.1
7: Bankruptcy Chapter 13	13	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	8	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	9	0.0
A: Performance history no longer being reported (in most cases after loan closed)	8,421	18.6
C: Current	23,405	51.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	86	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	21	0.0
P: Performance history not yet started (before loan opened)	11,773	26.0
Q: Loan opened during this quarter	1,264	2.8
S: Performance for month suppressed by the servicer	36	0.1

Mortgage Performance Status in December 2018		
perf_status_1218	Count	Percent
1: 30 to 59 days past due date	143	0.3
2: 60 to 89 days past due date	44	0.1
3: 90 to 119 days past due date	17	0.0
4: 120 to 149 days past due date	4	0.0
5: 150 to 179 days past due date	10	0.0
6: 180 or more days past due date	17	0.0
7: Bankruptcy Chapter 13	11	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	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)	8,951	19.8
C: Current	24,111	53.3
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	82	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	18	0.0
P: Performance history not yet started (before loan opened)	10,627	23.5
Q: Loan opened during this quarter	1,141	2.5
S: Performance for month suppressed by the servicer	43	0.1

Mortgage Performance Status in March 2019		
perf_status_0319	Count	Percent
1: 30 to 59 days past due date	139	0.3
2: 60 to 89 days past due date	30	0.1
3: 90 to 119 days past due date	17	0.0
4: 120 to 149 days past due date	5	0.0
5: 150 to 179 days past due date	3	0.0
6: 180 or more days past due date	27	0.1
7: Bankruptcy Chapter 13	8	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	9	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	9	0.0
A: Performance history no longer being reported (in most cases after loan closed)	9,485	21.0
C: Current	24,780	54.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	44	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	17	0.0
P: Performance history not yet started (before loan opened)	9,712	21.5
Q: Loan opened during this quarter	910	2.0
S: Performance for month suppressed by the servicer	40	0.1

Mortgage Performance Status in June 2019		
perf_status_0619	Count	Percent
1: 30 to 59 days past due date	126	0.3
2: 60 to 89 days past due date	42	0.1
3: 90 to 119 days past due date	14	0.0
4: 120 to 149 days past due date	14	0.0
5: 150 to 179 days past due date	7	0.0
6: 180 or more days past due date	23	0.1
7: Bankruptcy Chapter 13	4	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	8	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	13	0.0
A: Performance history no longer being reported (in most cases after loan closed)	10,329	22.8
C: Current	24,863	55.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	34	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	12	0.0
P: Performance history not yet started (before loan opened)	8,640	19.1
Q: Loan opened during this quarter	1,070	2.4
S: Performance for month suppressed by the servicer	36	0.1

Mortgage Performance Status in September 2019		
perf_status_0919	Count	Percent
1: 30 to 59 days past due date	136	0.3
2: 60 to 89 days past due date	43	0.1
3: 90 to 119 days past due date	20	0.0
4: 120 to 149 days past due date	14	0.0
5: 150 to 179 days past due date	8	0.0
6: 180 or more days past due date	28	0.1
7: Bankruptcy Chapter 13	3	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	9	0.0
A: Performance history no longer being reported (in most cases after loan closed)	11,531	25.5
C: Current	24,702	54.6
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	51	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	13	0.0
P: Performance history not yet started (before loan opened)	7,219	16.0
Q: Loan opened during this quarter	1,417	3.1
S: Performance for month suppressed by the servicer	31	0.1

Mortgage Performance Status in December 2019		
perf_status_1219	Count	Percent
1: 30 to 59 days past due date	185	0.4
2: 60 to 89 days past due date	55	0.1
3: 90 to 119 days past due date	22	0.0
4: 120 to 149 days past due date	9	0.0
5: 150 to 179 days past due date	7	0.0
6: 180 or more days past due date	30	0.1
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	10	0.0
A: Performance history no longer being reported (in most cases after loan closed)	12,939	28.6
C: Current	24,622	54.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	80	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	22	0.0
P: Performance history not yet started (before loan opened)	5,620	12.4
Q: Loan opened during this quarter	1,597	3.5
S: Performance for month suppressed by the servicer	22	0.0

Mortgage Performance Status in March 2020		
perf_status_0320	Count	Percent
1: 30 to 59 days past due date	138	0.3
2: 60 to 89 days past due date	38	0.1
3: 90 to 119 days past due date	17	0.0
4: 120 to 149 days past due date	8	0.0
5: 150 to 179 days past due date	9	0.0
6: 180 or more days past due date	37	0.1
7: Bankruptcy Chapter 13	6	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	7	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	8	0.0
A: Performance history no longer being reported (in most cases after loan closed)	14,119	31.2
C: Current	25,136	55.6
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	38	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	15	0.0
P: Performance history not yet started (before loan opened)	4,491	9.9
Q: Loan opened during this quarter	1,127	2.5
S: Performance for month suppressed by the servicer	41	0.1

Mortgage Performance Status in June 2020		
perf_status_0620	Count	Percent
1: 30 to 59 days past due date	59	0.1
2: 60 to 89 days past due date	17	0.0
3: 90 to 119 days past due date	8	0.0
4: 120 to 149 days past due date	5	0.0
5: 150 to 179 days past due date	7	0.0
6: 180 or more days past due date	36	0.1
7: Bankruptcy Chapter 13	4	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	9	0.0
A: Performance history no longer being reported (in most cases after loan closed)	16,183	35.8
C: Current	23,965	53.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	56	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	21	0.0
P: Performance history not yet started (before loan opened)	3,107	6.9
Q: Loan opened during this quarter	1,383	3.1
S: Performance for month suppressed by the servicer	370	0.8

Mortgage Performance Status in September 2020		
perf_status_0920	Count	Percent
1: 30 to 59 days past due date	75	0.2
2: 60 to 89 days past due date	20	0.0
3: 90 to 119 days past due date	9	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	38	0.1
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	7	0.0
A: Performance history no longer being reported (in most cases after loan closed)	18,549	41.0
C: Current	22,926	50.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	19	0.0
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	16	0.0
P: Performance history not yet started (before loan opened)	1,523	3.4
Q: Loan opened during this quarter	1,584	3.5
S: Performance for month suppressed by the servicer	452	1.0

Mortgage Performance Status in December 2020		
perf_status_1220	Count	Percent
1: 30 to 59 days past due date	84	0.2
2: 60 to 89 days past due date	22	0.0
3: 90 to 119 days past due date	7	0.0
4: 120 to 149 days past due date	7	0.0
5: 150 to 179 days past due date	3	0.0
6: 180 or more days past due date	31	0.1
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	6	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)	20,897	46.2
C: Current	22,235	49.2
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	24	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	7	0.0
Q: Loan opened during this quarter	1,520	3.4
S: Performance for month suppressed by the servicer	381	0.8

Mortgage Performance Status in March 2021		
perf_status_0321	Count	Percent
1: 30 to 59 days past due date	62	0.1
2: 60 to 89 days past due date	18	0.0
3: 90 to 119 days past due date	6	0.0
4: 120 to 149 days past due date	4	0.0
5: 150 to 179 days past due date	2	0.0
6: 180 or more days past due date	35	0.1
7: Bankruptcy Chapter 13	5	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	23,155	51.2
C: Current	21,597	47.7
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	12	0.0
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	8	0.0
S: Performance for month suppressed by the servicer	322	0.7

Mortgage Performance Status in June 2021		
perf_status_0621	Count	Percent
1: 30 to 59 days past due date	44	0.1
2: 60 to 89 days past due date	14	0.0
3: 90 to 119 days past due date	8	0.0
4: 120 to 149 days past due date	3	0.0
5: 150 to 179 days past due date	2	0.0
6: 180 or more days past due date	33	0.1
7: Bankruptcy Chapter 13	4	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	6	0.0
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	25,013	55.3
C: Current	19,852	43.9
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	245	0.5

Mortgage Performance Status in September 2021		
perf_status_0921	Count	Percent
1: 30 to 59 days past due date	56	0.1
2: 60 to 89 days past due date	19	0.0
3: 90 to 119 days past due date	10	0.0
4: 120 to 149 days past due date	6	0.0
5: 150 to 179 days past due date	3	0.0
6: 180 or more days past due date	33	0.1
7: Bankruptcy Chapter 13	4	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	26,545	58.7
C: Current	18,357	40.6
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	6	0.0
S: Performance for month suppressed by the servicer	190	0.4

Mortgage Performance Status in December 2021		
perf_status_1221	Count	Percent
1: 30 to 59 days past due date	66	0.1
2: 60 to 89 days past due date	29	0.1
3: 90 to 119 days past due date	10	0.0
4: 120 to 149 days past due date	3	0.0
5: 150 to 179 days past due date	5	0.0
6: 180 or more days past due date	37	0.1
7: Bankruptcy Chapter 13	3	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	27,842	61.5
C: Current	17,088	37.8
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	137	0.3

Mortgage Performance Status in March 2022		
perf_status_0322	Count	Percent
1: 30 to 59 days past due date	69	0.2
2: 60 to 89 days past due date	13	0.0
3: 90 to 119 days past due date	8	0.0
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	31	0.1
7: Bankruptcy Chapter 13	2	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	28,744	63.5
C: Current	16,259	35.9
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	5	0.0
S: Performance for month suppressed by the servicer	89	0.2

Mortgage Performance Status in June 2022		
perf_status_0622	Count	Percent
1: 30 to 59 days past due date	62	0.1
2: 60 to 89 days past due date	28	0.1
3: 90 to 119 days past due date	14	0.0
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	25	0.1
7: Bankruptcy Chapter 13	3	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	4	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)	29,441	65.1
C: Current	15,579	34.4
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	57	0.1

Mortgage Performance Status in September 2022		
perf_status_0922	Count	Percent
1: 30 to 59 days past due date	76	0.2
2: 60 to 89 days past due date	27	0.1
3: 90 to 119 days past due date	12	0.0
4: 120 to 149 days past due date	4	0.0
5: 150 to 179 days past due date	7	0.0
6: 180 or more days past due date	30	0.1
8: Foreclosure proceeding started, deed in lieu, foreclosure, 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	3	0.0
A: Performance history no longer being reported (in most cases after loan closed)	29,873	66.0
C: Current	15,143	33.5
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	44	0.1

Mortgage Performance Status in December 2022		
perf_status_1222	Count	Percent
1: 30 to 59 days past due date	98	0.2
2: 60 to 89 days past due date	35	0.1
3: 90 to 119 days past due date	13	0.0
4: 120 to 149 days past due date	7	0.0
5: 150 to 179 days past due date	4	0.0
6: 180 or more days past due date	21	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	10	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)	30,131	66.6
C: Current	14,844	32.8
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	57	0.1
S: Performance for month suppressed by the servicer	12	0.0

Mortgage Termination Year		
close_year	Count	Percent
-2 : Not applicable	15,104	33.4
2013: 2013	45	0.1
2014: 2014	404	0.9
2015: 2015	1,556	3.4
2016: 2016	2,463	5.4
2017: 2017	2,201	4.9
2018: 2018	2,282	5.0
2019: 2019	3,988	8.8

Mortgage Termination Year		
close_year	Count	Percent
2020: 2020	7,958	17.6
2021: 2021	6,945	15.4
2022	2,289	5.1

Mortgage Termination Month		
close_month	Count	Percent
-2: Not applicable	15,104	33.4
1 : January	2,141	4.7
2 : February	2,088	4.6
3 : March	2,444	5.4
4 : April	2,531	5.6
5 : May	2,536	5.6
6 : June	2,698	6.0
7 : July	2,507	5.5
8 : August	2,617	5.8
9 : September	2,774	6.1
10: October	2,815	6.2
11: November	2,523	5.6
12: December	2,457	5.4

Mortgage Termination Status in December 2022		
close_status_1222	Count	Percent
1: Mortgage Open	15,104	33.4
2: Mortgage Terminated	30,131	66.6

Flag Indicating Cashout Refinance		
	Count	Percent
cashout		
1: Cashout refinance	8,069	17.8
2: Not a cashout refinance	37,166	82.2

Flag Indicating Forbearance Status, March 2020		
	Count	Percent
forb0320		
-4: Missing	4,863	10.8
-2: Not applicable	14,365	31.8
1: In forbearance	150	0.3
2: Not in forbearance	25,857	57.2

Flag Indicating Forbearance Status, June 2020		
	Count	Percent
forb0620		
-4: Missing	3,497	7.7
-2: Not applicable	17,675	39.1
1: In forbearance	1,146	2.5
2: Not in forbearance	22,917	50.7

Flag Indicating Forbearance Status, September 2020		
	Count	Percent
forb0920		
-4: Missing	1,924	4.3
-2: Not applicable	18,008	39.8
1: In forbearance	1,009	2.2
2: Not in forbearance	24,294	53.7

Flag Indicating Forbearance Status, December 2020		
forb1220	Count	Percent
-2: Not applicable	21,093	46.6
1: In forbearance	844	1.9
2: Not in forbearance	23,298	51.5

Flag Indicating Forbearance Status, March 2021		
forb0321	Count	Percent
-2: Not applicable	22,064	48.8
1: In forbearance	840	1.9
2: Not in forbearance	22,331	49.4

Flag Indicating Forbearance Status, June 2021		
forb0621	Count	Percent
-2: Not applicable	24,024	53.1
1: In forbearance	522	1.2
2: Not in forbearance	20,689	45.7

Flag Indicating Forbearance Status, September 2021		
forb0921	Count	Percent
-2: Not applicable	25,645	56.7
1: In forbearance	459	1.0
2: Not in forbearance	19,131	42.3

Flag Indicating Forbearance Status, December 2021		
forb1221	Count	Percent
-2: Not applicable	27,285	60.3
1: In forbearance	233	0.5
2: Not in forbearance	17,717	39.2

Flag Indicating Forbearance Status, March 2022		
forb0322	Count	Percent
-2: Not applicable	28,438	62.9
1: In forbearance	158	0.3
2: Not in forbearance	16,639	36.8

Flag Indicating Forbearance Status, June 2022		
forb0622	Count	Percent
-2: Not applicable	29,182	64.5
1: In forbearance	101	0.2
2: Not in forbearance	15,952	35.3

Flag Indicating Forbearance Status, September 2022		
forb0922	Count	Percent
-2: Not applicable	29,717	65.7
1: In forbearance	105	0.2
2: Not in forbearance	15,413	34.1

Flag Indicating Forbearance Status, December 2022		
forb1222	Count	Percent
-2: Not applicable	30,107	66.6
1: In forbearance	143	0.3
2: Not in forbearance	14,985	33.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2013		
mtmltv0313	Count	Percent
-2 : Not applicable	43,705	96.6
0-49 : Less than 50 percent	239	0.5
50-59 : 50 to 59 percent	156	0.3
60-69 : 60 to 69 percent	172	0.4
70-74 : 70 to 74 percent	127	0.3
75-79 : 75 to 79 percent	159	0.4
80-84 : 80 to 84 percent	171	0.4
85-89 : 85 to 89 percent	92	0.2
90-94 : 90 to 94 percent	104	0.2
95-96 : 95 to 96 percent	90	0.2
97-100 : 97 to 100 percent	77	0.2
101-125: 101 to 125 percent	143	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2013		
mtmltv0613	Count	Percent
-2 : Not applicable	41,978	92.8
0-49 : Less than 50 percent	485	1.1
50-59 : 50 to 59 percent	308	0.7
60-69 : 60 to 69 percent	390	0.9
70-74 : 70 to 74 percent	281	0.6
75-79 : 75 to 79 percent	404	0.9
80-84 : 80 to 84 percent	286	0.6
85-89 : 85 to 89 percent	181	0.4
90-94 : 90 to 94 percent	257	0.6
95-96 : 95 to 96 percent	248	0.5
97-100 : 97 to 100 percent	162	0.4
101-125: 101 to 125 percent	255	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2013		
mtmltv0913	Count	Percent
-2 : Not applicable	40,515	89.6
0-49 : Less than 50 percent	711	1.6
50-59 : 50 to 59 percent	437	1.0
60-69 : 60 to 69 percent	607	1.3
70-74 : 70 to 74 percent	419	0.9
75-79 : 75 to 79 percent	605	1.3
80-84 : 80 to 84 percent	384	0.8
85-89 : 85 to 89 percent	295	0.7
90-94 : 90 to 94 percent	417	0.9
95-96 : 95 to 96 percent	317	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2013		
mtmltv0913	Count	Percent
97-100 : 97 to 100 percent	213	0.5
101-125: 101 to 125 percent	315	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2013		
mtmltv1213	Count	Percent
-2 : Not applicable	39,214	86.7
0-49 : Less than 50 percent	917	2.0
50-59 : 50 to 59 percent	556	1.2
60-69 : 60 to 69 percent	798	1.8
70-74 : 70 to 74 percent	551	1.2
75-79 : 75 to 79 percent	778	1.7
80-84 : 80 to 84 percent	457	1.0
85-89 : 85 to 89 percent	416	0.9
90-94 : 90 to 94 percent	610	1.3
95-96 : 95 to 96 percent	351	0.8
97-100 : 97 to 100 percent	233	0.5
101-125: 101 to 125 percent	354	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2014		
mtmltv0314	Count	Percent
-2 : Not applicable	38,097	84.2
0-49 : Less than 50 percent	1,132	2.5
50-59 : 50 to 59 percent	660	1.5
60-69 : 60 to 69 percent	1,016	2.2
70-74 : 70 to 74 percent	677	1.5
75-79 : 75 to 79 percent	896	2.0
80-84 : 80 to 84 percent	538	1.2
85-89 : 85 to 89 percent	523	1.2
90-94 : 90 to 94 percent	737	1.6
95-96 : 95 to 96 percent	345	0.8
97-100 : 97 to 100 percent	250	0.6
101-125: 101 to 125 percent	364	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2014		
mtmltv0614	Count	Percent
-2 : Not applicable	36,517	80.7
0-49 : Less than 50 percent	1,379	3.0
50-59 : 50 to 59 percent	831	1.8
60-69 : 60 to 69 percent	1,250	2.8
70-74 : 70 to 74 percent	900	2.0
75-79 : 75 to 79 percent	1,047	2.3
80-84 : 80 to 84 percent	706	1.6
85-89 : 85 to 89 percent	666	1.5
90-94 : 90 to 94 percent	864	1.9
95-96 : 95 to 96 percent	412	0.9

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2014		
mtmltv0614	Count	Percent
97-100 : 97 to 100 percent	306	0.7
101-125: 101 to 125 percent	357	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2014		
mtmltv0914	Count	Percent
-2 : Not applicable	34,844	77.0
0-49 : Less than 50 percent	1,651	3.6
50-59 : 50 to 59 percent	1,025	2.3
60-69 : 60 to 69 percent	1,533	3.4
70-74 : 70 to 74 percent	1,097	2.4
75-79 : 75 to 79 percent	1,257	2.8
80-84 : 80 to 84 percent	820	1.8
85-89 : 85 to 89 percent	829	1.8
90-94 : 90 to 94 percent	1,047	2.3
95-96 : 95 to 96 percent	430	1.0
97-100 : 97 to 100 percent	324	0.7
101-125: 101 to 125 percent	378	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2014		
mtmltv1214	Count	Percent
-2 : Not applicable	33,359	73.7
0-49 : Less than 50 percent	1,926	4.3
50-59 : 50 to 59 percent	1,202	2.7
60-69 : 60 to 69 percent	1,789	4.0
70-74 : 70 to 74 percent	1,242	2.7
75-79 : 75 to 79 percent	1,477	3.3
80-84 : 80 to 84 percent	905	2.0
85-89 : 85 to 89 percent	951	2.1
90-94 : 90 to 94 percent	1,195	2.6
95-96 : 95 to 96 percent	428	0.9
97-100 : 97 to 100 percent	359	0.8
101-125: 101 to 125 percent	402	0.9

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2015		
mtmltv0315	Count	Percent
-2 : Not applicable	32,336	71.5
0-49 : Less than 50 percent	2,167	4.8
50-59 : 50 to 59 percent	1,362	3.0
60-69 : 60 to 69 percent	2,041	4.5
70-74 : 70 to 74 percent	1,363	3.0
75-79 : 75 to 79 percent	1,583	3.5
80-84 : 80 to 84 percent	958	2.1
85-89 : 85 to 89 percent	1,060	2.3
90-94 : 90 to 94 percent	1,228	2.7
95-96 : 95 to 96 percent	402	0.9

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2015		
mtmltv0315	Count	Percent
97-100 : 97 to 100 percent	372	0.8
101-125: 101 to 125 percent	363	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2015		
mtmltv0615	Count	Percent
-2 : Not applicable	31,205	69.0
0-49 : Less than 50 percent	2,442	5.4
50-59 : 50 to 59 percent	1,549	3.4
60-69 : 60 to 69 percent	2,259	5.0
70-74 : 70 to 74 percent	1,532	3.4
75-79 : 75 to 79 percent	1,618	3.6
80-84 : 80 to 84 percent	1,043	2.3
85-89 : 85 to 89 percent	1,171	2.6
90-94 : 90 to 94 percent	1,227	2.7
95-96 : 95 to 96 percent	481	1.1
97-100 : 97 to 100 percent	379	0.8
101-125: 101 to 125 percent	329	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2015		
mtmltv0915	Count	Percent
-2 : Not applicable	29,884	66.1
0-49 : Less than 50 percent	2,727	6.0
50-59 : 50 to 59 percent	1,768	3.9
60-69 : 60 to 69 percent	2,476	5.5
70-74 : 70 to 74 percent	1,701	3.8
75-79 : 75 to 79 percent	1,715	3.8
80-84 : 80 to 84 percent	1,142	2.5
85-89 : 85 to 89 percent	1,316	2.9
90-94 : 90 to 94 percent	1,283	2.8
95-96 : 95 to 96 percent	527	1.2
97-100 : 97 to 100 percent	374	0.8
101-125: 101 to 125 percent	322	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2015		
mtmltv1215	Count	Percent
-2 : Not applicable	28,745	63.5
0-49 : Less than 50 percent	3,052	6.7
50-59 : 50 to 59 percent	1,908	4.2
60-69 : 60 to 69 percent	2,760	6.1
70-74 : 70 to 74 percent	1,827	4.0
75-79 : 75 to 79 percent	1,770	3.9
80-84 : 80 to 84 percent	1,232	2.7
85-89 : 85 to 89 percent	1,380	3.1
90-94 : 90 to 94 percent	1,334	2.9
95-96 : 95 to 96 percent	525	1.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2015		
mtmltv1215	Count	Percent
97-100 : 97 to 100 percent	368	0.8
101-125: 101 to 125 percent	334	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2016		
mtmltv0316	Count	Percent
-2 : Not applicable	27,733	61.3
0-49 : Less than 50 percent	3,387	7.5
50-59 : 50 to 59 percent	2,106	4.7
60-69 : 60 to 69 percent	2,999	6.6
70-74 : 70 to 74 percent	1,964	4.3
75-79 : 75 to 79 percent	1,750	3.9
80-84 : 80 to 84 percent	1,380	3.1
85-89 : 85 to 89 percent	1,432	3.2
90-94 : 90 to 94 percent	1,335	3.0
95-96 : 95 to 96 percent	477	1.1
97-100 : 97 to 100 percent	383	0.8
101-125: 101 to 125 percent	289	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2016		
mtmltv0616	Count	Percent
-2 : Not applicable	26,715	59.1
0-49 : Less than 50 percent	3,729	8.2
50-59 : 50 to 59 percent	2,301	5.1
60-69 : 60 to 69 percent	3,238	7.2
70-74 : 70 to 74 percent	2,011	4.4
75-79 : 75 to 79 percent	1,816	4.0
80-84 : 80 to 84 percent	1,477	3.3
85-89 : 85 to 89 percent	1,466	3.2
90-94 : 90 to 94 percent	1,343	3.0
95-96 : 95 to 96 percent	486	1.1
97-100 : 97 to 100 percent	371	0.8
101-125: 101 to 125 percent	282	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2016		
mtmltv0916	Count	Percent
-2 : Not applicable	25,810	57.1
0-49 : Less than 50 percent	4,120	9.1
50-59 : 50 to 59 percent	2,500	5.5
60-69 : 60 to 69 percent	3,477	7.7
70-74 : 70 to 74 percent	2,034	4.5
75-79 : 75 to 79 percent	1,888	4.2
80-84 : 80 to 84 percent	1,551	3.4
85-89 : 85 to 89 percent	1,503	3.3
90-94 : 90 to 94 percent	1,287	2.8
95-96 : 95 to 96 percent	449	1.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2016		
mtmltv0916	Count	Percent
97-100 : 97 to 100 percent	352	0.8
101-125: 101 to 125 percent	264	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2016		
mtmltv1216	Count	Percent
-2 : Not applicable	24,936	55.1
0-49 : Less than 50 percent	4,477	9.9
50-59 : 50 to 59 percent	2,675	5.9
60-69 : 60 to 69 percent	3,674	8.1
70-74 : 70 to 74 percent	2,041	4.5
75-79 : 75 to 79 percent	1,975	4.4
80-84 : 80 to 84 percent	1,601	3.5
85-89 : 85 to 89 percent	1,527	3.4
90-94 : 90 to 94 percent	1,259	2.8
95-96 : 95 to 96 percent	457	1.0
97-100 : 97 to 100 percent	355	0.8
101-125: 101 to 125 percent	258	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2017		
mtmltv0317	Count	Percent
-2 : Not applicable	24,244	53.6
0-49 : Less than 50 percent	4,816	10.6
50-59 : 50 to 59 percent	2,801	6.2
60-69 : 60 to 69 percent	3,858	8.5
70-74 : 70 to 74 percent	2,088	4.6
75-79 : 75 to 79 percent	2,053	4.5
80-84 : 80 to 84 percent	1,576	3.5
85-89 : 85 to 89 percent	1,529	3.4
90-94 : 90 to 94 percent	1,246	2.8
95-96 : 95 to 96 percent	440	1.0
97-100 : 97 to 100 percent	344	0.8
101-125: 101 to 125 percent	240	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2017		
mtmltv0617	Count	Percent
-2 : Not applicable	23,542	52.0
0-49 : Less than 50 percent	5,158	11.4
50-59 : 50 to 59 percent	3,005	6.6
60-69 : 60 to 69 percent	4,029	8.9
70-74 : 70 to 74 percent	2,096	4.6
75-79 : 75 to 79 percent	2,051	4.5
80-84 : 80 to 84 percent	1,636	3.6
85-89 : 85 to 89 percent	1,478	3.3
90-94 : 90 to 94 percent	1,258	2.8
95-96 : 95 to 96 percent	433	1.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2017		
mtmltv0617	Count	Percent
97-100 : 97 to 100 percent	308	0.7
101-125: 101 to 125 percent	241	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2017		
mtmltv0917	Count	Percent
-2 : Not applicable	22,760	50.3
0-49 : Less than 50 percent	5,514	12.2
50-59 : 50 to 59 percent	3,195	7.1
60-69 : 60 to 69 percent	4,145	9.2
70-74 : 70 to 74 percent	2,200	4.9
75-79 : 75 to 79 percent	2,094	4.6
80-84 : 80 to 84 percent	1,632	3.6
85-89 : 85 to 89 percent	1,519	3.4
90-94 : 90 to 94 percent	1,205	2.7
95-96 : 95 to 96 percent	415	0.9
97-100 : 97 to 100 percent	324	0.7
101-125: 101 to 125 percent	232	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2017		
mtmltv1217	Count	Percent
-2 : Not applicable	21,988	48.6
0-49 : Less than 50 percent	5,896	13.0
50-59 : 50 to 59 percent	3,370	7.4
60-69 : 60 to 69 percent	4,330	9.6
70-74 : 70 to 74 percent	2,216	4.9
75-79 : 75 to 79 percent	2,130	4.7
80-84 : 80 to 84 percent	1,674	3.7
85-89 : 85 to 89 percent	1,498	3.3
90-94 : 90 to 94 percent	1,197	2.6
95-96 : 95 to 96 percent	392	0.9
97-100 : 97 to 100 percent	338	0.7
101-125: 101 to 125 percent	206	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2018		
mtmltv0318	Count	Percent
-2 : Not applicable	21,482	47.5
0-49 : Less than 50 percent	6,259	13.8
50-59 : 50 to 59 percent	3,550	7.8
60-69 : 60 to 69 percent	4,429	9.8
70-74 : 70 to 74 percent	2,223	4.9
75-79 : 75 to 79 percent	2,157	4.8
80-84 : 80 to 84 percent	1,681	3.7
85-89 : 85 to 89 percent	1,473	3.3
90-94 : 90 to 94 percent	1,158	2.6
95-96 : 95 to 96 percent	334	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2018		
mtmltv0318	Count	Percent
97-100 : 97 to 100 percent	305	0.7
101-125: 101 to 125 percent	184	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2018		
mtmltv0618	Count	Percent
-2 : Not applicable	20,892	46.2
0-49 : Less than 50 percent	6,687	14.8
50-59 : 50 to 59 percent	3,664	8.1
60-69 : 60 to 69 percent	4,505	10.0
70-74 : 70 to 74 percent	2,262	5.0
75-79 : 75 to 79 percent	2,131	4.7
80-84 : 80 to 84 percent	1,712	3.8
85-89 : 85 to 89 percent	1,416	3.1
90-94 : 90 to 94 percent	1,114	2.5
95-96 : 95 to 96 percent	373	0.8
97-100 : 97 to 100 percent	289	0.6
101-125: 101 to 125 percent	190	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2018		
mtmltv0918	Count	Percent
-2 : Not applicable	20,194	44.6
0-49 : Less than 50 percent	7,090	15.7
50-59 : 50 to 59 percent	3,843	8.5
60-69 : 60 to 69 percent	4,554	10.1
70-74 : 70 to 74 percent	2,260	5.0
75-79 : 75 to 79 percent	2,172	4.8
80-84 : 80 to 84 percent	1,687	3.7
85-89 : 85 to 89 percent	1,453	3.2
90-94 : 90 to 94 percent	1,079	2.4
95-96 : 95 to 96 percent	428	0.9
97-100 : 97 to 100 percent	296	0.7
101-125: 101 to 125 percent	179	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2018		
mtmltv1218	Count	Percent
-2 : Not applicable	19,578	43.3
0-49 : Less than 50 percent	7,393	16.3
50-59 : 50 to 59 percent	3,948	8.7
60-69 : 60 to 69 percent	4,588	10.1
70-74 : 70 to 74 percent	2,368	5.2
75-79 : 75 to 79 percent	2,275	5.0
80-84 : 80 to 84 percent	1,637	3.6
85-89 : 85 to 89 percent	1,451	3.2
90-94 : 90 to 94 percent	1,149	2.5
95-96 : 95 to 96 percent	371	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2018		
mtmltv1218	Count	Percent
97-100 : 97 to 100 percent	309	0.7
101-125: 101 to 125 percent	168	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2019		
mtmltv0319	Count	Percent
-2 : Not applicable	19,197	42.4
0-49 : Less than 50 percent	7,719	17.1
50-59 : 50 to 59 percent	4,055	9.0
60-69 : 60 to 69 percent	4,695	10.4
70-74 : 70 to 74 percent	2,379	5.3
75-79 : 75 to 79 percent	2,240	5.0
80-84 : 80 to 84 percent	1,626	3.6
85-89 : 85 to 89 percent	1,363	3.0
90-94 : 90 to 94 percent	1,244	2.8
95-96 : 95 to 96 percent	299	0.7
97-100 : 97 to 100 percent	294	0.6
101-125: 101 to 125 percent	124	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2019		
mtmltv0619	Count	Percent
-2 : Not applicable	18,969	41.9
0-49 : Less than 50 percent	8,024	17.7
50-59 : 50 to 59 percent	4,174	9.2
60-69 : 60 to 69 percent	4,706	10.4
70-74 : 70 to 74 percent	2,348	5.2
75-79 : 75 to 79 percent	2,237	4.9
80-84 : 80 to 84 percent	1,619	3.6
85-89 : 85 to 89 percent	1,347	3.0
90-94 : 90 to 94 percent	1,247	2.8
95-96 : 95 to 96 percent	248	0.5
97-100 : 97 to 100 percent	233	0.5
101-125: 101 to 125 percent	83	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2019		
mtmltv0919	Count	Percent
-2 : Not applicable	18,750	41.5
0-49 : Less than 50 percent	8,243	18.2
50-59 : 50 to 59 percent	4,333	9.6
60-69 : 60 to 69 percent	4,709	10.4
70-74 : 70 to 74 percent	2,425	5.4
75-79 : 75 to 79 percent	2,131	4.7
80-84 : 80 to 84 percent	1,624	3.6
85-89 : 85 to 89 percent	1,396	3.1
90-94 : 90 to 94 percent	1,185	2.6
95-96 : 95 to 96 percent	214	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2019		
mtmltv0919	Count	Percent
97-100 : 97 to 100 percent	156	0.3
101-125: 101 to 125 percent	69	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2019		
mtmltv1219	Count	Percent
-2 : Not applicable	18,559	41.0
0-49 : Less than 50 percent	8,421	18.6
50-59 : 50 to 59 percent	4,368	9.7
60-69 : 60 to 69 percent	4,751	10.5
70-74 : 70 to 74 percent	2,521	5.6
75-79 : 75 to 79 percent	2,082	4.6
80-84 : 80 to 84 percent	1,602	3.5
85-89 : 85 to 89 percent	1,470	3.2
90-94 : 90 to 94 percent	1,101	2.4
95-96 : 95 to 96 percent	187	0.4
97-100 : 97 to 100 percent	116	0.3
101-125: 101 to 125 percent	57	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2020		
mtmltv0320	Count	Percent
-2 : Not applicable	18,610	41.1
0-49 : Less than 50 percent	8,647	19.1
50-59 : 50 to 59 percent	4,340	9.6
60-69 : 60 to 69 percent	4,826	10.7
70-74 : 70 to 74 percent	2,514	5.6
75-79 : 75 to 79 percent	2,043	4.5
80-84 : 80 to 84 percent	1,540	3.4
85-89 : 85 to 89 percent	1,456	3.2
90-94 : 90 to 94 percent	967	2.1
95-96 : 95 to 96 percent	139	0.3
97-100 : 97 to 100 percent	99	0.2
101-125: 101 to 125 percent	54	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2020		
mtmltv0620	Count	Percent
-2 : Not applicable	19,290	42.6
0-49 : Less than 50 percent	8,725	19.3
50-59 : 50 to 59 percent	4,243	9.4
60-69 : 60 to 69 percent	4,762	10.5
70-74 : 70 to 74 percent	2,455	5.4
75-79 : 75 to 79 percent	1,867	4.1
80-84 : 80 to 84 percent	1,439	3.2
85-89 : 85 to 89 percent	1,446	3.2
90-94 : 90 to 94 percent	799	1.8
95-96 : 95 to 96 percent	107	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2020		
mtmltv0620	Count	Percent
97-100 : 97 to 100 percent	59	0.1
101-125: 101 to 125 percent	43	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2020		
mtmltv0920	Count	Percent
-2 : Not applicable	20,072	44.4
0-49 : Less than 50 percent	8,753	19.4
50-59 : 50 to 59 percent	4,120	9.1
60-69 : 60 to 69 percent	4,695	10.4
70-74 : 70 to 74 percent	2,371	5.2
75-79 : 75 to 79 percent	1,665	3.7
80-84 : 80 to 84 percent	1,407	3.1
85-89 : 85 to 89 percent	1,389	3.1
90-94 : 90 to 94 percent	619	1.4
95-96 : 95 to 96 percent	70	0.2
97-100 : 97 to 100 percent	37	0.1
101-125: 101 to 125 percent	37	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2020		
mtmltv1220	Count	Percent
-2 : Not applicable	20,897	46.2
0-49 : Less than 50 percent	8,897	19.7
50-59 : 50 to 59 percent	4,129	9.1
60-69 : 60 to 69 percent	4,582	10.1
70-74 : 70 to 74 percent	2,183	4.8
75-79 : 75 to 79 percent	1,488	3.3
80-84 : 80 to 84 percent	1,393	3.1
85-89 : 85 to 89 percent	1,195	2.6
90-94 : 90 to 94 percent	384	0.8
95-96 : 95 to 96 percent	30	0.1
97-100 : 97 to 100 percent	21	0.0
101-125: 101 to 125 percent	36	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2021		
mtmltv0321	Count	Percent
-2 : Not applicable	23,155	51.2
0-49 : Less than 50 percent	8,863	19.6
50-59 : 50 to 59 percent	3,842	8.5
60-69 : 60 to 69 percent	4,278	9.5
70-74 : 70 to 74 percent	1,660	3.7
75-79 : 75 to 79 percent	1,319	2.9
80-84 : 80 to 84 percent	1,213	2.7
85-89 : 85 to 89 percent	696	1.5
90-94 : 90 to 94 percent	151	0.3
95-96 : 95 to 96 percent	17	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2021		
mtmltv0321	Count	Percent
97-100 : 97 to 100 percent	11	0.0
101-125: 101 to 125 percent	30	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2021		
mtmltv0621	Count	Percent
-2 : Not applicable	25,013	55.3
0-49 : Less than 50 percent	9,097	20.1
50-59 : 50 to 59 percent	3,702	8.2
60-69 : 60 to 69 percent	3,782	8.4
70-74 : 70 to 74 percent	1,342	3.0
75-79 : 75 to 79 percent	1,116	2.5
80-84 : 80 to 84 percent	833	1.8
85-89 : 85 to 89 percent	262	0.6
90-94 : 90 to 94 percent	48	0.1
95-96 : 95 to 96 percent	10	0.0
97-100 : 97 to 100 percent	9	0.0
101-125: 101 to 125 percent	21	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2021		
mtmltv0921	Count	Percent
-2 : Not applicable	26,545	58.7
0-49 : Less than 50 percent	9,450	20.9
50-59 : 50 to 59 percent	3,647	8.1
60-69 : 60 to 69 percent	3,131	6.9
70-74 : 70 to 74 percent	1,064	2.4
75-79 : 75 to 79 percent	897	2.0
80-84 : 80 to 84 percent	368	0.8
85-89 : 85 to 89 percent	82	0.2
90-94 : 90 to 94 percent	22	0.0
95-96 : 95 to 96 percent	5	0.0
97-100 : 97 to 100 percent	9	0.0
101-125: 101 to 125 percent	15	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2021		
mtmltv1221	Count	Percent
-2 : Not applicable	27,842	61.5
0-49 : Less than 50 percent	9,536	21.1
50-59 : 50 to 59 percent	3,435	7.6
60-69 : 60 to 69 percent	2,649	5.9
70-74 : 70 to 74 percent	914	2.0
75-79 : 75 to 79 percent	594	1.3
80-84 : 80 to 84 percent	192	0.4
85-89 : 85 to 89 percent	36	0.1
90-94 : 90 to 94 percent	10	0.0
95-96 : 95 to 96 percent	6	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2021		
mtmltv1221	Count	Percent
97-100 : 97 to 100 percent	5	0.0
101-125: 101 to 125 percent	16	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2022		
mtmltv0322	Count	Percent
-2 : Not applicable	28,744	63.5
0-49 : Less than 50 percent	9,375	20.7
50-59 : 50 to 59 percent	3,239	7.2
60-69 : 60 to 69 percent	2,397	5.3
70-74 : 70 to 74 percent	818	1.8
75-79 : 75 to 79 percent	480	1.1
80-84 : 80 to 84 percent	130	0.3
85-89 : 85 to 89 percent	19	0.0
90-94 : 90 to 94 percent	8	0.0
95-96 : 95 to 96 percent	8	0.0
97-100 : 97 to 100 percent	3	0.0
101-125: 101 to 125 percent	14	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2022		
mtmltv0622	Count	Percent
-2 : Not applicable	29,441	65.1
0-49 : Less than 50 percent	9,281	20.5
50-59 : 50 to 59 percent	3,065	6.8
60-69 : 60 to 69 percent	2,198	4.9
70-74 : 70 to 74 percent	735	1.6
75-79 : 75 to 79 percent	367	0.8
80-84 : 80 to 84 percent	100	0.2
85-89 : 85 to 89 percent	18	0.0
90-94 : 90 to 94 percent	9	0.0
95-96 : 95 to 96 percent	2	0.0
97-100 : 97 to 100 percent	5	0.0
101-125: 101 to 125 percent	14	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2022		
mtmltv0922	Count	Percent
-2 : Not applicable	29,873	66.0
0-49 : Less than 50 percent	9,305	20.6
50-59 : 50 to 59 percent	2,958	6.5
60-69 : 60 to 69 percent	2,054	4.5
70-74 : 70 to 74 percent	661	1.5
75-79 : 75 to 79 percent	271	0.6
80-84 : 80 to 84 percent	70	0.2
85-89 : 85 to 89 percent	17	0.0
90-94 : 90 to 94 percent	8	0.0
95-96 : 95 to 96 percent	2	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2022		
mtmltv0922	Count	Percent
97-100 : 97 to 100 percent	2	0.0
101-125: 101 to 125 percent	14	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2022		
mtmltv1222	Count	Percent
-2 : Not applicable	30,131	66.6
0-49 : Less than 50 percent	9,397	20.8
50-59 : 50 to 59 percent	2,871	6.3
60-69 : 60 to 69 percent	1,947	4.3
70-74 : 70 to 74 percent	588	1.3
75-79 : 75 to 79 percent	214	0.5
80-84 : 80 to 84 percent	45	0.1
85-89 : 85 to 89 percent	19	0.0
90-94 : 90 to 94 percent	8	0.0
95-96 : 95 to 96 percent	2	0.0
97-100 : 97 to 100 percent	3	0.0
101-125: 101 to 125 percent	10	0.0

