NMDB
National Mortgage Database

TECHNICAL REPORT 2

Appendix C

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

2024
July 1

Section 1: Codebook

This codebook consists of two parts. The first part lists 318 variables from the National Survey of Mortgage Originations (NSMO). The second part lists an additional 225 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, named 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 *Sequential number for a sample mortgage*	500001 – 550542
2	**Survey_Wave**	NSMO Survey Wave (Quarterly) *The NSMO survey was conducted starting with quarter 1 of 2014. Note that 2021 mortgages surveyed in quarters 35 and after are not included in this release.*	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 31 = 2021 Quarter 3 32 = 2021 Quarter 4 33 = 2022 Quarter 1 34 = 2022 Quarter 2

Col	Variable Name (condition, if applicable)	Question	Responses
3	**Analysis_Weight**	NSMO Analysis Weight (Sampling Weight x Non-response Adjustment) *The analysis weight is the product of sampling weight and non-response adjustment*	440.99 – 7114.61
4	**X05A**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
5	**X05B**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
6	**X05C**	**Waves 15 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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	
7	**X05D**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
8	**X05E**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
9	**X05F**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
10	**X05G**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
11	**X06**	**Waves 15 – 34** Q06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage? **Waves 7 – 14** Q05: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage? **Waves 1 – 6** Q05: When you began the process of getting your mortgage, how concerned were you about qualifying for a mortgage?	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all

Col	Variable Name (condition, if applicable)	Question	Responses
12	**X07**	**Waves 15 – 34** Q07: How firm an idea did you have about the mortgage you wanted? **Waves 1 – 14** Q06: How firm an idea did you (and any co-signers) have about the mortgage you wanted?	**Waves 1 – 34** 1 = Firm idea 2 = Some idea 3 = Little idea
13	**X08A**	**Waves 19 – 34** Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders?	Your mortgage lender/broker **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 **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 **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	**Waves 1 – 34** 1 = A Lot 2 = A Little 3 = Not At All
14	**X08B**	**Waves 19 – 34** Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders?	Other mortgage lenders/brokers **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 **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	**Waves 1 – 34** 1 = A Lot 2 = A Little 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses

15	**X08C**	**Waves 15 – 34**
		Q08: How much did you use each of the following sources to get
		   information about mortgages or mortgage lenders? | Real estate
		   agents or builders
		Waves 1 – 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
			Waves 1 – 34
			1 = A Lot
			2 = A Little
			3 = Not At All

16	**X08D**	**Waves 15 – 34**
		Q08: How much did you use each of the following sources to get
		   information about mortgages or mortgage lenders? | Material in the
		   mail
		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
			Waves 1 – 34
			1 = A Lot
			2 = A Little
			3 = Not At All

17	**X08E**	**Waves 15 – 34**
		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
			Waves 1 – 34
			1 = A Lot
			2 = A Little
			3 = Not At All

18	**X08F**	**Waves 15 – 34**
		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
			Waves 4 – 34
			1 = A Lot
			2 = A Little
			3 = Not At All
			Waves 1 – 3
			-3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
19	**X08G**	**Waves 15 – 34** 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	**Waves 1 – 34** 1 = A Lot 2 = A Little 3 = Not At All
20	**X08H**	**Waves 19 – 34** 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 **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 **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	**Waves 1 – 34** 1 = A Lot 2 = A Little 3 = Not At All
21	**X08I**	**Waves 15 – 34** Q08: How much did you use each of the following sources to get information about mortgages or mortgage lenders? | Housing counselors **Waves 1 – 14** Q07: How much did you use each of the following sources to get information about mortgages or mortgage lenders? | Housing counselors	**Waves 1 – 34** 1 = A Lot 2 = A Little 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
22	**X09**	**Waves 15 – 34** Q09: Which <u>one</u> of the following best describes your shopping process? **Waves 1 – 14** Q08: Which of the following best describes your shopping process?	**Waves 19 – 34** 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 **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 **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
23	**X10**	**Waves 15 – 34** Q10: Which <u>one</u> of the following best describes how you applied for this mortgage?	**Waves 19 – 34** 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
		(continued on the next page)	

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 11 – 14 Q09: How did you apply for this mortgage? Mark <u>one</u> answer. **Waves 7 – 10** Q09: How did you apply for this mortgage? Mark one answer. **Waves 1 – 6** Q09: How did you apply for your mortgage? *Mark one answer.*	**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 *(write-in)* **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 *(write-in)* **Waves 1 – 10** 1 = Directly to a lender, such as a bank or credit union 2 = Through a mortgage broker *(someone who works with two or more lenders to get a loan)* 3 = Through a builder who arranged financing *(write-in)*
24	**X11**	**Waves 19 – 34** 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? *(continued on the next page)*	**Waves 1 – 34** 1 = One 2 = Two 3 = Three 4 = Four 5 = Five or more

Col	Variable Name (condition, if applicable)	Question	Responses
		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? *Mark one answer.*	
25	**X12**	**Waves 19 – 34** 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? **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? *Mark one answer.*	**Wave 1 – 34** 1 = One 2 = Two 3 = Three 4 = Four 5 = Five or more
26	**X13A** (when X12 > 1)	**Waves 19 – 34** 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	**Wave 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X12 = 1)

Col	Variable Name (condition, if applicable)	Question	Responses
27	**X13B** (when X12 > 1)	**Waves 19 – 34** 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	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X12=1)
28	**X13C** (when X12 > 1)	**Waves 19 – 34** Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? | Information learned from the "Loan Estimate" **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" **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" **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"	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X12=1)
29	**X13D** (when X12 > 1)	**Waves 19 – 34** Q13: Did you apply to more than one mortgage lender/broker for any of the following reasons? | Turned down on earlier application **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 *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X12=1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **Waves 1 – 10** Q12: Did you apply to more than one lender/broker for any of the following reasons? | Turned down on earlier application	
30	**X14A**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14A_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
31	**X14A_1**	**Waves 7 – 34** Question asked on a different scale (see X14A) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
32	**X14B**	**Waves 19 – 34** 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 *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not important

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14B_1)	**Waves 1 – 6** -3 = Not applicable for this wave
33	**X14B_1**	**Waves 7 – 34** Question asked on a different scale (see X14B) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
34	**X14C**	**Waves 19 – 34** 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 **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 **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 *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not important

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **Waves 1 – 6** Question asked on a different scale (see X14C_1)	**Waves 1 – 6** -3 = Not applicable for this wave
35	**X14C_1**	**Waves 7 – 34** Question asked on a different scale (see X14C) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
36	**X14D**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14D_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
37	**X14D_1**	**Waves 7 – 34** Question asked on a different scale (see X14D) *(continued on the next page)*	**Waves 7 – 34** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		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	**Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
38	**X14E**	**Waves 19 – 34** 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 **Waves 1 – 18** Question not asked	**Waves 19 – 34** 1 = Important 2 = Not important **Waves 1 – 18** -3 = Not applicable for this wave
39	**X14F**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14F_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
40	**X14F_1**	**Waves 7 – 34** Question asked on a different scale (see X14F) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
41	**X14G**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14G_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
42	**X14G_1**	**Waves 7 – 34** Question asked on a different scale (see X14G) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
43	**X14H**	**Waves 19 – 34** 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 **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 *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not important

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **Waves 1 – 6** Question asked on a different scale (see X14H_1)	**Waves 1 – 6** -3 = Not applicable for this wave
44	**X14H_1**	**Waves 7 – 34** Question asked on a different scale (see X14H) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
45	**X14I**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question asked on a different scale (see X14I_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
46	**X14I_1**	**Waves 7 – 34** Question asked on a different scale (see X14I) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
47	**X14J**	**Waves 25 – 34** Question not asked **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 **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 **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	**Waves 25 – 34** -3 = Not applicable for this wave **Waves 13 – 24** 1 = Important 2 = Not important **Waves 1 – 12** -3 = Not applicable for this wave
48	**X14K**	**Waves 31 – 34** Q14: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? | Accommodations for people with disabilities **Waves 1 – 30** Question not asked	**Waves 31 – 34** 1 = Important 2 = Not important **Waves 1 – 30** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
49	**X15**	**Waves 19 – 34** 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?	**Waves 19 – 34** 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 *(such as a real estate agent or home builder)* **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 *(such as a real estate agent or home builder)* **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 *(such as a real estate agent or home builder)*
50	**X16**	**Waves 19 – 34** 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? **Waves 11 – 14** Q15: How open were you to suggestions from your lender/mortgage broker about mortgages with different features or terms? **Waves 1 – 10** Q15: How open were you to suggestions from your lender/broker about mortgages with different features or terms?	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at All
51	**X17A**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out?	Lower interest rate *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not important

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? | Lower interest rate **Waves 1 – 6** Question asked on a different scale (see X17A_1)	**Waves 1 – 6** -3 = Not applicable for this wave
52	**X17A_1**	**Waves 7 – 34** Question asked on a different scale (see X17A) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | Low interest rate	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
53	**X17B**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | Lower APR *(Annual Percentage Rate)* **Waves 7 – 14** Q16: How important were each of the following in determining the mortgage you took out? | Lower APR *(Annual Percentage Rate)* **Waves 1 – 6** Question asked on a different scale (see X17B_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
54	**X17B_1**	**Waves 7 – 34** Question asked on a different scale (see X17B) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | Low APR *(Annual Percentage Rate)*	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
55	**X17C**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | Lower closing fees **Waves 7 – 14** Q16: How important were each of the following in determining the mortgage you took out? | Lower closing fees **Waves 1 – 6** Question asked on a different scale (see X17C_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
56	**X17C_1**	**Waves 7 – 34** Question asked on a different scale (see X17C) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | Low closing fees	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
57	**X17D**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | Lower down payment **Waves 7 – 14** Q16: How important were each of the following in determining the mortgage you took out? | Lower down payment **Waves 1 – 6** Question asked on a different scale (see X17D_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
58	**X17D_1**	**Waves 7 – 34** Question asked on a different scale (see X17D) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | Low down payment	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
59	**X17E**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | Lower monthly payment **Waves 7 – 14** Q16: How important were each of the following in determining the mortgage you took out? | Lower monthly payment **Waves 1 – 6** Question asked on a different scale (see X17E_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
60	**X17E_1**	**Waves 7 – 34** Question asked on a different scale (see X17E) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | Low monthly payment	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
61	**X17F**	**Waves 15 – 34** 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 **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 **Waves 1 – 6** Question asked on a different scale (see X17F_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
62	**X17F_1**	**Waves 7 – 34** Question asked on a different scale (see X17F) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
63	**X17G**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | A term of 30 years **Waves 7 – 14** Q16: How important were each of the following in determining the mortgage you took out? | A term of 30 years **Waves 1 – 6** Question asked on a different scale (see X17G_1)	**Waves 7 – 34** 1 = Important 2 = Not important **Waves 1 – 6** -3 = Not applicable for this wave
64	**X17G_1**	**Waves 7 – 34** Question asked on a different scale (see X17G) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
65	**X17H**	**Waves 15 – 34** Q17: How important were each of the following in determining the mortgage you took out? | No mortgage insurance *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not important

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 14 Q16: How important were each of the following in determining the mortgage you took out? | No mortgage insurance **Waves 1 – 6** Question asked on a different scale (see X17H_1)	**Waves 1 – 6** -3 = Not applicable for this wave
66	**X17H_1**	**Waves 7 – 34** Question asked on a different scale (see X17H) **Waves 1 – 6** Q16: How important were each of the following in determining the mortgage you took out? | No mortgage insurance	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All
67	**X18**	**Waves 15 – 34** Q18: Your lender may have given you a booklet "Your home loan toolkit: A step-by-step guide," do you remember receiving a copy? **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? **Waves 7 – 10** Q20: Your lender may have given you a "Shopping for your home loan: Settlement cost booklet", did you receive a copy? **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No -1 = Don't know **Waves 1 – 6** -3 = Not applicable for this wave
68	**X19** (when X18 = 1)	**Waves 15 – 34** 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	**Waves 7 – 34** 1 = Yes 2 = No -2 = Not applicable (X18 = 2 or -1) **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
69	**X20A**	**Waves 19 – 34** 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	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
70	**X20B**	**Waves 19 – 34** 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 **Waves 7 – 10** Q19: In the process of getting this mortgage from your lender/broker, did you… | Resolve credit report errors or problems **Waves 1 – 6** Q19: In the process of getting your mortgage from your lender/broker, did you… | Resolve credit report errors or problems	**Waves 1 – 34** 1 = Yes 2 = No
71	**X20C**	**Waves 19 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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 **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	
72	**X20D**	**Waves 19 – 34** Q20: In the process of getting this mortgage from your mortgage lender/broker, did you… | Have more than one appraisal **Waves 15 – 18** Q20: In the process of getting this mortgage from your lender/mortgage broker, did you… | Have more than one appraisal **Waves 11 – 14** Q19: In the process of getting this mortgage from your lender/mortgage broker, did you… | Have more than one appraisal **Waves 7 – 10** Q19: In the process of getting this mortgage from your lender/broker, did you… | Have more than one appraisal **Waves 1 – 6** Q19: In the process of getting your mortgage from your lender/broker, did you… | Have multiple appraisals	**Waves 1 – 34** 1 = Yes 2 = No
73	**X20E**	**Waves 19 – 34** Q20: In the process of getting this mortgage from your mortgage lender/broker, did you… | Redo/refile paperwork due to processing delays *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **Waves 7 – 10** Q19: In the process of getting this mortgage from your lender/broker, did you…	Redo/refile paperwork due to processing delays **Waves 1 – 6** Q19: In the process of getting your mortgage from your lender/broker, did you…	Redo/refile paperwork due to processing delays	
74	**X20F**	**Waves 19 – 34** Q20: In the process of getting this mortgage from your mortgage lender/broker, did you…	Delay or postpone closing date **Waves 15 – 18** Q20: In the process of getting this mortgage from your lender/mortgage broker, did you…	Delay or postpone closing date **Waves 11 – 14** Q19: In the process of getting this mortgage from your lender/mortgage broker, did you…	Delay or postpone closing date **Waves 7 – 10** Q19: In the process of getting this mortgage from your lender/broker, did you…	Delay or postpone closing date **Waves 1 – 6** Q19: In the process of getting your mortgage from your lender/broker, did you…	Delay or postpone closing date	**Waves 1 – 34** 1 = Yes 2 = No
75	**X20G**	**Waves 19 – 34** 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 **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 *(continued on the next page)*	**Waves 5 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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 **Waves 1 – 4** Question not asked	**Waves 1 – 4** -3 = Not applicable for this wave
76	**X20H**	**Waves 19 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
77	**X20I**	**Waves 25 – 34** Question not asked	**Waves 25 – 34** -3 = Not applicable for this wave

(continued on the next page)

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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 **Waves 1 – 12** Question not asked	**Waves 13 – 24** 1 = Yes 2 = No **Waves 1 – 12** -3 = Not applicable for this wave
78	**X20J**	**Waves 25 – 34** Question not asked **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 **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 **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 **Waves 1 – 12** Question not asked	**Waves 25 – 34** -3 = Not applicable for this wave **Waves 13 – 24** 1 = Yes 2 = No **Waves 1 – 12** -3 = Not applicable for this wave
79	**X21A**	**Waves 19 – 34** Q21: Was the "Loan Estimate" you received from your mortgage lender/broker… | Easy to understand *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 15 – 18 Q21: Was the "Loan Estimate" you received from your lender/mortgage broker… | Easy to understand **Waves 11 – 14** Q17: Was the "Loan Estimate" you received from your lender/mortgage broker… | Easy to understand **Waves 1 – 10** Q17: Was the "Good Faith Estimate" you received from your lender/broker… | Easy to understand	
80	**X21B**	**Waves 19 – 34** Q21: Was the "Loan Estimate" you received from your mortgage lender/broker… | Valuable information **Waves 15 – 18** Q21: Was the "Loan Estimate" you received from your lender/mortgage broker… | Valuable information **Waves 11 – 14** Q17: Was the "Loan Estimate" you received from your lender/mortgage broker… | Valuable information **Waves 1 – 10** Q17: Was the "Good Faith Estimate" you received from your lender/broker… | Valuable information	**Waves 1 – 34** 1 = Yes 2 = No
81	**X22A**	**Waves 19 – 34** Q22: Did the "Loan Estimate" lead you to… | Ask questions of your mortgage lender/broker **Waves 15 – 18** Q22: Did the "Loan Estimate" lead you to… | Ask questions of your lender/mortgage broker **Waves 11 – 14** Q18: Did the "Loan Estimate" lead you to… | Ask questions of your lender/mortgage broker **Waves 1 – 10** Q18: Did the "Good Faith Estimate" lead you to… | Ask questions of your lender/broker	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
82	**X22B**	**Waves 15 – 34** Q22: Did the "Loan Estimate" lead you to… | Seek a change in your loan or closing **Waves 11 – 14** Q18: Did the "Loan Estimate" lead you to… | Seek a change in your loan or closing **Waves 1 – 10** Q18: Did the "Good Faith Estimate" lead you to… | Seek a change in your loan or closing	**Waves 1 – 34** 1 = Yes 2 = No
83	**X22C**	**Waves 19 – 34** Q22: Did the "Loan Estimate" lead you to… | Apply to a different mortgage lender/broker **Waves 15 – 18** Q22: Did the "Loan Estimate" lead you to… | Apply to a different lender/mortgage broker **Waves 11 – 14** Q18: Did the "Loan Estimate" lead you to… | Apply to a different lender/mortgage broker **Waves 1 – 10** Question not asked	**Waves 11 – 34** 1 = Yes 2 = No **Waves 1 – 10** -3 = Not applicable for this wave
84	**X23A**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
85	**X23B**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No
86	**X23C**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | A term of less than 30 years **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 **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	**Waves 1 – 34** 1 = Yes 2 = No
87	**X23D**	**Waves 15 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
88	**X23E**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | A lower interest rate in return for paying higher closing costs *(discount points)* **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 *(discount points)* **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 *(discount points)*	**Waves 1 – 34** 1 = Yes 2 = No
89	**X23F**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | Interest-only monthly payments **Waves 7 – 14** Q22: During the application process were you told about mortgages with any of the following? | Interest-only monthly payments **Waves 1 – 6** Q20: During the application process were you told about mortgages with any of the following? | Interest-only monthly payments	**Waves 1 – 34** 1 = Yes 2 = No
90	**X23G**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | An escrow account for taxes and/or homeowner insurance **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 **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	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
91	**X23H**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 7 – 14** Q22: During the application process were you told about mortgages with any of the following? | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 1 – 6** Q20: During the application process were you told about mortgages with any of the following? | A prepayment penalty *(fee if the mortgage is paid off early)*	**Waves 1 – 34** 1 = Yes 2 = No
92	**X23I**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | Reduced documentation or "easy" approval **Waves 7 – 14** Q22: During the application process were you told about mortgages with any of the following? | Reduced documentation or "easy" approval **Waves 1 – 6** Q20: During the application process were you told about mortgages with any of the following? | Reduced documentation or "easy" approval	**Waves 1 – 34** 1 = Yes 2 = No
93	**X23J**	**Waves 15 – 34** Q23: During the application process were you told about mortgages with any of the following? | An FHA, VA, USDA or Rural Housing loan **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 *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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	
94	**X24A**	**Waves 19 – 34** Q24: In selecting your settlement/closing agent did you use someone… | Selected/recommended by the mortgage lender/broker, or real estate agent **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 **Waves 11 – 14** Q23: In selecting your settlement/closing agent did you… | Use an agent selected/recommended by the lender/mortgage broker **Waves 7 – 10** Q23: In selecting your settlement agent did you… | Use an agent recommended by the lender/broker **Waves 1 – 6** Q21: In selecting your settlement agent did you… | Use an agent recommended by the lender/broker	**Waves 1 – 34** 1 = Yes 2 = No
95	**X24B**	**Waves 15 – 34** Q24: In selecting your settlement/closing agent did you use someone… | You used previously **Waves 11 – 14** Q23: In selecting your settlement/closing agent did you… | Use an agent you had used previously **Waves 7 – 10** Q23: In selecting your settlement agent did you… | Use an agent you had used previously *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q21: In selecting your settlement agent did you… | Use an agent you had used previously	
96	**X24C**	**Waves 15 – 34** Q24: In selecting your settlement/closing agent did you use someone… | Found shopping around **Waves 11 – 14** Q23: In selecting your settlement/closing agent did you… | Shop around **Waves 7 – 10** Q23: In selecting your settlement agent did you… | Shop around **Waves 1 – 6** Q21: In selecting your settlement agent did you… | Shop around	**Waves 1 – 34** 1 = Yes 2 = No
97	**X24Z**	**Waves 15 – 34** Q24: In selecting your settlement/closing agent did you use someone… | Did not have a settlement/closing agent **Waves 11 – 14** Q23: In selecting your settlement/closing agent did you… | Did not have a settlement/closing agent **Waves 1 – 10** Question not asked	**Waves 11 – 34** 1 = Yes *(respondent indicated they did not have a settlement/closing agent)* 2 = No *(respondent failed to indicate they did not have a settlement/closing agent)* **Waves 1 – 10** -3 = Not applicable for this wave
98	**X25**	**Waves 15 – 34** Q25: Do you have title insurance on this mortgage? **Waves 11 – 14** Q24: Do you have title insurance on this mortgage? **Waves 1 – 10** Question underwent serious revision (see X25_1)	**Waves 11 – 34** 1 = Yes 2 = No -1 = Don't know **Waves 1 – 10** -3 = Not applicable for this wave
99	**X25_1**	**Waves 11 – 34** Question underwent serious revision (see X25) **Waves 7 – 10** Q24: Did your lender require you to get title insurance on this mortgage? *(continued on the next page)*	**Waves 11 – 34** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q22: Did your lender require you to get title insurance on your mortgage?	**Waves 1 – 10** 1 = Yes 2 = No
100	**X26** (when x25 = 1 or x25_1 = 1)	**Waves 15 – 34** Q26: Which one best describes how you picked the title insurance? **Waves 7 – 14** Q25: Which best describes how you picked the title insurance? **Waves 1 – 6** Q23: *(If Yes in Q22)* Which best describes how you picked the title insurance?	**Waves 19 – 34** 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)

Col	Variable Name (condition, if applicable)	Question	Responses
101	**X27A**	**Waves 15 – 34** Q27: Overall, how satisfied are you that the mortgage you got was the one with the… | Best terms to fit your needs **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all
102	**X27B**	**Waves 15 – 34** Q27: Overall, how satisfied are you that the mortgage you got was the one with the… | Lowest interest rate for which you could qualify **Waves 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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all
103	**X27C**	**Waves 15 – 34** Q27: Overall, how satisfied are you that the mortgage you got was the one with the… | Lowest closing costs **Waves 7 – 14** Q26: Overall, how satisfied are you that the mortgage you got was the one with the… | Lowest closing costs **Waves 1 – 6** Q24: Overall, how satisfied are you that the mortgage you got was the one with the… | Lowest closing costs	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all
104	**X28A**	**Waves 19 – 34** Q28: Overall, how satisfied are you with the… | Mortgage lender/broker you used **Waves 15 – 18** Q28: Overall, how satisfied are you with the… | Lender or mortgage broker you used *(continued on the next page)*	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 11 – 14 Q27: Overall, how satisfied are you with the… | Lender/mortgage broker you used **Waves 7 – 10** Q27: Overall, how satisfied are you with the… | Lender/broker you used **Waves 1 – 6** Q25: Overall, how satisfied are you with the… | Lender/broker you used	
105	**X28B**	**Waves 15 – 34** Q28: Overall, how satisfied are you with the… | Application process **Waves 7 – 14** Q27: Overall, how satisfied are you with the… | Application process **Waves 1 – 6** Q25: Overall, how satisfied are you with the… | Application process	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all
106	**X28C**	**Waves 15 – 34** Q28: Overall, how satisfied are you with the… | Documentation process required for the loan **Waves 7 – 14** Q27: Overall, how satisfied are you with the… | Documentation process required for the loan **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Very 2 = Somewhat 3 = Not at all **Waves 1 – 6** -3 = Not applicable for this wave
107	**X28D**	**Waves 15 – 34** Q28: Overall, how satisfied are you with the… | Loan closing process **Waves 7 – 14** Q27: Overall, how satisfied are you with the… | Loan closing process **Waves 1 – 6** Q25: Overall, how satisfied are you with the… | Loan closing process	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all
108	**X28E**	**Waves 15 – 34** Q28: Overall, how satisfied are you with the… | Information in mortgage disclosure documents **Waves 7 – 14** Q27: Overall, how satisfied are you with the… | Information in mortgage disclosure documents *(continued on the next page)*	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all

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	
109	**X28F**	**Waves 15 – 34** 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 – 34** 1 = Very 2 = Somewhat 3 = Not at all
110	**X28G**	**Waves 15 – 34** 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 – 34** 1 = Very 2 = Somewhat 3 = Not at all
111	**X28H**	**Waves 31 – 34** Q28: Overall, how satisfied are you with the… | Property appraisal **Waves 1 – 30** Question not asked	**Waves 31 – 34** 1 = Very 2 = Somewhat 3 = Not at all **Waves 1 – 30** -3 = Not applicable for this wave
112	**X29**	**Waves 15 – 34** 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? *(continued on the next page)*	**Wave 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 2 Q26: Did you talk to a credit counselor or take a course about home buying?	
113	**X30A** (when X29 = 1)	**Waves 19 – 34** Q30: Was your home-buying course or counseling… | In person, one-on-one **Waves 15 – 18** Q30: How was your home-buying course or counseling provided? | In person, one-on-one **Waves 7 – 14** Q29: How was the home-buying course or counseling provided? | In person, one-on-one **Waves 3 – 6** Q27: How was the home-buying course or counseling provided? | In person, one-on-one **Waves 1 – 2** Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? | In person, one-on-one	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X29 > 1)
114	**X30B** (when X29 = 1)	**Waves 19 – 34** Q30: Was your home-buying course or counseling… | In person, in a group **Waves 15 – 18** Q30: How was your home-buying course or counseling provided? | In person, in a group **Waves 7 – 14** Q29: How was the home-buying course or counseling provided? | In person, in a group **Waves 3 – 6** Q27: How was the home-buying course or counseling provided? | In person, in a group **Waves 1 – 2** Q27: *(If Yes to Q26)* How was counseling or the home-buying course provided? | In person, in a group	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X29 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses

115	**X30C**
	(when X29 = 1)
		Waves 19 – 34
		Q30: Was your home-buying course or counseling… | Over the phone
		Waves 15 – 18
		Q30: How was your home-buying course or counseling provided? |
		    Over the phone
		Waves 7 – 14
		Q29: How was the home-buying course or counseling provided? | Over
		    the phone
		Waves 3 – 6
		Q27: How was the home-buying course or counseling provided? | Over
		    the phone
		Waves 1 – 2
		Q27: *(If Yes to Q26)* How was counseling or the home-buying course
		    provided? | Over the phone
			Waves 1 – 34
			1 = Yes
			2 = No
			-2 = Not applicable (X29 > 1)

116	**X30D**
	(when X29 = 1)
		Waves 19 – 34
		Q30: Was your home-buying course or counseling… | Online
		Waves 15 – 18
		Q30: How was your home-buying course or counseling provided? |
		    Online
		Waves 7 – 14
		Q29: How was the home-buying course or counseling provided? |
		    Online
		Waves 3 – 6
		Q27: How was the home-buying course or counseling provided? |
		    Online
		Waves 1 – 2
		Q27: *(If Yes to Q26)* How was counseling or the home-buying course
		    provided? | Online
			Waves 1 – 34
			1 = Yes
			2 = No
			-2 = Not applicable (X29 > 1)

117	**X30E** (when X29 = 1)	**Waves 19 – 34** Q30: Was your home-buying course or counseling… | Required **Waves 1 – 18** Question not asked	**Waves 19 – 34** 1 = Yes 2 = No -2 = Not applicable (X29 > 1) **Waves 1 – 18** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
118	**X31** (when X29 = 1)	**Waves 15 – 34** Q31: How many hours was your home-buying course or counseling? **Waves 7 – 14** Q30: How many hours was the home-buying course or counseling? **Waves 3 – 6** Q28: *(If Yes to Q26)* How many hours was the home-buying course or counseling? **Waves 1 – 2** Q28: *(If Yes to Q26)* How many hours was the counseling or home-buying course?	**Waves 1 – 34** 1 = Less than 3 hours 2 = 3 – 6 hours 3 = 7 – 12 hours 4 = More than 12 hours -2 = Not applicable (X29 > 1)
119	**X32** (when X29 = 1)	**Waves 15 – 34** 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?	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not at all -2 = Not applicable (X29 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
120	**X33**	**Waves 15 – 34** Q33: Which one 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 one answer.* **Waves 1 – 6** Q50: What was the primary purpose of your mortgage at the time you took it out? *Mark one answer.* *The response "to add/remove a co-borrower" (value of '3') was not offered prior to Waves 15 – 34. This response was coded as an edit in Waves 1 to 14 based on respondent comments.* *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.*	**Waves 23 – 34** 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 **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 **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
121	**X34A** (when X33 = 1)	**Waves 15 – 34** 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 *(continued on the next page)*	**Waves 11 – 34** 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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	**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
122	**X34B** (when X33 = 1)	**Waves 15 – 34** 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 **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 **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 **Waves 1 – 6** Question not asked	**Waves 11 – 34** 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
123	**X34C** (when X33=1)	**Waves 15 – 34** Q34: Did you do the following before or after you made an offer on this house or property? | Decided on the type of loan **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 *(continued on the next page)*	**Waves 11 – 34** 1 = Before Offer 2 = After Offer 3 = Did Not Do -2 = Not applicable (X33 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **Waves 1 – 6** Question not asked	**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
124	**X34D** (when X33 = 1)	**Waves 15 – 34** 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 **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 **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 **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 **Waves 1 – 6** Question not asked	**Waves 11 – 34** 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
125	**X34E** (when X33 = 1)	**Waves 15 – 34** Q34: Did you do the following before or after you made an offer on this house or property? | Submitted an official loan application **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 **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 **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 *(continued on the next page)*	**Waves 11 – 34** 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)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Question not asked	**Waves 1 – 6** -3 = Not applicable for this wave
126	**Z35** (when X33 = 1)	**Waves 25 – 34** Q36: What percent of the purchase price was the down payment to buy this property (including money from a prior home sale, gifts, etc.)? *(Indicator)* **Waves 15 – 24** Q35: What percent down payment did you make on this property? *(Indicator)* **Waves 7 – 14** Q34: What percent down payment did you make on this property? *(Indicator)* **Waves 1 – 6** Q54: What percent down payment did you make on your property? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered -2 = Not applicable (X33 > 1)
127	**X36A** (when X33 = 1)	**Waves 25 – 34** Q35: Did you use any of the following sources of funds to buy this property? | Proceeds from the sale of another property **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 **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 **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?	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1) **Waves 1 – 6** 1 = Yes 2 = No -2 = Not applicable (X33 > 1)
128	**X36B** (when X33 = 1)	**Waves 25 – 34** Q35: Did you use any of the following sources of funds to buy this property? | Savings, retirement account, inheritance, or other assets	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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	**Waves 1 – 6** 1 = Yes 2 = No -2 = Not applicable (X33 > 1)
129	**X36C** (when X33 = 1)	**Waves 25 – 34** Q35: Did you use any of the following sources of funds to buy this property? | Assistance or loan from a nonprofit or government agency **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 **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 **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	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1) **Waves 1 – 6** 1 = Yes 2 = No -2 = Not applicable (X33 > 1)
130	**X36D** (when X33 = 1)	**Waves 25 – 34** 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)	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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) **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) **Waves 1 – 6** Question not asked	**Waves 1 – 6** -3 = Not applicable for this wave
131	**X36E** (when X33 = 1)	**Waves 25 – 34** Q35: Did you use any of the following sources of funds to buy this property? | Gift or loan from family or friend **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 **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 **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	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1) **Waves 1 – 6** 1 = Yes 2 = No -2 = Not applicable (X33 > 1)
132	**X36F** (when X33 = 1)	**Waves 25 – 34** Q35: Did you use any of the following sources of funds to buy this property? | Seller contribution **Waves 15 – 24** Q36: Did you use any of the following sources of funds to purchase this property? | Seller contribution **Waves 7 – 14** Q35: Did you use any of the following sources of funds to purchase this property? | Seller contribution **Waves 1 – 6** Q55: Did you use any of the following sources of funds to purchase the property? | Seller contribution	**Waves 7 – 34** 1 = Used 2 = Not Used -2 = Not applicable (X33 > 1) **Waves 1 – 6** 1 = Yes 2 = No -2 = Not applicable (X33 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
133	**X37A** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Change to a fixed-rate loan **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 **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 **Waves 1 – 6** Question asked on a different scale (see X37A_1)	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 6** -3 = Not applicable for this wave
134	**X37A_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37A) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
135	**X37B** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Get a lower interest rate **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 **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 **Waves 1 – 6** Question asked on a different scale (see X37B_1)	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
136	**X37B_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37B) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
137	**X37C** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Get a lower monthly payment **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 **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 **Waves 1 – 6** Question asked on a different scale (see X37C_1)	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 6** -3 = Not applicable for this wave
138	**X37C_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37C) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
139	**X37D** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Consolidate or pay down other debt *(continued on the next page)*	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **Waves 1 – 6** Question asked on a different scale (see X37D_1)	**Waves 1 – 6** -3 = Not applicable for this wave
140	**X37D_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37D) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
141	**X37E** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Repay the loan more quickly **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 **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 **Waves 1 – 6** Question asked on a different scale (see X37E_1)	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 6** -3 = Not applicable for this wave
142	**X37E_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37E) *(continued on the next page)*	**Waves 7 – 34** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		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	**Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
143	**X37F** (when X33 > 1)	**Waves 15 – 34** Q37: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Take out cash **Waves 9 – 14** Q36: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Take out cash **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 **Waves 1 – 6** Question asked on a different scale (see X37F_1)	**Waves 7 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 6** -3 = Not applicable for this wave
144	**X37F_1** (when X33 > 1)	**Waves 7 – 34** Question asked on a different scale (see X37F) **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	**Waves 7 – 34** -3 = Not applicable for this wave **Waves 1 – 6** 1 = Very 2 = Somewhat 3 = Not At All -2 = Not applicable (X33 = 1)
145	**X37G**	**Waves 25 – 34** 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	**Waves 25 – 34** 1 = Important 2 = Not Important -2 = Not applicable (X33 = 1) **Waves 1 – 24** -3 = Not applicable for this wave
146	**Z38** (when X33 > 1)	**Waves 15 – 34** Q38: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)* *(continued on the next page)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered -2 = Not applicable (X33 = 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 14 Q37: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)* **Waves 1 – 6** Q57: Approximately how much was owed, in total, on the old mortgage(s) and loan(s) you refinanced? *(Indicator)*	
147	**X40A** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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	**Waves 1 – 34** 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)
148	**X40B** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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	**Waves 1 – 34** 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)

Col	Variable Name (condition, if applicable)	Question	Responses
149	**X40C** (when X33 > 1) (Waves 11-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** Q39: Did you use the money you got from this new mortgage for any of the following? | Buy out co-signer(s)/co-owner(s) **Waves 23 – 24** Q40: Did you use the money you got from this new mortgage for any of the following? | Buy out co-signer(s)/co-owner(s) **Waves 15 – 22** 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	**Waves 11 – 34** 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
150	**X40D** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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	**Waves 1 – 34** 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)
151	**X40E** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 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)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q59: Did you use the money you got from this new mortgage for any of the following? | Home repairs/additions	
152	**X40F** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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	**Waves 1 – 34** 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	**X40G** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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	**Waves 1 – 34** 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)
154	**X40H** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 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)

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
155	**X40X** (when X33 > 1) (Waves 1-18: and when a now-retired gateway question causes this question to be asked)	**Waves 25 – 34** Q39: Did you use the money you got from this new mortgage for any of the following? | Other (specify) **Waves 15 – 24** Q40: Did you use the money you got from this new mortgage for any of the following? | Other (specify) **Waves 7 – 14** Q39: Did you use the money you got from this new mortgage for any of the following? | Other (specify) **Waves 1 – 6** Q59: Did you use the money you got from this new mortgage for any of the following? | Other (specify)	**Waves 1 – 34** 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)
156	**X40Z** (when X33 > 1)	**Waves 25 – 34** 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 – 34** 1 = Yes *(respondent did not get money from refinancing)* 2 = No *(respondent did get money from refinancing)* -2 = Not applicable (X33 = 1) **Waves 1 – 18** -3 = Not applicable for this wave
157	**Z41**	**Waves 25 – 34** Q40: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? *(Indicator)* **Waves 15 – 24** Q41: When you took out this most recent mortgage or refinance, what was the dollar amount you borrowed? *(Indicator)* *(continued on the next page)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 14 Q40: When you took out this most recent mortgage or refinance, what was the loan amount (the dollar amount you borrowed)? *(Indicator)* **Waves 1 – 6** Q30: When you took out your mortgage, what was the loan amount *(the dollar amount you borrowed)*? *(Indicator)*	
158	**Z42**	**Waves 25 – 34** Q41: What is the monthly payment, including the amount paid to escrow for taxes and insurance? *(Indicator)* **Waves 15 – 24** Q42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? *(Indicator)* **Waves 7 – 14** Q41: What is the monthly payment, including the amount paid to escrow for taxes and insurance? *(Indicator)* **Waves 1 – 6** Q31: What is the monthly payment *(including the amount paid to escrow for taxes and insurance)*? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered
159	**Z43**	**Waves 25 – 34** Q42: What is the interest rate on this mortgage? *(Indicator)* **Waves 15 – 24** Q43: What is the interest rate on this mortgage? *(Indicator)* **Waves 7 – 14** Q42: What is the interest rate on this mortgage? *(Indicator)* **Waves 1 – 6** Q32: What is the interest rate on your mortgage? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered
160	**X44**	**Waves 31 – 34** Q44: Does this mortgage have… | An adjustable rate *(one that can change over the life of the loan)* **Waves 25 – 30** Q43: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)? *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 15 – 24 Q44: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)? **Waves 7 – 14** Q43: Is this an adjustable-rate mortgage (one that allows the interest rate to change over the life of the loan)? **Waves 1 – 6** Q33: Is this an adjustable-rate mortgage *(one that allows the interest rate to change over the life of the loan)*?	
161	**X45**	**Waves 31 – 34** Q43: Which one of the following best describes how you decided on the interest rate of your mortgage? **Waves 25 – 30** Q44: Which one of the following best describes how you decided on the interest rate of your mortgage? **Waves 19 – 24** Q45: Which one of the following best describes how you decided on the interest rate of your mortgage? **Waves 1 – 18** Question not asked	**Waves 19 – 34** 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 **Waves 1 – 18** -3 = Not applicable for this wave
162	**X46A**	**Waves 31 – 34** Q44: Does this mortgage have… | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 25 – 30** Q45: Does this mortgage have… | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 15 – 24** Q46: Does this mortgage have… | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 7 – 14** Q46: Does this mortgage have any of the following features? | A prepayment penalty *(fee if the mortgage is paid off early)* **Waves 1 – 6** Q40: Does your mortgage have any of the following features? | A prepayment penalty *(fee if the mortgage is paid off early)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know

Col	Variable Name (condition, if applicable)	Question	Responses
163	**X46B**	**Waves 31 – 34** Q44: Does this mortgage have… | An escrow account for taxes and/or homeowner insurance **Waves 25 – 30** Q45: Does this mortgage have… | An escrow account for taxes and/or homeowner insurance **Waves 15 – 24** Q46: Does this mortgage have… | An escrow account for taxes and/or homeowner insurance **Waves 7 – 14** Q46: Does this mortgage have any of the following features? | An escrow account for taxes and/or homeowner insurance **Waves 1 – 6** Q40: Does your mortgage have any of the following features? | An escrow account for taxes and/or homeowner insurance	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know
164	**X46C**	**Waves 31 – 34** Q44: Does this mortgage have… | A balloon payment **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	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know
165	**X46D**	**Waves 31 – 34** Q44: Does this mortgage have… | Interest-only payments **Waves 25 – 30** Q45: Does this mortgage have… | Interest-only payments **Waves 15 – 24** Q46: Does this mortgage have… | Interest-only payments *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
166	**X46E**	**Waves 31 – 34** Q44: Does this mortgage have… | Private mortgage insurance **Waves 25 – 30** Q45: Does this mortgage have… | Private mortgage insurance **Waves 15 – 34** 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	**Waves 11 – 34** 1 = Yes 2 = No -1 = Don't know **Waves 1 – 10** -3 = Not applicable for this wave
167	**Z47**	**Waves 31 – 34** Q46: 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)* **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? *(Indicator)* **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? *(Indicator)* **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? *(Indicator)* *(continued on the next page)*	**Waves 7 – 34** 1 = Question not answered 2 = Question answered **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		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? *(Indicator)* **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? *(Indicator)* **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? *(Indicator)* **Waves 1 – 6** Question not asked	
168	**X48A**	**Waves 31 – 34** Q47: 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 **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 **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 **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 **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 *(check or wire transfer)* **Waves 1 – 6** Q41: Were the costs to close your loan paid in any of the following ways? | By me or a co-signer *(check or wire transfer)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know
169	**X48B**	**Waves 31 – 34** Q47: How were the total closing costs (loan costs and other costs) for this loan paid? | Added to the mortgage amount *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
170	**X48C**	**Waves 31 – 34** Q47: How were the total closing costs (loan costs and other costs) for this loan paid? | By mortgage lender/broker **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	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know
171	**X48D**	**Waves 31 – 34** Q47: How were the total closing costs (loan costs and other costs) for this loan paid? | By seller/builder *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **Waves 7 – 18** Q48: How were the total closing costs (loan costs and other costs) for this loan paid? | By seller/builder **Waves 1 – 6** Q41: Were the costs to close your loan paid in any of the following ways? | By seller/builder	
172	**X48X**	**Waves 31 – 34** Q47: How were the total closing costs (loan costs and other costs) for this loan paid? | Other (specify) **Waves 25 – 30** Q48: How were the total closing costs (loan costs and other costs) for this loan paid? | Other (specify) **Waves 19 – 24** Q49: How were the total closing costs (loan costs and other costs) for this loan paid? | Other (specify) **Waves 7 – 18** Q48: How were the total closing costs (loan costs and other costs) for this loan paid? | Other (specify) **Waves 1 – 6** Q41: Were the costs to close your loan paid in any of the following ways? | Other (specify)	**Waves 1 – 34** 1 = Yes 2 = No -1 = Don't know
173	**X48Z**	**Waves 31 – 34** Q47: How were the total closing costs (loan costs and other costs) for this loan paid? | Loan had no closing costs **Waves 25 – 30** Q48: How were the total closing costs (loan costs and other costs) for this loan paid? | Loan had no closing costs *(continued on the next page)*	**Waves 11 – 34** 1 = Yes *(respondent indicated they had no closing costs)* 2 = No *(respondent failed to indicate they had no closing costs)* **Waves 1 – 10** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 19 – 24 Q49: How were the total closing costs (loan costs and other costs) for this loan paid? | Loan had no closing costs **Waves 11 – 18** Q48: How were the total closing costs (loan costs and other costs) for this loan paid? | Loan had no closing costs **Waves 1 – 10** Question not asked	
174	**X49**	**Waves 31 – 34** Q48: 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 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? **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? **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? **Waves 1 – 10** Question not asked	**Waves 11 – 34** 1 = Yes 2 = No **Waves 1 – 10** -3 = Not applicable for this wave
175	**X50A**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Mortgage lender/broker **Waves 19 – 30** Q51: Did you seek input about your closing documents from any of the following people? | Mortgage lender/broker **Waves 11 – 18** Q50: Did you seek input about your closing documents from any of the following people? | Lender/mortgage broker *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? | Lender/broker **Waves 1 – 6** Q44: Did you seek input about your closing documents from any of the following people? | Lender/broker	
176	**X50B**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Settlement/closing agent **Waves 19 – 30** Q51: Did you seek input about your closing documents from any of the following people? | Settlement/closing agent **Waves 15 – 18** Q50: Did you seek input about your closing documents from any of the following people? | Settlement/closing agent **Waves 11 – 14** Q50: Did you seek input about your closing documents from any of the following people? | Settlement agent **Waves 7 – 10** Q51: Did you seek input about your closing documents from any of the following people? | Settlement agent **Waves 1 – 6** Q44: Did you seek input about your closing documents from any of the following people? | Settlement agent	**Waves 1 – 34** 1 = Yes 2 = No
177	**X50C**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Real estate agent **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 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
178	**X50D**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Personal attorney **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	**Waves 1 – 34** 1 = Yes 2 = No
179	**X50E**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Title insurance agent **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 **Waves 11 – 14** Q50: Did you seek input about your closing documents from any of the following people? | Title agent *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? | Title agent **Waves 1 – 6** Q44: Did you seek input about your closing documents from any of the following people? | Title agent	
180	**X50F**	**Waves 31 – 34** 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 **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 **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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No
181	**X50G**	**Waves 31 – 34** Q50: Did you seek input about your closing documents from any of the following people? | Housing counselor **Waves 19 – 30** Q51: Did you seek input about your closing documents from any of the following people? | Housing counselor **Waves 11 – 18** Q50: Did you seek input about your closing documents from any of the following people? | Housing counselor *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 10 Q51: Did you seek input about your closing documents from any of the following people? | Housing counselor **Waves 1 – 6** Q44: Did you seek input about your closing documents from any of the following people? | Housing counselor	
182	**X5001**	**Waves 31 – 34** Q49: After closing on this mortgage, how much cash reserves in checking, savings, and other similar assets did you have remaining? **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	**Waves 25 – 34** 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
183	**X51A**	**Waves 31 – 34** Q45: At any time after you made your final loan application did any of the following change? | Monthly payment **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	**Waves 11 – 34** 1 = Higher 2 = Same 3 = Lower **Waves 1 – 10** -3 = Not applicable for this wave
184	**X51B**	**Waves 31 – 34** Q45: At any time after you made your final loan application did any of the following change? | Interest rate *(continued on the next page)*	**Waves 11 – 34** 1 = Higher 2 = Same 3 = Lower

Col	Variable Name (condition, if applicable)	Question	Responses
		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	**Waves 1 – 10** -3 = Not applicable for this wave
185	**X51C**	**Waves 31 – 34** Q45: At any time after you made your final loan application did any of the following change? | Other fees **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 **Waves 1 – 10** Question not asked	**Waves 11 – 34** 1 = Higher 2 = Same 3 = Lower **Waves 1 – 10** -3 = Not applicable for this wave
186	**X51D**	**Waves 31 – 34** Q45: At any time after you made your final loan application did any of the following change? | Amount of money needed to close loan **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 *(continued on the next page)*	**Waves 11 – 34** 1 = Higher 2 = Same 3 = Lower **Waves 1 – 10** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
187	**X53A**	**Waves 31 – 34** Q51: Did you face any of the following at your <u>loan closing</u>? | Loan documents not ready at closing **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	**Waves 19 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave
188	**X53A_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** Question asked without gateway (see X53A) **Waves 15 – 18** Q53: What unpleasant surprises did you face at your <u>loan closing</u>? | 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 – 34** -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
189	**X53B**	**Waves 31 – 34** Q51: Did you face any of the following at your <u>loan closing</u>? | Closing did not occur as originally scheduled **Waves 19 – 30** Q52: Did you face any of the following at your <u>loan closing</u>? | Closing did not occur as originally scheduled **Waves 11 – 18** Question asked with gateway (see X53B_1) *(continued on the next page)*	**Waves 19 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 10 Question not asked	
190	**X53B_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** 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 – 34** -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
191	**X53C**	**Waves 31 – 34** Q51: Did you face any of the following at your loan closing? | Three-day rule required re-disclosure **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 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave
192	**X53C_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** 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 – 34** -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

Col	Variable Name (condition, if applicable)	Question	Responses
193	**X53D**	**Waves 31 – 34** Q51: Did you face any of the following at your <u>loan closing</u>? | Mortgage terms different at closing than expected, e.g. interest rate, monthly payment **Waves 19 – 30** Q52: Did you face any of the following at your <u>loan closing</u>? | 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 – 34** 1 = Yes 2 = No **Waves 1 – 10** -3 = Not applicable for this wave
194	**X53D_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** Question asked without gateway (see X53D) **Waves 15 – 18** Q53: What unpleasant surprises did you face at your <u>loan closing</u>? | 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 – 34** -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
195	**X53D1_1** (when a now-retired gateway question causes this question to be asked)	**Waves 11 – 34** Question combined with X53D2_1 and X53D3_1 (see X53D) **Waves 7 – 10** Q53: What unpleasant surprises did you face? | Different loan terms **Waves 1 – 6** Q46: *(If Yes to Q45)* What unpleasant surprises did you face? | Different loan terms	**Waves 11 – 34** -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)

Col	Variable Name (condition, if applicable)	Question	Responses
196	**X53D2_1** (when a now-retired gateway question causes this question to be asked)	**Waves 11 – 34** 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	**Waves 11 – 34** -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)
197	**X53D3_1** (when a now-retired gateway question causes this question to be asked)	**Waves 11 – 34** 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	**Waves 11 – 34** -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	**X53E**	**Waves 31 – 34** Q51: Did you face any of the following at your loan closing? | More cash needed at closing than expected, e.g. escrow, unexpected fees **Waves 19 – 30** Q52: Did you face any of the following at your loan closing? | 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)	**Waves 19 – 34** 1 = Yes 2 = No **Waves 1 – 10** -3 = Not applicable for this wave
199	**X53E_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** 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 *(continued on the next page)*	**Waves 19 – 34** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		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 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
200	**X53E1_1** (when a now-retired gateway question causes this question to be asked)	**Waves 11 – 34** 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 – 34** -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)
201	**X53E2_1** (when a now-retired gateway question causes this question to be asked)	**Waves 11 – 34** 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 – 34** -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)
202	**X53F**	**Waves 31 – 34** Q51: Did you face any of the following at your <u>loan closing</u>? | Asked to sign blank documents at closing **Waves 19 – 30** Q52: Did you face any of the following at your <u>loan closing</u>? | Asked to sign blank documents at closing **Waves 1 – 18** Question asked with gateway (see X53F_1)	**Waves 19 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
203	**X53F_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** 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 – 34** -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)
204	**X53G**	**Waves 31 – 34** Q51: 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** 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 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave
205	**X53G_1** (when a now-retired gateway question causes this question to be asked)	**Waves 19 – 34** 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 – 34** -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)
206	**X53H**	**Waves 31 – 34** Q51: Did you face any of the following at your loan closing? | Asked to sign pre-dated or post-dated documents at closing *(continued on the next page)*	**Waves 19 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 19 – 30 Q52: Did you face any of the following at your <u>loan closing</u>? | Asked to sign pre-dated or post-dated documents at closing **Wave 1 – 18** Question not asked	**Waves 1 – 18** -3 = Not applicable for this wave
207	**X53I**	**Waves 31 – 34** Q51: Did you face any of the following at your <u>loan closing</u>? | Less cash needed at closing than expected **Waves 19 – 30** Q52: Did you face any of the following at your <u>loan closing</u>? | Less cash needed at closing than expected **Wave 1 – 18** Question not asked	**Waves 19 – 34** 1 = Yes 2 = No **Waves 1 – 18** -3 = Not applicable for this wave
208	**X54**	**Waves 31 – 34** Q53: At the same time you took out this mortgage, did you also take out another loan on the property you financed with this mortgage (a second lien, home equity loan, or a home equity line of credit (HELOC))? **Waves 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))? **Waves 4 – 6** Q47: At the same time you took out your mortgage, did you also take out another loan on your property *(a second lien, home equity loan, or home equity line of credit (HELOC))*? **Waves 1 – 3** Q47: At the same time you took out your mortgage, did you also take out another loan on your property *(a second lien, home equity loan, or home equity line of credit - HELOC)*?	**Waves 1 – 34** 1 = Yes 2 = No
209	**Z55** (when X54 = 1)	**Waves 31 – 34** Q54: What was the amount of this loan? *(Indicator)* *(continued on the next page)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered -2 = Not applicable (X55 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 30 Q55: What was the amount of this loan? *(Indicator)* **Waves 1 – 6** Q48: *(If Yes to Q47)* What was the amount of this loan? *(Indicator)*	
210	**X56A**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Process of taking out a mortgage **Waves 7 – 30** Q56: How well could you explain to someone the… | Process of taking out a mortgage **Waves 1 – 6** Q49: How well could you explain to someone the… | Process of taking out a mortgage	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
211	**X56B**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Difference between a fixed- and an adjustable-rate mortgage **Waves 7 – 30** Q56: How well could you explain to someone the… | Difference between a fixed- and an adjustable-rate mortgage **Waves 1 – 6** Q49: How well could you explain to someone the… | Difference between a fixed- and an adjustable-rate mortgage	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
212	**X56C**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Difference between a prime and subprime loan **Waves 7 – 30** Q56: How well could you explain to someone the… | Difference between a prime and subprime loan **Waves 1 – 6** Q49: How well could you explain to someone the… | Difference between a prime and subprime loan	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
213	**X56D**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Difference between a mortgage's interest rate and its APR **Waves 7 – 30** Q56: How well could you explain to someone the… | Difference between a mortgage's interest rate and its APR **Waves 1 – 6** Q49: How well could you explain to someone the… | Difference between a mortgage's interest rate and its APR	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
214	**X56E**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Amortization of a loan **Waves 7 – 30** Q56: How well could you explain to someone the… | Amortization of a loan **Waves 1 – 6** Q49: How well could you explain to someone the… | Amortization of a loan	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
215	**X56F**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Consequences of not making required mortgage payments **Waves 7 – 30** Q56: How well could you explain to someone the… | Consequences of not making required mortgage payments **Waves 1 – 6** Q49: How well could you explain to someone the… | Consequences of not making required mortgage payments	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
216	**X56G**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Difference between lender's and owner's title insurance **Waves 7 – 30** Q56: How well could you explain to someone the… | Difference between lender's and owner's title insurance **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Very 2 = Somewhat 3 = Not At All **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
217	**X56H**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Relationship between discount points and interest rate **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	**Waves 11 – 34** 1 = Very 2 = Somewhat 3 = Not At All **Waves 1 – 10** -3 = Not applicable for this wave
218	**X56I**	**Waves 31 – 34** Q55: How well could you explain to someone the… | Reason payments into an escrow account can change **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	**Waves 11 – 34** 1 = Very 2 = Somewhat 3 = Not At All **Waves 1 – 10** -3 = Not applicable for this wave
219	**Z57**	**Waves 31 – 34** Q56: When did you first become the owner of this property? *(Indicator)* **Waves 15 – 30** Q57: When did you first become the owner of this property? *(Indicator)* **Waves 11 – 14** Q57: When did you buy or get this property? If you refinanced, the date you originally bought or got this property? *(Indicator)* **Waves 7 – 10** Q57: When did you buy or acquire this property? If you refinanced, the date you originally acquired the property? *(Indicator)* **Waves 1 – 6** Q60: When did you buy or acquire your property? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered
220	**Z58**	**Waves 31 – 34** Q57: What was the purchase price of this property, or if you built it, the construction and land cost? *(Indicator)* **Waves 7 – 30** Q58: What was the purchase price of this property, or if you built it, the construction and land cost? *(Indicator)* *(continued on the next page)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q61: What was the purchase price of your property, or if you built it, the construction and land cost? *(Indicator)*	
221	**X59**	**Waves 31 – 34** Q58: Which <u>one</u> of the following best describes how you acquired this property? **Waves 15 – 30** Q59: Which <u>one</u> of the following best describes how you acquired this property? **Waves 11 – 14** Q59: How did you acquire this property? Mark <u>one</u> answer. **Waves 7 – 10** Q59: How did you acquire this property? Mark one answer. *(continued on the next page)*	**Waves 7 – 34** 1 = Purchased an existing home 2 = Purchased a newly-built home from a builder 3 = Had or purchased land and built a house 4 = Received as a gift or inheritance 5 = Purchase from relative *(write-in)* 6 = Bought out co-owner (e.g., ex-spouse) *(write-in)* 7 = Rental conversion/land contract *(write-in)* 8 = Tax-free trade or exchange *(write-in)* 9 = Purchased a foreclosed property from a bank, investor, or government agency *(write-in)* 10 = Purchased a "short sale" property from the previous owner *(write-in)*

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q62: How did you acquire the property? *Mark one answer*.	**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 *(write-in)* 6 = Bought out co-owner (e.g., ex-spouse) *(write-in)* 7 = Rental conversion/land contract *(write-in)* 8 = Tax-free trade or exchange *(write-in)* 9 = Purchased a foreclosed property from a bank, investor, or government agency 10 = Purchased a "short sale" property from the previous owner *(Note: those who wrote-in "Land only" were assigned X59 = 1, as they purchased a pre-existing property.)* *The NSMO Team recommends collapsing all 1s, 9s, and 10s into a single category of "purchased existing home" in analysis to minimize discontinuity between waves 6 and 7.*

Col	Variable Name (condition, if applicable)	Question	Responses
222	**X60**	**Waves 31 – 34** Q59: Which <u>one</u> of the following best describes this property? **Waves 15 – 30** Q60: Which <u>one</u> of the following best describes this property? **Waves 11 – 14** Q60: Which of the following best describes this property? Mark <u>one</u> answer. **Waves 7 – 10** Q60: What type of house is on this property? Mark one answer. **Waves 1 – 6** Q63: What type of house is on your property? *Mark one answer*.	**Waves 11 – 34** 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 *(write-in)* **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 *(write-in)*
223	**X61** (when X60 = 3, 4, 5 or 6)	**Waves 31 – 34** Q60: Does this mortgage cover more than one unit? **Waves 7 – 30** Q61: Does this mortgage cover more than one unit? **Waves 1 – 6** Question not asked *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.*	**Waves 7 – 34** 1 = Yes 2 = No -2 = Not applicable (X60 = 1, 2 or 7) **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
224	**Z62**	**Waves 31 – 34** Q61: About how much do you think this property is worth in terms of what you could sell it for now? *(Indicator)* **Waves 7 – 30** Q62: About how much do you think this property is worth in terms of what you could sell it for now? *(Indicator)* **Waves 1 – 6** Q65: About how much do you think your property is worth in terms of what you could sell it for now? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered
225	**X63**	**Waves 31 – 34** Q62: Do you rent out all or any portion of this property? **Waves 7 – 30** Q63: Do you rent out all or any portion of this property? **Waves 1 – 6** Q66: Do you rent out any portion of your property?	**Waves 1 – 34** 1 = Yes 2 = No
226	**Z64** (when X63 = 1)	**Waves 31 – 34** Q63: How much rent do you receive annually? *(Indicator)* **Waves 7 – 30** Q64: How much rent do you receive annually? *(Indicator)* **Waves 1 – 6** Q67: *(If Yes to Q66)* How much rent to you receive? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered -2 = Not applicable (X63 > 1)
227	**X65**	**Waves 31 – 34** Q64: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property? **Waves 7 – 30** Q65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property? **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
228	**X66**	**Waves 31 – 34** Q65: Which of the following best describes how you use this property? **Waves 7 – 30** Q66: Which of the following best describes how you use this property? **Waves 1 – 6** Q68: Which of the following best describes how you use this property?	**Waves 11 – 34** 1 = Primary residence *(where you spend the majority of your time)* 2 = It will be my primary residence soon 3 = Seasonal or second home 4 = Home for other relatives 5 = Rental or investment property **Waves 1 – 10** 1 = Primary residence *(where you spend the majority of your time)* 2 = It will be my primary residence soon 3 = Seasonal or second home 4 = Home for other relatives 5 = Rental or investor property
229	**Z67** (when X66 = 1)	**Waves 31 – 34** Q66: If primary residence, when did you move into this property? *(Indicator)* **Waves 7 – 30** Q67: If primary residence, when did you move into this property? *(Indicator)* **Waves 1 – 6** Q69: *(If primary residence in Q68)* When did you move into the property? *(Indicator)*	**Waves 1 – 34** 1 = Question not answered 2 = Question answered -2 = Not applicable (X66 > 1)
230	**X6701** (when X66 = 1)	**Waves 31 – 34** Q67: Which one of the following best describes your willingness or ability to move from your primary residence? *(continued on the next page)*	**Waves 31 – 34** 1 = Willing and able to move 2 = Willing but unable to move 3 = Unwilling to move 4 = Unsure/Don't know at this time -2 = Not applicable (X66 > 1)

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 30 Question not asked	**Waves 1 – 30** -3 = Not applicable for this wave
231	**X68A**	**Waves 15 – 34** Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of homes for sale **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 sale **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | Number of homes for sale	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
232	**X68B**	**Waves 15 – 34** Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of vacant homes **Waves 7 – 14** Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? | Number of vacant homes **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | Number of vacant homes	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
233	**X68C**	**Waves 15 – 34** Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? | Number of homes for rent **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 **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | Number of homes for rent	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease

Col	Variable Name (condition, if applicable)	Question	Responses
234	**X68D**	**Waves 15 – 34** 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 **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 **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | Number of foreclosures or short sales	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
235	**X68E**	**Waves 15 – 34** Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? | House prices **Waves 7 – 14** Q68: In the last couple years, how has the following changed in the neighborhood where this property is located? | House prices **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | House prices	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
236	**X68F**	**Waves 15 – 34** Q68: In the last couple years, how have the following changed in the neighborhood where this property is located? | Overall desirability of living there **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 **Waves 1 – 6** Q94: In the last couple years, how have the following changed in your neighborhood? | Overall desirability of living there	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease

Col	Variable Name (condition, if applicable)	Question	Responses
237	X69	**Waves 7 – 34** Q69: What do you think will happen to the prices of homes in this neighborhood over the next couple of years? **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?	**Waves 1 – 34** 1 = Increase a lot 2 = Increase a little 3 = Remain about the same 4 = Decrease a little 5 = Decrease a lot
238	X70	**Waves 7 – 34** Q70: In the next couple of years, how do you expect the overall desirability of living in this neighborhood to change? **Waves 1 – 6** Q96: In the next couple of years, how do you expect the overall desirability of living in your neighborhood to change?	**Waves 3 – 34** 1 = Become more desirable 2 = Stay about the same 3 = Become less desirable **Waves 1 – 2** 1 = Significant increase 2 = Stay about the same 3 = Significant decrease
239	X71A	**Waves 7 – 34** Q71: How likely is it that in the next couple of years you will… | Sell this property **Waves 1 – 6** Q98: How likely is it that in the next couple of years you will… | Move and sell your property	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
240	X71B	**Waves 7 – 34** Q71: How likely is it that in the next couple of years you will… | Move but keep this property **Waves 1 – 6** Q98: How likely is it that in the next couple of years you will… | Move but keep your property	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
241	X71C	**Waves 7 – 34** Q71: How likely is it that in the next couple of years you will… | Refinance the mortgage on this property **Waves 1 – 6** Q98: How likely is it that in the next couple of years you will… | Refinance your mortgage	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
242	**X71D**	**Waves 7 – 34** Q71: How likely is it that in the next couple of years you will… | Pay off this mortgage and own the property mortgage-free **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
243	**X72**	**Waves 7 – 34** Q72: What is your current marital status? **Waves 1 – 6** Q71: What is your current marital status?	**Waves 1 – 34** 1 = Married 2 = Separated 3 = Never married 4 = Divorced 5 = Widowed
244	**X73** (when X72 > 1)	**Waves 7 – 34** Q73: Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse? **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?	**Waves 1 – 34** 1 = Yes 2 = No -2 = Not applicable (X72 = 1)
245	**X74R**	**Waves 7 – 34** Q74: Age at last birthday: | Respondent **Waves 1 – 6** Q73: Age at last birthday: | Respondent	**Waves 1 – 34** 18 – 99
246	**X75R**	**Waves 7 – 34** Q75: Sex: | Respondent **Waves 1 – 6** Q74: Sex: | Respondent	**Waves 1 – 34** 1 = Male 2 = Female

Col	Variable Name (condition, if applicable)	Question	Responses
247	**X76R**	**Waves 1 – 34** Q76: Highest level of education achieved: | Respondent	**Waves 1 – 34** 1 = Some schooling 2 = High school graduate 3 = Technical school 4 = Some college 5 = College graduate 6 = Postgraduate studies
248	**X76S** (when X72 = 1 or X73 = 1)	**Waves 1 – 34** Q76: Highest level of education achieved: | Spouse/Partner	**Waves 1 – 34** 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)
249	**X77R**	**Waves 4 – 34** Q77: Hispanic or Latino: | Respondent **Waves 1 – 3** Q77: Are you Hispanic or Latino? | Respondent	**Waves 1 – 34** 1 = Yes 2 = No
250	**X78R**	**Waves 11 – 34** Q78: Race: *Mark all that apply.* | Respondent **Waves 1 – 10** Q78: Race: *Mark all that apply.* | Respondent *Respondents could select multiple race categories and those who selected multiple race categories are classified among "all other races" (value of '4').*	**Waves 1 – 34** 1 = White only 2 = Black or African American only 3 = Asian only 4 = All other races

Col	Variable Name (condition, if applicable)	Question	Responses
251	**X79RA**	**Waves 11 – 34** Q79: Current work status: *Mark <u>all</u> that apply.* | Respondent *(work status selected by respondent involving the most employment)* **Waves 1 – 10** Q79: Current work status: *Mark all that apply.* | Respondent *(work status selected by respondent involving the most employment)* *Respondents could select multiple employment categories and this variable shows the first employment category selected.* *For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation.*	**Waves 11 – 34** 1 = Self-employed full time 2 = Self-employed part time 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off or on leave 7 = Not working for pay *(student, homemaker, disabled)* **Waves 1 – 10** 1 = Self-employed/work for self 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay *(student, homemaker, disabled, unemployed)*
252	**X79RB**	**Waves 11 – 34** Q79: Current work status: *Mark <u>all</u> that apply.* | Respondent *(if a second work status was selected)* **Waves 1 – 10** Q79: Current work status: *Mark all that apply.* | Respondent *(if a second work status was selected)* *Respondents could select multiple employment categories and this variable shows the select employment category selected.* *(continued on the next page)*	**Waves 11 – 34** 2 = Self-employed part time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave -2 = Not applicable *(no second work status selected)*

Col	Variable Name (condition, if applicable)	Question	Responses
		For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation.	**Waves 1 – 10** 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave 7 = Not working for pay *(student, homemaker, disabled, unemployed)* -2 = Not applicable (X72 > 1 and X73 = 2)
253	**X79SA** (when X72 = 1 or X73 = 1)	**Waves 11 – 34** Q79: Current work status: *Mark <u>all</u> that apply.* | Spouse/Partner *(work status selected by respondent involving the most employment)* **Waves 1 – 10** Q79: Current work status: *Mark all that apply.* | Spouse/Partner *(work status selected by respondent involving the most employment)* *Respondents could select multiple employment categories for the spouse/partner and this variable shows the first employment category selected.* *For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation.*	**Waves 11 – 34** 1 = Self-employed full time 2 = Self-employed part time 3 = Employed full time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave 7 = Not working for pay *(student, homemaker, disabled)* -2 = Not applicable (X72 > 1 and X73 = 2) **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 *(student, homemaker, disabled, unemployed)* -2 = Not applicable (X72 > 1 and X73 = 2)

Col	Variable Name (condition, if applicable)	Question	Responses
254	**X79SB**	**Waves 11 – 34** Q79: Current work status: *Mark <u>all</u> that apply.* | Spouse/Partner *(if a second work status was selected)* **Waves 1 – 10** Q79: Current work status: *Mark all that apply.* | Spouse/Partner *(if a second work status was selected)* *Respondents could select multiple employment categories for the spouse/partner and this variable shows the second employment category selected.* *For Waves 1 to 10, "self-employed/work for self" was divided into "self-employed full time" (value of '1') and "self-employed part-time" (value of '2') by imputation.*	**Waves 11 – 34** 2 = Self-employed part time 4 = Employed part time 5 = Retired 6 = Unemployed, temporarily laid-off, or on leave -2 = Not applicable *(X72 > 1 and X73 = 2, or no second work status selected)* **Waves 1 – 10** 4 = Employed part time 5 = Retired 6 = Temporarily laid off or on leave -2 = Not applicable *(X72 > 1 and X73 = 2, or no second work status selected)*
255	**X80R**	**Waves 15 – 34** Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? | Respondent **Waves 1 – 14** Question asked with different answer options (see X80R_1)	**Waves 15 – 34** 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 **Waves 1 – 14** -3 = Not applicable for this wave
256	**X80R_1**	**Waves 15 – 34** Question asked with different answer options (see X80R) *(continued on the next page)*	**Waves 15 – 34** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 11 – 14 Q80: Ever served on active duty in the U.S. Armed Forces: *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. | Respondent **Waves 1 – 10** Q80: Have you ever served on active duty in the U.S. Armed Forces? *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. | Respondent	**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
257	**X80S** (when X72 = 1 or X73 = 1)	**Waves 15 – 34** Q80: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? | Spouse/Partner **Waves 1 – 14** Question asked with different answer options (see X80S_1)	**Waves 15 – 34** 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) **Waves 1 – 14** -3 = Not applicable for this wave
258	**X80S_1** (when X72 = 1 or X73 = 1)	**Waves 15 – 34** Question asked with different answer options (see X80S) **Waves 11 – 14** Q80: Ever served on active duty in the U.S. Armed Forces: *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. | Spouse/Partner **Waves 1 – 10** Q80: Have you ever served on active duty in the U.S. Armed Forces? *(Active duty includes serving in the U.S. Armed Forces as well as activation from the Reserves or National Guard)*. | Spouse/Partner	**Waves 15 – 34** -3 = Not applicable for this wave **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)

Col	Variable Name (condition, if applicable)	Question	Responses
259	**X81A**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply*. | Children/grandchildren under age 18 **Waves 7 – 10** Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Children/grandchildren under age 18 **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
260	**X81B**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply*. | Children/grandchildren age 18 – 22 **Waves 7 – 10** Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Children/grandchildren age 18 – 22 **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
261	**X81C**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply*. | Children/grandchildren age 23 or older **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 **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
262	**X81D**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply*. | Parents of you or your spouse or partner *(continued on the next page)*	**Waves 7 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **Waves 1 – 6** Question not asked	**Waves 1 – 6** -3 = Not applicable for this wave
263	**X81E**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply.* | Other relatives like siblings or cousins **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 **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
264	**X81F**	**Waves 19 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply.* | Non-relative **Waves 11 – 18** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply.* | Non-relatives **Waves 7 – 10** Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | Non-relatives **Waves 1 – 6** Question not asked	**Waves 7 – 34** 1 = Yes 2 = No **Waves 1 – 6** -3 = Not applicable for this wave
265	**X81Z**	**Waves 11 – 34** Q81: Besides you (and your spouse/partner) who else lives in your household? *Mark <u>all</u> that apply.* | No one else **Waves 8 – 10** Q81: Besides you (and your spouse/partner) who else lives in your household? Mark all that apply. | No one else **Waves 1 – 7** Question not asked	**Waves 7 – 34** 1 = Yes (imputed for Wave 7) 2 = No (imputed for Wave 7) **Waves 1 – 6** -3 = Not applicable for this wave

Col	Variable Name (condition, if applicable)	Question	Responses
266	**X82**	**Waves 13 – 34** Q82: Do you speak a language other than English at home? **Waves 1 – 12** Question not asked	**Waves 13 – 34** 1 = Yes 2 = No **Waves 1 – 12** -3 = Not applicable for this wave
267	**X8201**	**Waves 25 – 34** Q83: Was it important to get your mortgage documents in this language? **Waves 1 – 24** Question not asked	**Waves 25 – 34** 1 = Yes 2 = No **Waves 1 – 24** -3 = Not applicable for this wave
268	**X8202**	**Waves 25 – 34** Q84: Did you get mortgage documents in this language? **Waves 1 – 24** Question not asked	**Waves 25 – 34** 1 = Yes 2 = No **Waves 1 – 24** -3 = Not applicable for this wave
269	**X83**	**Waves 25 – 34** Q85: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*? **Waves 13 – 24** Q83: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*? **Waves 7 – 12** Q82: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*? **Waves 1 – 6** Q85: Approximately how much is your total annual household income from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, and alimony)*?	**Waves 11 – 34** 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 **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

Col	Variable Name (condition, if applicable)	Question	Responses
270	**X84**	**Waves 25 – 34** Q86: How does this total annual household income compare to what it is in a "normal" year? **Waves 13 – 24** Q84: How does this total annual household income compare to what it is in a "normal" year? **Waves 7 – 12** Q83: How does this total annual household income compare to what it is in a "normal" year? **Waves 1 – 6** Q86: How does this total annual household income compare to what it is in a "normal" year?	**Waves 1 – 34** 1 = Higher than normal 2 = Normal 3 = Lower than normal
271	**X85A**	**Waves 25 – 34** Q87: Does your total annual household income include any of the following sources? | Wages or salary **Waves 13 – 24** Q85: Does your total annual household income include any of the following sources? | Wages or salary **Waves 7 – 12** Q84: Does your total annual household income include any of the following sources? | Wages or salary **Waves 1 – 6** Q87: Does your total annual household income include any of the following sources? | Wages or salary	**Waves 1 – 34** 1 = Yes 2 = No
272	**X85B**	**Waves 25 – 34** Q87: Does your total annual household income include any of the following sources? | Business or self-employment **Waves 13 – 34** Q85: Does your total annual household income include any of the following sources? | Business or self-employment **Waves 7 – 12** Q84: Does your total annual household income include any of the following sources? | Business or self-employment **Waves 1 – 6** Q87: Does your total annual household income include any of the following sources? | Business or self-employment	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
273	**X85C**	**Waves 25 – 34** Q87: Does your total annual household income include any of the following sources? | Interest or dividends **Waves 13 – 24** Q85: Does your total annual household income include any of the following sources? | Interest or dividends **Waves 7 – 12** Q84: Does your total annual household income include any of the following sources? | Interest or dividends **Waves 1 – 6** Q87: Does your total annual household income include any of the following sources? | Interest or dividends	**Waves 1 – 34** 1 = Yes 2 = No
274	**X85D**	**Waves 25 – 34** Q87: Does your total annual household income include any of the following sources? | Alimony or child support **Waves 13 – 24** Q85: Does your total annual household income include any of the following sources? | Alimony or child support **Waves 7 – 12** Q84: Does your total annual household income include any of the following sources? | Alimony or child support **Waves 1 – 6** Q87: Does your total annual household income include any of the following sources? | Alimony or child support	**Waves 1 – 34** 1 = Yes 2 = No
275	**X85E**	**Waves 25 – 34** Q87: Does your total annual household income include any of the following sources? | Social Security, pension or other retirement benefits **Waves 13 – 24** Q85: Does your total annual household income include any of the following sources? | Social Security, pension or other retirement benefits *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 11 – 12 Q84: Does your total annual household income include any of the following sources? | Social Security, pension or other retirement benefits **Waves 7 – 10** Q84: Does your total annual household income include any of the following sources? | Social Security benefits **Waves 1 – 6** Q87: Does your total annual household income include any of the following sources? | Social Security benefits	
276	**X86A**	**Waves 25 – 34** Q88: Does anyone in your household have any of the following? | 401(k), 403(b), IRA, or pension plan **Waves 13 – 24** Q86: Does anyone in your household have any of the following? | 401(k), 403(b), IRA, or pension plan **Waves 7 – 12** Q85: Does anyone in your household have any of the following? | 401(k), 403(b), IRA, or pension plan **Waves 1 – 6** Q88: Does anyone in your household have any of the following? | 401(k), 403(b), IRA, or pension plan	**Waves 1 – 34** 1 = Yes 2 = No
277	**X86B**	**Waves 25 – 34** Q88: Does anyone in your household have any of the following? | Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)* **Waves 13 – 24** Q86: Does anyone in your household have any of the following? | Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)* **Waves 7 – 12** Q85: Does anyone in your household have any of the following? | Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)* *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q88: Does anyone in your household have any of the following? | Stocks, bonds, or mutual funds *(not in retirement accounts or pension plans)*	
278	**X86C**	**Waves 25 – 34** Q88: Does anyone in your household have any of the following? | Certificates of deposit **Waves 13 – 24** Q86: Does anyone in your household have any of the following? | Certificates of deposit **Waves 7 – 12** Q85: Does anyone in your household have any of the following? | Certificates of deposit **Waves 1 – 6** Q88: Does anyone in your household have any of the following? | Certificates of deposit	**Waves 1 – 34** 1 = Yes 2 = No
279	**X86D**	**Waves 25 – 34** Q88: Does anyone in your household have any of the following? | Investment real estate **Waves 13 – 24** Q86: Does anyone in your household have any of the following? | Investment real estate **Waves 7 – 12** Q85: Does anyone in your household have any of the following? | Investment real estate **Waves 1 – 6** Q88: Does anyone in your household have any of the following? | Investment real estate	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
280	**X87**	**Waves 25 – 34** 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? **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? **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? **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? **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?	**Waves 1 – 34** 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
281	**X88A**	**Waves 25 – 34** Q90: Do you agree or disagree with the following statements? | Owning a home is a good financial investment **Waves 13 – 24** Q88: Do you agree or disagree with the following statements? | Owning a home is a good financial investment **Waves 7 – 12** Q87: Do you agree or disagree with the following statements? | Owning a home is a good financial investment **Waves 1 – 6** Q90: Do you agree or disagree with the following statements? | Owning a home is a good financial investment	**Waves 1 – 34** 1 = Agree 2 = Disagree
282	**X88B**	**Waves 25 – 34** Q90: Do you agree or disagree with the following statements? | Most mortgage lenders generally treat borrowers well *(continued on the next page)*	**Waves 1 – 34** 1 = Agree 2 = Disagree

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 13 – 24 Q88: Do you agree or disagree with the following statements? | Most mortgage lenders generally treat borrowers well **Waves 9 – 12** Q87: Do you agree or disagree with the following statements? | Most mortgage lenders generally treat borrowers well **Waves 7 – 8** Q87: Do you agree or disagree with the following statements? | Mortgage lenders generally treat borrowers well **Waves 1 – 6** Q90: Do you agree or disagree with the following statements? | Mortgage lenders generally treat borrowers well	
283	**X88C**	**Waves 25 – 34** Q90: Do you agree or disagree with the following statements? | Most mortgage lenders would offer me roughly the same rates and fees **Waves 13 – 34** Q88: Do you agree or disagree with the following statements? | Most mortgage lenders would offer me roughly the same rates and fees **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 **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	**Waves 7 – 34** 1 = Agree 2 = Disagree **Waves 1 – 6** -3 = Not applicable for this wave
284	**X88D**	**Waves 25 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 1 = Agree 2 = Disagree

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 1 – 6 Q90: Do you agree or disagree with the following statements? | Late payments will lower my credit rating	
285	**X88E**	**Waves 25 – 34** 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	**Waves 1 – 34** 1 = Agree 2 = Disagree
286	**X88F**	**Waves 25 – 34** Q90: Do you agree or disagree with the following statements? | It is okay to default or stop making mortgage payments if it is in the borrower's financial interest **Waves 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 **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 **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	**Waves 1 – 34** 1 = Agree 2 = Disagree

Col	Variable Name (condition, if applicable)	Question	Responses
287	**X88G**	**Waves 25 – 34** 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 **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 **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 **Waves 1 – 10** Question not asked	**Waves 11 – 34** 1 = Agree 2 = Disagree **Waves 1 – 10** -3 = Not applicable for this wave
288	**X89A**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Separated, divorced or partner left **Waves 13 – 24** Q89: In the last couple of years, have any of the following happened to you? | Separated, divorced or partner left **Waves 11 – 12** Q88: In the last couple of years, have any of the following happened to you? | Separated, divorced or partner left **Waves 7 – 10** Q88: In the last couple of years, have any of the following happened to you? | Separated or divorced **Waves 5 – 6** Q91: In the last couple of years, have any of the following happened to you? | Separated or divorced **Waves 1 – 4** Q91: In the last couple of years, have any of the following happened to you? | Separated/divorced	**Waves 1 – 34** 1 = Yes 2 = No
289	**X89B**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Married, remarried or new partner *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 13 – 24 Q89: In the last couple of years, have any of the following happened to you? | Married, remarried or new partner **Waves 11 – 12** Q88: In the last couple of years, have any of the following happened to you? | Married, remarried or new partner **Waves 7 – 10** Q88: In the last couple of years, have any of the following happened to you? | Married/remarried/new partner **Waves 1 – 6** Q91: In the last couple of years, have any of the following happened to you? | Married/remarried/new partner	
290	**X89C**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Death of a household member **Waves 13 – 24** Q89: In the last couple of years, have any of the following happened to you? | Death of a household member **Waves 7 – 12** Q88: In the last couple of years, have any of the following happened to you? | Death of a household member **Waves 1 – 6** Q91: In the last couple of years, have any of the following happened to you? | Death of a household member	**Waves 1 – 34** 1 = Yes 2 = No
291	**X89D**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Addition to your household (not including spouse/partner) **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) **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) **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)	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
292	**X89E**	**Waves 29 – 34** Q91: In the last couple of years, have any of the following happened to you? | Person leaving your household (not spouse/partner) **Waves 25 – 28** Q91: In the last couple of years, have any of the following happened to you? | Person leaving your household (not including spouse/partner) **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) **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) **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)	**Waves 1 – 34** 1 = Yes 2 = No
293	**X89F**	**Waves 25 – 34** 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	**Waves 1 – 34** 1 = Yes 2 = No
294	**X89G**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Disaster affecting a property you own *(continued on the next page)*	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
295	**X89H**	**Waves 25 – 34** 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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No
296	**X89I**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Moved within the area (less than 50 miles) **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) **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) **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)	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
297	**X89J**	**Waves 25 – 34** Q91: In the last couple of years, have any of the following happened to you? | Moved to a new area (50 miles or more) **Waves 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) **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) **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)	**Waves 1 – 34** 1 = Yes 2 = No
298	**X90A**	**Waves 25 – 34** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Layoff, unemployment, or reduced hours of work **Waves 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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No
299	**X90B**	**Waves 25 – 34** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement **Waves 13 – 24** Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement *(continued on the next page)*	**Waves 4 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
		Waves 7 – 12 Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement **Waves 4 – 6** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement **Waves 1 – 3** Question not asked	**Waves 1 – 3** -3 = Not applicable for this wave
300	**X90C**	**Waves 25 – 34** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Promotion **Waves 13 – 24** Q90: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Promotion **Waves 7 – 12** Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Promotion **Waves 1 – 6** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Promotion	**Waves 1 – 34** 1 = Yes 2 = No
301	**X90D**	**Waves 25 – 34** 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	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
302	**X90E**	**Waves 25 – 34** 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	**Waves 1 – 34** 1 = Yes 2 = No
303	**X90F**	**Waves 25 – 34** 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 **Waves 7 – 12** Q89: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Business failure **Waves 1 – 6** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Business failure	**Waves 1 – 34** 1 = Yes 2 = No
304	**X90G**	**Waves 25 – 34** Q92: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | A personal financial crisis **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 **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 **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	**Waves 1 – 34** 1 = Yes 2 = No

Col	Variable Name (condition, if applicable)	Question	Responses
305	**X91A**	**Waves 25 – 34** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Household income **Waves 13 – 24** Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? | Household income **Waves 7 – 12** Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? | Household income **Waves 1 – 6** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Household income	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
306	**X91B**	**Waves 25 – 34** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Housing expenses **Waves 13 – 24** Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? | Housing expenses **Waves 7 – 12** Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? | Housing expenses **Waves 1 – 6** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Housing expenses	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
307	**X91C**	**Waves 25 – 34** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Non-housing expenses **Waves 13 – 24** Q91: In the last couple years, how have the following changed for you (and your spouse/partner)? | Non-housing expenses **Waves 7 – 12** Q90: In the last couple years, how have the following changed for you (and your spouse/partner)? | Non-housing expenses **Waves 1 – 6** Q93: In the last couple years, how have the following changed for you (and your spouse/partner)? | Non-housing expenses	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease

Col	Variable Name (condition, if applicable)	Question	Responses
308	**X92A**	**Waves 25 – 34** Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Household income **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 **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 **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	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
309	**X92B**	**Waves 25 – 34** Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Housing expenses **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 **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 **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	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease
310	**X92C**	**Waves 25 – 34** Q94: In the next couple of years, how do you expect the following to change for you (and your spouse/partner)? | Non-housing expenses **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 *(continued on the next page)*	**Waves 1 – 34** 1 = Significant Increase 2 = Little/No Change 3 = Significant Decrease

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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	
311	**X93A**	**Waves 25 – 34** Q95: How likely is it that in the next couple of years you (or your spouse/partner) will face… | Retirement **Waves 13 – 24** Q93: How likely is it that in the next couple of years you (or your spouse/partner) will face… | Retirement **Waves 7 – 12** Q92: How likely is it that in the next couple of years you (or your spouse/partner) will face… | Retirement **Waves 1 – 6** Q99: How likely is it that in the next couple of years you (or your spouse/partner) will face… | Retirement	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
312	**X93B**	**Waves 25 – 34** Q95: How likely is it that in the next couple of years you (or your spouse/partner) will face… | Difficulties making your mortgage payments **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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
313	**X93C**	**Waves 25 – 34** 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 **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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
314	**X93D**	**Waves 25 – 34** 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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
315	**X94A**	**Waves 25 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
		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	
316	**X94B**	**Waves 25 – 34** 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 **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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All
317	**X94C**	**Waves 25 – 34** 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 *(continued on the next page)*	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Col	Variable Name (condition, if applicable)	Question	Responses
		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 **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 **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 **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	
318	**X94D**	**Waves 25 – 34** 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 **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 **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 **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	**Waves 1 – 34** 1 = Very 2 = Somewhat 3 = Not At All

Part B: Supplemental Variables

Col	Variable Name (condition, if applicable)	Description	Values
319	**Open_Year**	Mortgage Origination Year	2013 – 2021
320	**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
321	**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
322	**Jumbo**	Flag Indicating Jumbo Mortgage Loan at Origination *Indicates whether the loan is classified as a jumbo for the region it is in*	1 = Jumbo (or non-conforming) 2 = Non-jumbo (or conforming)
323	**Rate_Spread**	Mortgage Interest Rate Spread at Origination (Percent) *Mortgage interest rate at origination minus Primary Mortgage Market Rate (PMMS) at origination*	-3.33 – 18.08
324	**PMMS**	Freddie Mac's Primary Mortgage Market Survey (PMMS®) Rate at Origination (Percent)	2.10 – 5.34

Col	Variable Name (condition, if applicable)	Description	Values
325	**Term**	Mortgage Terms (in Years) at Origination *Original term of the mortgage in years, where 0 years refers to any term of less than 1 year, 1 year refers to any term of less than 2 years, etc.*	0 – 40 years
326	**LTV**	Mortgage Loan-to-Value (LTV) Ratio at Origination (Percent) *Top coded*	2 – 125
327	**CLTV**	Mortgage Combined Loan-to-Value (CLTV) Ratio at Origination (Percent) *Top coded*	2 – 125
328	**DTI**	Total Debt-to-Income (DTI) Ratio at Origination *Ratio of monthly payments on all debts to monthly income. Top coded, and where applicable, bottom coded with the value in PTI below.*	1 – 100
329	**PTI**	Mortgage Payment-to-Income (PTI) Ratio at Origination *Top coded, calculated based on borrower income and the first payment in the payment grid.*	0 – 100 -4 = Missing
330	**Loan_Type**	Mortgage Type	1 = Conventional 2 = FHA insured 3 = VA guaranteed 4 = FSA/RHS insured
331	**GSE**	Government Sponsored Enterprise	1 = Fannie Mae 2 = Freddie Mac 3 = Federal Home Loan Bank -2 = Not applicable
332	**CU**	Credit Union	1 = Yes 2 = No
333	**Metro_LMI**	Flag Indicating Metropolitan CRA Low-to Moderate (LMI) Tract *CRA is Community Reinvestment Act*	1 = Metropolitan CRA non-LMI tract 2 = Metropolitan CRA LMI tract 3 = Non-metropolitan tract

Col	Variable Name (condition, if applicable)	Description	Values
334	**Borrower_Num**	Number of Borrowers at Origination	1 = 1 borrower 2 = 2 borrowers 3 = 3 borrowers 4 = 4 borrowers
335 336	**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
337 338 339	**Age_O1** **Age_O2** **Age_O3**	Age | Other Borrowers 1 Age | Other Borrowers 2 Age | Other Borrowers 3 *These are borrowers on the mortgage who are not the survey respondent or spouse/partner.*	18 – 99 -2 = Not applicable
340 341 342	**Sex_O1** **Sex_O2** **Sex_O3**	Sex | Other Borrowers 1 Sex | Other Borrowers 2 Sex | Other Borrowers 3 *These are borrowers on the mortgage who are not the survey respondent or spouse/partner.*	1 = Male 2 = Female -2 = Not applicable
343 344 345 346 347	**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 *Identifies first-time homebuyers based on whether there is any prior first-lien mortgage in their credit file.*	1 = First mortgage in credit file 2 = No prior first mortgage in credit file -2 = Not applicable
348 349 350 351 352	**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

Col	Variable Name (condition, if applicable)	Description	Values
353	**Score_0313_R**	VantageScore 3.0 in March 2013 | Respondent	300 – 850
354	**Score_0613_R**	VantageScore 3.0 in June 2013 | Respondent	-2 = Not applicable
355	**Score_0913_R**	VantageScore 3.0 in September 2013 | Respondent	-4 = No score in credit file
356	**Score_1213_R**	VantageScore 3.0 in December 2013 | Respondent	
357	**Score_0314_R**	VantageScore 3.0 in March 2014 | Respondent	
358	**Score_0614_R**	VantageScore 3.0 in June 2014 | Respondent	
359	**Score_0914_R**	VantageScore 3.0 in September 2014 | Respondent	
360	**Score_1214_R**	VantageScore 3.0 in December 2014 | Respondent	
361	**Score_0315_R**	VantageScore 3.0 in March 2015 | Respondent	
362	**Score_0615_R**	VantageScore 3.0 in June 2015 | Respondent	
363	**Score_0915_R**	VantageScore 3.0 in September 2015 | Respondent	
364	**Score_1215_R**	VantageScore 3.0 in December 2015 | Respondent	
365	**Score_0316_R**	VantageScore 3.0 in March 2016 | Respondent	
366	**Score_0616_R**	VantageScore 3.0 in June 2016 | Respondent	
367	**Score_0916_R**	VantageScore 3.0 in September 2016 | Respondent	
368	**Score_1216_R**	VantageScore 3.0 in December 2016 | Respondent	
369	**Score_0317_R**	VantageScore 3.0 in March 2017 | Respondent	
370	**Score_0617_R**	VantageScore 3.0 in June 2017 | Respondent	
371	**Score_0917_R**	VantageScore 3.0 in September 2017 | Respondent	
372	**Score_1217_R**	VantageScore 3.0 in December 2017 | Respondent	
373	**Score_0318_R**	VantageScore 3.0 in March 2018 | Respondent	
374	**Score_0618_R**	VantageScore 3.0 in June 2018 | Respondent	
375	**Score_0918_R**	VantageScore 3.0 in September 2018 | Respondent	
376	**Score_1218_R**	VantageScore 3.0 in December 2018 | Respondent	
377	**Score_0319_R**	VantageScore 3.0 in March 2019 | Respondent	
378	**Score_0619_R**	VantageScore 3.0 in June 2019 | Respondent	
379	**Score_0919_R**	VantageScore 3.0 in September 2019 | Respondent	
380	**Score_1219_R**	VantageScore 3.0 in December 2019 | Respondent	
381	**Score_0320_R**	VantageScore 3.0 in March 2020 | Respondent	
382	**Score_0620_R**	VantageScore 3.0 in June 2020 | Respondent	
383	**Score_0920_R**	VantageScore 3.0 in September 2020 | Respondent	
384	**Score_1220_R**	VantageScore 3.0 in December 2020 | Respondent	
385	**Score_0321_R**	VantageScore 3.0 in March 2021 | Respondent	
386	**Score_0621_R**	VantageScore 3.0 in June 2021 | Respondent	
387	**Score_0921_R**	VantageScore 3.0 in September 2021 | Respondent	
388	**Score_1221_R**	VantageScore 3.0 in December 2021 | Respondent	
389	**Score_0322_R**	VantageScore 3.0 in March 2022 | Respondent	

Col	Variable Name (condition, if applicable)	Description	Values
390	**Score_0622_R**	VantageScore 3.0 in June 2022 | Respondent	
391	**Score_0922_R**	VantageScore 3.0 in September 2022 | Respondent	
392	**Score_1222_R**	VantageScore 3.0 in December 2022 | Respondent	
393	**Score_0323_R**	VantageScore 3.0 in March 2023 | Respondent	
394	**Score_0623_R**	VantageScore 3.0 in June 2023 | Respondent	
395	**Score_0923_R**	VantageScore 3.0 in September 2023 | Respondent	
396	**Score_0313_S**	VantageScore 3.0 in March 2013 | Spouse/Partner	300 – 850
397	**Score_0613_S**	VantageScore 3.0 in June 2013 | Spouse/Partner	-2 = Not applicable
398	**Score_0913_S**	VantageScore 3.0 in September 2013 | Spouse/Partner	-4 = No score in credit file
399	**Score_1213_S**	VantageScore 3.0 in December 2013 | Spouse/Partner	
400	**Score_0314_S**	VantageScore 3.0 in March 2014 | Spouse/Partner	
401	**Score_0614_S**	VantageScore 3.0 in June 2014 | Spouse/Partner	
402	**Score_0914_S**	VantageScore 3.0 in September 2014 | Spouse/Partner	
403	**Score_1214_S**	VantageScore 3.0 in December 2014 | Spouse/Partner	
404	**Score_0315_S**	VantageScore 3.0 in March 2015 | Spouse/Partner	
405	**Score_0615_S**	VantageScore 3.0 in June 2015 | Spouse/Partner	
406	**Score_0915_S**	VantageScore 3.0 in September 2015 | Spouse/Partner	
407	**Score_1215_S**	VantageScore 3.0 in December 2015 | Spouse/Partner	
408	**Score_0316_S**	VantageScore 3.0 in March 2016 | Spouse/Partner	
409	**Score_0616_S**	VantageScore 3.0 in June 2016 | Spouse/Partner	
410	**Score_0916_S**	VantageScore 3.0 in September 2016 | Spouse/Partner	
411	**Score_1216_S**	VantageScore 3.0 in December 2016 | Spouse/Partner	
412	**Score_0317_S**	VantageScore 3.0 in March 2017 | Spouse/Partner	
413	**Score_0617_S**	VantageScore 3.0 in June 2017 | Spouse/Partner	
414	**Score_0917_S**	VantageScore 3.0 in September 2017 | Spouse/Partner	
415	**Score_1217_S**	VantageScore 3.0 in December 2017 | Spouse/Partner	
416	**Score_0318_S**	VantageScore 3.0 in March 2018 | Spouse/Partner	
417	**Score_0618_S**	VantageScore 3.0 in June 2018 | Spouse/Partner	
418	**Score_0918_S**	VantageScore 3.0 in September 2018 | Spouse/Partner	
419	**Score_1218_S**	VantageScore 3.0 in December 2018 | Spouse/Partner	
420	**Score_0319_S**	VantageScore 3.0 in March 2019 | Spouse/Partner	
421	**Score_0619_S**	VantageScore 3.0 in June 2019 | Spouse/Partner	
422	**Score_0919_S**	VantageScore 3.0 in September 2019 | Spouse/Partner	
423	**Score_1219_S**	VantageScore 3.0 in December 2019 | Spouse/Partner	
424	**Score_0320_S**	VantageScore 3.0 in March 2020 | Spouse/Partner	
425	**Score_0620_S**	VantageScore 3.0 in June 2020 | Spouse/Partner	

(continued on the next page)

Col	Variable Name (condition, if applicable)	Description	Values
426	Score_0920_S	VantageScore 3.0 in September 2020 | Spouse/Partner	
427	Score_1220_S	VantageScore 3.0 in December 2020 | Spouse/Partner	
428	Score_0321_S	VantageScore 3.0 in March 2021 | Spouse/Partner	
429	Score_0621_S	VantageScore 3.0 in June 2021 | Spouse/Partner	
430	Score_0921_S	VantageScore 3.0 in September 2021 | Spouse/Partner	
431	Score_1221_S	VantageScore 3.0 in December 2021 | Spouse/Partner	
432	Score_0322_S	VantageScore 3.0 in March 2022 | Spouse/Partner	
433	Score_0622_S	VantageScore 3.0 in June 2022 | Spouse/Partner	
434	Score_0922_S	VantageScore 3.0 in September 2022 | Spouse/Partner	
435	Score_1222_S	VantageScore 3.0 in December 2022 | Spouse/Partner	
436	Score_0323_S	VantageScore 3.0 in March 2023 | Spouse/Partner	
437	Score_0623_S	VantageScore 3.0 in June 2023 | Spouse/Partner	
438	Score_0923_S	VantageScore 3.0 in September 2023 | Spouse/Partner	
439	Perf_Status_0313	Mortgage Performance Status in March 2013	'1' = 30 to 59 days past due date
440	Perf_Status_0613	Mortgage Performance Status in June 2013	'2' = 60 to 89 days past due date
441	Perf_Status_0913	Mortgage Performance Status in September 2013	'3' = 90 to 119 days past due date
442	Perf_Status_1213	Mortgage Performance Status in December 2013	'4' = 120 to 149 days past due date
443	Perf_Status_0314	Mortgage Performance Status in March 2014	'5' = 150 to 179 days past due date
444	Perf_Status_0614	Mortgage Performance Status in June 2014	'6' = 180 or more days past due date
445	Perf_Status_0914	Mortgage Performance Status in September 2014	'7' = Bankruptcy Chapter 13
446	Perf_Status_1214	Mortgage Performance Status in December 2014	'8' = Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession
447	Perf_Status_0315	Mortgage Performance Status in March 2015	'9' = Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off
448	Perf_Status_0615	Mortgage Performance Status in June 2015	
449	Perf_Status_0915	Mortgage Performance Status in September 2015	
450	Perf_Status_1215	Mortgage Performance Status in December 2015	
451	Perf_Status_0316	Mortgage Performance Status in March 2016	
452	Perf_Status_0616	Mortgage Performance Status in June 2016	
453	Perf_Status_0916	Mortgage Performance Status in September 2016	
454	Perf_Status_1216	Mortgage Performance Status in December 2016	
455	Perf_Status_0317	Mortgage Performance Status in March 2017	
456	Perf_Status_0617	Mortgage Performance Status in June 2017	
457	Perf_Status_0917	Mortgage Performance Status in September 2017	
458	Perf_Status_1217	Mortgage Performance Status in December 2017	
459	Perf_Status_0318	Mortgage Performance Status in March 2018	
460	Perf_Status_0618	Mortgage Performance Status in June 2018	
461	Perf_Status_0918	Mortgage Performance Status in September 2018	

(continued on the next page)

Col	Variable Name (condition, if applicable)	Description	Values
462	**Perf_Status_1218**	Mortgage Performance Status in December 2018	'A' = Performance history no longer being reported (in most cases after loan closed)
463	**Perf_Status_0319**	Mortgage Performance Status in March 2019	
464	**Perf_Status_0619**	Mortgage Performance Status in June 2019	
465	**Perf_Status_0919**	Mortgage Performance Status in September 2019	
466	**Perf_Status_1219**	Mortgage Performance Status in December 2019	'B' = Loan potentially closed around the quarter
467	**Perf_Status_0320**	Mortgage Performance Status in March 2020	'C' = Current
468	**Perf_Status_0620**	Mortgage Performance Status in June 2020	'K' = Loan opened, performance has not yet been reported by the servicer to the credit bureau
469	**Perf_Status_0920**	Mortgage Performance Status in September 2020	
470	**Perf_Status_1220**	Mortgage Performance Status in December 2020	
471	**Perf_Status_0321**	Mortgage Performance Status in March 2021	
472	**Perf_Status_0621**	Mortgage Performance Status in June 2021	
473	**Perf_Status_0921**	Mortgage Performance Status in September 2021	'M' = Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)
474	**Perf_Status_1221**	Mortgage Performance Status in December 2021	
475	**Perf_Status_0322**	Mortgage Performance Status in March 2022	
476	**Perf_Status_0622**	Mortgage Performance Status in June 2022	
477	**Perf_Status_0922**	Mortgage Performance Status in September 2022	
478	**Perf_Status_1222**	Mortgage Performance Status in December 2022	
479	**Perf_Status_0323**	Mortgage Performance Status in March 2023	'P' = Performance history not yet started (before loan opened)
480	**Perf_Status_0623**	Mortgage Performance Status in June 2023	
481	**Perf_Status_0923**	Mortgage Performance Status in September 2023	
			'Q' = Loan was opened during this quarter
		See close_status_0623, close_year and close_month for clarification of codes A and B.	'S' = Performance for month suppressed by the servicer
482	**Close_Year**	Mortgage Termination Year	2013 – 2023 -2 = Not Applicable (open loans)

Col	Variable Name (condition, if applicable)	Description	Values
483	**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
484	**Close_Status_0923**	Mortgage Termination Status as of September 2023	1 = Mortgage Open 2 = Mortgage Terminated
485	**Cashout**	Flag Indicating Cash-Out Refinance *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.)*	1 = Mortgage is a cash-out refinance 2 = Mortgage is not a cash-out refinance
486 487 488 489 490 491 492 493 494 495 496	**Forb0320** **Forb0620** **Forb0920** **Forb1220** **Forb0321** **Forb0621** **Forb0921** **Forb1221** **Forb0322** **Forb0622** **Forb0922**	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 Flag Indicating Forbearance Status in June 2022 Flag Indicating Forbearance Status in September 2022 *(continued on the next page)*	1 = Mortgage is in forbearance 2 = Mortgage is not in forbearance -2 = Not applicable -4 = Missing data (forbearance status cannot be determined)

Col	Variable Name (condition, if applicable)	Description	Values
497	**Forb1222**	Flag Indicating Forbearance Status in December 2022	
498	**Forb0323**	Flag Indicating Forbearance Status in March 2023	
499	**Forb0623**	Flag Indicating Forbearance Status in June 2023	
500	**Forb0923**	Flag Indicating Forbearance Status in September 2023	
501	**Mtmltv0313**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2013	0-125
502	**Mtmltv0613**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2013	-2 = Not applicable
503	**Mtmltv0913**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2013	
504	**Mtmltv1213**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2013	
505	**Mtmltv0314**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2014	
506	**Mtmltv0614**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2014	
507	**Mtmltv0914**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2014	
508	**Mtmltv1214**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2014	
509	**Mtmltv0315**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2015	
510	**Mtmltv0615**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2015	
511	**Mtmltv0915**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2015	
512	**Mtmltv1215**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2015	
513	**Mtmltv0316**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2016	
514	**Mtmltv0616**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2016	
515	**Mtmltv0916**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2016	
516	**Mtmltv1216**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2016	
517	**Mtmltv0317**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2017	
518	**Mtmltv0617**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2017	
519	**Mtmltv0917**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2017	
520	**Mtmltv1217**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2017	
521	**Mtmltv0318**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2018	
522	**Mtmltv0618**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2018	
523	**Mtmltv0918**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2018	
524	**Mtmltv1218**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2018	
525	**Mtmltv0319**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2019	
526	**Mtmltv0619**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2019	
527	**Mtmltv0919**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2019	
528	**Mtmltv1219**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2019	
529	**Mtmltv0320**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2020	
530	**Mtmltv0620**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2020	
531	**Mtmltv0920**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2020	
532	**Mtmltv1220**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2020	

(continued on the next page)

Col	Variable Name (condition, if applicable)	Description	Values
533	**Mtmltv0321**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2021	
534	**Mtmltv0621**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2021	
535	**Mtmltv0921**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2021	
536	**Mtmltv1221**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2021	
537	**Mtmltv0322**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2022	
538	**Mtmltv0622**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2022	
539	**Mtmltv0922**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2022	
540	**Mtmltv1222**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2022	
541	**Mtmltv0323**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2023	
542	**Mtmltv0623**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2023	
543	**Mtmltv0923**	Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2023	

Section 2: Tabulations

Unweighted tabulations of each of the 543 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
500001 – 550542: 500001 to 550542	50,542	100.0

NSMO Survey Wave (Quarterly)		
survey_wave	Count	Percent
1 : 2014 Q1	4,621	9.1
2 : 2014 Q2	922	1.8
3 : 2014 Q3	1,830	3.6
4 : 2014 Q4	1,657	3.3
5 : 2015 Q1	1,859	3.7
6 : 2015 Q2	1,223	2.4
7 : 2015 Q3	1,810	3.6
8 : 2015 Q4	1,694	3.4
9 : 2016 Q1	1,650	3.3
10: 2016 Q2	1,520	3.0
11: 2016 Q3	1,523	3.0
12: 2016 Q4	1,516	3.0
13: 2017 Q1	1,627	3.2
14: 2017 Q2	1,464	2.9
15: 2017 Q3	1,255	2.5
16: 2017 Q4	1,263	2.5
17: 2018 Q1	1,394	2.8
18: 2018 Q2	1,300	2.6
19: 2018 Q3	1,232	2.4
20: 2018 Q4	1,152	2.3
21: 2019 Q1	1,214	2.4
22: 2019 Q2	1,161	2.3
23: 2019 Q3	1,041	2.1
24: 2019 Q4	1,036	2.0
25: 2020 Q1	1,559	3.1
26: 2020 Q2	1,530	3.0

NSMO Survey Wave (Quarterly)		
survey_wave	Count	Percent
27: 2020 Q3	1,586	3.1
28: 2020 Q4	1,523	3.0
29: 2021 Q1	1,558	3.1
30: 2021 Q2	1,375	2.7
31: 2021 Q3	1,268	2.5
32: 2021 Q4	1,228	2.4
33: 2022 Q1	1,308	2.6
34: 2022 Q2	643	1.3

NSMO Analysis Weight (Sampling Weight x Non-response Adjustment)		
analysis_weight	Count	Percent
440.99 – 805.82: 440.99 – 805.82	12,679	25.1
805.83 – 1168.69: 805.83 – 1168.69	12,579	24.9
1168.70 – 1698.10: 1168.70 – 1698.10	12,743	25.2
1698.11 – 7114.61: 1698.11 – 7114.61	12,541	24.8

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	32,133	63.6
2 : Somewhat	15,987	31.6
3 : Not at all	2,422	4.8

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	25,700	50.8
2 : Somewhat	20,048	39.7
3 : Not at all	4,794	9.5

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	28,338	56.1
2 : Somewhat	17,666	35.0
3 : Not at all	4,538	9.0

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	31,652	62.6
2 : Somewhat	14,787	29.3
3 : Not at all	4,103	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	30,939	61.2
2 : Somewhat	15,964	31.6
3 : Not at all	3,639	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	40,655	80.4
2 : Somewhat	8,781	17.4
3 : Not at all	1,106	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	28,033	55.5
2 : Somewhat	17,315	34.3
3 : Not at all	5,194	10.3

X06: When you began the process of getting this mortgage, how concerned were you about qualifying for a mortgage?

x06	Count	Percent
1 : Very	6,205	12.3
2 : Somewhat	13,663	27.0
3 : Not at all	30,674	60.7

X07: How firm an idea did you have about the mortgage you wanted?

x07	Count	Percent
1: Firm idea	32,109	63.5
2: Some idea	15,952	31.6
3: Little idea	2,481	4.9

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	35,755	70.7
2 : A little	10,350	20.5
3 : Not at all	4,437	8.8

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	4,832	9.6
2 : A little	16,388	32.4
3 : Not at all	29,322	58.0

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	9,301	18.4
2 : A little	11,030	21.8
3 : Not at all	30,211	59.8

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	1,607	3.2
2 : A little	5,875	11.6
3 : Not at all	43,060	85.2

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	9,707	19.2
2 : A little	15,496	30.7
3 : Not at all	25,339	50.1

X08F: How much did you use each of the following sources to get information about mortgages or mortgage lenders? | Newspaper/TV/Radio (Waves 4-34)

x08f	Count	Percent
-3: Not asked in wave	7,373	14.6
1 : A lot	837	1.7
2 : A little	3,875	7.7
3 : Not at all	38,457	76.1

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	6,484	12.8
2 : A little	14,809	29.3
3 : Not at all	29,249	57.9

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	7,125	14.1
2 : A little	11,564	22.9
3 : Not at all	31,853	63.0

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	649	1.3
2 : A little	1,795	3.6
3 : Not at all	48,098	95.2

X09: Which one of the following best describes your shopping process?		
x09	Count	Percent
1: I picked the loan type first, and then I picked the mortgage lender/broker	15,658	31.0
2: I picked the mortgage lender/broker first, and then I picked the loan type	34,884	69.0

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	31,275	61.9
2: Through a mortgage broker who works with multiple lenders to get you a loan	18,607	36.8
3: Through a builder who arranged financing	660	1.3

X11: How many different mortgage lenders/brokers did you seriously consider before choosing where to apply for this mortgage?		
x11	Count	Percent
1: 1	24,704	48.9
2: 2	17,685	35.0
3: 3	6,692	13.2

X11: How many different mortgage lenders/brokers did you seriously consider before choosing where to apply for this mortgage?		
x11	Count	Percent
4: 4	913	1.8
5: 5 or more	548	1.1

X12: How many different mortgage lenders/brokers did you end up applying to?		
x12	Count	Percent
1: 1	39,266	77.7
2: 2	9,038	17.9
3: 3	1,739	3.4
4: 4	323	0.6
5: 5 or more	176	0.3

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	39,266	77.7
1 : Yes	9,373	18.5
2 : No	1,903	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	39,266	77.7
1 : Yes	2,869	5.7
2 : No	8,407	16.6

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	39,266	77.7
1 : Yes	3,741	7.4
2 : No	7,535	14.9

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	39,266	77.7
1 : Yes	1,914	3.8
2 : No	9,362	18.5

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 7-34)

x14a	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	21,512	42.6
2 : Not important	16,918	33.5

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

x14a_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	5,446	10.8
2 : Somewhat	2,838	5.6
3 : Not at all	3,828	7.6

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 7-34)

x14b	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	17,668	35.0
2 : Not important	20,762	41.1

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

x14b_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	4,357	8.6
2 : Somewhat	2,931	5.8
3 : Not at all	4,824	9.5

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 7-34)

x14c	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	15,783	31.2
2 : Not important	22,647	44.8

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

x14c_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	4,010	7.9
2 : Somewhat	1,575	3.1
3 : Not at all	6,527	12.9

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 7-34)

x14d	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	5,707	11.3
2 : Not important	32,723	64.7

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

x14d_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	1,056	2.1
2 : Somewhat	1,162	2.3
3 : Not at all	9,894	19.6

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 19-34)

x14e	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Important	8,953	17.7
2 : Not important	11,461	22.7

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 7-34)

x14f	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	14,225	28.1
2 : Not important	24,205	47.9

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

x14f_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	2,356	4.7
2 : Somewhat	2,173	4.3
3 : Not at all	7,583	15.0

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 7-34)

x14g	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	12,803	25.3
2 : Not important	25,627	50.7

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

x14g_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	2,258	4.5
2 : Somewhat	1,791	3.5
3 : Not at all	8,063	16.0

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 mortgage lender/broker (Waves 7-34)

x14h	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	27,683	54.8
2 : Not important	10,747	21.3

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

x14h_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	4,944	9.8
2 : Somewhat	3,233	6.4
3 : Not at all	3,935	7.8

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 7-34)

x14i	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	4,109	8.1
2 : Not important	34,321	67.9

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

x14i_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	674	1.3
2 : Somewhat	354	0.7
3 : Not at all	11,084	21.9

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 13-24)

x14j	Count	Percent
-3: Not asked in wave	35,403	70.0
1 : Important	1,019	2.0
2 : Not important	14,120	27.9

X14K: How important were each of the following in choosing the mortgage lender/broker you used for the mortgage you took out? | Accommodations for people with disabilities (Waves 31-34)

x14k	Count	Percent
-3: Not asked in wave	46,095	91.2
1 : Important	309	0.6
2 : Not important	4,138	8.2

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	35,507	70.3
2: The mortgage lender/broker did	6,587	13.0
3: We were put in contact by a third party (such as a real estate agent or home builder)	8,448	16.7

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

x16	Count	Percent
1 : Very	24,780	49.0
2 : Somewhat	20,859	41.3
3 : Not at all	4,903	9.7

**X17A: How important were each of the following in determining the mortgage you took out? |
Lower interest rate (Waves 7-34)**

x17a	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	37,506	74.2
2 : Not important	924	1.8

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

x17a_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	11,322	22.4
2 : Somewhat	710	1.4
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 7-34)**

x17b	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	33,431	66.1
2 : Not important	4,999	9.9

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: Not asked in wave	38,430	76.0
1 : Very	9,834	19.5
2 : Somewhat	1,528	3.0
3 : Not at all	750	1.5

X17C: How important were each of the following in determining the mortgage you took out? |
Lower closing fees (Waves 7-34)

x17c	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	31,868	63.1
2 : Not important	6,562	13.0

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

x17c_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	8,438	16.7
2 : Somewhat	3,010	6.0
3 : Not at all	664	1.3

**X17D: How important were each of the following in determining the mortgage you took out? |
Lower down payment (Waves 7-34)**

x17d	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	21,958	43.4
2 : Not important	16,472	32.6

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

x17d_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	5,739	11.4
2 : Somewhat	2,844	5.6
3 : Not at all	3,529	7.0

**X17E: How important were each of the following in determining the mortgage you took out? |
Lower monthly payment (Waves 7-34)**

x17e	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	30,174	59.7
2 : Not important	8,256	16.3

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

x17e_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	7,600	15.0
2 : Somewhat	3,115	6.2
3 : Not at all	1,397	2.8

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 7-34)

x17f	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	34,306	67.9
2 : Not important	4,124	8.2

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

x17f_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	10,302	20.4
2 : Somewhat	1,120	2.2
3 : Not at all	690	1.4

X17G: How important were each of the following in determining the mortgage you took out? | A term of 30 years (Waves 7-34)

x17g	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	22,449	44.4
2 : Not important	15,981	31.6

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

x17g_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	4,129	8.2
2 : Somewhat	2,903	5.7
3 : Not at all	5,080	10.1

X17H: How important were each of the following in determining the mortgage you took out? | No mortgage insurance (Waves 7-34)

x17h	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Important	21,526	42.6
2 : Not important	16,904	33.4

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

x17h_1	Count	Percent
-3: Not asked in wave	38,430	76.0
1 : Very	5,013	9.9
2 : Somewhat	2,831	5.6
3 : Not at all	4,268	8.4

**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 7-34)**

x18	Count	Percent
-3: Not asked in wave	12,112	24.0
-1: Don't know	11,504	22.8
1 : Yes	13,022	25.8
2 : No	13,904	27.5

**X19: Did the 'Your home loan toolkit' booklet lead you to ask additional questions about your
mortgage terms? (Waves 7-34)**

x19	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	25,408	50.3
1 : Yes	4,126	8.2
2 : No	8,896	17.6

X20A: In the process of getting this mortgage from your mortgage lender/broker, did you... |
Have to add another co-signer to qualify (Waves 7-34)

x20a	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	2,752	5.4
2 : No	35,678	70.6

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	7,257	14.4
2 : No	43,285	85.6

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	29,275	57.9
2 : No	21,267	42.1

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	3,051	6.0
2 : No	47,491	94.0

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	8,262	16.3
2 : No	42,280	83.7

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	10,464	20.7
2 : No	40,078	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 5-34)

x20g	Count	Percent
-3: Not asked in wave	9,030	17.9
1 : Yes	10,347	20.5
2 : No	31,165	61.7

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 7-24)

x20h	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	11,377	22.5
2 : No	27,053	53.5

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 13-24)

x20i	Count	Percent
-3: Not asked in wave	35,403	70.0
1 : Yes	782	1.5
2 : No	14,357	28.4

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 13-34)

x20j	Count	Percent
-3: Not asked in wave	35,403	70.0
1 : Yes	295	0.6
2 : No	14,844	29.4

X21A: Was the 'Loan Estimate' you received from your mortgage lender/broker... | Easy to
understand

x21a	Count	Percent
1 : Yes	45,951	90.9
2 : No	4,591	9.1

X21B: Was the 'Loan Estimate' you received from your mortgage lender/broker... | Valuable
information

x21b	Count	Percent
1 : Yes	44,914	88.9
2 : No	5,628	11.1

X22A: Did the 'Loan Estimate' lead you to... | Ask questions of your mortgage lender/broker

x22a	Count	Percent
1 : Yes	33,406	66.1
2 : No	17,136	33.9

X22B: Did the 'Loan Estimate' lead you to... | Seek a change in your loan or closing

x22b	Count	Percent
1 : Yes	8,518	16.9
2 : No	42,024	83.1

X22C: Did the 'Loan Estimate' lead you to... | Apply to a different mortgage lender/broker (Waves 11-34)

x22c	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Yes	1,706	3.4
2 : No	30,050	59.5

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	47,294	93.6
2 : No	3,248	6.4

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	23,947	47.4
2 : No	26,595	52.6

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	36,232	71.7
2 : No	14,310	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	19,333	38.3
2 : No	31,209	61.7

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	24,355	48.2
2 : No	26,187	51.8

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

x23f	Count	Percent
1 : Yes	10,613	21.0
2 : No	39,929	79.0

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	42,758	84.6
2 : No	7,784	15.4

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	17,615	34.9
2 : No	32,927	65.1

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	13,851	27.4
2 : No	36,691	72.6

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	21,021	41.6
2 : No	29,521	58.4

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	34,946	69.1
2 : No	15,596	30.9

X24B: In selecting your settlement/closing agent did you use someone... | You used previously		
x24b	Count	Percent
1 : Yes	10,625	21.0
2 : No	39,917	79.0

X24C: In selecting your settlement/closing agent did you use someone... | Found shopping around		
x24c	Count	Percent
1 : Yes	4,608	9.1
2 : No	45,934	90.9

X24Z: In selecting your settlement/closing agent did you use someone... | Did not have a settlement/closing agent (Waves 11-34)

x24z	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Yes	2,802	5.5
2 : No	28,954	57.3

X25: Do you have title insurance on this mortgage? (Waves 11-34)

x25	Count	Percent
-3: Not asked in wave	18,786	37.2
-1: Don't know	7,729	15.3
1 : Yes	19,098	37.8
2 : No	4,929	9.8

X25_1: Did your lender require you to get title insurance on this mortgage? (Waves 1-10)

x25_1	Count	Percent
-3: Not asked in wave	31,756	62.8
1 : Yes	10,044	19.9
2 : No	8,742	17.3

X26: Which one best describes how you picked the title insurance?

x26	Count	Percent
-2: Not applicable	21,400	42.3
1 : Reissued previous title insurance	5,084	10.1
2 : Used title insurance recommended by mortgage lender/broker or settlement agent	22,703	44.9
3 : Shopped around	1,355	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	40,108	79.4
2 : Somewhat	9,476	18.7
3 : Not at all	958	1.9

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	36,345	71.9
2 : Somewhat	11,710	23.2
3 : Not at all	2,487	4.9

X27C: Overall, how satisfied are you that the mortgage you got was the one with the... | Lowest closing costs

x27c	Count	Percent
1 : Very	28,891	57.2
2 : Somewhat	17,452	34.5
3 : Not at all	4,199	8.3

X28A: Overall, how satisfied are you with the... | Mortgage lender/broker you used

x28a	Count	Percent
1 : Very	39,407	78.0
2 : Somewhat	9,276	18.4
3 : Not at all	1,859	3.7

X28B: Overall, how satisfied are you with the... | Application process

x28b	Count	Percent
1 : Very	34,191	67.6
2 : Somewhat	13,177	26.1
3 : Not at all	3,174	6.3

X28C: Overall, how satisfied are you with the... | Documentation process required for the loan (Waves 7-34)

x28c	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Very	24,170	47.8
2 : Somewhat	11,008	21.8
3 : Not at all	3,252	6.4

X28D: Overall, how satisfied are you with the... | Loan closing process

x28d	Count	Percent
1 : Very	35,242	69.7
2 : Somewhat	12,047	23.8
3 : Not at all	3,253	6.4

X28E: Overall, how satisfied are you with the... | Information in mortgage disclosure documents

x28e	Count	Percent
1 : Very	35,012	69.3
2 : Somewhat	13,423	26.6
3 : Not at all	2,107	4.2

X28F: Overall, how satisfied are you with the... | Timeliness of mortgage disclosure documents

x28f	Count	Percent
1 : Very	34,883	69.0
2 : Somewhat	12,447	24.6
3 : Not at all	3,212	6.4

X28G: Overall, how satisfied are you with the... | Settlement agent

x28g	Count	Percent
1 : Very	36,289	71.8
2 : Somewhat	11,205	22.2
3 : Not at all	3,048	6.0

X28H: Overall, how satisfied are you with the... | Property appraisal (Waves 31-34)

x28h	Count	Percent
-3: Not asked in wave	46,095	91.2
1 : Very	3,161	6.3
2 : Somewhat	992	2.0
3 : Not at all	294	0.6

X29: Did you take a course about home-buying or talk to a professional housing counselor?

x29	Count	Percent
1 : Yes	3,291	6.5
2 : No	47,251	93.5

X30A: Was your home-buying course or counseling... | In person, one-on-one

x30a	Count	Percent
-2: Not applicable	47,251	93.5
1 : Yes	692	1.4
2 : No	2,599	5.1

X30B: Was your home-buying course or counseling... | In person, in a group

x30b	Count	Percent
-2: Not applicable	47,251	93.5
1 : Yes	1,022	2.0
2 : No	2,269	4.5

X30C: Was your home-buying course or counseling... | Over the phone

x30c	Count	Percent
-2: Not applicable	47,251	93.5
1 : Yes	537	1.1
2 : No	2,754	5.4

X30D: Was your home-buying course or counseling... | Online

x30d	Count	Percent
-2: Not applicable	47,251	93.5
1 : Yes	1,737	3.4
2 : No	1,554	3.1

X30E: Was your home-buying course or counseling... | Required (Waves 19-34)		
x30e	Count	Percent
-3: Not asked in wave	30,128	59.6
-2: Not applicable	18,835	37.3
1 : Yes	752	1.5
2 : No	827	1.6

X31: How many hours was your home-buying course or counseling?		
x31	Count	Percent
-2: Not applicable	47,251	93.5
1 : Less than 3 hours	1,594	3.2
2 : 3-6 hours	964	1.9
3 : 7-12 hours	469	0.9
4 : More than 12 hours	264	0.5

X32: Overall, how helpful was your home-buying course or counseling?		
x32	Count	Percent
-2: Not applicable	47,251	93.5
1 : Very	1,715	3.4
2 : Somewhat	1,271	2.5
3 : Not at all	305	0.6

X33: Which one of these reasons best describes this most recent mortgage?		
x33	Count	Percent
1: To buy a property	23,390	46.3
2: To refinance or modify an earlier mortgage	25,214	49.9
3: To add/remove co-signer(s)/co-owner(s)	379	0.7
4: To finance a construction loan	770	1.5
5: To take out a new loan on a mortgage-free property	789	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 7-34)		
x34a	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Before offer	12,251	24.2
2 : After offer	2,790	5.5
3 : Did not do	2,611	5.2

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 7-34)		
x34b	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Before offer	14,517	28.7
2 : After offer	1,587	3.1
3 : Did not do	1,548	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 7-34)

x34c	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Before offer	11,605	23.0
2 : After offer	4,748	9.4
3 : Did not do	1,299	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 7-34)

x34d	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Before offer	11,622	23.0
2 : After offer	4,531	9.0
3 : Did not do	1,499	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 7-34)

x34e	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Before offer	8,797	17.4
2 : After offer	7,803	15.4
3 : Did not do	1,052	2.1

Z35: What percent of the purchase price was the down payment to buy this property (including money from a prior home sale, gifts, etc.)? (Indicator)

z35	Count	Percent
-2: Not applicable	27,152	53.7
1 : Not answered	544	1.1
2 : Answered	22,846	45.2

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

x36a	Count	Percent
-2: Not applicable	27,152	53.7
1 : Used	6,941	13.7
2 : Not Used	16,449	32.5

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

x36b	Count	Percent
-2: Not applicable	27,152	53.7
1 : Used	15,286	30.2
2 : Not Used	8,104	16.0

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

x36c	Count	Percent
-2: Not applicable	27,152	53.7
1 : Used	1,274	2.5
2 : Not Used	22,116	43.8

X36D: 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) (Waves 7-34)

x36d	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	20,778	41.1
1 : Used	617	1.2
2 : Not Used	17,035	33.7

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

x36e	Count	Percent
-2: Not applicable	27,152	53.7
1 : Used	4,039	8.0
2 : Not Used	19,351	38.3

X36F: Did you use any of the following sources of funds to buy this property? | Seller contribution

x36f	Count	Percent
-2: Not applicable	27,152	53.7
1 : Used	3,158	6.2
2 : Not Used	20,232	40.0

X37A: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Change to a fixed-rate loan (Waves 7-34)

x37a	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	9,204	18.2
2 : Not important	11,574	22.9

X37A_1: How important, if at all, were the following reasons in your decision to refinance, modify, or obtain a new mortgage? | Change to a fixed-rate loan (Waves 1-6)

x37a_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	1,903	3.8
2 : Somewhat	416	0.8
3 : Not at all	4,055	8.0

X37B: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Get a lower interest rate (Waves 7-34)

x37b	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	18,664	36.9
2 : Not important	2,114	4.2

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

x37b_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	5,594	11.1
2 : Somewhat	364	0.7
3 : Not at all	416	0.8

X37C: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Get a lower monthly payment (Waves 7-34)

x37c	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	14,172	28.0
2 : Not important	6,606	13.1

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

x37c_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	4,085	8.1
2 : Somewhat	957	1.9
3 : Not at all	1,332	2.6

X37D: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Consolidate or pay down other debt (Waves 7-34)

x37d	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	6,694	13.2
2 : Not important	14,084	27.9

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

x37d_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	1,266	2.5
2 : Somewhat	527	1.0
3 : Not at all	4,581	9.1

X37E: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Repay the loan more quickly (Waves 7-34)

x37e	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	8,171	16.2
2 : Not important	12,607	24.9

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

x37e_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	2,153	4.3
2 : Somewhat	1,010	2.0
3 : Not at all	3,211	6.4

X37F: How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Take out cash (Waves 7-34)

x37f	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	17,652	34.9
1 : Important	5,399	10.7
2 : Not important	15,379	30.4

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

x37f_1	Count	Percent
-3: Not asked in wave	38,430	76.0
-2: Not applicable	5,738	11.4
1 : Very	646	1.3
2 : Somewhat	378	0.7
3 : Not at all	5,350	10.6

X37G: : How important were the following in your decision to refinance, modify, or obtain a new mortgage? | Remove private mortgage insurance (Waves 25-34)

x37g	Count	Percent
-3: Not asked in wave	36,964	73.1
-2: Not applicable	4,567	9.0
1 : Important	1,972	3.9
2 : Not important	7,039	13.9

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	23,390	46.3
1 : Not answered	2,581	5.1
2 : Answered	24,571	48.6

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	33,852	67.0
1 : Yes	715	1.4
2 : No	15,975	31.6

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	33,852	67.0
1 : Yes	1,198	2.4
2 : No	15,492	30.7

X40C: Did you use the money you got from this new mortgage for any of the following? | Buy out co-signer(s)/co-owner(s) (Waves 11-34)

x40c	Count	Percent
-3: Not asked in wave	18,786	37.2
-2: Not applicable	18,619	36.8
1 : Yes	251	0.5
2 : No	12,886	25.5

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	33,852	67.0
1 : Yes	5,388	10.7
2 : No	11,302	22.4

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	33,852	67.0
1 : Yes	4,607	9.1
2 : No	12,083	23.9

X40F: Did you use the money you got from this new mortgage for any of the following? | Savings

x40f	Count	Percent
-2: Not applicable	33,852	67.0
1 : Yes	2,306	4.6
2 : No	14,384	28.5

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	33,852	67.0
1 : Yes	4,241	8.4
2 : No	12,449	24.6

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	33,852	67.0
1 : Yes	661	1.3
2 : No	16,029	31.7

X40X: Did you use the money you got from this new mortgage for any of the following? | Other (specify)

x40x	Count	Percent
-2: Not applicable	33,852	67.0
1 : Yes	1,341	2.7
2 : No	15,349	30.4

X40Z: Did you use the money you got from this new mortgage for any of the following? | Did not get money from refinancing (Waves 19-34)

x40z	Count	Percent
-3: Not asked in wave	30,128	59.6
-2: Not applicable	8,854	17.5
1 : Yes	3,570	7.1
2 : No	7,990	15.8

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	6,764	13.4
2 : Answered	43,778	86.6

Z42: What is the monthly payment, including the amount paid to escrow for taxes and insurance? (Indicator)

z42	Count	Percent
1 : Not answered	5,467	10.8
2 : Answered	45,075	89.2

Z43: What is the interest rate on this mortgage? (Indicator)

z43	Count	Percent
1 : Not answered	8,294	16.4
2 : Answered	42,248	83.6

X44: Does this mortgage have... | An adjustable rate (one that can change over the life of the loan)?

x44	Count	Percent
-1: Don't know	1,812	3.6
1 : Yes	3,008	6.0
2 : No	45,722	90.5

X45: Which one of the following best describes how you decided on the interest rate of your mortgage? (Waves 19-34)

x45	Count	Percent
-3: Not asked in wave	30,128	59.6
1: Paid higher closing costs to get lower interest rate	4,276	8.5
2: Paid lower closing costs with a higher interest rate	1,120	2.2
3: Got a balance between closing costs and interest rate	15,018	29.7

X46A: Does this mortgage have... | A prepayment penalty (fee if the mortgage is paid off early)

x46a	Count	Percent
-1: Don't know	7,519	14.9
1 : Yes	1,177	2.3
2 : No	41,846	82.8

X46B: Does this mortgage have... | An escrow account for taxes and/or homeowner insurance

x46b	Count	Percent
-1: Don't know	1,633	3.2
1 : Yes	39,880	78.9
2 : No	9,029	17.9

X46C: Does this mortgage have... | A balloon payment

x46c	Count	Percent
-1: Don't know	6,585	13.0
1 : Yes	758	1.5
2 : No	43,199	85.5

X46D: Does this mortgage have... | Interest-only payments

x46d	Count	Percent
-1: Don't know	6,936	13.7
1 : Yes	1,959	3.9
2 : No	41,647	82.4

X46E: Does this mortgage have... | Private mortgage insurance (Waves 11-34)

x46e	Count	Percent
-3: Not asked in wave	18,786	37.2
-1: Don't know	4,233	8.4
1 : Yes	6,841	13.5
2 : No	20,682	40.9

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) (Waves 7-34)

z47	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Not answered	22,768	45.0
2 : Answered	15,662	31.0

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

x48a	Count	Percent
-1: Don't know	2,270	4.5
1 : Yes	29,428	58.2
2 : No	18,844	37.3

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	3,179	6.3
1 : Yes	21,182	41.9
2 : No	26,181	51.8

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	3,643	7.2
1 : Yes	6,870	13.6
2 : No	40,029	79.2

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	1,271	2.5
1 : Yes	6,244	12.4
2 : No	43,027	85.1

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

x48x	Count	Percent
-1: Don't know	1,943	3.8
1 : Yes	642	1.3
2 : No	47,957	94.9

X48Z: How were the total closing costs (loan costs and other costs) for this loan paid? | Loan had no closing costs (Waves 11-34)

x48z	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Yes	1,024	2.0
2 : No	30,732	60.8

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 11-34)

x49	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Yes	29,067	57.5
2 : No	2,689	5.3

X50A: Did you seek input about your closing documents from any of the following people? | Mortgage lender/broker

x50a	Count	Percent
1 : Yes	32,867	65.0
2 : No	17,675	35.0

X50B: Did you seek input about your closing documents from any of the following people? | Settlement/closing agent

x50b	Count	Percent
1 : Yes	13,593	26.9
2 : No	36,949	73.1

X50C: Did you seek input about your closing documents from any of the following people? | Real estate agent

x50c	Count	Percent
1 : Yes	13,072	25.9
2 : No	37,470	74.1

X50D: Did you seek input about your closing documents from any of the following people? | Personal attorney

x50d	Count	Percent
1 : Yes	4,085	8.1
2 : No	46,457	91.9

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

x50e	Count	Percent
1 : Yes	5,484	10.9
2 : No	45,058	89.1

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	8,778	17.4
2 : No	41,764	82.6

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

x50g	Count	Percent
1 : Yes	449	0.9
2 : No	50,093	99.1

X5001: After closing on this mortgage, how much cash reserves in checking, savings, and other similar assets did you have remaining? (Waves 25-34)

x5001	Count	Percent
-3: Not asked in wave	36,964	73.1
1: Less than one month's mortgage payment	983	1.9
2: 1-2 months' worth of mortgage payments	2,775	5.5
3: 3-6 months' worth of mortgage payments	3,443	6.8
4: 7 months' worth or more of mortgage payments	6,377	12.6

X51A: At any time after you made your final loan application did any of the following change? | Monthly payment (Waves 11-34)

x51a	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Higher	3,723	7.4
2 : Same	23,003	45.5
3 : Lower	5,030	10.0

X51B: At any time after you made your final loan application did any of the following change? | Interest rate (Waves 11-34)

x51b	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Higher	1,634	3.2
2 : Same	24,584	48.6
3 : Lower	5,538	11.0

X51C: At any time after you made your final loan application did any of the following change? | Other fees (Waves 11-34)

x51c	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Higher	2,312	4.6
2 : Same	26,460	52.4
3 : Lower	2,984	5.9

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 11-34)

x51d	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Higher	3,494	6.9
2 : Same	23,575	46.6
3 : Lower	4,687	9.3

X53A: Did you face any of the following at your loan closing? | Loan documents not ready at closing (Waves 19-34)

x53a	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	1,501	3.0
2 : No	18,913	37.4

X53A_1: What unpleasant surprises did you face at your loan closing? | Loan documents not ready (Waves 11-18)

x53a_1	Count	Percent
-3: Not asked in wave	39,200	77.6
-2: Not applicable	9,998	19.8
1 : Yes	502	1.0
2 : No	842	1.7

X53B: Did you face any of the following at your loan closing? | Closing did not occur as originally scheduled (Waves 19-34)

x53b	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	3,643	7.2
2 : No	16,771	33.2

X53B_1: What unpleasant surprises did you face at your loan closing? | Closing did not occur as originally scheduled (Waves 11-18)

x53b_1	Count	Percent
-3: Not asked in wave	39,200	77.6
-2: Not applicable	9,998	19.8
1 : Yes	706	1.4
2 : No	638	1.3

X53C: Did you face any of the following at your loan closing? | Three day rule required re-disclosure (Waves 19-34)

x53c	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	2,148	4.2
2 : No	18,266	36.1

X53C_1: What unpleasant surprises did you face at your loan closing? | Three day rule required re-disclosure (Waves 11-18)

x53c_1	Count	Percent
-3: Not asked in wave	39,200	77.6
-2: Not applicable	9,998	19.8
1 : Yes	248	0.5
2 : No	1,096	2.2

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 19-34)

x53d	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	786	1.6
2 : No	19,628	38.8

X53D_1: What unpleasant surprises did you face at your loan closing? | Mortgage terms different at closing e.g. interest rate, monthly payment (Waves 11-18)

x53d_1	Count	Percent
-3: Not asked in wave	39,200	77.6
-2: Not applicable	9,998	19.8
1 : Yes	309	0.6
2 : No	1,035	2.0

X53D1_1: What unpleasant surprises did you face? | Different loan terms (Waves 1-10)

x53d1_1	Count	Percent
-3: Not asked in wave	31,756	62.8
-2: Not applicable	16,377	32.4
1 : Yes	345	0.7
2 : No	2,064	4.1

X53D2_1: What unpleasant surprises did you face? | Higher monthly payment (Waves 1-10)

x53d2_1	Count	Percent
-3: Not asked in wave	31,756	62.8
-2: Not applicable	16,377	32.4
1 : Yes	565	1.1
2 : No	1,844	3.6

X53D3_1: What unpleasant surprises did you face? | Higher interest rate (Waves 1-10)

x53d3_1	Count	Percent
-3: Not asked in wave	31,756	62.8
-2: Not applicable	16,377	32.4
1 : Yes	345	0.7
2 : No	2,064	4.1

X53E: Did you face any of the following at your loan closing? | More cash needed at closing than expected, e.g. escrow, unexpected fees (Waves 19-34)

x53e	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	1,366	2.7
2 : No	19,048	37.7

X53E_1: What unpleasant surprises did you face at your loan closing? | More cash needed at closing e.g. escrow, unexpected fees (Waves 11-18)

x53e_1	Count	Percent
-3: Not asked in wave	39,200	77.6
-2: Not applicable	9,998	19.8
1 : Yes	589	1.2
2 : No	755	1.5

X53E1_1: What unpleasant surprises did you face? | Unexpected fees (Waves 1-10)

x53e1_1	Count	Percent
-3: Not asked in wave	31,756	62.8
-2: Not applicable	16,377	32.4
1 : Yes	1,134	2.2
2 : No	1,275	2.5

X53E2_1: What unpleasant surprises did you face? | Higher amount of money needed at closing (Waves 1-10)

x53e2_1	Count	Percent
-3: Not asked in wave	31,756	62.8
-2: Not applicable	16,377	32.4
1 : Yes	1,110	2.2
2 : No	1,299	2.6

X53F: Did you face any of the following at your loan closing? | Asked to sign blank documents at closing (Waves 19-34)		
x53f	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	888	1.8
2 : No	19,526	38.6

X53F_1: What unpleasant surprises did you face at your loan closing? | Asked to sign blank documents (Waves 1-18)		
x53f_1	Count	Percent
-3: Not asked in wave	20,414	40.4
-2: Not applicable	26,375	52.2
1 : Yes	229	0.5
2 : No	3,524	7.0

X53G: Did you face any of the following at your loan closing? | Felt rushed at closing or not given time to read documents (Waves 19-34)		
x53g	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	1,143	2.3
2 : No	19,271	38.1

X53G_1: What unpleasant surprises did you face at your loan closing? | Felt rushed at closing or not given time to read documents (Waves 1-18)		
x53g_1	Count	Percent
-3: Not asked in wave	20,414	40.4
-2: Not applicable	26,375	52.2
1 : Yes	810	1.6
2 : No	2,943	5.8

X53H: Did you face any of the following at your loan closing? | Asked to sign pre-dated or post-dated documents at closing (Waves 19-34)		
x53h	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	610	1.2
2 : No	19,804	39.2

X53I: Did you face any of the following at your loan closing? | Less cash needed at closing than expected (Waves 19-34)		
x53i	Count	Percent
-3: Not asked in wave	30,128	59.6
1 : Yes	2,193	4.3
2 : No	18,221	36.1

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	1,644	3.3
2 : No	48,898	96.7

Z55: What was the amount of this loan? (Indicator)		
z55	Count	Percent
-2: Not applicable	48,898	96.7
1 : Not answered	266	0.5
2 : Answered	1,378	2.7

X56A: How well could you explain to someone the... | Process of taking out a mortgage		
x56a	Count	Percent
1 : Very	23,994	47.5
2 : Somewhat	24,588	48.6
3 : Not at all	1,960	3.9

X56B: How well could you explain to someone the... | Difference between a fixed- and an adjustable-rate mortgage		
x56b	Count	Percent
1 : Very	33,715	66.7
2 : Somewhat	13,777	27.3
3 : Not at all	3,050	6.0

X56C: How well could you explain to someone the... | Difference between a prime and subprime loan		
x56c	Count	Percent
1 : Very	10,874	21.5
2 : Somewhat	17,876	35.4
3 : Not at all	21,792	43.1

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

x56d	Count	Percent
1 : Very	14,264	28.2
2 : Somewhat	23,306	46.1
3 : Not at all	12,972	25.7

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

x56e	Count	Percent
1 : Very	19,555	38.7
2 : Somewhat	17,163	34.0
3 : Not at all	13,824	27.4

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

x56f	Count	Percent
1 : Very	33,608	66.5
2 : Somewhat	13,576	26.9
3 : Not at all	3,358	6.6

X56G: How well could you explain to someone the... | Difference between lender's and owner's title insurance (Waves 7-34)

x56g	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Very	8,667	17.1
2 : Somewhat	14,632	29.0
3 : Not at all	15,131	29.9

X56H: How well could you explain to someone the... | Relationship between discount points and interest rate (Waves 11-34)

x56h	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Very	9,101	18.0
2 : Somewhat	11,854	23.5
3 : Not at all	10,801	21.4

X56I: How well could you explain to someone the... | Reason payments into an escrow account can change (Waves 11-34)

x56i	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Very	16,456	32.6
2 : Somewhat	9,865	19.5
3 : Not at all	5,435	10.8

Z57: When did you first become the owner of this property? (Indicator)

z57	Count	Percent
1 : Not answered	3,303	6.5
2 : Answered	47,239	93.5

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	6,895	13.6
2 : Answered	43,647	86.4

X59: Which one of the following best describes how you acquired this property?		
x59	Count	Percent
1 : Purchased an existing home	38,741	76.7
2 : Purchased a newly-built home from a builder	7,216	14.3
3 : Had or purchased land and built a house	2,786	5.5
4 : Received as a gift or inheritance	579	1.1
5 : Purchase from relative	48	0.1
6 : Bought out co-owner (e.g., ex-spouse)	71	0.1
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	758	1.5
10: Purchased a 'short sale' property from the previous owner	303	0.6

X60: Which one of the following best describes this property?		
x60	Count	Percent
1: Single-family detached house	42,401	83.9
2: Mobile home or manufactured home	858	1.7
3: Townhouse, row house, or villa	3,300	6.5
4: 2-unit, 3-unit, or 4-unit dwelling	1,243	2.5
5: Apartment (or condo/co-op) in apartment building	2,598	5.1
6: Unit in a partly commercial structure	43	0.1
7: Land only	99	0.2

X61: Does this mortgage cover more than one unit? (Waves 7-34)

x61	Count	Percent
-3: Not asked in wave	12,112	24.0
-2: Not applicable	33,000	65.3
1 : Yes	661	1.3
2 : No	4,769	9.4

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	9,003	17.8
2 : Answered	41,539	82.2

X63: Do you rent out all or any portion of this property?

x63	Count	Percent
1 : Yes	3,216	6.4
2 : No	47,326	93.6

Z64: How much rent do you receive annually? (Indicator)

z64	Count	Percent
-2: Not applicable	47,326	93.6
1 : Not answered	360	0.7
2 : Answered	2,856	5.7

X65: Besides you, the mortgage co-signers, and renters, does anyone else help pay the expenses for this property? (Waves 7-34)

x65	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	1,600	3.2
2 : No	36,830	72.9

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

x66	Count	Percent
1: Primary residence (where you spend the majority of your time)	46,004	91.0
2: It will be my primary residence soon	724	1.4
3: Seasonal or second home	1,247	2.5
4: Home for other relatives	482	1.0
5: Rental or investment property	2,085	4.1

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

z67	Count	Percent
-2: Not applicable	4,538	9.0
1 : Not answered	4,023	8.0
2 : Answered	41,981	83.1

X6701: Which one of the following best describes your willingness or ability to move from your primary residence? (Waves 31-34)		
x6701	Count	Percent
-3: Not asked in wave	46,095	91.2
-2: Not applicable	357	0.7
1: Willing and able to move	983	1.9
2: Willing but unable to move	162	0.3
3: Unwilling to move	2,108	4.2
4: Unsure/Don't know at this time	837	1.7

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	12,734	25.2
2: Little/no change	35,139	69.5
3: Significant decrease	2,669	5.3

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	2,807	5.6
2: Little/no change	42,285	83.7
3: Significant decrease	5,450	10.8

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	3,667	7.3
2: Little/no change	43,108	85.3
3: Significant decrease	3,767	7.5

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	2,858	5.7
2: Little/no change	41,489	82.1
3: Significant decrease	6,195	12.3

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	24,439	48.4
2: Little/no change	23,496	46.5
3: Significant decrease	2,607	5.2

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	19,216	38.0
2: Little/no change	30,146	59.6
3: Significant decrease	1,180	2.3

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	11,582	22.9
2: Increase a little	29,439	58.2
3: Remain about the same	8,007	15.8
4: Decrease a little	1,221	2.4
5: Decrease a lot	293	0.6

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

x70	Count	Percent
1: Become more desirable	21,409	42.4
2: Stay about the same	28,161	55.7
3: Become less desirable	972	1.9

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

x71a	Count	Percent
1 : Very	3,608	7.1
2 : Somewhat	13,491	26.7
3 : Not at all	33,443	66.2

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

x71b	Count	Percent
1 : Very	1,846	3.7
2 : Somewhat	9,072	17.9
3 : Not at all	39,624	78.4

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

x71c	Count	Percent
1 : Very	2,814	5.6
2 : Somewhat	10,710	21.2
3 : Not at all	37,018	73.2

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

x71d	Count	Percent
1 : Very	4,478	8.9
2 : Somewhat	9,092	18.0
3 : Not at all	36,972	73.2

X72: What is your current marital status?

x72	Count	Percent
1: Married	34,987	69.2
2: Separated	560	1.1
3: Never married	6,073	12.0

X72: What is your current marital status?		
x72	Count	Percent
4: Divorced	7,088	14.0
5: Widowed	1,834	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	34,987	69.2
1 : Yes	3,363	6.7
2 : No	12,192	24.1

X74R: Age at last birthday | Respondent		
x74r	Count	Percent
18-24: 18-24 years old	635	1.3
25-34: 25-34 years old	7,918	15.7
35-44: 35-44 years old	11,109	22.0
45-54: 45-54 years old	11,403	22.6
55-64: 55-64 years old	10,704	21.2
65-74: 65-74 years old	6,938	13.7
75-99: 75-99 years old	1,835	3.6

X75R: Sex | Respondent		
x75r	Count	Percent
1 : Male	27,779	55.0
2 : Female	22,763	45.0

X76R: Highest level of education achieved | Respondent

x76r	Count	Percent
1 : Some schooling	557	1.1
2 : High school graduate	4,918	9.7
3 : Technical school	2,518	5.0
4 : Some college	9,686	19.2
5 : College graduate	18,019	35.7
6 : Postgraduate studies	14,844	29.4

X76S: Highest level of education achieved | Spouse/Partner

x76s	Count	Percent
-2: Not applicable	12,192	24.1
1 : Some schooling	768	1.5
2 : High school graduate	5,703	11.3
3 : Technical school	2,336	4.6
4 : Some college	7,934	15.7
5 : College graduate	13,059	25.8
6 : Postgraduate studies	8,550	16.9

X77R: Hispanic or Latino | Respondent

x77r	Count	Percent
1 : Yes	4,055	8.0
2 : No	46,487	92.0

X78R: Race | Respondent		
x78r	Count	Percent
1 : White only	42,866	84.8
2 : Black or African American only	3,105	6.1
3 : Asian only	3,035	6.0
4 : All other races	1,536	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	4,579	9.1
2 : Self-employed part time	916	1.8
3 : Employed full time	32,136	63.6
4 : Employed part time	2,346	4.6
5 : Retired	8,428	16.7
6 : Unemployed, temporarily laid-off or on leave	514	1.0
7 : Not working for pay (student, homemaker, disabled)	1,623	3.2

X79RB: Current work status 2 | Respondent (if a second work status was selected)		
x79rb	Count	Percent
-2: Not applicable	49,207	97.4
2 : Self-employed part time	567	1.1
4 : Employed part time	276	0.5
5 : Retired	445	0.9
6 : Unemployed, temporarily laid-off or on leave	47	0.1

X79SA: Current work status 1 | Spouse/Partner (work status selected by respondent involving the most employment)

x79sa	Count	Percent
-2: Not applicable	12,192	24.1
1 : Self-employed full time	3,380	6.7
2 : Self-employed part time	1,154	2.3
3 : Employed full time	19,695	39.0
4 : Employed part time	2,977	5.9
5 : Retired	6,028	11.9
6 : Unemployed, temporarily laid-off or on leave	740	1.5
7 : Not working for pay (student, homemaker, disabled)	4,376	8.7

X79SB: Current work status 2 | Spouse/Partner (if a second work status was selected)

x79sb	Count	Percent
-2: Not applicable	49,976	98.9
2 : Self-employed part time	288	0.6
4 : Employed part time	92	0.2
5 : Retired	151	0.3
6 : Unemployed, temporarily laid-off or on leave	35	0.1

X80R: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? | Respondent (Waves 15-34)

x80r	Count	Percent
-3: Not asked in wave	24,916	49.3
1 : Never served in the military	21,902	43.3
2 : Only on active duty for training in the Reserves or National Guard	448	0.9
3 : Now on active duty	225	0.4
4 : On active duty in the past, but not now	3,051	6.0

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	25,626	50.7
1 : No, never served in the U.S. Armed Forces	20,160	39.9
2 : No, never on active duty except for initial/basic training	1,152	2.3
3 : Yes, now on active duty	270	0.5
4 : Yes, on active duty in the past, but not now	3,334	6.6

X80S: Ever served on active duty in the U.S. Armed Forces, Reserves or National Guard?	Spouse/Partner (Waves 15-34)		
x80s	Count	Percent
-3: Not asked in wave	24,916	49.3
-2: Not applicable	6,255	12.4
1 : Never served in the military	17,617	34.9
2 : Only on active duty for training in the Reserves or National Guard	203	0.4
3 : Now on active duty	122	0.2
4 : On active duty in the past, but not now	1,429	2.8

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	25,626	50.7
-2: Not applicable	5,937	11.7
1 : No, never served in the U.S. Armed Forces	16,596	32.8
2 : No, never on active duty except for initial/basic training	742	1.5

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 : Yes, now on active duty	161	0.3
4 : Yes, on active duty in the past, but not now	1,480	2.9

X81A: Besides you (and your spouse/partner) who else lives in your household? | Children/grandchildren under age 18 (Waves 7-34)		
x81a	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	14,624	28.9
2 : No	23,806	47.1

X81B: Besides you (and your spouse/partner) who else lives in your household? | Children/grandchildren age 18-22 (Waves 7-34)		
x81b	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	3,731	7.4
2 : No	34,699	68.7

X81C: Besides you (and your spouse/partner) who else lives in your household? | Children/grandchildren age 23 or older (Waves 7-34)		
x81c	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	2,952	5.8
2 : No	35,478	70.2

X81D: Besides you (and your spouse/partner) who else lives in your household? | Parents of you or your spouse or partner (Waves 7-34)

x81d	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	1,400	2.8
2 : No	37,030	73.3

X81E: Besides you (and your spouse/partner) who else lives in your household? | Other relatives like siblings or cousins (Waves 7-34)

x81e	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	769	1.5
2 : No	37,661	74.5

X81F: Besides you (and your spouse/partner) who else lives in your household? | Non-relative (Waves 7-34)

x81f	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	959	1.9
2 : No	37,471	74.1

X81Z: Besides you (and your spouse/partner) who else lives in your household? | No one else (Waves 8-34)

x81z	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Yes	17,924	35.5
2 : No	20,506	40.6

X82: Do you speak a language other than English at home? (Waves 13-34)		
x82	Count	Percent
-3: Not asked in wave	21,825	43.2
1 : Yes	5,029	10.0
2 : No	23,688	46.9

X8201: Was it important to get your mortgage documents in this language? (Waves 25-34)		
x8201	Count	Percent
-3: Not asked in wave	36,964	73.1
-2: Not applicable	11,134	22.0
1 : Yes	656	1.3
2 : No	1,788	3.5

X8202: Did you get mortgage documents in this language? (Waves 25-34)		
x8202	Count	Percent
-3: Not asked in wave	36,964	73.1
-2: Not applicable	11,134	22.0
1 : Yes	598	1.2
2 : No	1,846	3.7

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	2,545	5.0
2: $35,000 to $49,999	4,742	9.4
3: $50,000 to $74,999	8,990	17.8
4: $75,000 to $99,999	9,166	18.1
5: $100,000 to $174,999	15,498	30.7
6: $175,000 or more	9,601	19.0

X84: How does this total annual household income compare to what it is in a 'normal' year?		
x84	Count	Percent
1: Higher than normal	3,380	6.7
2: Normal	43,068	85.2
3: Lower than normal	4,094	8.1

X85A: Does your total annual household income include any of the following sources? | Wages or salary		
x85a	Count	Percent
1 : Yes	41,640	82.4
2 : No	8,902	17.6

X85B: Does your total annual household income include any of the following sources? | Business or self-employment		
x85b	Count	Percent
1 : Yes	11,269	22.3
2 : No	39,273	77.7

X85C: Does your total annual household income include any of the following sources? | Interest or dividends

x85c	Count	Percent
1 : Yes	12,271	24.3
2 : No	38,271	75.7

X85D: Does your total annual household income include any of the following sources? | Alimony or child support

x85d	Count	Percent
1 : Yes	1,396	2.8
2 : No	49,146	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	12,806	25.3
2 : No	37,736	74.7

X86A: Does anyone in your household have any of the following? | 401(k), 403(b), IRA, or pension plan

x86a	Count	Percent
1 : Yes	42,934	84.9
2 : No	7,608	15.1

x86b	Count	Percent
X86B: Does anyone in your household have any of the following? | Stocks, bonds, or mutual funds (not in retirement accounts or pension plans)		
1 : Yes	22,559	44.6
2 : No	27,983	55.4

x86c	Count	Percent
X86C: Does anyone in your household have any of the following? | Certificates of deposit		
1 : Yes	5,843	11.6
2 : No	44,699	88.4

x86d	Count	Percent
X86D: Does anyone in your household have any of the following? | Investment real estate		
1 : Yes	9,359	18.5
2 : No	41,183	81.5

x87	Count	Percent
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?		
1: Take substantial financial risks expecting to earn substantial returns	2,079	4.1
2: Take above-average financial risks expecting to earn above average returns	10,276	20.3
3: Take average financial risks expecting to earn average returns	25,220	49.9
4: Not willing to take any financial risks	12,967	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	48,630	96.2
2 : Disagree	1,912	3.8

X88B: Do you agree or disagree with the following statements? | Most mortgage lenders generally treat borrowers well

x88b	Count	Percent
1 : Agree	41,126	81.4
2 : Disagree	9,416	18.6

X88C: Do you agree or disagree with the following statements? | Most mortgage lenders would offer me roughly the same rates and fees (Waves 7-34)

x88c	Count	Percent
-3: Not asked in wave	12,112	24.0
1 : Agree	25,931	51.3
2 : Disagree	12,499	24.7

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

x88d	Count	Percent
1 : Agree	47,036	93.1
2 : Disagree	3,506	6.9

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	6,584	13.0
2 : Disagree	43,958	87.0

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	3,146	6.2
2 : Disagree	47,396	93.8

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 11-34)

x88g	Count	Percent
-3: Not asked in wave	18,786	37.2
1 : Agree	22,475	44.5
2 : Disagree	9,281	18.4

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	3,629	7.2
2 : No	46,913	92.8

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	4,972	9.8
2 : No	45,570	90.2

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	2,008	4.0
2 : No	48,534	96.0

X89D: In the last couple of years, have any of the following happened to you? | Addition to your household (not spouse/partner)		
x89d	Count	Percent
1 : Yes	6,498	12.9
2 : No	44,044	87.1

X89E: In the last couple of years, have any of the following happened to you? | Person leaving your household (not spouse/partner)		
x89e	Count	Percent
1 : Yes	3,982	7.9
2 : No	46,560	92.1

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	4,490	8.9
2 : No	46,052	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	979	1.9
2 : No	49,563	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	1,387	2.7
2 : No	49,155	97.3

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	13,483	26.7
2 : No	37,059	73.3

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	7,224	14.3
2 : No	43,318	85.7

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	9,014	17.8
2 : No	41,528	82.2

X90B: In the last couple of years, have any of the following happened to you (or your spouse/partner)? | Retirement (Waves 4-34)		
x90b	Count	Percent
-3: Not asked in wave	7,373	14.6
1 : Yes	5,125	10.1
2 : No	38,044	75.3

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	12,117	24.0
2 : No	38,425	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	15,390	30.4
2 : No	35,152	69.6

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	3,080	6.1
2 : No	47,462	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	649	1.3
2 : No	49,893	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	2,459	4.9
2 : No	48,083	95.1

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	11,109	22.0
2: Little/no change	33,758	66.8
3: Significant decrease	5,675	11.2

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	13,834	27.4
2: Little/no change	34,654	68.6
3: Significant decrease	2,054	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	10,334	20.4
2: Little/no change	38,598	76.4
3: Significant decrease	1,610	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	9,732	19.3
2: Little/no change	38,595	76.4
3: Significant decrease	2,215	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	6,217	12.3
2: Little/no change	42,556	84.2
3: Significant decrease	1,769	3.5

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	8,444	16.7
2: Little/no change	39,502	78.2
3: Significant decrease	2,596	5.1

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	5,646	11.2
2 : Somewhat	6,028	11.9
3 : Not at all	38,868	76.9

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

x93b	Count	Percent
1 : Very	419	0.8
2 : Somewhat	4,751	9.4
3 : Not at all	45,372	89.8

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	680	1.3
2 : Somewhat	6,428	12.7
3 : Not at all	43,434	85.9

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	651	1.3
2 : Somewhat	7,579	15.0
3 : Not at all	42,312	83.7

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	30,174	59.7
2 : Somewhat	14,172	28.0
3 : Not at all	6,196	12.3

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	10,238	20.3
2 : Somewhat	18,216	36.0
3 : Not at all	22,088	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	11,994	23.7
2 : Somewhat	21,892	43.3
3 : Not at all	16,656	33.0

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	4,853	9.6
2 : Somewhat	21,694	42.9
3 : Not at all	23,995	47.5

Mortgage Origination Year

open_year	Count	Percent
2013: 2013	6,066	12.0
2014: 2014	6,251	12.4
2015: 2015	6,170	12.2
2016: 2016	6,271	12.4
2017: 2017	5,149	10.2
2018: 2018	4,687	9.3
2019: 2019	5,005	9.9
2020: 2020	5,637	11.2
2021: 2021	5,306	10.5

Mortgage Origination Month		
open_month	Count	Percent
1 : January	3,414	6.8
2 : February	3,548	7.0
3 : March	4,182	8.3
4 : April	4,183	8.3
5 : May	4,205	8.3
6 : June	4,326	8.6
7 : July	4,418	8.7
8 : August	4,620	9.1
9 : September	4,538	9.0
10: October	4,769	9.4
11: November	4,085	8.1
12: December	4,254	8.4

Mortgage Loan Amount at Origination (Categorical)		
loan_amount_cat	Count	Percent
1: Less than $50,000	1,044	2.1
2: $50,000 to $99,999	5,863	11.6
3: $100,000 to $149,999	9,027	17.9
4: $150,000 to $199,999	8,493	16.8
5: $200,000 to $249,999	6,948	13.7
6: $250,000 to $299,999	5,370	10.6
7: $300,000 to $349,999	3,971	7.9
8: $350,000 to $399,999	2,811	5.6
9: $400,000 or more	7,015	13.9

Flag Indicating Jumbo Mortgage Loan at Origination		
jumbo	Count	Percent
1 : Yes	2,045	4.0
2 : No	48,497	96.0

Mortgage Interest Rate Spread at Origination (Percent)		
rate_spread	Count	Percent
Less than -1.50 percentage points	217	0.4
-1.50- -1.00: -1.50 to -1.00 percentage points	337	0.7
-0.99- -0.50: -0.99 to -0.50 percentage points	2,009	4.0
-0.49- -0.01: -0.49 to -0.01 percentage points	13,816	27.3
0.00 : 0.00 percentage points	367	0.7
0.01-0.49 : 0.01 to 0.49 percentage points	23,641	46.8
0.50-0.99 : 0.50 to 0.99 percentage points	7,319	14.5
1.00-1.50 : 1.00 to 1.49 percentage points	1,826	3.6
1.50 percentage points or higher	1,010	2.0

Freddie Mac's Primary Mortgage Market Survey (PMMS) Rate at Origination (Percent)		
pmms	Count	Percent
Less than 3.00 percent	10,236	20.3
3.00-3.49: 3.00 to 3.49 percent	11,135	22.0
3.50-3.99: 3.50 to 3.99 percent	15,424	30.5
4.00 percent or higher	13,747	27.2

Mortgage Term (in Years) at Origination		
term	Count	Percent
0-4 : 0 to 4 years	136	0.3
5 : 5 years	197	0.4
6-9 : 6 to 9 years	157	0.3
10 : 10 years	1,186	2.3
11-14: 11 to 14 years	169	0.3
15 : 15 years	7,903	15.6
16-19: 16 to 19 years	59	0.1
20 : 20 years	2,391	4.7
21-24: 21 to 24 years	186	0.4
25 : 25 years	454	0.9
26-29: 26 to 29 years	359	0.7
30 : 30 years	37,269	73.7
31-40: 31 to 40 years	76	0.2

Mortgage Loan-to-Value Ratio at Origination (Percent)		
ltv	Count	Percent
0-49 : Less than 50 percent	6,257	12.4
50-59 : 50 to 59 percent	4,568	9.0
60-69 : 60 to 69 percent	6,140	12.1
70-74 : 70 to 74 percent	4,131	8.2
75-79 : 75 to 79 percent	5,843	11.6
80-84 : 80 to 84 percent	6,518	12.9
85-89 : 85 to 89 percent	2,872	5.7
90-94 : 90 to 94 percent	4,125	8.2
95-96 : 95 to 96 percent	4,807	9.5

Mortgage Loan-to-Value Ratio at Origination (Percent)		
ltv	Count	Percent
97-100 : 97 to 100 percent	3,159	6.3
101-125: 101 to 125 percent	2,122	4.2

Mortgage Combined Loan-to-Value Ratio at Origination (Percent)		
cltv	Count	Percent
0-49 : Less than 50 percent	6,165	12.2
50-59 : 50 to 59 percent	4,524	9.0
60-69 : 60 to 69 percent	6,073	12.0
70-74 : 70 to 74 percent	4,080	8.1
75-79 : 75 to 79 percent	5,770	11.4
80-84 : 80 to 84 percent	6,485	12.8
85-89 : 85 to 89 percent	2,969	5.9
90-94 : 90 to 94 percent	4,236	8.4
95-96 : 95 to 96 percent	4,738	9.4
97-100 : 97 to 100 percent	3,229	6.4
101-125: 101 to 125 percent	2,273	4.5

Mortgage Debt-to-Income (Back End) Ratio at Origination (Percent)		
dti	Count	Percent
1-19 : Less than 20 percent	4,046	8.0
20-29 : 20 to 29 percent	11,301	22.4
30-39 : 30 to 39 percent	15,992	31.6
40-49 : 40 to 49 percent	15,180	30.0
50-59 : 50 to 59 percent	2,852	5.6
60-100: 60 to 100 percent	1,171	2.3

Mortgage Payment-to-Income (Front End) Ratio at Origination (Percent)		
pti	Count	Percent
-4 : Missing	54	0.1
0-9.99 : Less than 10 percent	4,628	9.2
10-19.99 : 10 to less than 20 percent	20,443	40.4
20-29.99 : 20 to less than 30 percent	16,732	33.1
30-39.99 : 30 to less than 40 percent	6,497	12.9
40-100 : 40 to 100 percent	2,188	4.3

Mortgage Type		
loan_type	Count	Percent
1: Conventional	39,233	77.6
2: FHA insured	5,739	11.4
3: VA guaranteed	4,842	9.6
4: FSA/RHS insured	728	1.4

Government Sponsored Enterprise		
gse	Count	Percent
-2: Not applicable	19,274	38.1
1 : Fannie Mae	18,235	36.1
2 : Freddie Mac	12,617	25.0
3 : Federal Home Loan Bank	416	0.8

Credit Union		
cu	Count	Percent
1 : Yes	3,341	6.6
2 : No	47,201	93.4

Flag Indicating Metropolitan CRA Low to Moderate Income Tract		
metro_lmi	Count	Percent
1: Metropolitan CRA non-LMI tract	38,490	76.2
2: Metropolitan CRA LMI tract	6,486	12.8
3: Non-metropolitan tract	5,566	11.0

Number of Borrowers at Origination		
borrower_num	Count	Percent
1: 1 borrower	24,099	47.7
2: 2 borrowers	26,221	51.9
3: 3 borrowers	186	0.4
4: 4 borrowers	36	0.1

Flag Indicating Respondent is a Borrower		
borrower_r	Count	Percent
1 : Yes	50,174	99.3
2 : No	368	0.7

Flag Indicating Spouse/Partner is a Borrower		
borrower_s	Count	Percent
-2: Not applicable	12,192	24.1
1 : Yes	25,905	51.3
2 : No	12,445	24.6

Age	Other Borrower 1		
age_o1	Count	Percent
-2 : Not applicable	49,515	98.0
18-24: 18-24 years old	43	0.1
25-34: 25-34 years old	155	0.3
35-44: 35-44 years old	164	0.3
45-54: 45-54 years old	168	0.3
55-64: 55-64 years old	218	0.4
65-74: 65-74 years old	176	0.3
75-99: 75-99 years old	103	0.2

Age	Other Borrower 2		
age_o2	Count	Percent
-2 : Not applicable	50,425	99.8
25-34: 25-34 years old	14	0.0
35-44: 35-44 years old	16	0.0
45-54: 45-54 years old	23	0.0
55-64: 55-64 years old	31	0.1
65-74: 65-74 years old	23	0.0
75-99: 75-99 years old	10	0.0

Age	Other Borrower 3		
age_o3	Count	Percent
-2 : Not applicable	50,539	100.0
25-34: 25-34 years old	1	0.0
35-44: 35-44 years old	2	0.0

Sex	Other Borrower 1		
sex_o1	Count	Percent
-2: Not applicable	49,515	98.0
1 : Male	571	1.1
2 : Female	456	0.9

Sex	Other Borrower 2		
sex_o2	Count	Percent
-2: Not applicable	50,425	99.8
1 : Male	57	0.1
2 : Female	60	0.1

Sex	Other Borrower 3		
sex_o3	Count	Percent
-2: Not applicable	50,539	100.0
1 : Male	2	0.0
2 : Female	1	0.0

Flag Indicating First Mortgage in Credit File | Respondent		
first_mort_r	Count	Percent
-2: Not applicable	368	0.7
1 : Yes	9,088	18.0
2 : No	41,086	81.3

Flag Indicating First Mortgage in Credit File | Spouse/Partner		
first_mort_s	Count	Percent
-2: Not applicable	24,637	48.7
1 : Yes	4,155	8.2
2 : No	21,750	43.0

Flag Indicating First Mortgage in Credit File | Other Borrower 1		
first_mort_o1	Count	Percent
-2: Not applicable	49,515	98.0
1 : Yes	291	0.6
2 : No	736	1.5

Flag Indicating First Mortgage in Credit File | Other Borrower 2		
first_mort_o2	Count	Percent
-2: Not applicable	50,425	99.8
1 : Yes	23	0.0
2 : No	94	0.2

Flag Indicating First Mortgage in Credit File | Other Borrower 3		
first_mort_o3	Count	Percent
-2: Not applicable	50,539	100.0
1 : Yes	1	0.0
2 : No	2	0.0

VantageScore 3.0 at Origination | Respondent		
score_orig_r	Count	Percent
-2 : Not applicable	368	0.7
300-619: 300 to 619 VantageScore 3.0	1,958	3.9
620-639: 620 to 639 VantageScore 3.0	1,510	3.0
640-659: 640 to 659 VantageScore 3.0	2,296	4.5
660-679: 660 to 679 VantageScore 3.0	2,650	5.2
680-699: 680 to 699 VantageScore 3.0	2,974	5.9
700-719: 700 to 719 VantageScore 3.0	3,582	7.1
720-739: 720 to 739 VantageScore 3.0	4,529	9.0
740-850: 740 to 850 VantageScore 3.0	30,675	60.7

VantageScore 3.0 at Origination | Spouse/Partner		
score_orig_s	Count	Percent
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	770	1.5
620-639: 620 to 639 VantageScore 3.0	652	1.3
640-659: 640 to 659 VantageScore 3.0	1,033	2.0
660-679: 660 to 679 VantageScore 3.0	1,159	2.3
680-699: 680 to 699 VantageScore 3.0	1,353	2.7
700-719: 700 to 719 VantageScore 3.0	1,808	3.6

VantageScore 3.0 at Origination | Spouse/Partner		
score_orig_s	Count	Percent
720-739: 720 to 739 VantageScore 3.0	2,223	4.4
740-850: 740 to 850 VantageScore 3.0	16,907	33.5

VantageScore 3.0 at Origination | Other Borrower 1		
score_orig_o1	Count	Percent
-2 : Not applicable	49,515	98.0
300-619: 300 to 619 VantageScore 3.0	52	0.1
620-639: 620 to 639 VantageScore 3.0	33	0.1
640-659: 640 to 659 VantageScore 3.0	47	0.1
660-679: 660 to 679 VantageScore 3.0	46	0.1
680-699: 680 to 699 VantageScore 3.0	50	0.1
700-719: 700 to 719 VantageScore 3.0	71	0.1
720-739: 720 to 739 VantageScore 3.0	91	0.2
740-850: 740 to 850 VantageScore 3.0	637	1.3

VantageScore 3.0 at Origination | Other Borrower 2		
score_orig_o2	Count	Percent
-2 : Not applicable	50,425	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

VantageScore 3.0 at Origination | Other Borrower 2		
score_orig_o2	Count	Percent
720-739: 720 to 739 VantageScore 3.0	9	0.0
740-850: 740 to 850 VantageScore 3.0	85	0.2

VantageScore 3.0 at Origination | Other Borrower 3		
score_orig_o3	Count	Percent
-2 : Not applicable	50,539	100.0
680-699: 680 to 699 VantageScore 3.0	1	0.0
720-739: 720 to 739 VantageScore 3.0	1	0.0
740-850: 740 to 850 VantageScore 3.0	1	0.0

VantageScore 3.0 in March 2013 | Respondent		
score_0313_r	Count	Percent
-4 : Missing	545	1.1
-2 : Not applicable	44,476	88.0
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	0.5
680-699: 680 to 699 VantageScore 3.0	334	0.7
700-719: 700 to 719 VantageScore 3.0	377	0.7
720-739: 720 to 739 VantageScore 3.0	502	1.0
740-850: 740 to 850 VantageScore 3.0	3,467	6.9

VantageScore 3.0 in June 2013 | Respondent		
score_0613_r	Count	Percent
-4 : Missing	314	0.6
-2 : Not applicable	43,328	85.7
300-619: 300 to 619 VantageScore 3.0	259	0.5
620-639: 620 to 639 VantageScore 3.0	208	0.4
640-659: 640 to 659 VantageScore 3.0	304	0.6
660-679: 660 to 679 VantageScore 3.0	358	0.7
680-699: 680 to 699 VantageScore 3.0	412	0.8
700-719: 700 to 719 VantageScore 3.0	523	1.0
720-739: 720 to 739 VantageScore 3.0	619	1.2
740-850: 740 to 850 VantageScore 3.0	4,217	8.3

VantageScore 3.0 in September 2013 | Respondent		
score_0913_r	Count	Percent
-4 : Missing	396	0.8
-2 : Not applicable	41,690	82.5
300-619: 300 to 619 VantageScore 3.0	361	0.7
620-639: 620 to 639 VantageScore 3.0	269	0.5
640-659: 640 to 659 VantageScore 3.0	392	0.8
660-679: 660 to 679 VantageScore 3.0	464	0.9
680-699: 680 to 699 VantageScore 3.0	530	1.0
700-719: 700 to 719 VantageScore 3.0	663	1.3
720-739: 720 to 739 VantageScore 3.0	771	1.5
740-850: 740 to 850 VantageScore 3.0	5,006	9.9

VantageScore 3.0 in December 2013 | Respondent		
score_1213_r	Count	Percent
-4 : Missing	360	0.7
-2 : Not applicable	39,887	78.9
300-619: 300 to 619 VantageScore 3.0	465	0.9
620-639: 620 to 639 VantageScore 3.0	357	0.7
640-659: 640 to 659 VantageScore 3.0	494	1.0
660-679: 660 to 679 VantageScore 3.0	603	1.2
680-699: 680 to 699 VantageScore 3.0	633	1.3
700-719: 700 to 719 VantageScore 3.0	754	1.5
720-739: 720 to 739 VantageScore 3.0	981	1.9
740-850: 740 to 850 VantageScore 3.0	6,008	11.9

VantageScore 3.0 in March 2014 | Respondent		
score_0314_r	Count	Percent
-4 : Missing	315	0.6
-2 : Not applicable	38,225	75.6
300-619: 300 to 619 VantageScore 3.0	525	1.0
620-639: 620 to 639 VantageScore 3.0	367	0.7
640-659: 640 to 659 VantageScore 3.0	572	1.1
660-679: 660 to 679 VantageScore 3.0	657	1.3
680-699: 680 to 699 VantageScore 3.0	779	1.5
700-719: 700 to 719 VantageScore 3.0	894	1.8
720-739: 720 to 739 VantageScore 3.0	1,141	2.3
740-850: 740 to 850 VantageScore 3.0	7,067	14.0

VantageScore 3.0 in June 2014 | Respondent		
score_0614_r	Count	Percent
-4 : Missing	395	0.8
-2 : Not applicable	36,838	72.9
300–619: 300 to 619 VantageScore 3.0	592	1.2
620–639: 620 to 639 VantageScore 3.0	456	0.9
640–659: 640 to 659 VantageScore 3.0	635	1.3
660–679: 660 to 679 VantageScore 3.0	714	1.4
680–699: 680 to 699 VantageScore 3.0	861	1.7
700–719: 700 to 719 VantageScore 3.0	1,036	2.0
720–739: 720 to 739 VantageScore 3.0	1,244	2.5
740–850: 740 to 850 VantageScore 3.0	7,771	15.4

VantageScore 3.0 in September 2014 | Respondent		
score_0914_r	Count	Percent
-4 : Missing	385	0.8
-2 : Not applicable	35,204	69.7
300–619: 300 to 619 VantageScore 3.0	716	1.4
620–639: 620 to 639 VantageScore 3.0	510	1.0
640–659: 640 to 659 VantageScore 3.0	734	1.5
660–679: 660 to 679 VantageScore 3.0	825	1.6
680–699: 680 to 699 VantageScore 3.0	917	1.8
700–719: 700 to 719 VantageScore 3.0	1,182	2.3
720–739: 720 to 739 VantageScore 3.0	1,428	2.8
740–850: 740 to 850 VantageScore 3.0	8,641	17.1

VantageScore 3.0 in December 2014 | Respondent		
score_1214_r	Count	Percent
-4 : Missing	366	0.7
-2 : Not applicable	33,566	66.4
300-619: 300 to 619 VantageScore 3.0	883	1.7
620-639: 620 to 639 VantageScore 3.0	560	1.1
640-659: 640 to 659 VantageScore 3.0	876	1.7
660-679: 660 to 679 VantageScore 3.0	1,000	2.0
680-699: 680 to 699 VantageScore 3.0	1,015	2.0
700-719: 700 to 719 VantageScore 3.0	1,291	2.6
720-739: 720 to 739 VantageScore 3.0	1,541	3.0
740-850: 740 to 850 VantageScore 3.0	9,444	18.7

VantageScore 3.0 in March 2015 | Respondent		
score_0315_r	Count	Percent
-4 : Missing	350	0.7
-2 : Not applicable	32,055	63.4
300-619: 300 to 619 VantageScore 3.0	895	1.8
620-639: 620 to 639 VantageScore 3.0	571	1.1
640-659: 640 to 659 VantageScore 3.0	942	1.9
660-679: 660 to 679 VantageScore 3.0	967	1.9
680-699: 680 to 699 VantageScore 3.0	1,095	2.2
700-719: 700 to 719 VantageScore 3.0	1,408	2.8
720-739: 720 to 739 VantageScore 3.0	1,635	3.2
740-850: 740 to 850 VantageScore 3.0	10,624	21.0

VantageScore 3.0 in June 2015 | Respondent		
score_0615_r	Count	Percent
-4 : Missing	352	0.7
-2 : Not applicable	30,674	60.7
300-619: 300 to 619 VantageScore 3.0	966	1.9
620-639: 620 to 639 VantageScore 3.0	618	1.2
640-659: 640 to 659 VantageScore 3.0	917	1.8
660-679: 660 to 679 VantageScore 3.0	1,074	2.1
680-699: 680 to 699 VantageScore 3.0	1,176	2.3
700-719: 700 to 719 VantageScore 3.0	1,511	3.0
720-739: 720 to 739 VantageScore 3.0	1,823	3.6
740-850: 740 to 850 VantageScore 3.0	11,431	22.6

VantageScore 3.0 in September 2015 | Respondent		
score_0915_r	Count	Percent
-4 : Missing	393	0.8
-2 : Not applicable	29,090	57.6
300-619: 300 to 619 VantageScore 3.0	1,148	2.3
620-639: 620 to 639 VantageScore 3.0	667	1.3
640-659: 640 to 659 VantageScore 3.0	1,012	2.0
660-679: 660 to 679 VantageScore 3.0	1,153	2.3
680-699: 680 to 699 VantageScore 3.0	1,224	2.4
700-719: 700 to 719 VantageScore 3.0	1,587	3.1
720-739: 720 to 739 VantageScore 3.0	1,996	3.9
740-850: 740 to 850 VantageScore 3.0	12,272	24.3

VantageScore 3.0 in December 2015 | Respondent		
score_1215_r	Count	Percent
-4 : Missing	446	0.9
-2 : Not applicable	27,435	54.3
300-619: 300 to 619 VantageScore 3.0	1,287	2.5
620-639: 620 to 639 VantageScore 3.0	698	1.4
640-659: 640 to 659 VantageScore 3.0	1,112	2.2
660-679: 660 to 679 VantageScore 3.0	1,253	2.5
680-699: 680 to 699 VantageScore 3.0	1,297	2.6
700-719: 700 to 719 VantageScore 3.0	1,671	3.3
720-739: 720 to 739 VantageScore 3.0	2,081	4.1
740-850: 740 to 850 VantageScore 3.0	13,262	26.2

VantageScore 3.0 in March 2016 | Respondent		
score_0316_r	Count	Percent
-4 : Missing	442	0.9
-2 : Not applicable	25,784	51.0
300-619: 300 to 619 VantageScore 3.0	1,261	2.5
620-639: 620 to 639 VantageScore 3.0	735	1.5
640-659: 640 to 659 VantageScore 3.0	1,046	2.1
660-679: 660 to 679 VantageScore 3.0	1,269	2.5
680-699: 680 to 699 VantageScore 3.0	1,457	2.9
700-719: 700 to 719 VantageScore 3.0	1,770	3.5
720-739: 720 to 739 VantageScore 3.0	2,109	4.2
740-850: 740 to 850 VantageScore 3.0	14,669	29.0

VantageScore 3.0 in June 2016 | Respondent		
score_0616_r	Count	Percent
-4 : Missing	428	0.8
-2 : Not applicable	24,621	48.7
300-619: 300 to 619 VantageScore 3.0	1,331	2.6
620-639: 620 to 639 VantageScore 3.0	727	1.4
640-659: 640 to 659 VantageScore 3.0	1,176	2.3
660-679: 660 to 679 VantageScore 3.0	1,342	2.7
680-699: 680 to 699 VantageScore 3.0	1,471	2.9
700-719: 700 to 719 VantageScore 3.0	1,827	3.6
720-739: 720 to 739 VantageScore 3.0	2,253	4.5
740-850: 740 to 850 VantageScore 3.0	15,366	30.4

VantageScore 3.0 in September 2016 | Respondent		
score_0916_r	Count	Percent
-4 : Missing	431	0.9
-2 : Not applicable	23,374	46.2
300-619: 300 to 619 VantageScore 3.0	1,500	3.0
620-639: 620 to 639 VantageScore 3.0	819	1.6
640-659: 640 to 659 VantageScore 3.0	1,211	2.4
660-679: 660 to 679 VantageScore 3.0	1,353	2.7
680-699: 680 to 699 VantageScore 3.0	1,543	3.1
700-719: 700 to 719 VantageScore 3.0	1,862	3.7
720-739: 720 to 739 VantageScore 3.0	2,419	4.8
740-850: 740 to 850 VantageScore 3.0	16,030	31.7

VantageScore 3.0 in December 2016 | Respondent		
score_1216_r	Count	Percent
-4 : Missing	493	1.0
-2 : Not applicable	22,007	43.5
300-619: 300 to 619 VantageScore 3.0	1,691	3.3
620-639: 620 to 639 VantageScore 3.0	862	1.7
640-659: 640 to 659 VantageScore 3.0	1,280	2.5
660-679: 660 to 679 VantageScore 3.0	1,419	2.8
680-699: 680 to 699 VantageScore 3.0	1,526	3.0
700-719: 700 to 719 VantageScore 3.0	2,012	4.0
720-739: 720 to 739 VantageScore 3.0	2,510	5.0
740-850: 740 to 850 VantageScore 3.0	16,742	33.1

VantageScore 3.0 in March 2017 | Respondent		
score_0317_r	Count	Percent
-4 : Missing	474	0.9
-2 : Not applicable	20,635	40.8
300-619: 300 to 619 VantageScore 3.0	1,641	3.2
620-639: 620 to 639 VantageScore 3.0	858	1.7
640-659: 640 to 659 VantageScore 3.0	1,294	2.6
660-679: 660 to 679 VantageScore 3.0	1,402	2.8
680-699: 680 to 699 VantageScore 3.0	1,617	3.2
700-719: 700 to 719 VantageScore 3.0	1,993	3.9
720-739: 720 to 739 VantageScore 3.0	2,558	5.1
740-850: 740 to 850 VantageScore 3.0	18,070	35.8

VantageScore 3.0 in June 2017 | Respondent		
score_0617_r	Count	Percent
-4 : Missing	452	0.9
-2 : Not applicable	19,567	38.7
300-619: 300 to 619 VantageScore 3.0	1,713	3.4
620-639: 620 to 639 VantageScore 3.0	916	1.8
640-659: 640 to 659 VantageScore 3.0	1,306	2.6
660-679: 660 to 679 VantageScore 3.0	1,404	2.8
680-699: 680 to 699 VantageScore 3.0	1,577	3.1
700-719: 700 to 719 VantageScore 3.0	2,113	4.2
720-739: 720 to 739 VantageScore 3.0	2,659	5.3
740-850: 740 to 850 VantageScore 3.0	18,835	37.3

VantageScore 3.0 in September 2017 | Respondent		
score_0917_r	Count	Percent
-4 : Missing	491	1.0
-2 : Not applicable	18,357	36.3
300-619: 300 to 619 VantageScore 3.0	1,855	3.7
620-639: 620 to 639 VantageScore 3.0	889	1.8
640-659: 640 to 659 VantageScore 3.0	1,379	2.7
660-679: 660 to 679 VantageScore 3.0	1,453	2.9
680-699: 680 to 699 VantageScore 3.0	1,655	3.3
700-719: 700 to 719 VantageScore 3.0	2,140	4.2
720-739: 720 to 739 VantageScore 3.0	2,724	5.4
740-850: 740 to 850 VantageScore 3.0	19,599	38.8

VantageScore 3.0 in December 2017 | Respondent		
score_1217_r	Count	Percent
-4 : Missing	514	1.0
-2 : Not applicable	17,093	33.8
300-619: 300 to 619 VantageScore 3.0	2,053	4.1
620-639: 620 to 639 VantageScore 3.0	962	1.9
640-659: 640 to 659 VantageScore 3.0	1,418	2.8
660-679: 660 to 679 VantageScore 3.0	1,557	3.1
680-699: 680 to 699 VantageScore 3.0	1,736	3.4
700-719: 700 to 719 VantageScore 3.0	2,175	4.3
720-739: 720 to 739 VantageScore 3.0	2,852	5.6
740-850: 740 to 850 VantageScore 3.0	20,182	39.9

VantageScore 3.0 in March 2018 | Respondent		
score_0318_r	Count	Percent
-4 : Missing	527	1.0
-2 : Not applicable	15,948	31.6
300-619: 300 to 619 VantageScore 3.0	2,007	4.0
620-639: 620 to 639 VantageScore 3.0	930	1.8
640-659: 640 to 659 VantageScore 3.0	1,392	2.8
660-679: 660 to 679 VantageScore 3.0	1,534	3.0
680-699: 680 to 699 VantageScore 3.0	1,736	3.4
700-719: 700 to 719 VantageScore 3.0	2,279	4.5
720-739: 720 to 739 VantageScore 3.0	2,778	5.5
740-850: 740 to 850 VantageScore 3.0	21,411	42.4

VantageScore 3.0 in June 2018 | Respondent		
score_0618_r	Count	Percent
-4 : Missing	516	1.0
-2 : Not applicable	15,033	29.7
300-619: 300 to 619 VantageScore 3.0	2,002	4.0
620-639: 620 to 639 VantageScore 3.0	1,004	2.0
640-659: 640 to 659 VantageScore 3.0	1,365	2.7
660-679: 660 to 679 VantageScore 3.0	1,592	3.1
680-699: 680 to 699 VantageScore 3.0	1,737	3.4
700-719: 700 to 719 VantageScore 3.0	2,263	4.5
720-739: 720 to 739 VantageScore 3.0	2,859	5.7
740-850: 740 to 850 VantageScore 3.0	22,171	43.9

VantageScore 3.0 in September 2018 | Respondent		
score_0918_r	Count	Percent
-4 : Missing	586	1.2
-2 : Not applicable	13,963	27.6
300-619: 300 to 619 VantageScore 3.0	2,126	4.2
620-639: 620 to 639 VantageScore 3.0	1,012	2.0
640-659: 640 to 659 VantageScore 3.0	1,429	2.8
660-679: 660 to 679 VantageScore 3.0	1,595	3.2
680-699: 680 to 699 VantageScore 3.0	1,710	3.4
700-719: 700 to 719 VantageScore 3.0	2,254	4.5
720-739: 720 to 739 VantageScore 3.0	2,970	5.9
740-850: 740 to 850 VantageScore 3.0	22,897	45.3

VantageScore 3.0 in December 2018 | Respondent		
score_1218_r	Count	Percent
-4 : Missing	620	1.2
-2 : Not applicable	12,542	24.8
300-619: 300 to 619 VantageScore 3.0	2,318	4.6
620-639: 620 to 639 VantageScore 3.0	1,059	2.1
640-659: 640 to 659 VantageScore 3.0	1,480	2.9
660-679: 660 to 679 VantageScore 3.0	1,675	3.3
680-699: 680 to 699 VantageScore 3.0	1,746	3.5
700-719: 700 to 719 VantageScore 3.0	2,328	4.6
720-739: 720 to 739 VantageScore 3.0	3,097	6.1
740-850: 740 to 850 VantageScore 3.0	23,677	46.8

VantageScore 3.0 in March 2019 | Respondent		
score_0319_r	Count	Percent
-4 : Missing	635	1.3
-2 : Not applicable	10,943	21.7
300-619: 300 to 619 VantageScore 3.0	2,314	4.6
620-639: 620 to 639 VantageScore 3.0	1,039	2.1
640-659: 640 to 659 VantageScore 3.0	1,467	2.9
660-679: 660 to 679 VantageScore 3.0	1,662	3.3
680-699: 680 to 699 VantageScore 3.0	1,730	3.4
700-719: 700 to 719 VantageScore 3.0	2,381	4.7
720-739: 720 to 739 VantageScore 3.0	3,114	6.2
740-850: 740 to 850 VantageScore 3.0	25,257	50.0

VantageScore 3.0 in June 2019 | Respondent		
score_0619_r	Count	Percent
-4 : Missing	657	1.3
-2 : Not applicable	9,814	19.4
300-619: 300 to 619 VantageScore 3.0	2,347	4.6
620-639: 620 to 639 VantageScore 3.0	1,046	2.1
640-659: 640 to 659 VantageScore 3.0	1,511	3.0
660-679: 660 to 679 VantageScore 3.0	1,680	3.3
680-699: 680 to 699 VantageScore 3.0	1,812	3.6
700-719: 700 to 719 VantageScore 3.0	2,428	4.8
720-739: 720 to 739 VantageScore 3.0	3,186	6.3
740-850: 740 to 850 VantageScore 3.0	26,061	51.6

VantageScore 3.0 in September 2019 | Respondent		
score_0919_r	Count	Percent
-4 : Missing	664	1.3
-2 : Not applicable	8,432	16.7
300-619: 300 to 619 VantageScore 3.0	2,423	4.8
620-639: 620 to 639 VantageScore 3.0	1,097	2.2
640-659: 640 to 659 VantageScore 3.0	1,504	3.0
660-679: 660 to 679 VantageScore 3.0	1,746	3.5
680-699: 680 to 699 VantageScore 3.0	1,883	3.7
700-719: 700 to 719 VantageScore 3.0	2,462	4.9
720-739: 720 to 739 VantageScore 3.0	3,259	6.4
740-850: 740 to 850 VantageScore 3.0	27,072	53.6

VantageScore 3.0 in December 2019 | Respondent		
score_1219_r	Count	Percent
-4 : Missing	734	1.5
-2 : Not applicable	6,845	13.5
300-619: 300 to 619 VantageScore 3.0	2,654	5.3
620-639: 620 to 639 VantageScore 3.0	1,072	2.1
640-659: 640 to 659 VantageScore 3.0	1,562	3.1
660-679: 660 to 679 VantageScore 3.0	1,801	3.6
680-699: 680 to 699 VantageScore 3.0	1,864	3.7
700-719: 700 to 719 VantageScore 3.0	2,575	5.1
720-739: 720 to 739 VantageScore 3.0	3,309	6.5
740-850: 740 to 850 VantageScore 3.0	28,126	55.6

VantageScore 3.0 in March 2020 | Respondent		
score_0320_r	Count	Percent
-4 : Missing	766	1.5
-2 : Not applicable	5,306	10.5
300-619: 300 to 619 VantageScore 3.0	2,581	5.1
620-639: 620 to 639 VantageScore 3.0	1,100	2.2
640-659: 640 to 659 VantageScore 3.0	1,549	3.1
660-679: 660 to 679 VantageScore 3.0	1,747	3.5
680-699: 680 to 699 VantageScore 3.0	1,943	3.8
700-719: 700 to 719 VantageScore 3.0	2,537	5.0
720-739: 720 to 739 VantageScore 3.0	3,292	6.5
740-850: 740 to 850 VantageScore 3.0	29,721	58.8

VantageScore 3.0 in June 2020	Respondent		
score_0620_r	Count	Percent
-4 : Missing	855	1.7
-2 : Not applicable	3,864	7.6
300-619: 300 to 619 VantageScore 3.0	2,308	4.6
620-639: 620 to 639 VantageScore 3.0	1,010	2.0
640-659: 640 to 659 VantageScore 3.0	1,373	2.7
660-679: 660 to 679 VantageScore 3.0	1,670	3.3
680-699: 680 to 699 VantageScore 3.0	1,887	3.7
700-719: 700 to 719 VantageScore 3.0	2,440	4.8
720-739: 720 to 739 VantageScore 3.0	3,341	6.6
740-850: 740 to 850 VantageScore 3.0	31,794	62.9

VantageScore 3.0 in September 2020	Respondent		
score_0920_r	Count	Percent
-4 : Missing	894	1.8
-2 : Not applicable	2,647	5.2
300-619: 300 to 619 VantageScore 3.0	2,252	4.5
620-639: 620 to 639 VantageScore 3.0	1,001	2.0
640-659: 640 to 659 VantageScore 3.0	1,455	2.9
660-679: 660 to 679 VantageScore 3.0	1,659	3.3
680-699: 680 to 699 VantageScore 3.0	1,884	3.7
700-719: 700 to 719 VantageScore 3.0	2,479	4.9
720-739: 720 to 739 VantageScore 3.0	3,485	6.9
740-850: 740 to 850 VantageScore 3.0	32,786	64.9

VantageScore 3.0 in December 2020 | Respondent		
score_1220_r	Count	Percent
-4 : Missing	963	1.9
-2 : Not applicable	1,283	2.5
300-619: 300 to 619 VantageScore 3.0	2,315	4.6
620-639: 620 to 639 VantageScore 3.0	1,070	2.1
640-659: 640 to 659 VantageScore 3.0	1,485	2.9
660-679: 660 to 679 VantageScore 3.0	1,787	3.5
680-699: 680 to 699 VantageScore 3.0	1,966	3.9
700-719: 700 to 719 VantageScore 3.0	2,487	4.9
720-739: 720 to 739 VantageScore 3.0	3,509	6.9
740-850: 740 to 850 VantageScore 3.0	33,677	66.6

VantageScore 3.0 in March 2021 | Respondent		
score_0321_r	Count	Percent
-4 : Missing	980	1.9
300-619: 300 to 619 VantageScore 3.0	2,031	4.0
620-639: 620 to 639 VantageScore 3.0	1,062	2.1
640-659: 640 to 659 VantageScore 3.0	1,344	2.7
660-679: 660 to 679 VantageScore 3.0	1,731	3.4
680-699: 680 to 699 VantageScore 3.0	1,851	3.7
700-719: 700 to 719 VantageScore 3.0	2,586	5.1
720-739: 720 to 739 VantageScore 3.0	3,571	7.1
740-850: 740 to 850 VantageScore 3.0	35,386	70.0

VantageScore 3.0 in June 2021	Respondent		
score_0621_r	Count	Percent
-4 : Missing	1,036	2.0
300-619: 300 to 619 VantageScore 3.0	1,908	3.8
620-639: 620 to 639 VantageScore 3.0	1,030	2.0
640-659: 640 to 659 VantageScore 3.0	1,423	2.8
660-679: 660 to 679 VantageScore 3.0	1,668	3.3
680-699: 680 to 699 VantageScore 3.0	1,859	3.7
700-719: 700 to 719 VantageScore 3.0	2,563	5.1
720-739: 720 to 739 VantageScore 3.0	3,608	7.1
740-850: 740 to 850 VantageScore 3.0	35,447	70.1

VantageScore 3.0 in September 2021	Respondent		
score_0921_r	Count	Percent
-4 : Missing	1,075	2.1
300-619: 300 to 619 VantageScore 3.0	1,941	3.8
620-639: 620 to 639 VantageScore 3.0	1,021	2.0
640-659: 640 to 659 VantageScore 3.0	1,386	2.7
660-679: 660 to 679 VantageScore 3.0	1,668	3.3
680-699: 680 to 699 VantageScore 3.0	1,816	3.6
700-719: 700 to 719 VantageScore 3.0	2,433	4.8
720-739: 720 to 739 VantageScore 3.0	3,562	7.0
740-850: 740 to 850 VantageScore 3.0	35,640	70.5

VantageScore 3.0 in December 2021 | Respondent		
score_1221_r	Count	Percent
-4 : Missing	1,119	2.2
300-619: 300 to 619 VantageScore 3.0	1,967	3.9
620-639: 620 to 639 VantageScore 3.0	1,010	2.0
640-659: 640 to 659 VantageScore 3.0	1,447	2.9
660-679: 660 to 679 VantageScore 3.0	1,677	3.3
680-699: 680 to 699 VantageScore 3.0	1,719	3.4
700-719: 700 to 719 VantageScore 3.0	2,486	4.9
720-739: 720 to 739 VantageScore 3.0	3,657	7.2
740-850: 740 to 850 VantageScore 3.0	35,460	70.2

VantageScore 3.0 in March 2022 | Respondent		
score_0322_r	Count	Percent
-4 : Missing	1,185	2.3
300-619: 300 to 619 VantageScore 3.0	1,907	3.8
620-639: 620 to 639 VantageScore 3.0	1,026	2.0
640-659: 640 to 659 VantageScore 3.0	1,272	2.5
660-679: 660 to 679 VantageScore 3.0	1,448	2.9
680-699: 680 to 699 VantageScore 3.0	1,642	3.2
700-719: 700 to 719 VantageScore 3.0	2,297	4.5
720-739: 720 to 739 VantageScore 3.0	3,406	6.7
740-850: 740 to 850 VantageScore 3.0	36,359	71.9

VantageScore 3.0 in June 2022 | Respondent		
score_0622_r	Count	Percent
-4 : Missing	1,240	2.5
300-619: 300 to 619 VantageScore 3.0	1,958	3.9
620-639: 620 to 639 VantageScore 3.0	987	2.0
640-659: 640 to 659 VantageScore 3.0	1,328	2.6
660-679: 660 to 679 VantageScore 3.0	1,532	3.0
680-699: 680 to 699 VantageScore 3.0	1,591	3.1
700-719: 700 to 719 VantageScore 3.0	2,285	4.5
720-739: 720 to 739 VantageScore 3.0	3,395	6.7
740-850: 740 to 850 VantageScore 3.0	36,226	71.7

VantageScore 3.0 in September 2022 | Respondent		
score_0922_r	Count	Percent
-4 : Missing	1,298	2.6
300-619: 300 to 619 VantageScore 3.0	2,094	4.1
620-639: 620 to 639 VantageScore 3.0	949	1.9
640-659: 640 to 659 VantageScore 3.0	1,363	2.7
660-679: 660 to 679 VantageScore 3.0	1,457	2.9
680-699: 680 to 699 VantageScore 3.0	1,537	3.0
700-719: 700 to 719 VantageScore 3.0	2,246	4.4
720-739: 720 to 739 VantageScore 3.0	3,291	6.5
740-850: 740 to 850 VantageScore 3.0	36,307	71.8

VantageScore 3.0 in December 2022 | Respondent		
score_1222_r	Count	Percent
-4 : Missing	1,339	2.6
300-619: 300 to 619 VantageScore 3.0	2,338	4.6
620-639: 620 to 639 VantageScore 3.0	997	2.0
640-659: 640 to 659 VantageScore 3.0	1,391	2.8
660-679: 660 to 679 VantageScore 3.0	1,552	3.1
680-699: 680 to 699 VantageScore 3.0	1,605	3.2
700-719: 700 to 719 VantageScore 3.0	2,170	4.3
720-739: 720 to 739 VantageScore 3.0	3,213	6.4
740-850: 740 to 850 VantageScore 3.0	35,937	71.1

VantageScore 3.0 in March 2023 | Respondent		
score_0323_r	Count	Percent
-4 : Missing	1,396	2.8
300-619: 300 to 619 VantageScore 3.0	2,224	4.4
620-639: 620 to 639 VantageScore 3.0	967	1.9
640-659: 640 to 659 VantageScore 3.0	1,218	2.4
660-679: 660 to 679 VantageScore 3.0	1,490	2.9
680-699: 680 to 699 VantageScore 3.0	1,516	3.0
700-719: 700 to 719 VantageScore 3.0	2,049	4.1
720-739: 720 to 739 VantageScore 3.0	3,040	6.0
740-850: 740 to 850 VantageScore 3.0	36,642	72.5

VantageScore 3.0 in June 2023 | Respondent		
score_0623_r	Count	Percent
-4 : Missing	1,447	2.9
300-619: 300 to 619 VantageScore 3.0	2,351	4.7
620-639: 620 to 639 VantageScore 3.0	918	1.8
640-659: 640 to 659 VantageScore 3.0	1,288	2.5
660-679: 660 to 679 VantageScore 3.0	1,488	2.9
680-699: 680 to 699 VantageScore 3.0	1,443	2.9
700-719: 700 to 719 VantageScore 3.0	2,083	4.1
720-739: 720 to 739 VantageScore 3.0	2,950	5.8
740-850: 740 to 850 VantageScore 3.0	36,574	72.4

VantageScore 3.0 in September 2023 | Respondent		
score_0923_r	Count	Percent
-4 : Missing	1,494	3.0
300-619: 300 to 619 VantageScore 3.0	2,482	4.9
620-639: 620 to 639 VantageScore 3.0	993	2.0
640-659: 640 to 659 VantageScore 3.0	1,224	2.4
660-679: 660 to 679 VantageScore 3.0	1,523	3.0
680-699: 680 to 699 VantageScore 3.0	1,481	2.9
700-719: 700 to 719 VantageScore 3.0	1,935	3.8
720-739: 720 to 739 VantageScore 3.0	2,790	5.5
740-850: 740 to 850 VantageScore 3.0	36,620	72.5

VantageScore 3.0 in March 2013 | Spouse/Partner		
score_0313_s	Count	Percent
-4 : Missing	233	0.5
-2 : Not applicable	47,196	93.4
300-619: 300 to 619 VantageScore 3.0	94	0.2
620-639: 620 to 639 VantageScore 3.0	73	0.1
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	0.3
700-719: 700 to 719 VantageScore 3.0	226	0.4
720-739: 720 to 739 VantageScore 3.0	237	0.5
740-850: 740 to 850 VantageScore 3.0	2,072	4.1

VantageScore 3.0 in June 2013 | Spouse/Partner		
score_0613_s	Count	Percent
-4 : Missing	116	0.2
-2 : Not applicable	46,613	92.2
300-619: 300 to 619 VantageScore 3.0	122	0.2
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	347	0.7
740-850: 740 to 850 VantageScore 3.0	2,454	4.9

VantageScore 3.0 in September 2013 | Spouse/Partner		
score_0913_s	Count	Percent
-4 : Missing	158	0.3
-2 : Not applicable	45,743	90.5
300-619: 300 to 619 VantageScore 3.0	157	0.3
620-639: 620 to 639 VantageScore 3.0	121	0.2
640-659: 640 to 659 VantageScore 3.0	217	0.4
660-679: 660 to 679 VantageScore 3.0	216	0.4
680-699: 680 to 699 VantageScore 3.0	246	0.5
700-719: 700 to 719 VantageScore 3.0	337	0.7
720-739: 720 to 739 VantageScore 3.0	416	0.8
740-850: 740 to 850 VantageScore 3.0	2,931	5.8

VantageScore 3.0 in December 2013 | Spouse/Partner		
score_1213_s	Count	Percent
-4 : Missing	132	0.3
-2 : Not applicable	44,815	88.7
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	229	0.5
660-679: 660 to 679 VantageScore 3.0	285	0.6
680-699: 680 to 699 VantageScore 3.0	328	0.6
700-719: 700 to 719 VantageScore 3.0	412	0.8
720-739: 720 to 739 VantageScore 3.0	540	1.1
740-850: 740 to 850 VantageScore 3.0	3,454	6.8

VantageScore 3.0 in March 2014 | Spouse/Partner		
score_0314_s	Count	Percent
-4 : Missing	102	0.2
-2 : Not applicable	43,947	87.0
300-619: 300 to 619 VantageScore 3.0	198	0.4
620-639: 620 to 639 VantageScore 3.0	165	0.3
640-659: 640 to 659 VantageScore 3.0	275	0.5
660-679: 660 to 679 VantageScore 3.0	289	0.6
680-699: 680 to 699 VantageScore 3.0	381	0.8
700-719: 700 to 719 VantageScore 3.0	509	1.0
720-739: 720 to 739 VantageScore 3.0	591	1.2
740-850: 740 to 850 VantageScore 3.0	4,085	8.1

VantageScore 3.0 in June 2014 | Spouse/Partner		
score_0614_s	Count	Percent
-4 : Missing	132	0.3
-2 : Not applicable	43,190	85.5
300-619: 300 to 619 VantageScore 3.0	236	0.5
620-639: 620 to 639 VantageScore 3.0	197	0.4
640-659: 640 to 659 VantageScore 3.0	298	0.6
660-679: 660 to 679 VantageScore 3.0	354	0.7
680-699: 680 to 699 VantageScore 3.0	428	0.8
700-719: 700 to 719 VantageScore 3.0	544	1.1
720-739: 720 to 739 VantageScore 3.0	637	1.3
740-850: 740 to 850 VantageScore 3.0	4,526	9.0

VantageScore 3.0 in September 2014 | Spouse/Partner		
score_0914_s	Count	Percent
-4 : Missing	119	0.2
-2 : Not applicable	42,368	83.8
300-619: 300 to 619 VantageScore 3.0	273	0.5
620-639: 620 to 639 VantageScore 3.0	226	0.4
640-659: 640 to 659 VantageScore 3.0	350	0.7
660-679: 660 to 679 VantageScore 3.0	397	0.8
680-699: 680 to 699 VantageScore 3.0	437	0.9
700-719: 700 to 719 VantageScore 3.0	591	1.2
720-739: 720 to 739 VantageScore 3.0	746	1.5
740-850: 740 to 850 VantageScore 3.0	5,035	10.0

VantageScore 3.0 in December 2014 | Spouse/Partner		
score_1214_s	Count	Percent
-4 : Missing	102	0.2
-2 : Not applicable	41,515	82.1
300-619: 300 to 619 VantageScore 3.0	336	0.7
620-639: 620 to 639 VantageScore 3.0	252	0.5
640-659: 640 to 659 VantageScore 3.0	391	0.8
660-679: 660 to 679 VantageScore 3.0	446	0.9
680-699: 680 to 699 VantageScore 3.0	499	1.0
700-719: 700 to 719 VantageScore 3.0	692	1.4
720-739: 720 to 739 VantageScore 3.0	818	1.6
740-850: 740 to 850 VantageScore 3.0	5,491	10.9

VantageScore 3.0 in March 2015 | Spouse/Partner		
score_0315_s	Count	Percent
-4 : Missing	101	0.2
-2 : Not applicable	40,729	80.6
300-619: 300 to 619 VantageScore 3.0	349	0.7
620-639: 620 to 639 VantageScore 3.0	246	0.5
640-659: 640 to 659 VantageScore 3.0	378	0.7
660-679: 660 to 679 VantageScore 3.0	472	0.9
680-699: 680 to 699 VantageScore 3.0	564	1.1
700-719: 700 to 719 VantageScore 3.0	705	1.4
720-739: 720 to 739 VantageScore 3.0	879	1.7
740-850: 740 to 850 VantageScore 3.0	6,119	12.1

VantageScore 3.0 in June 2015 | Spouse/Partner		
score_0615_s	Count	Percent
-4 : Missing	96	0.2
-2 : Not applicable	40,041	79.2
300-619: 300 to 619 VantageScore 3.0	359	0.7
620-639: 620 to 639 VantageScore 3.0	268	0.5
640-659: 640 to 659 VantageScore 3.0	406	0.8
660-679: 660 to 679 VantageScore 3.0	502	1.0
680-699: 680 to 699 VantageScore 3.0	577	1.1
700-719: 700 to 719 VantageScore 3.0	750	1.5
720-739: 720 to 739 VantageScore 3.0	971	1.9
740-850: 740 to 850 VantageScore 3.0	6,572	13.0

VantageScore 3.0 in September 2015 | Spouse/Partner		
score_0915_s	Count	Percent
-4 : Missing	110	0.2
-2 : Not applicable	39,242	77.6
300-619: 300 to 619 VantageScore 3.0	423	0.8
620-639: 620 to 639 VantageScore 3.0	286	0.6
640-659: 640 to 659 VantageScore 3.0	467	0.9
660-679: 660 to 679 VantageScore 3.0	537	1.1
680-699: 680 to 699 VantageScore 3.0	603	1.2
700-719: 700 to 719 VantageScore 3.0	812	1.6
720-739: 720 to 739 VantageScore 3.0	1,062	2.1
740-850: 740 to 850 VantageScore 3.0	7,000	13.8

VantageScore 3.0 in December 2015 | Spouse/Partner		
score_1215_s	Count	Percent
-4 : Missing	141	0.3
-2 : Not applicable	38,358	75.9
300-619: 300 to 619 VantageScore 3.0	471	0.9
620-639: 620 to 639 VantageScore 3.0	320	0.6
640-659: 640 to 659 VantageScore 3.0	488	1.0
660-679: 660 to 679 VantageScore 3.0	613	1.2
680-699: 680 to 699 VantageScore 3.0	595	1.2
700-719: 700 to 719 VantageScore 3.0	848	1.7
720-739: 720 to 739 VantageScore 3.0	1,118	2.2
740-850: 740 to 850 VantageScore 3.0	7,590	15.0

VantageScore 3.0 in March 2016 | Spouse/Partner		
score_0316_s	Count	Percent
-4 : Missing	132	0.3
-2 : Not applicable	37,496	74.2
300-619: 300 to 619 VantageScore 3.0	483	1.0
620-639: 620 to 639 VantageScore 3.0	285	0.6
640-659: 640 to 659 VantageScore 3.0	486	1.0
660-679: 660 to 679 VantageScore 3.0	588	1.2
680-699: 680 to 699 VantageScore 3.0	657	1.3
700-719: 700 to 719 VantageScore 3.0	867	1.7
720-739: 720 to 739 VantageScore 3.0	1,117	2.2
740-850: 740 to 850 VantageScore 3.0	8,431	16.7

VantageScore 3.0 in June 2016 | Spouse/Partner		
score_0616_s	Count	Percent
-4 : Missing	104	0.2
-2 : Not applicable	36,955	73.1
300-619: 300 to 619 VantageScore 3.0	478	0.9
620-639: 620 to 639 VantageScore 3.0	313	0.6
640-659: 640 to 659 VantageScore 3.0	523	1.0
660-679: 660 to 679 VantageScore 3.0	631	1.2
680-699: 680 to 699 VantageScore 3.0	671	1.3
700-719: 700 to 719 VantageScore 3.0	896	1.8
720-739: 720 to 739 VantageScore 3.0	1,240	2.5
740-850: 740 to 850 VantageScore 3.0	8,731	17.3

VantageScore 3.0 in September 2016 | Spouse/Partner		
score_0916_s	Count	Percent
-4 : Missing	118	0.2
-2 : Not applicable	36,321	71.9
300-619: 300 to 619 VantageScore 3.0	551	1.1
620-639: 620 to 639 VantageScore 3.0	302	0.6
640-659: 640 to 659 VantageScore 3.0	538	1.1
660-679: 660 to 679 VantageScore 3.0	657	1.3
680-699: 680 to 699 VantageScore 3.0	709	1.4
700-719: 700 to 719 VantageScore 3.0	935	1.8
720-739: 720 to 739 VantageScore 3.0	1,277	2.5
740-850: 740 to 850 VantageScore 3.0	9,134	18.1

VantageScore 3.0 in December 2016 | Spouse/Partner		
score_1216_s	Count	Percent
-4 : Missing	140	0.3
-2 : Not applicable	35,651	70.5
300-619: 300 to 619 VantageScore 3.0	618	1.2
620-639: 620 to 639 VantageScore 3.0	338	0.7
640-659: 640 to 659 VantageScore 3.0	559	1.1
660-679: 660 to 679 VantageScore 3.0	657	1.3
680-699: 680 to 699 VantageScore 3.0	757	1.5
700-719: 700 to 719 VantageScore 3.0	992	2.0
720-739: 720 to 739 VantageScore 3.0	1,339	2.6
740-850: 740 to 850 VantageScore 3.0	9,491	18.8

VantageScore 3.0 in March 2017 | Spouse/Partner		
score_0317_s	Count	Percent
-4 : Missing	117	0.2
-2 : Not applicable	35,017	69.3
300-619: 300 to 619 VantageScore 3.0	588	1.2
620-639: 620 to 639 VantageScore 3.0	360	0.7
640-659: 640 to 659 VantageScore 3.0	604	1.2
660-679: 660 to 679 VantageScore 3.0	614	1.2
680-699: 680 to 699 VantageScore 3.0	761	1.5
700-719: 700 to 719 VantageScore 3.0	974	1.9
720-739: 720 to 739 VantageScore 3.0	1,339	2.6
740-850: 740 to 850 VantageScore 3.0	10,168	20.1

VantageScore 3.0 in June 2017 | Spouse/Partner		
score_0617_s	Count	Percent
-4 : Missing	116	0.2
-2 : Not applicable	34,495	68.3
300-619: 300 to 619 VantageScore 3.0	579	1.1
620-639: 620 to 639 VantageScore 3.0	373	0.7
640-659: 640 to 659 VantageScore 3.0	594	1.2
660-679: 660 to 679 VantageScore 3.0	700	1.4
680-699: 680 to 699 VantageScore 3.0	731	1.4
700-719: 700 to 719 VantageScore 3.0	1,014	2.0
720-739: 720 to 739 VantageScore 3.0	1,352	2.7
740-850: 740 to 850 VantageScore 3.0	10,588	20.9

VantageScore 3.0 in September 2017 | Spouse/Partner		
score_0917_s	Count	Percent
-4 : Missing	128	0.3
-2 : Not applicable	33,890	67.1
300-619: 300 to 619 VantageScore 3.0	633	1.3
620-639: 620 to 639 VantageScore 3.0	390	0.8
640-659: 640 to 659 VantageScore 3.0	623	1.2
660-679: 660 to 679 VantageScore 3.0	693	1.4
680-699: 680 to 699 VantageScore 3.0	831	1.6
700-719: 700 to 719 VantageScore 3.0	977	1.9
720-739: 720 to 739 VantageScore 3.0	1,361	2.7
740-850: 740 to 850 VantageScore 3.0	11,016	21.8

VantageScore 3.0 in December 2017 | Spouse/Partner		
score_1217_s	Count	Percent
-4 : Missing	135	0.3
-2 : Not applicable	33,268	65.8
300-619: 300 to 619 VantageScore 3.0	708	1.4
620-639: 620 to 639 VantageScore 3.0	390	0.8
640-659: 640 to 659 VantageScore 3.0	645	1.3
660-679: 660 to 679 VantageScore 3.0	759	1.5
680-699: 680 to 699 VantageScore 3.0	864	1.7
700-719: 700 to 719 VantageScore 3.0	1,066	2.1
720-739: 720 to 739 VantageScore 3.0	1,384	2.7
740-850: 740 to 850 VantageScore 3.0	11,323	22.4

VantageScore 3.0 in March 2018 | Spouse/Partner		
score_0318_s	Count	Percent
-4 : Missing	138	0.3
-2 : Not applicable	32,717	64.7
300-619: 300 to 619 VantageScore 3.0	728	1.4
620-639: 620 to 639 VantageScore 3.0	378	0.7
640-659: 640 to 659 VantageScore 3.0	596	1.2
660-679: 660 to 679 VantageScore 3.0	739	1.5
680-699: 680 to 699 VantageScore 3.0	802	1.6
700-719: 700 to 719 VantageScore 3.0	1,104	2.2
720-739: 720 to 739 VantageScore 3.0	1,349	2.7
740-850: 740 to 850 VantageScore 3.0	11,991	23.7

VantageScore 3.0 in June 2018 | Spouse/Partner		
score_0618_s	Count	Percent
-4 : Missing	122	0.2
-2 : Not applicable	32,283	63.9
300-619: 300 to 619 VantageScore 3.0	736	1.5
620-639: 620 to 639 VantageScore 3.0	372	0.7
640-659: 640 to 659 VantageScore 3.0	610	1.2
660-679: 660 to 679 VantageScore 3.0	732	1.4
680-699: 680 to 699 VantageScore 3.0	808	1.6
700-719: 700 to 719 VantageScore 3.0	1,102	2.2
720-739: 720 to 739 VantageScore 3.0	1,541	3.0
740-850: 740 to 850 VantageScore 3.0	12,236	24.2

VantageScore 3.0 in September 2018 | Spouse/Partner		
score_0918_s	Count	Percent
-4 : Missing	165	0.3
-2 : Not applicable	31,758	62.8
300-619: 300 to 619 VantageScore 3.0	734	1.5
620-639: 620 to 639 VantageScore 3.0	388	0.8
640-659: 640 to 659 VantageScore 3.0	609	1.2
660-679: 660 to 679 VantageScore 3.0	766	1.5
680-699: 680 to 699 VantageScore 3.0	809	1.6
700-719: 700 to 719 VantageScore 3.0	1,100	2.2
720-739: 720 to 739 VantageScore 3.0	1,488	2.9
740-850: 740 to 850 VantageScore 3.0	12,725	25.2

VantageScore 3.0 in December 2018 | Spouse/Partner		
score_1218_s	Count	Percent
-4 : Missing	172	0.3
-2 : Not applicable	31,037	61.4
300-619: 300 to 619 VantageScore 3.0	843	1.7
620-639: 620 to 639 VantageScore 3.0	406	0.8
640-659: 640 to 659 VantageScore 3.0	627	1.2
660-679: 660 to 679 VantageScore 3.0	790	1.6
680-699: 680 to 699 VantageScore 3.0	845	1.7
700-719: 700 to 719 VantageScore 3.0	1,110	2.2
720-739: 720 to 739 VantageScore 3.0	1,545	3.1
740-850: 740 to 850 VantageScore 3.0	13,167	26.1

VantageScore 3.0 in March 2019 | Spouse/Partner		
score_0319_s	Count	Percent
-4 : Missing	185	0.4
-2 : Not applicable	30,190	59.7
300-619: 300 to 619 VantageScore 3.0	831	1.6
620-639: 620 to 639 VantageScore 3.0	382	0.8
640-659: 640 to 659 VantageScore 3.0	641	1.3
660-679: 660 to 679 VantageScore 3.0	756	1.5
680-699: 680 to 699 VantageScore 3.0	825	1.6
700-719: 700 to 719 VantageScore 3.0	1,152	2.3
720-739: 720 to 739 VantageScore 3.0	1,542	3.1
740-850: 740 to 850 VantageScore 3.0	14,038	27.8

VantageScore 3.0 in June 2019 | Spouse/Partner		
score_0619_s	Count	Percent
-4 : Missing	191	0.4
-2 : Not applicable	29,623	58.6
300-619: 300 to 619 VantageScore 3.0	819	1.6
620-639: 620 to 639 VantageScore 3.0	430	0.9
640-659: 640 to 659 VantageScore 3.0	680	1.3
660-679: 660 to 679 VantageScore 3.0	745	1.5
680-699: 680 to 699 VantageScore 3.0	856	1.7
700-719: 700 to 719 VantageScore 3.0	1,167	2.3
720-739: 720 to 739 VantageScore 3.0	1,593	3.2
740-850: 740 to 850 VantageScore 3.0	14,438	28.6

VantageScore 3.0 in September 2019 | Spouse/Partner		
score_0919_s	Count	Percent
-4 : Missing	180	0.4
-2 : Not applicable	28,882	57.1
300-619: 300 to 619 VantageScore 3.0	869	1.7
620-639: 620 to 639 VantageScore 3.0	475	0.9
640-659: 640 to 659 VantageScore 3.0	674	1.3
660-679: 660 to 679 VantageScore 3.0	747	1.5
680-699: 680 to 699 VantageScore 3.0	880	1.7
700-719: 700 to 719 VantageScore 3.0	1,136	2.2
720-739: 720 to 739 VantageScore 3.0	1,675	3.3
740-850: 740 to 850 VantageScore 3.0	15,024	29.7

VantageScore 3.0 in December 2019 | Spouse/Partner		
score_1219_s	Count	Percent
-4 : Missing	197	0.4
-2 : Not applicable	28,078	55.6
300-619: 300 to 619 VantageScore 3.0	910	1.8
620-639: 620 to 639 VantageScore 3.0	457	0.9
640-659: 640 to 659 VantageScore 3.0	722	1.4
660-679: 660 to 679 VantageScore 3.0	825	1.6
680-699: 680 to 699 VantageScore 3.0	849	1.7
700-719: 700 to 719 VantageScore 3.0	1,200	2.4
720-739: 720 to 739 VantageScore 3.0	1,724	3.4
740-850: 740 to 850 VantageScore 3.0	15,580	30.8

VantageScore 3.0 in March 2020 | Spouse/Partner		
score_0320_s	Count	Percent
-4 : Missing	204	0.4
-2 : Not applicable	27,273	54.0
300-619: 300 to 619 VantageScore 3.0	943	1.9
620-639: 620 to 639 VantageScore 3.0	477	0.9
640-659: 640 to 659 VantageScore 3.0	651	1.3
660-679: 660 to 679 VantageScore 3.0	823	1.6
680-699: 680 to 699 VantageScore 3.0	849	1.7
700-719: 700 to 719 VantageScore 3.0	1,213	2.4
720-739: 720 to 739 VantageScore 3.0	1,679	3.3
740-850: 740 to 850 VantageScore 3.0	16,430	32.5

VantageScore 3.0 in June 2020 | Spouse/Partner		
score_0620_s	Count	Percent
-4 : Missing	245	0.5
-2 : Not applicable	26,541	52.5
300-619: 300 to 619 VantageScore 3.0	821	1.6
620-639: 620 to 639 VantageScore 3.0	425	0.8
640-659: 640 to 659 VantageScore 3.0	589	1.2
660-679: 660 to 679 VantageScore 3.0	751	1.5
680-699: 680 to 699 VantageScore 3.0	837	1.7
700-719: 700 to 719 VantageScore 3.0	1,144	2.3
720-739: 720 to 739 VantageScore 3.0	1,704	3.4
740-850: 740 to 850 VantageScore 3.0	17,485	34.6

VantageScore 3.0 in September 2020 | Spouse/Partner		
score_0920_s	Count	Percent
-4 : Missing	256	0.5
-2 : Not applicable	25,912	51.3
300-619: 300 to 619 VantageScore 3.0	782	1.5
620-639: 620 to 639 VantageScore 3.0	423	0.8
640-659: 640 to 659 VantageScore 3.0	597	1.2
660-679: 660 to 679 VantageScore 3.0	779	1.5
680-699: 680 to 699 VantageScore 3.0	843	1.7
700-719: 700 to 719 VantageScore 3.0	1,180	2.3
720-739: 720 to 739 VantageScore 3.0	1,735	3.4
740-850: 740 to 850 VantageScore 3.0	18,035	35.7

VantageScore 3.0 in December 2020 | Spouse/Partner		
score_1220_s	Count	Percent
-4 : Missing	297	0.6
-2 : Not applicable	25,257	50.0
300-619: 300 to 619 VantageScore 3.0	813	1.6
620-639: 620 to 639 VantageScore 3.0	448	0.9
640-659: 640 to 659 VantageScore 3.0	639	1.3
660-679: 660 to 679 VantageScore 3.0	782	1.5
680-699: 680 to 699 VantageScore 3.0	896	1.8
700-719: 700 to 719 VantageScore 3.0	1,242	2.5
720-739: 720 to 739 VantageScore 3.0	1,756	3.5
740-850: 740 to 850 VantageScore 3.0	18,412	36.4

VantageScore 3.0 in March 2021 | Spouse/Partner		
score_0321_s	Count	Percent
-4 : Missing	298	0.6
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	708	1.4
620-639: 620 to 639 VantageScore 3.0	419	0.8
640-659: 640 to 659 VantageScore 3.0	598	1.2
660-679: 660 to 679 VantageScore 3.0	707	1.4
680-699: 680 to 699 VantageScore 3.0	865	1.7
700-719: 700 to 719 VantageScore 3.0	1,268	2.5
720-739: 720 to 739 VantageScore 3.0	1,717	3.4
740-850: 740 to 850 VantageScore 3.0	19,325	38.2

VantageScore 3.0 in June 2021 | Spouse/Partner		
score_0621_s	Count	Percent
-4 : Missing	318	0.6
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	667	1.3
620-639: 620 to 639 VantageScore 3.0	407	0.8
640-659: 640 to 659 VantageScore 3.0	597	1.2
660-679: 660 to 679 VantageScore 3.0	711	1.4
680-699: 680 to 699 VantageScore 3.0	852	1.7
700-719: 700 to 719 VantageScore 3.0	1,269	2.5
720-739: 720 to 739 VantageScore 3.0	1,809	3.6
740-850: 740 to 850 VantageScore 3.0	19,275	38.1

VantageScore 3.0 in September 2021	Spouse/Partner		
score_0921_s		Count	Percent
-4 : Missing		343	0.7
-2 : Not applicable		24,637	48.7
300-619: 300 to 619 VantageScore 3.0		705	1.4
620-639: 620 to 639 VantageScore 3.0		388	0.8
640-659: 640 to 659 VantageScore 3.0		581	1.1
660-679: 660 to 679 VantageScore 3.0		701	1.4
680-699: 680 to 699 VantageScore 3.0		810	1.6
700-719: 700 to 719 VantageScore 3.0		1,258	2.5
720-739: 720 to 739 VantageScore 3.0		1,707	3.4
740-850: 740 to 850 VantageScore 3.0		19,412	38.4

VantageScore 3.0 in December 2021	Spouse/Partner		
score_1221_s		Count	Percent
-4 : Missing		368	0.7
-2 : Not applicable		24,637	48.7
300-619: 300 to 619 VantageScore 3.0		698	1.4
620-639: 620 to 639 VantageScore 3.0		410	0.8
640-659: 640 to 659 VantageScore 3.0		576	1.1
660-679: 660 to 679 VantageScore 3.0		744	1.5
680-699: 680 to 699 VantageScore 3.0		802	1.6
700-719: 700 to 719 VantageScore 3.0		1,235	2.4
720-739: 720 to 739 VantageScore 3.0		1,801	3.6
740-850: 740 to 850 VantageScore 3.0		19,271	38.1

VantageScore 3.0 in March 2022 | Spouse/Partner		
score_0322_s	Count	Percent
-4 : Missing	399	0.8
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	660	1.3
620-639: 620 to 639 VantageScore 3.0	386	0.8
640-659: 640 to 659 VantageScore 3.0	528	1.0
660-679: 660 to 679 VantageScore 3.0	661	1.3
680-699: 680 to 699 VantageScore 3.0	732	1.4
700-719: 700 to 719 VantageScore 3.0	1,179	2.3
720-739: 720 to 739 VantageScore 3.0	1,694	3.4
740-850: 740 to 850 VantageScore 3.0	19,666	38.9

VantageScore 3.0 in June 2022 | Spouse/Partner		
score_0622_s	Count	Percent
-4 : Missing	411	0.8
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	703	1.4
620-639: 620 to 639 VantageScore 3.0	389	0.8
640-659: 640 to 659 VantageScore 3.0	517	1.0
660-679: 660 to 679 VantageScore 3.0	724	1.4
680-699: 680 to 699 VantageScore 3.0	761	1.5
700-719: 700 to 719 VantageScore 3.0	1,062	2.1
720-739: 720 to 739 VantageScore 3.0	1,668	3.3
740-850: 740 to 850 VantageScore 3.0	19,670	38.9

VantageScore 3.0 in September 2022 | Spouse/Partner		
score_0922_s	Count	Percent
-4 : Missing	436	0.9
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	734	1.5
620-639: 620 to 639 VantageScore 3.0	389	0.8
640-659: 640 to 659 VantageScore 3.0	495	1.0
660-679: 660 to 679 VantageScore 3.0	714	1.4
680-699: 680 to 699 VantageScore 3.0	728	1.4
700-719: 700 to 719 VantageScore 3.0	1,059	2.1
720-739: 720 to 739 VantageScore 3.0	1,631	3.2
740-850: 740 to 850 VantageScore 3.0	19,719	39.0

VantageScore 3.0 in December 2022 | Spouse/Partner		
score_1222_s	Count	Percent
-4 : Missing	454	0.9
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	821	1.6
620-639: 620 to 639 VantageScore 3.0	372	0.7
640-659: 640 to 659 VantageScore 3.0	607	1.2
660-679: 660 to 679 VantageScore 3.0	736	1.5
680-699: 680 to 699 VantageScore 3.0	762	1.5
700-719: 700 to 719 VantageScore 3.0	1,104	2.2
720-739: 720 to 739 VantageScore 3.0	1,574	3.1
740-850: 740 to 850 VantageScore 3.0	19,475	38.5

VantageScore 3.0 in March 2023 | Spouse/Partner		
score_0323_s	Count	Percent
-4 : Missing	475	0.9
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	778	1.5
620-639: 620 to 639 VantageScore 3.0	401	0.8
640-659: 640 to 659 VantageScore 3.0	524	1.0
660-679: 660 to 679 VantageScore 3.0	727	1.4
680-699: 680 to 699 VantageScore 3.0	666	1.3
700-719: 700 to 719 VantageScore 3.0	1,024	2.0
720-739: 720 to 739 VantageScore 3.0	1,458	2.9
740-850: 740 to 850 VantageScore 3.0	19,852	39.3

VantageScore 3.0 in June 2023 | Spouse/Partner		
score_0623_s	Count	Percent
-4 : Missing	503	1.0
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	846	1.7
620-639: 620 to 639 VantageScore 3.0	361	0.7
640-659: 640 to 659 VantageScore 3.0	507	1.0
660-679: 660 to 679 VantageScore 3.0	714	1.4
680-699: 680 to 699 VantageScore 3.0	713	1.4
700-719: 700 to 719 VantageScore 3.0	1,026	2.0
720-739: 720 to 739 VantageScore 3.0	1,435	2.8
740-850: 740 to 850 VantageScore 3.0	19,800	39.2

VantageScore 3.0 in September 2023	Spouse/Partner		
score_0923_s	Count	Percent
-4 : Missing	538	1.1
-2 : Not applicable	24,637	48.7
300-619: 300 to 619 VantageScore 3.0	895	1.8
620-639: 620 to 639 VantageScore 3.0	387	0.8
640-659: 640 to 659 VantageScore 3.0	549	1.1
660-679: 660 to 679 VantageScore 3.0	726	1.4
680-699: 680 to 699 VantageScore 3.0	693	1.4
700-719: 700 to 719 VantageScore 3.0	951	1.9
720-739: 720 to 739 VantageScore 3.0	1,389	2.7
740-850: 740 to 850 VantageScore 3.0	19,777	39.1

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)	49,011	97.0
Q: Loan opened during this quarter	1,510	3.0

Mortgage Performance Status in June 2013		
perf_status_0613	Count	Percent
9: Bankruptcy Chapter 7, 11, 12, settled, insurance claim, term benefit, government claim, paid by dealer, collection, charge off	1	0.0
A: Performance history no longer being reported (in most cases after loan closed)	6	0.0
C: Current	1,281	2.5
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)	47,279	93.5
Q: Loan opened during this quarter	1,730	3.4
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	5.8
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)	45,802	90.6
Q: Loan opened during this quarter	1,477	2.9
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	8.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	227	0.4
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)	44,476	88.0
Q: Loan opened during this quarter	1,326	2.6
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	11.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	221	0.4
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)	43,328	85.7

Mortgage Performance Status in March 2014		
perf_status_0314	Count	Percent
Q: Loan opened during this quarter	1,148	2.3
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	13.6
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)	41,690	82.5
Q: Loan opened during this quarter	1,637	3.2
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	0.5
C: Current	8,282	16.4
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)	39,887	78.9
Q: Loan opened during this quarter	1,803	3.6
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	0.9
C: Current	9,924	19.6
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)	38,225	75.6
Q: Loan opened during this quarter	1,662	3.3
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	1.6
C: Current	11,274	22.3
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	125	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	23	0.0
P: Performance history not yet started (before loan opened)	36,838	72.9
Q: Loan opened during this quarter	1,386	2.7
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	2.6
C: Current	12,113	24.0
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)	35,204	69.7
Q: Loan opened during this quarter	1,632	3.2
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	3.2
C: Current	13,442	26.6
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	117	0.2
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)	33,566	66.4
Q: Loan opened during this quarter	1,638	3.2
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)	2,004	4.0
C: Current	14,663	29.0
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	0.0
P: Performance history not yet started (before loan opened)	32,055	63.4
Q: Loan opened during this quarter	1,509	3.0
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)	2,372	4.7
C: Current	15,810	31.3
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	0.0
P: Performance history not yet started (before loan opened)	30,674	60.7
Q: Loan opened during this quarter	1,380	2.7
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)	2,939	5.8
C: Current	16,652	32.9
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	115	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	25	0.0
P: Performance history not yet started (before loan opened)	29,090	57.6
Q: Loan opened during this quarter	1,580	3.1
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	0.0
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)	3,688	7.3
C: Current	17,507	34.6
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	73	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	25	0.0
P: Performance history not yet started (before loan opened)	27,435	54.3
Q: Loan opened during this quarter	1,654	3.3
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)	4,465	8.8
C: Current	18,249	36.1
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	0.0
P: Performance history not yet started (before loan opened)	25,784	51.0
Q: Loan opened during this quarter	1,649	3.3
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)	4,936	9.8
C: Current	19,450	38.5
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)	24,621	48.7
Q: Loan opened during this quarter	1,160	2.3
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)	5,480	10.8
C: Current	20,082	39.7
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)	23,374	46.2
Q: Loan opened during this quarter	1,246	2.5
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)	6,065	12.0
C: Current	20,724	41.0
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)	35	0.1
P: Performance history not yet started (before loan opened)	22,007	43.5
Q: Loan opened during this quarter	1,364	2.7
S: Performance for month suppressed by the servicer	25	0.0

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	0.0
7: Bankruptcy Chapter 13	13	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)	6,663	13.2
C: Current	21,448	42.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	117	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	32	0.1
P: Performance history not yet started (before loan opened)	20,635	40.8
Q: Loan opened during this quarter	1,367	2.7
S: Performance for month suppressed by the servicer	47	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	12	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)	7,224	14.3
C: Current	22,272	44.1
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	90	0.2
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	42	0.1
P: Performance history not yet started (before loan opened)	19,567	38.7
Q: Loan opened during this quarter	1,066	2.1
S: Performance for month suppressed by the servicer	61	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	14	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)	7,845	15.5
C: Current	22,756	45.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	72	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	30	0.1
P: Performance history not yet started (before loan opened)	18,357	36.3
Q: Loan opened during this quarter	1,209	2.4
S: Performance for month suppressed by the servicer	41	0.1

Mortgage Performance Status in September 2018		
perf_status_0918	Count	Percent
1: 30 to 59 days past due date	113	0.2
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	0.0
7: Bankruptcy Chapter 13	17	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)	8,408	16.6
C: Current	23,400	46.3
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)	22	0.0
P: Performance history not yet started (before loan opened)	17,093	33.8
Q: Loan opened during this quarter	1,263	2.5
S: Performance for month suppressed by the servicer	38	0.1

Mortgage Performance Status in December 2018		
perf_status_1218	Count	Percent
1: 30 to 59 days past due date	141	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	16	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)	8,936	17.7
C: Current	24,107	47.7
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)	19	0.0
P: Performance history not yet started (before loan opened)	15,948	31.6
Q: Loan opened during this quarter	1,140	2.3
S: Performance for month suppressed by the servicer	45	0.1

Mortgage Performance Status in March 2019		
perf_status_0319	Count	Percent
1: 30 to 59 days past due date	137	0.3
2: 60 to 89 days past due date	30	0.1
3: 90 to 119 days past due date	18	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	27	0.1
7: Bankruptcy Chapter 13	14	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)	9,468	18.7
C: Current	24,776	49.0
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)	18	0.0
P: Performance history not yet started (before loan opened)	15,033	29.7
Q: Loan opened during this quarter	910	1.8
S: Performance for month suppressed by the servicer	42	0.1

Mortgage Performance Status in June 2019		
perf_status_0619	Count	Percent
1: 30 to 59 days past due date	128	0.3
2: 60 to 89 days past due date	41	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	0.0
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	13	0.0
A: Performance history no longer being reported (in most cases after loan closed)	10,305	20.4
C: Current	24,861	49.2
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)	14	0.0
P: Performance history not yet started (before loan opened)	13,963	27.6
Q: Loan opened during this quarter	1,068	2.1
S: Performance for month suppressed by the servicer	38	0.1

Mortgage Performance Status in September 2019		
perf_status_0919	Count	Percent
1: 30 to 59 days past due date	137	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	13	0.0
5: 150 to 179 days past due date	9	0.0
6: 180 or more days past due date	28	0.1
7: Bankruptcy Chapter 13	10	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)	11,504	22.8
C: Current	24,699	48.9
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)	16	0.0
P: Performance history not yet started (before loan opened)	12,542	24.8
Q: Loan opened during this quarter	1,417	2.8
S: Performance for month suppressed by the servicer	34	0.1

Mortgage Performance Status in December 2019		
perf_status_1219	Count	Percent
1: 30 to 59 days past due date	187	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	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	10	0.0
A: Performance history no longer being reported (in most cases after loan closed)	12,911	25.5
C: Current	24,618	48.7
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)	26	0.1
P: Performance history not yet started (before loan opened)	10,943	21.7
Q: Loan opened during this quarter	1,597	3.2
S: Performance for month suppressed by the servicer	26	0.1

Mortgage Performance Status in March 2020		
perf_status_0320	Count	Percent
1: 30 to 59 days past due date	139	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	10	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)	14,089	27.9
C: Current	25,135	49.7
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)	21	0.0
P: Performance history not yet started (before loan opened)	9,814	19.4
Q: Loan opened during this quarter	1,127	2.2
S: Performance for month suppressed by the servicer	45	0.1

Mortgage Performance Status in June 2020		
perf_status_0620	Count	Percent
1: 30 to 59 days past due date	60	0.1
2: 60 to 89 days past due date	16	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	8	0.0
6: 180 or more days past due date	35	0.1
7: Bankruptcy Chapter 13	9	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)	16,147	31.9
C: Current	23,974	47.4
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)	28	0.1
P: Performance history not yet started (before loan opened)	8,432	16.7
Q: Loan opened during this quarter	1,381	2.7
S: Performance for month suppressed by the servicer	368	0.7

Mortgage Performance Status in September 2020		
perf_status_0920	Count	Percent
1: 30 to 59 days past due date	77	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	39	0.1
7: Bankruptcy Chapter 13	9	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)	18,506	36.6
C: Current	22,937	45.4
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	20	0.0
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)	6,845	13.5
Q: Loan opened during this quarter	1,587	3.1
S: Performance for month suppressed by the servicer	452	0.9

Mortgage Performance Status in December 2020		
perf_status_1220	Count	Percent
1: 30 to 59 days past due date	83	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	7	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)	20,854	41.3
C: Current	22,248	44.0
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	30	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)	5,306	10.5
Q: Loan opened during this quarter	1,536	3.0
S: Performance for month suppressed by the servicer	383	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	6	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	3	0.0
A: Performance history no longer being reported (in most cases after loan closed)	23,112	45.7
C: Current	21,615	42.8
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	28	0.1
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)	3,864	7.6
Q: Loan opened during this quarter	1,440	2.8
S: Performance for month suppressed by the servicer	324	0.6

Mortgage Performance Status in June 2021		
perf_status_0621	Count	Percent
1: 30 to 59 days past due date	47	0.1
2: 60 to 89 days past due date	15	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	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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	24,983	49.4
C: Current	21,262	42.1
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	45	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)	2,647	5.2
Q: Loan opened during this quarter	1,216	2.4
S: Performance for month suppressed by the servicer	249	0.5

Mortgage Performance Status in September 2021		
perf_status_0921	Count	Percent
1: 30 to 59 days past due date	61	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	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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	26,546	52.5
C: Current	20,951	41.5
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	49	0.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	11	0.0
P: Performance history not yet started (before loan opened)	1,283	2.5
Q: Loan opened during this quarter	1,361	2.7
S: Performance for month suppressed by the servicer	198	0.4

Mortgage Performance Status in December 2021		
perf_status_1221	Count	Percent
1: 30 to 59 days past due date	69	0.1
2: 60 to 89 days past due date	28	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	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)	27,905	55.2
C: Current	20,970	41.5
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)	21	0.0
Q: Loan opened during this quarter	1,282	2.5
S: Performance for month suppressed by the servicer	151	0.3

Mortgage Performance Status in March 2022		
perf_status_0322	Count	Percent
1: 30 to 59 days past due date	85	0.2
2: 60 to 89 days past due date	14	0.0
3: 90 to 119 days past due date	7	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	30	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)	28,873	57.1
C: Current	21,386	42.3
K: Loan opened, performance has not yet been reported by the servicer to the credit bureau	9	0.0
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	15	0.0
S: Performance for month suppressed by the servicer	105	0.2

Mortgage Performance Status in June 2022		
perf_status_0622	Count	Percent
1: 30 to 59 days past due date	70	0.1
2: 60 to 89 days past due date	30	0.1
3: 90 to 119 days past due date	15	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	25	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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	29,627	58.6
C: Current	20,663	40.9
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	21	0.0
S: Performance for month suppressed by the servicer	73	0.1

Mortgage Performance Status in September 2022		
perf_status_0922	Count	Percent
1: 30 to 59 days past due date	88	0.2
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	8	0.0
6: 180 or more days past due date	29	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	4	0.0
A: Performance history no longer being reported (in most cases after loan closed)	30,140	59.6
C: Current	20,138	39.8
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	19	0.0
S: Performance for month suppressed by the servicer	65	0.1

Mortgage Performance Status in December 2022		
perf_status_1222	Count	Percent
1: 30 to 59 days past due date	109	0.2
2: 60 to 89 days past due date	40	0.1
3: 90 to 119 days past due date	11	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	24	0.0
7: Bankruptcy Chapter 13	1	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	3	0.0
A: Performance history no longer being reported (in most cases after loan closed)	30,485	60.3
C: Current	19,765	39.1
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	17	0.0
S: Performance for month suppressed by the servicer	69	0.1

Mortgage Performance Status in March 2023		
perf_status_0323	Count	Percent
1: 30 to 59 days past due date	126	0.2
2: 60 to 89 days past due date	24	0.0
3: 90 to 119 days past due date	14	0.0
4: 120 to 149 days past due date	10	0.0
5: 150 to 179 days past due date	4	0.0
6: 180 or more days past due date	28	0.1
7: Bankruptcy Chapter 13	1	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)	30,822	61.0
C: Current	19,433	38.4
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	12	0.0
S: Performance for month suppressed by the servicer	61	0.1

Mortgage Performance Status in June 2023		
perf_status_0623	Count	Percent
1: 30 to 59 days past due date	91	0.2
2: 60 to 89 days past due date	36	0.1
3: 90 to 119 days past due date	18	0.0
4: 120 to 149 days past due date	11	0.0
5: 150 to 179 days past due date	2	0.0
6: 180 or more days past due date	27	0.1
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	2	0.0
A: Performance history no longer being reported (in most cases after loan closed)	31,212	61.8
C: Current	19,079	37.7
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	48	0.1

Mortgage Performance Status in September 2023		
perf_status_0923	Count	Percent
1: 30 to 59 days past due date	132	0.3
2: 60 to 89 days past due date	37	0.1
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	6	0.0
6: 180 or more days past due date	16	0.0
8: Foreclosure proceeding started, deed in lieu, foreclosure, voluntary surrender, repossession	14	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)	31,529	62.4
C: Current	18,658	36.9
M: Performance missing for month, gap between archive histories (often occurs when loans are transferred or as a result of bankruptcy)	126	0.2
S: Performance for month suppressed by the servicer	6	0.0

Mortgage Termination Year		
close_year	Count	Percent
-2 : Not applicable	19,013	37.6
2013: 2013	45	0.1
2014: 2014	404	0.8
2015: 2015	1,555	3.1
2016: 2016	2,461	4.9
2017: 2017	2,198	4.3
2018: 2018	2,273	4.5
2019: 2019	3,975	7.9
2020: 2020	7,943	15.7
2021: 2021	7,051	14.0
2022: 2022	2,580	5.1
2023: 2023	1,044	2.1

Mortgage Termination Month		
close_month	Count	Percent
-2: Not applicable	19,013	37.6
1 : January	2,259	4.5
2 : February	2,235	4.4
3 : March	2,575	5.1
4 : April	2,693	5.3
5 : May	2,667	5.3
6 : June	2,850	5.6
7 : July	2,643	5.2
8 : August	2,787	5.5
9 : September	2,882	5.7
10: October	2,856	5.7

Mortgage Termination Month		
close_month	Count	Percent
11: November	2,567	5.1
12: December	2,515	5.0

Mortgage Termination Status in September 2023		
close_status_0923	Count	Percent
1: Mortgage Open	19,013	37.6
2: Mortgage Terminated	31,529	62.4

Flag Indicating Cashout Refinance		
cashout	Count	Percent
1: Cashout refinance	9,463	18.7
2: Not a cashout refinance	41,079	81.3

Flag Indicating Forbearance Status, March 2020		
forb0320	Count	Percent
-4: Missing	10,186	20.2
-2: Not applicable	13,350	26.4
1: In forbearance	153	0.3
2: Not in forbearance	26,853	53.1

Flag Indicating Forbearance Status, June 2020		
forb0620	Count	Percent
-4: Missing	8,822	17.5
-2: Not applicable	15,847	31.4
1: In forbearance	1,143	2.3
2: Not in forbearance	24,730	48.9

Flag Indicating Forbearance Status, September 2020		
forb0920	Count	Percent
-4: Missing	7,247	14.3
-2: Not applicable	17,138	33.9
1: In forbearance	1,001	2.0
2: Not in forbearance	25,156	49.8

Flag Indicating Forbearance Status, December 2020		
forb1220	Count	Percent
-4: Missing	5,703	11.3
-2: Not applicable	19,775	39.1
1: In forbearance	844	1.7
2: Not in forbearance	24,220	47.9

Flag Indicating Forbearance Status, March 2021		
forb0321	Count	Percent
-4: Missing	4,331	8.6
-2: Not applicable	21,967	43.5
1: In forbearance	840	1.7
2: Not in forbearance	23,404	46.3

Flag Indicating Forbearance Status, June 2021		
forb0621	Count	Percent
-4: Missing	3,020	6.0
-2: Not applicable	24,210	47.9
1: In forbearance	528	1.0
2: Not in forbearance	22,784	45.1

Flag Indicating Forbearance Status, September 2021		
forb0921	Count	Percent
-4: Missing	2,458	4.9
-2: Not applicable	25,117	49.7
1: In forbearance	489	1.0
2: Not in forbearance	22,478	44.5

Flag Indicating Forbearance Status, December 2021

forb1221	Count	Percent
-4: Missing	1,085	2.1
-2: Not applicable	26,729	52.9
1: In forbearance	245	0.5
2: Not in forbearance	22,483	44.5

Flag Indicating Forbearance Status, March 2022

forb0322	Count	Percent
-2: Not applicable	28,480	56.3
1: In forbearance	168	0.3
2: Not in forbearance	21,894	43.3

Flag Indicating Forbearance Status, June 2022

forb0622	Count	Percent
-2: Not applicable	29,076	57.5
1: In forbearance	109	0.2
2: Not in forbearance	21,357	42.3

Flag Indicating Forbearance Status, September 2022

forb0922	Count	Percent
-2: Not applicable	29,810	59.0
1: In forbearance	130	0.3
2: Not in forbearance	20,602	40.8

Flag Indicating Forbearance Status, December 2022		
forb1222	Count	Percent
-2: Not applicable	30,317	60.0
1: In forbearance	138	0.3
2: Not in forbearance	20,087	39.7

Flag Indicating Forbearance Status, March 2023		
forb0323	Count	Percent
-2: Not applicable	30,606	60.6
1: In forbearance	106	0.2
2: Not in forbearance	19,830	39.2

Flag Indicating Forbearance Status, June 2023		
forb0623	Count	Percent
-2: Not applicable	30,951	61.2
1: In forbearance	117	0.2
2: Not in forbearance	19,474	38.5

Flag Indicating Forbearance Status, September 2023		
forb0923	Count	Percent
-2: Not applicable	31,487	62.3
1: In forbearance	91	0.2
2: Not in forbearance	18,964	37.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2013		
mtmltv0313	Count	Percent
-2 : Not applicable	49,032	97.0
0-49 : Less than 50 percent	236	0.5
50-59 : 50 to 59 percent	154	0.3
60-69 : 60 to 69 percent	171	0.3
70-74 : 70 to 74 percent	127	0.3
75-79 : 75 to 79 percent	154	0.3
80-84 : 80 to 84 percent	169	0.3
85-89 : 85 to 89 percent	91	0.2
90-94 : 90 to 94 percent	102	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	139	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2013		
mtmltv0613	Count	Percent
-2 : Not applicable	47,305	93.6
0-49 : Less than 50 percent	481	1.0
50-59 : 50 to 59 percent	307	0.6
60-69 : 60 to 69 percent	388	0.8
70-74 : 70 to 74 percent	277	0.5
75-79 : 75 to 79 percent	400	0.8
80-84 : 80 to 84 percent	288	0.6
85-89 : 85 to 89 percent	178	0.4
90-94 : 90 to 94 percent	256	0.5
95-96 : 95 to 96 percent	251	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2013		
mtmltv0613	Count	Percent
97-100 : 97 to 100 percent	160	0.3
101-125: 101 to 125 percent	251	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2013		
mtmltv0913	Count	Percent
-2 : Not applicable	45,842	90.7
0-49 : Less than 50 percent	706	1.4
50-59 : 50 to 59 percent	437	0.9
60-69 : 60 to 69 percent	603	1.2
70-74 : 70 to 74 percent	415	0.8
75-79 : 75 to 79 percent	605	1.2
80-84 : 80 to 84 percent	384	0.8
85-89 : 85 to 89 percent	292	0.6
90-94 : 90 to 94 percent	419	0.8
95-96 : 95 to 96 percent	315	0.6
97-100 : 97 to 100 percent	212	0.4
101-125: 101 to 125 percent	312	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2013		
mtmltv1213	Count	Percent
-2 : Not applicable	44,521	88.1
0-49 : Less than 50 percent	917	1.8
50-59 : 50 to 59 percent	555	1.1
60-69 : 60 to 69 percent	800	1.6
70-74 : 70 to 74 percent	548	1.1
75-79 : 75 to 79 percent	779	1.5
80-84 : 80 to 84 percent	455	0.9
85-89 : 85 to 89 percent	416	0.8
90-94 : 90 to 94 percent	609	1.2
95-96 : 95 to 96 percent	354	0.7
97-100 : 97 to 100 percent	234	0.5
101-125: 101 to 125 percent	354	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2014		
mtmltv0314	Count	Percent
-2 : Not applicable	43,404	85.9
0-49 : Less than 50 percent	1,133	2.2
50-59 : 50 to 59 percent	658	1.3
60-69 : 60 to 69 percent	1,016	2.0
70-74 : 70 to 74 percent	676	1.3
75-79 : 75 to 79 percent	898	1.8
80-84 : 80 to 84 percent	538	1.1
85-89 : 85 to 89 percent	525	1.0
90-94 : 90 to 94 percent	738	1.5
95-96 : 95 to 96 percent	343	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2014		
mtmltv0314	Count	Percent
97-100 : 97 to 100 percent	248	0.5
101-125: 101 to 125 percent	365	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2014		
mtmltv0614	Count	Percent
-2 : Not applicable	41,826	82.8
0-49 : Less than 50 percent	1,379	2.7
50-59 : 50 to 59 percent	830	1.6
60-69 : 60 to 69 percent	1,248	2.5
70-74 : 70 to 74 percent	904	1.8
75-79 : 75 to 79 percent	1,044	2.1
80-84 : 80 to 84 percent	708	1.4
85-89 : 85 to 89 percent	665	1.3
90-94 : 90 to 94 percent	868	1.7
95-96 : 95 to 96 percent	409	0.8
97-100 : 97 to 100 percent	305	0.6
101-125: 101 to 125 percent	356	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2014		
mtmltv0914	Count	Percent
-2 : Not applicable	40,156	79.5
0-49 : Less than 50 percent	1,650	3.3
50-59 : 50 to 59 percent	1,030	2.0
60-69 : 60 to 69 percent	1,531	3.0
70-74 : 70 to 74 percent	1,093	2.2
75-79 : 75 to 79 percent	1,261	2.5
80-84 : 80 to 84 percent	819	1.6
85-89 : 85 to 89 percent	831	1.6
90-94 : 90 to 94 percent	1,044	2.1
95-96 : 95 to 96 percent	426	0.8
97-100 : 97 to 100 percent	322	0.6
101-125: 101 to 125 percent	379	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2014		
mtmltv1214	Count	Percent
-2 : Not applicable	38,674	76.5
0-49 : Less than 50 percent	1,924	3.8
50-59 : 50 to 59 percent	1,203	2.4
60-69 : 60 to 69 percent	1,791	3.5
70-74 : 70 to 74 percent	1,244	2.5
75-79 : 75 to 79 percent	1,472	2.9
80-84 : 80 to 84 percent	911	1.8
85-89 : 85 to 89 percent	943	1.9
90-94 : 90 to 94 percent	1,193	2.4
95-96 : 95 to 96 percent	428	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2014		
mtmltv1214	Count	Percent
97-100 : 97 to 100 percent	353	0.7
101-125: 101 to 125 percent	406	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2015		
mtmltv0315	Count	Percent
-2 : Not applicable	37,651	74.5
0-49 : Less than 50 percent	2,167	4.3
50-59 : 50 to 59 percent	1,361	2.7
60-69 : 60 to 69 percent	2,043	4.0
70-74 : 70 to 74 percent	1,362	2.7
75-79 : 75 to 79 percent	1,583	3.1
80-84 : 80 to 84 percent	961	1.9
85-89 : 85 to 89 percent	1,063	2.1
90-94 : 90 to 94 percent	1,218	2.4
95-96 : 95 to 96 percent	403	0.8
97-100 : 97 to 100 percent	366	0.7
101-125: 101 to 125 percent	364	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2015		
mtmltv0615	Count	Percent
-2 : Not applicable	36,520	72.3
0-49 : Less than 50 percent	2,445	4.8
50-59 : 50 to 59 percent	1,545	3.1
60-69 : 60 to 69 percent	2,261	4.5
70-74 : 70 to 74 percent	1,536	3.0
75-79 : 75 to 79 percent	1,612	3.2
80-84 : 80 to 84 percent	1,046	2.1
85-89 : 85 to 89 percent	1,172	2.3
90-94 : 90 to 94 percent	1,223	2.4
95-96 : 95 to 96 percent	478	0.9
97-100 : 97 to 100 percent	373	0.7
101-125: 101 to 125 percent	331	0.7

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2015		
mtmltv0915	Count	Percent
-2 : Not applicable	35,199	69.6
0-49 : Less than 50 percent	2,725	5.4
50-59 : 50 to 59 percent	1,767	3.5
60-69 : 60 to 69 percent	2,485	4.9
70-74 : 70 to 74 percent	1,699	3.4
75-79 : 75 to 79 percent	1,711	3.4
80-84 : 80 to 84 percent	1,146	2.3
85-89 : 85 to 89 percent	1,317	2.6
90-94 : 90 to 94 percent	1,272	2.5
95-96 : 95 to 96 percent	527	1.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2015		
mtmltv0915	Count	Percent
97-100 : 97 to 100 percent	376	0.7
101-125: 101 to 125 percent	318	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2015		
mtmltv1215	Count	Percent
-2 : Not applicable	34,059	67.4
0-49 : Less than 50 percent	3,052	6.0
50-59 : 50 to 59 percent	1,907	3.8
60-69 : 60 to 69 percent	2,766	5.5
70-74 : 70 to 74 percent	1,832	3.6
75-79 : 75 to 79 percent	1,764	3.5
80-84 : 80 to 84 percent	1,233	2.4
85-89 : 85 to 89 percent	1,379	2.7
90-94 : 90 to 94 percent	1,323	2.6
95-96 : 95 to 96 percent	531	1.1
97-100 : 97 to 100 percent	362	0.7
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	33,046	65.4
0-49 : Less than 50 percent	3,390	6.7
50-59 : 50 to 59 percent	2,103	4.2
60-69 : 60 to 69 percent	3,006	5.9
70-74 : 70 to 74 percent	1,963	3.9
75-79 : 75 to 79 percent	1,753	3.5
80-84 : 80 to 84 percent	1,365	2.7
85-89 : 85 to 89 percent	1,443	2.9
90-94 : 90 to 94 percent	1,336	2.6
95-96 : 95 to 96 percent	470	0.9
97-100 : 97 to 100 percent	374	0.7
101-125: 101 to 125 percent	293	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2016		
mtmltv0616	Count	Percent
-2 : Not applicable	32,029	63.4
0-49 : Less than 50 percent	3,727	7.4
50-59 : 50 to 59 percent	2,311	4.6
60-69 : 60 to 69 percent	3,236	6.4
70-74 : 70 to 74 percent	2,013	4.0
75-79 : 75 to 79 percent	1,816	3.6
80-84 : 80 to 84 percent	1,472	2.9
85-89 : 85 to 89 percent	1,471	2.9
90-94 : 90 to 94 percent	1,335	2.6
95-96 : 95 to 96 percent	472	0.9

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2016		
mtmltv0616	Count	Percent
97-100 : 97 to 100 percent	374	0.7
101-125: 101 to 125 percent	286	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2016		
mtmltv0916	Count	Percent
-2 : Not applicable	31,123	61.6
0-49 : Less than 50 percent	4,121	8.2
50-59 : 50 to 59 percent	2,498	4.9
60-69 : 60 to 69 percent	3,484	6.9
70-74 : 70 to 74 percent	2,035	4.0
75-79 : 75 to 79 percent	1,880	3.7
80-84 : 80 to 84 percent	1,550	3.1
85-89 : 85 to 89 percent	1,502	3.0
90-94 : 90 to 94 percent	1,288	2.5
95-96 : 95 to 96 percent	448	0.9
97-100 : 97 to 100 percent	351	0.7
101-125: 101 to 125 percent	262	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2016		
mtmltv1216	Count	Percent
-2 : Not applicable	30,249	59.8
0-49 : Less than 50 percent	4,482	8.9
50-59 : 50 to 59 percent	2,669	5.3
60-69 : 60 to 69 percent	3,685	7.3
70-74 : 70 to 74 percent	2,037	4.0
75-79 : 75 to 79 percent	1,974	3.9
80-84 : 80 to 84 percent	1,604	3.2
85-89 : 85 to 89 percent	1,517	3.0
90-94 : 90 to 94 percent	1,259	2.5
95-96 : 95 to 96 percent	457	0.9
97-100 : 97 to 100 percent	352	0.7
101-125: 101 to 125 percent	257	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2017		
mtmltv0317	Count	Percent
-2 : Not applicable	29,557	58.5
0-49 : Less than 50 percent	4,822	9.5
50-59 : 50 to 59 percent	2,802	5.5
60-69 : 60 to 69 percent	3,855	7.6
70-74 : 70 to 74 percent	2,085	4.1
75-79 : 75 to 79 percent	2,049	4.1
80-84 : 80 to 84 percent	1,584	3.1
85-89 : 85 to 89 percent	1,517	3.0
90-94 : 90 to 94 percent	1,247	2.5
95-96 : 95 to 96 percent	437	0.9

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2017		
mtmltv0317	Count	Percent
97-100 : 97 to 100 percent	348	0.7
101-125: 101 to 125 percent	239	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2017		
mtmltv0617	Count	Percent
-2 : Not applicable	28,854	57.1
0-49 : Less than 50 percent	5,164	10.2
50-59 : 50 to 59 percent	3,007	5.9
60-69 : 60 to 69 percent	4,015	7.9
70-74 : 70 to 74 percent	2,109	4.2
75-79 : 75 to 79 percent	2,045	4.0
80-84 : 80 to 84 percent	1,641	3.2
85-89 : 85 to 89 percent	1,477	2.9
90-94 : 90 to 94 percent	1,245	2.5
95-96 : 95 to 96 percent	436	0.9
97-100 : 97 to 100 percent	312	0.6
101-125: 101 to 125 percent	237	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2017		
mtmltv0917	Count	Percent
-2 : Not applicable	28,072	55.5
0-49 : Less than 50 percent	5,524	10.9
50-59 : 50 to 59 percent	3,193	6.3
60-69 : 60 to 69 percent	4,148	8.2
70-74 : 70 to 74 percent	2,193	4.3
75-79 : 75 to 79 percent	2,099	4.2
80-84 : 80 to 84 percent	1,629	3.2
85-89 : 85 to 89 percent	1,502	3.0
90-94 : 90 to 94 percent	1,212	2.4
95-96 : 95 to 96 percent	416	0.8
97-100 : 97 to 100 percent	324	0.6
101-125 : 101 to 125 percent	230	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2017		
mtmltv1217	Count	Percent
-2 : Not applicable	27,298	54.0
0-49 : Less than 50 percent	5,904	11.7
50-59 : 50 to 59 percent	3,371	6.7
60-69 : 60 to 69 percent	4,336	8.6
70-74 : 70 to 74 percent	2,218	4.4
75-79 : 75 to 79 percent	2,124	4.2
80-84 : 80 to 84 percent	1,663	3.3
85-89 : 85 to 89 percent	1,504	3.0
90-94 : 90 to 94 percent	1,190	2.4
95-96 : 95 to 96 percent	392	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2017		
mtmltv1217	Count	Percent
97-100 : 97 to 100 percent	333	0.7
101-125: 101 to 125 percent	209	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2018		
mtmltv0318	Count	Percent
-2 : Not applicable	26,791	53.0
0-49 : Less than 50 percent	6,261	12.4
50-59 : 50 to 59 percent	3,556	7.0
60-69 : 60 to 69 percent	4,440	8.8
70-74 : 70 to 74 percent	2,206	4.4
75-79 : 75 to 79 percent	2,162	4.3
80-84 : 80 to 84 percent	1,682	3.3
85-89 : 85 to 89 percent	1,466	2.9
90-94 : 90 to 94 percent	1,158	2.3
95-96 : 95 to 96 percent	334	0.7
97-100 : 97 to 100 percent	302	0.6
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	26,202	51.8
0-49 : Less than 50 percent	6,695	13.2
50-59 : 50 to 59 percent	3,667	7.3
60-69 : 60 to 69 percent	4,511	8.9
70-74 : 70 to 74 percent	2,266	4.5
75-79 : 75 to 79 percent	2,118	4.2
80-84 : 80 to 84 percent	1,720	3.4
85-89 : 85 to 89 percent	1,415	2.8
90-94 : 90 to 94 percent	1,106	2.2
95-96 : 95 to 96 percent	373	0.7
97-100 : 97 to 100 percent	283	0.6
101-125: 101 to 125 percent	186	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2018		
mtmltv0918	Count	Percent
-2 : Not applicable	25,501	50.5
0-49 : Less than 50 percent	7,090	14.0
50-59 : 50 to 59 percent	3,849	7.6
60-69 : 60 to 69 percent	4,552	9.0
70-74 : 70 to 74 percent	2,268	4.5
75-79 : 75 to 79 percent	2,167	4.3
80-84 : 80 to 84 percent	1,696	3.4
85-89 : 85 to 89 percent	1,439	2.8
90-94 : 90 to 94 percent	1,085	2.1
95-96 : 95 to 96 percent	424	0.8

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2018		
mtmltv0918	Count	Percent
97-100 : 97 to 100 percent	293	0.6
101-125: 101 to 125 percent	178	0.4

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2018		
mtmltv1218	Count	Percent
-2 : Not applicable	24,884	49.2
0-49 : Less than 50 percent	7,396	14.6
50-59 : 50 to 59 percent	3,939	7.8
60-69 : 60 to 69 percent	4,599	9.1
70-74 : 70 to 74 percent	2,355	4.7
75-79 : 75 to 79 percent	2,181	4.3
80-84 : 80 to 84 percent	1,725	3.4
85-89 : 85 to 89 percent	1,428	2.8
90-94 : 90 to 94 percent	1,124	2.2
95-96 : 95 to 96 percent	406	0.8
97-100 : 97 to 100 percent	329	0.7
101-125: 101 to 125 percent	176	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2019		
mtmltv0319	Count	Percent
-2 : Not applicable	24,501	48.5
0-49 : Less than 50 percent	7,715	15.3
50-59 : 50 to 59 percent	4,059	8.0
60-69 : 60 to 69 percent	4,680	9.3
70-74 : 70 to 74 percent	2,353	4.7
75-79 : 75 to 79 percent	2,197	4.3
80-84 : 80 to 84 percent	1,689	3.3
85-89 : 85 to 89 percent	1,360	2.7
90-94 : 90 to 94 percent	1,146	2.3
95-96 : 95 to 96 percent	344	0.7
97-100 : 97 to 100 percent	339	0.7
101-125: 101 to 125 percent	159	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2019		
mtmltv0619	Count	Percent
-2 : Not applicable	24,268	48.0
0-49 : Less than 50 percent	8,006	15.8
50-59 : 50 to 59 percent	4,183	8.3
60-69 : 60 to 69 percent	4,679	9.3
70-74 : 70 to 74 percent	2,319	4.6
75-79 : 75 to 79 percent	2,172	4.3
80-84 : 80 to 84 percent	1,672	3.3
85-89 : 85 to 89 percent	1,325	2.6
90-94 : 90 to 94 percent	1,141	2.3
95-96 : 95 to 96 percent	309	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2019		
mtmltv0619	Count	Percent
97-100 : 97 to 100 percent	344	0.7
101-125: 101 to 125 percent	124	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2019		
mtmltv0919	Count	Percent
-2 : Not applicable	24,046	47.6
0-49 : Less than 50 percent	8,219	16.3
50-59 : 50 to 59 percent	4,320	8.5
60-69 : 60 to 69 percent	4,642	9.2
70-74 : 70 to 74 percent	2,326	4.6
75-79 : 75 to 79 percent	2,183	4.3
80-84 : 80 to 84 percent	1,635	3.2
85-89 : 85 to 89 percent	1,300	2.6
90-94 : 90 to 94 percent	1,099	2.2
95-96 : 95 to 96 percent	322	0.6
97-100 : 97 to 100 percent	326	0.6
101-125: 101 to 125 percent	124	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2019		
mtmltv1219	Count	Percent
-2 : Not applicable	23,854	47.2
0-49 : Less than 50 percent	8,386	16.6
50-59 : 50 to 59 percent	4,324	8.6
60-69 : 60 to 69 percent	4,619	9.1
70-74 : 70 to 74 percent	2,327	4.6
75-79 : 75 to 79 percent	2,219	4.4
80-84 : 80 to 84 percent	1,656	3.3
85-89 : 85 to 89 percent	1,258	2.5
90-94 : 90 to 94 percent	1,105	2.2
95-96 : 95 to 96 percent	328	0.6
97-100 : 97 to 100 percent	336	0.7
101-125: 101 to 125 percent	130	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2020		
mtmltv0320	Count	Percent
-2 : Not applicable	23,903	47.3
0-49 : Less than 50 percent	8,589	17.0
50-59 : 50 to 59 percent	4,284	8.5
60-69 : 60 to 69 percent	4,661	9.2
70-74 : 70 to 74 percent	2,248	4.4
75-79 : 75 to 79 percent	2,309	4.6
80-84 : 80 to 84 percent	1,534	3.0
85-89 : 85 to 89 percent	1,234	2.4
90-94 : 90 to 94 percent	1,003	2.0
95-96 : 95 to 96 percent	301	0.6

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2020		
mtmltv0320	Count	Percent
97-100 : 97 to 100 percent	340	0.7
101-125: 101 to 125 percent	136	0.3

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2020		
mtmltv0620	Count	Percent
-2 : Not applicable	24,579	48.6
0-49 : Less than 50 percent	8,635	17.1
50-59 : 50 to 59 percent	4,157	8.2
60-69 : 60 to 69 percent	4,482	8.9
70-74 : 70 to 74 percent	2,224	4.4
75-79 : 75 to 79 percent	2,194	4.3
80-84 : 80 to 84 percent	1,438	2.8
85-89 : 85 to 89 percent	1,139	2.3
90-94 : 90 to 94 percent	980	1.9
95-96 : 95 to 96 percent	296	0.6
97-100 : 97 to 100 percent	321	0.6
101-125: 101 to 125 percent	97	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2020		
mtmltv0920	Count	Percent
-2 : Not applicable	25,351	50.2
0-49 : Less than 50 percent	8,619	17.1
50-59 : 50 to 59 percent	3,990	7.9
60-69 : 60 to 69 percent	4,350	8.6
70-74 : 70 to 74 percent	2,156	4.3
75-79 : 75 to 79 percent	2,046	4.0
80-84 : 80 to 84 percent	1,317	2.6
85-89 : 85 to 89 percent	1,111	2.2
90-94 : 90 to 94 percent	941	1.9
95-96 : 95 to 96 percent	263	0.5
97-100 : 97 to 100 percent	320	0.6
101-125: 101 to 125 percent	78	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2020		
mtmltv1220	Count	Percent
-2 : Not applicable	26,160	51.8
0-49 : Less than 50 percent	8,644	17.1
50-59 : 50 to 59 percent	3,962	7.8
60-69 : 60 to 69 percent	4,156	8.2
70-74 : 70 to 74 percent	2,114	4.2
75-79 : 75 to 79 percent	1,866	3.7
80-84 : 80 to 84 percent	1,193	2.4
85-89 : 85 to 89 percent	1,091	2.2
90-94 : 90 to 94 percent	815	1.6
95-96 : 95 to 96 percent	255	0.5

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2020		
mtmltv1220	Count	Percent
97-100 : 97 to 100 percent	218	0.4
101-125: 101 to 125 percent	68	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2021		
mtmltv0321	Count	Percent
-2 : Not applicable	26,976	53.4
0-49 : Less than 50 percent	8,821	17.5
50-59 : 50 to 59 percent	3,908	7.7
60-69 : 60 to 69 percent	4,159	8.2
70-74 : 70 to 74 percent	2,001	4.0
75-79 : 75 to 79 percent	1,569	3.1
80-84 : 80 to 84 percent	1,143	2.3
85-89 : 85 to 89 percent	951	1.9
90-94 : 90 to 94 percent	674	1.3
95-96 : 95 to 96 percent	141	0.3
97-100 : 97 to 100 percent	151	0.3
101-125: 101 to 125 percent	48	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2021		
mtmltv0621	Count	Percent
-2 : Not applicable	27,630	54.7
0-49 : Less than 50 percent	9,288	18.4
50-59 : 50 to 59 percent	3,911	7.7
60-69 : 60 to 69 percent	4,041	8.0
70-74 : 70 to 74 percent	1,795	3.6
75-79 : 75 to 79 percent	1,312	2.6
80-84 : 80 to 84 percent	1,080	2.1
85-89 : 85 to 89 percent	801	1.6
90-94 : 90 to 94 percent	425	0.8
95-96 : 95 to 96 percent	106	0.2
97-100 : 97 to 100 percent	114	0.2
101-125: 101 to 125 percent	39	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2021		
mtmltv0921	Count	Percent
-2 : Not applicable	27,829	55.1
0-49 : Less than 50 percent	9,960	19.7
50-59 : 50 to 59 percent	4,007	7.9
60-69 : 60 to 69 percent	3,928	7.8
70-74 : 70 to 74 percent	1,513	3.0
75-79 : 75 to 79 percent	1,236	2.4
80-84 : 80 to 84 percent	929	1.8
85-89 : 85 to 89 percent	536	1.1
90-94 : 90 to 94 percent	339	0.7
95-96 : 95 to 96 percent	111	0.2

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2021		
mtmltv0921	Count	Percent
97-100 : 97 to 100 percent	109	0.2
101-125: 101 to 125 percent	45	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2021		
mtmltv1221	Count	Percent
-2 : Not applicable	27,905	55.2
0-49 : Less than 50 percent	10,577	20.9
50-59 : 50 to 59 percent	4,005	7.9
60-69 : 60 to 69 percent	3,740	7.4
70-74 : 70 to 74 percent	1,411	2.8
75-79 : 75 to 79 percent	1,102	2.2
80-84 : 80 to 84 percent	788	1.6
85-89 : 85 to 89 percent	435	0.9
90-94 : 90 to 94 percent	319	0.6
95-96 : 95 to 96 percent	93	0.2
97-100 : 97 to 100 percent	131	0.3
101-125: 101 to 125 percent	36	0.1

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2022		
mtmltv0322	Count	Percent
-2 : Not applicable	28,873	57.1
0-49 : Less than 50 percent	11,061	21.9
50-59 : 50 to 59 percent	4,016	7.9
60-69 : 60 to 69 percent	3,360	6.6
70-74 : 70 to 74 percent	1,181	2.3
75-79 : 75 to 79 percent	924	1.8
80-84 : 80 to 84 percent	488	1.0
85-89 : 85 to 89 percent	341	0.7
90-94 : 90 to 94 percent	220	0.4
95-96 : 95 to 96 percent	41	0.1
97-100 : 97 to 100 percent	23	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	29,627	58.6
0-49 : Less than 50 percent	11,605	23.0
50-59 : 50 to 59 percent	3,938	7.8
60-69 : 60 to 69 percent	2,974	5.9
70-74 : 70 to 74 percent	1,019	2.0
75-79 : 75 to 79 percent	616	1.2
80-84 : 80 to 84 percent	387	0.8
85-89 : 85 to 89 percent	255	0.5
90-94 : 90 to 94 percent	96	0.2
95-96 : 95 to 96 percent	9	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2022		
mtmltv0622	Count	Percent
97-100 : 97 to 100 percent	4	0.0
101-125: 101 to 125 percent	12	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2022		
mtmltv0922	Count	Percent
-2 : Not applicable	30,140	59.6
0-49 : Less than 50 percent	11,961	23.7
50-59 : 50 to 59 percent	3,800	7.5
60-69 : 60 to 69 percent	2,711	5.4
70-74 : 70 to 74 percent	856	1.7
75-79 : 75 to 79 percent	493	1.0
80-84 : 80 to 84 percent	348	0.7
85-89 : 85 to 89 percent	178	0.4
90-94 : 90 to 94 percent	37	0.1
95-96 : 95 to 96 percent	4	0.0
97-100 : 97 to 100 percent	6	0.0
101-125: 101 to 125 percent	8	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, December 2022		
mtmltv1222	Count	Percent
-2 : Not applicable	30,485	60.3
0-49 : Less than 50 percent	12,003	23.7
50-59 : 50 to 59 percent	3,743	7.4
60-69 : 60 to 69 percent	2,563	5.1
70-74 : 70 to 74 percent	791	1.6
75-79 : 75 to 79 percent	468	0.9
80-84 : 80 to 84 percent	289	0.6
85-89 : 85 to 89 percent	162	0.3
90-94 : 90 to 94 percent	24	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	7	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2023		
mtmltv0323	Count	Percent
-2 : Not applicable	30,822	61.0
0-49 : Less than 50 percent	11,956	23.7
50-59 : 50 to 59 percent	3,648	7.2
60-69 : 60 to 69 percent	2,472	4.9
70-74 : 70 to 74 percent	762	1.5
75-79 : 75 to 79 percent	435	0.9
80-84 : 80 to 84 percent	270	0.5
85-89 : 85 to 89 percent	143	0.3
90-94 : 90 to 94 percent	20	0.0
95-96 : 95 to 96 percent	3	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, March 2023		
mtmltv0323	Count	Percent
97-100 : 97 to 100 percent	5	0.0
101-125: 101 to 125 percent	6	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, June 2023		
mtmltv0623	Count	Percent
-2 : Not applicable	31,212	61.8
0-49 : Less than 50 percent	11,881	23.5
50-59 : 50 to 59 percent	3,563	7.0
60-69 : 60 to 69 percent	2,360	4.7
70-74 : 70 to 74 percent	706	1.4
75-79 : 75 to 79 percent	407	0.8
80-84 : 80 to 84 percent	260	0.5
85-89 : 85 to 89 percent	125	0.2
90-94 : 90 to 94 percent	17	0.0
95-96 : 95 to 96 percent	3	0.0
97-100 : 97 to 100 percent	3	0.0
101-125: 101 to 125 percent	5	0.0

Mark-to-Market Loan-to-Value Ratio of the Mortgage, September 2023		
mtmltv0923	Count	Percent
-2 : Not applicable	31,529	62.4
0-49 : Less than 50 percent	11,861	23.5
50-59 : 50 to 59 percent	3,457	6.8
60-69 : 60 to 69 percent	2,247	4.4
70-74 : 70 to 74 percent	670	1.3
75-79 : 75 to 79 percent	402	0.8
80-84 : 80 to 84 percent	252	0.5
85-89 : 85 to 89 percent	97	0.2
90-94 : 90 to 94 percent	15	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	7	0.0