A. The questions on this report form refer to the property at the following address:

B. Lender address:

(Please correct any error in address and ZIP Code)

The word "mortgage" is used throughout the questionnaire to mean ALL forms of debt secured by real estate such as —

1. Do you hold or service a mortgage or similar debt on the property described above in item A?
   - Yes, hold or service outstanding mortgage(s)
   - Yes, hold installment loan on a mobile home
   - No, mortgage on this property was terminated within the past 3 months
   - No, mortgage was terminated more than 3 months ago
   - No, hold or service other indebtedness not secured by this property — Specify type of loan
   - No, no record of any past or present mortgage on this property
   - No, mortgage has been transferred to — Name of holder or servicer (Please print)

2. The mortgage or similar debt you are reporting for is a —
   - A mortgage, deed of trust, or land contract
   - A home equity line of credit
   - Also answer for installment loans on mobile homes

STOP HERE. Please return this questionnaire in the envelope provided.

THANK YOU FOR CENSUS USE ONLY

NOTICE – Response to this inquiry is required by law (title 13, U.S. Code). By the same law, your report to the Census Bureau is confidential. It may be seen only by sworn Census Bureau employees and may be used only for statistical purposes.

For more information about the Residential Finance Survey, check out our website at www.census.gov/hhes/www/rfs.html.
For MORTGAGES other than a home equity line of credit or an installment loan on a mobile home:
• Complete questions 3 through 21.

3. Who services this mortgage?
   1. Commercial bank or trust company
   2. Savings and loan association, federal savings bank
   3. Mutual savings bank
   4. Life insurance company
   5. Mortgage banker or mortgage company
   6. Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae)
   7. Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
   8. Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
   9. Real estate investment trust (REIT)
   10. Pension fund or retirement fund (state, local, or private)
   11. Credit union
   12. Finance company (including consumer discount company, industrial bank, cooperative bank)
   13. State or municipal government or housing finance agency
   14. Individual or individual’s estate
   15. Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – Specify

4. Does the servicer keep the principal and interest payments from this mortgage or remit them to another party?
   1. Keeps the payments – SKIP to 5b
   2. Remits the payments to another party – Continue with 5a

5a. Who eventually receives the principal and interest payments from this mortgage?
   1. Commercial bank or trust company
   2. Savings and loan association, federal savings bank
   3. Mutual savings bank
   4. Life insurance company
   5. Mortgage banker or mortgage company
   6. Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae) or mortgage pool securities guaranteed by the three previously mentioned organizations
   7. Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
   8. Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
   9. Real estate investment trust (REIT)
   10. Pension fund or retirement fund (state, local, or private)
   11. Credit union
   12. Finance company (including consumer discount company, industrial bank, cooperative bank)
   13. State or municipal government or housing finance agency
   14. Individual or individual’s estate
   15. Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – Specify

5b. Who eventually receives the principal and interest payments from this mortgage?
   1. Commercial bank or trust company
   2. Savings and loan association, federal savings bank
   3. Mutual savings bank
   4. Life insurance company
   5. Mortgage banker or mortgage company
   6. Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae)
   7. Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
   8. Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
   9. Real estate investment trust (REIT)
   10. Pension fund or retirement fund (state, local, or private)
   11. Credit union
   12. Finance company (including consumer discount company, industrial bank, cooperative bank)
   13. State or municipal government or housing finance agency
   14. Individual or individual’s estate
   15. Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – Specify

b. Did the current recipient of the principal and interest payments that eventually receive the principal and interest payments from this mortgage?
   1. Originate the mortgage from the borrower?
   2. Purchase the mortgage from the present servicer?
   3. Purchase the mortgage from someone else?

c. In what State is the main office of the organization or person that eventually receives the principal and interest payments from this mortgage?
   - State abbreviation

THANK YOU VERY MUCH.

If you would like additional information about the Residential Finance Survey, please refer to the survey website at www.census.gov/hhes/www/rfs.html or write to Walter Busse, HHES, Bureau of the Census, Washington, DC 20233-8500.

Remarks

FOR CENSUS USE ONLY

a. Respondent comments
   1. Yes
   2. No

b. c. d. e. f. g. h.
### 25. What type of institution holds this installment loan?

- [ ] Commercial bank or trust company
- [ ] Savings and loan association, federal savings bank
- [ ] Mutual savings bank
- [ ] Credit union
- [ ] Finance company (including consumer discount company, industrial bank, cooperative bank)
- [ ] State or municipal government or housing finance agency
- [ ] Other – Specify

### 26. What insurance is provided with this loan?

- [ ] Federal Housing Administration (FHA)
- [ ] Department of Veterans Affairs (VA)
- [ ] Rural Housing Service/Rural Development (formerly FmHA)
- [ ] Private mortgage insurance company
- [ ] State or local housing finance agency only
- [ ] State or local housing finance agency with FHA insurance, VA, or Rural Housing Service/Rural Development (formerly FmHA) guarantees
- [ ] Other – Specify

### 27. Was this mortgage financed using tax-exempt bond funds?

- [ ] Yes
- [ ] No
- [ ] Don’t know

### 28. What type of institution holds this installment loan?

- [ ] Commercial bank or trust company
- [ ] Savings and loan association, federal savings bank
- [ ] Mutual savings bank
- [ ] Credit union
- [ ] Finance company (including consumer discount company, industrial bank, cooperative bank)
- [ ] State or municipal government or housing finance agency
- [ ] Other – Specify

### 29a. When was this installment loan ORIGINALLY made?

- [ ] [ ] Year [ ] Month
- [ ] [ ] Year [ ] Month

### 29b. What is the term of this loan (years from date made to scheduled maturity)?

- [ ] [ ] Year
- [ ] Payable on demand

### 30. What was the value of the mobile home when this installment loan was made?

$ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [...](remaining text continues in the same manner)
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11a. What is the current unpaid balance on this mortgage?

$ ___ , ___.___ , ___.00

b. As of what date was this balance computed?

Month

Year

2 0 0

c. What is the current interest rate on this mortgage?

$ ___ , ___.___ , ___.00

• DO NOT include mortgage insurance premium.
• If adjustable rate, enter the rate as of the date the unpaid balance was computed.

12. What type of mortgage instrument is this?

1 d. How frequently can the interest rate be adjusted on this mortgage? Once every —

Month

3 months

6 months

1 year

3 years

5 years

Other – Specify

Percent

13a. What index is used to adjust interest rates on this mortgage?

For Treasury security rate, specify the term of the rate, such as, 3 year rate.

0 Treasury security – Specify years

1 Average cost of funds in bank district (e.g., 11th district)

2 National average cost of funds

3 OTS contract mortgage rate

4 Other – Specify

Percent

13b. What is the margin on this mortgage?

$ ___ , ___.___ , ___.00

13c. What is the current interest rate on this mortgage?

$ ___ , ___.___ , ___.00

• DO NOT include mortgage insurance premium.
• If adjustable rate, enter the rate as of the date the unpaid balance was computed.

26. What are the current required payments to the lender for —

If no required payments, mark X for None.

a. Principal and interest?

$ ___ , ___.___ , ___.00

0 None

OR

$ ___ , ___.___ , ___.00

0 None

b. Other payments?

$ ___ , ___.___ , ___.00

0 None

27. How often are these payments required to be made?

1 Monthly

2 Biweekly (every 2 weeks)

3 Quarterly

4 Other – Specify

5 Not paid

Remarks

26. What are the current required payments to the lender for —

If no required payments, mark X for None.

a. Principal and interest?

$ ___ , ___.___ , ___.00

0 None

OR

$ ___ , ___.___ , ___.00

0 None

b. Other payments?

$ ___ , ___.___ , ___.00

0 None

27. How often are these payments required to be made?

1 Monthly

2 Biweekly (every 2 weeks)

3 Quarterly

4 Other – Specify

5 Not paid

 SKIP to 34 on page 11
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Page 5

22. What type of institution holds this home equity line of credit?
   □ Commercial bank or trust company
   □ Savings and loan association, federal savings bank
   □ Mutual savings bank
   □ Credit union
   □ Finance company (including consumer discount company, industrial bank, cooperative bank)
   □ Other – Specify

23. What was the appraised value of the property when this home equity line of credit was made?

$_________________________.

24. Has money ever been borrowed on this home equity line of credit?
   □ Yes – Continue with 25a
   □ No – SKIP to 34 on page 9

25a. What is the current unpaid balance on this home equity line of credit?

$_________________________.

25b. As of what date was this balance computed?
   □ Month
   □ Year
   2 0 0

25c. How many points were paid as INTEREST at the inception of this home equity line of credit?
   □ Include only those points paid for the use of money.
   □ DO NOT include any points paid as a fee for loan origination or other non-interest fee.
   □ . . . . . . Points
   □ . . . . . . . . .
   □ None
   □ Don’t know

d. What is the current interest rate?
   If adjustable rate, enter the rate as of the date the unpaid balance was computed.
   □ . . . . . . Percent

25d. What are the caps on the interest rate change per adjustment period?
   □ . . . . . . Percentage Continue with 25f
   □ . . . . . . . . . 
   □ No caps
   □ Fixed rate – SKIP to 26 on page 9

25e. What are the caps on the interest rate change over the life of this home equity line of credit?
   □ . . . . . . Percentage points
   □ . . . . . . . . . 
   □ No caps

25f. Does this mortgage allow negative amortization?
   □ No
   □ Yes, capped at
   □ Yes, unrestricted negative amortization

26. Did this mortgage include a buydown of the interest rate?
   □ Yes – Continue with 16b
   □ No – SKIP to 17

b. What was the type of buydown?
   □ Constant payment
   □ 3-2-1
   □ Other – Specify

27. What are the required regular payments from the borrower on this mortgage for —

a. Principal and interest?
   □ None

b. Real estate taxes?
   □ None

16a. Can the regular principal and interest payments change during the life of this mortgage OTHER THAN through a change in the interest rate?
   □ Yes – Continue with 14b
   □ No – SKIP to 16a

b. How often can the principal and interest payments change? Once every —
   □ Month
   □ 3 months
   □ 6 months
   □ 1 year
   □ 3 years
   □ 5 years
   □ Other – Specify

17. What are the required regular payments from the borrower on this mortgage for —
   □ None

   OR

   a. Principal and interest?
      □ None

   OR

   b. Real estate taxes?
      □ None

   c. Fire, hazard, flood, or earthquake insurance?
      □ None

   d. Mortgage insurance premium?
      □ None
18. How often are these payments required to be made?

a. Principal and interest or interest only
   - Monthly
   - Biweekly (every 2 weeks)
   - Quarterly
   - Other – Specify
   - Not paid

b. Real estate taxes
   - Monthly
   - Biweekly (every 2 weeks)
   - Quarterly
   - Other – Specify
   - Not paid

c. Fire, hazard, flood, or earthquake insurance
   - Monthly
   - Biweekly (every 2 weeks)
   - Quarterly
   - Other – Specify
   - Not paid

d. Mortgage insurance premium
   - Monthly
   - Biweekly (every 2 weeks)
   - Quarterly
   - Other – Specify
   - Not paid

e. Other payments
   - Monthly
   - Biweekly (every 2 weeks)
   - Quarterly
   - Other – Specify
   - Not paid

19. Will the required principal payments pay off this loan completely by the end of the term?
   - Yes, fully amortized
   - No, not fully amortized
   - No regular principal payments required

20a. What is the current status of the mortgage payments?
   - Up-to-date, ahead of schedule, or less than 90 days past due – SKIP to 21
   - Delinquent by 90 days or more – Continue with 20b

b. Are legal foreclosure proceedings now in process?
   - Yes
   - No

21. Are there any other mortgages that you service or hold on this property for which we did not send you a questionnaire?
   - Yes – Please enter the mortgage account number
   - No

Remarks