

## FINANCING THE HOME PURCHASE

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# FINANCING THE HOME PURCHASE

Exhibit 5-1

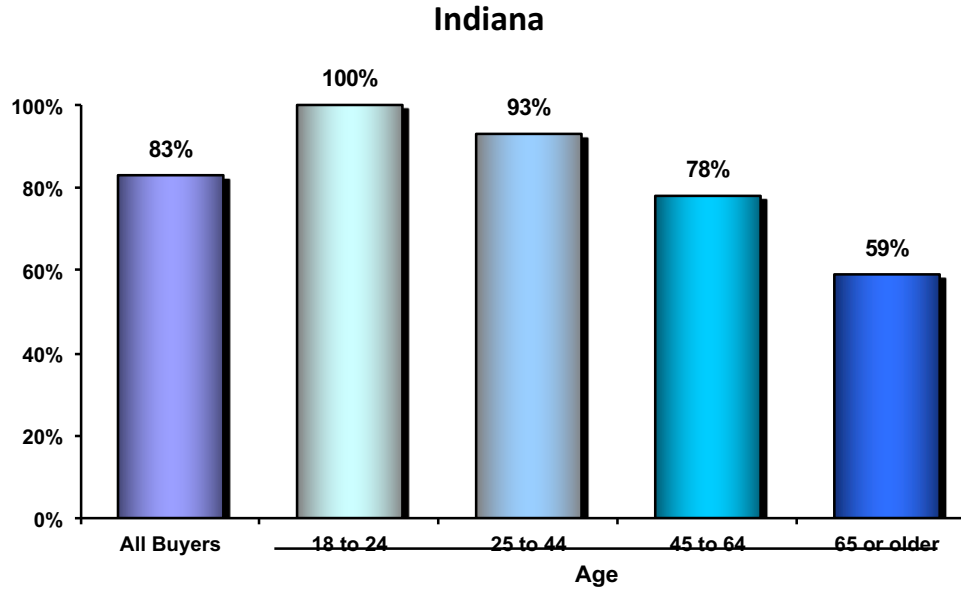
## BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE

(Percent of Respondents)

### Indiana

All Buyers	83%
18 to 24	100%
25 to 44	93%
45 to 64	78%
65 or older	59%

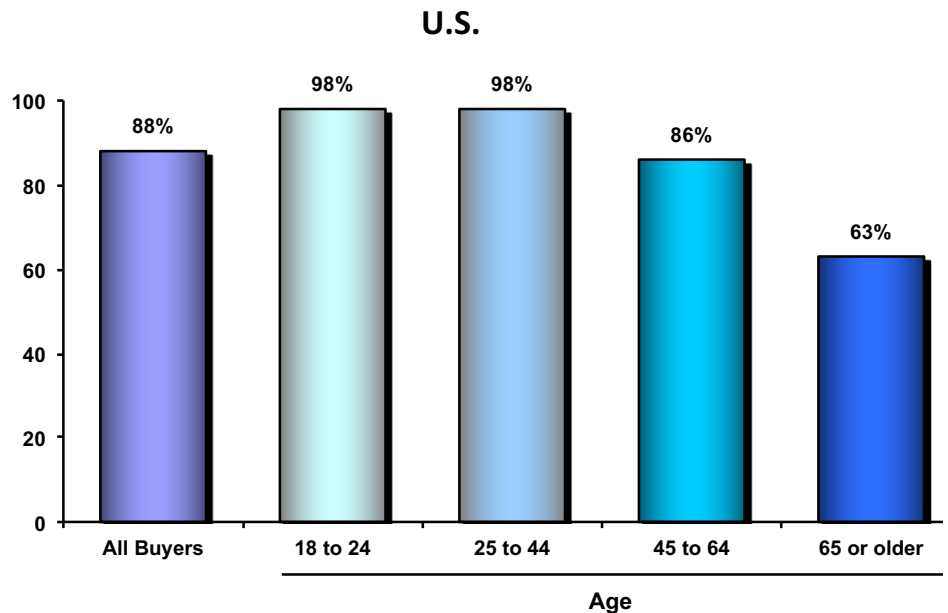
**BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE**  
(Percent of Respondents)



### U.S.

All Buyers	88%
18 to 24	98%
25 to 44	98%
45 to 64	86%
65 or older	63%

**BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE**  
(Percent of Respondents)



## FINANCING THE HOME PURCHASE

Exhibit 5-2

### BUYERS WHO FINANCED THEIR HOME PURCHASE, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents)

#### Indiana

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
All Buyers	83%	87%	66%	83%	83%	100%
First-time Buyers	91	93	77	100	91	100
Repeat Buyers	79	88	86	67	83	67

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
All Buyers	88%	88%	83%	87%	95%	90%
First-time Buyers	96	96	94	95	99	90
Repeat Buyers	84	85	77	82	88	89

## FINANCING THE HOME PURCHASE

Exhibit 5-3

### PERCENT OF HOME FINANCED BY FIRST-TIME AND REPEAT BUYERS, AND BUYERS OF NEW AND PREVIOUSLY OWNED HOMES

(Percentage Distribution)

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Less than 50%	*	6%	9%	4%	9%
50% to 59%	*	5	2	*	3
60% to 69%	5	*	4	4	2
70% to 79%	5	2	16	17	10
80% to 89%	21	8	26	17	20
90% to 94%	21	16	13	17	14
95% to 99%	47	42	21	26	29
100% – Financed the entire purchase price with a mortgage	*	21	10	13	13
<b>Median percent financed</b>	<b>95%</b>	<b>96%</b>	<b>87%</b>	<b>92%</b>	<b>92%</b>

\* Less than 1 percent

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Less than 50%	9%	8%	10%	13%	8%
50% to 59%	4	2	5	4	3
60% to 69%	4	2	6	6	4
70% to 79%	11	7	14	13	11
80% to 89%	23	20	25	21	24
90% to 94%	14	15	13	11	14
95% to 99%	21	29	16	21	21
100% – Financed the entire purchase price with a mortgage	14	17	11	10	14
<b>Median percent financed</b>	<b>90%</b>	<b>94%</b>	<b>86%</b>	<b>87%</b>	<b>90%</b>

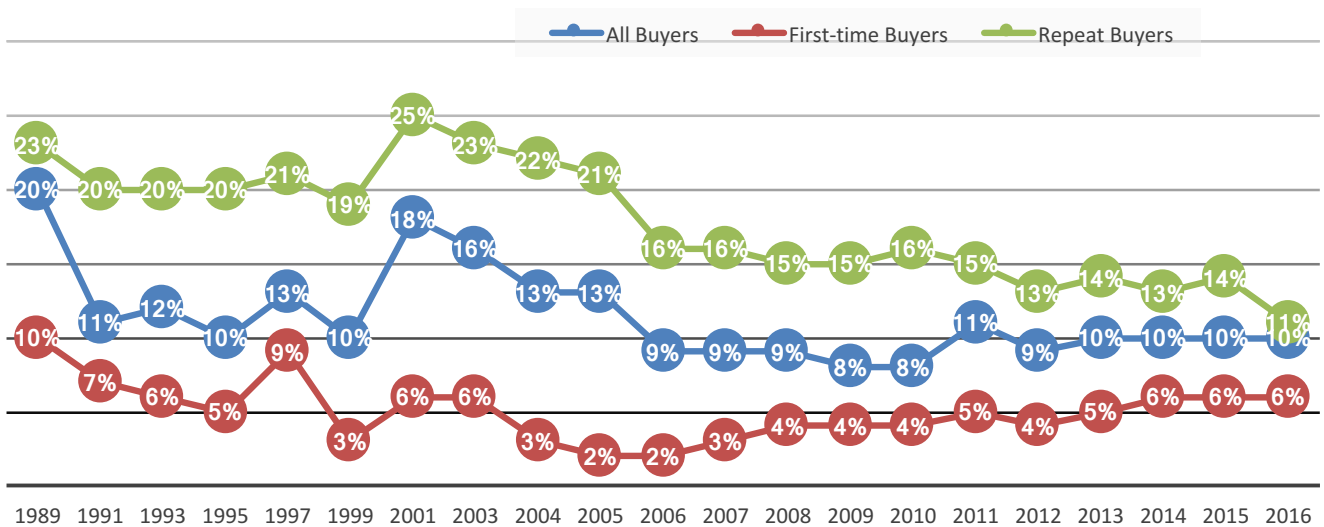
# FINANCING THE HOME PURCHASE

Exhibit 5-4

**MEDIAN PERCENT OF DOWNPAYMENT BY FIRST-TIME AND REPEAT BUYERS, 1989-2016**  
*(Percentage Distribution)*

	All Buyers	First-time B	Repeat Buyers
1989	20%	10%	23%
1991	11%	7%	20%
1993	12%	6%	20%
1995	10%	5%	20%
1997	13%	9%	21%
1999	10%	3%	19%
2001	18%	6%	25%
2003	16%	6%	23%
2004	13%	3%	22%
2005	13%	2%	21%
2006	9%	2%	16%
2007	9%	3%	16%
2008	9%	4%	15%
2009	8%	4%	15%
2010	8%	4%	16%
2011	11%	5%	15%
2012	9%	4%	13%
2013	10%	5%	14%
2014	10%	6%	13%
2015	10%	6%	14%
2016	10%	6%	11%

## MEDIAN PERCENT OF DOWNPAYMENT BY FIRST-TIME AND REPEAT BUYERS, 1989-2016



## FINANCING THE HOME PURCHASE

Exhibit 5-5

### SOURCES OF DOWNPAYMENT, FIRST-TIME AND REPEAT BUYERS

(Percent of Respondents Among those who Made a Downpayment)

<b>Indiana</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
<b>Savings</b>	90%	83%	53%
<b>Proceeds from sale of primary residence</b>	15	2	48
<b>Gift from relative or friend</b>	30	21	9
<b>Sale of stocks or bonds</b>	5	4	4
<b>401k/pension fund including a loan</b>	10	8	8
<b>Loan from relative or friend</b>		4	5
<b>Equity from primary residence buyer continue to own</b>		*	3
<b>Inheritance</b>	5	6	3
<b>Individual Retirement Account (IRA)</b>	5	4	*
<b>Loan or financial assistance from source other than employer</b>		4	*
<b>Proceeds from sale of real estate other than primary residence</b>		*	1
<b>Loan from financial institution other than a mortgage</b>		*	*
<b>Loan or financial assistance through employer</b>		*	1
<b>Other</b>		*	3

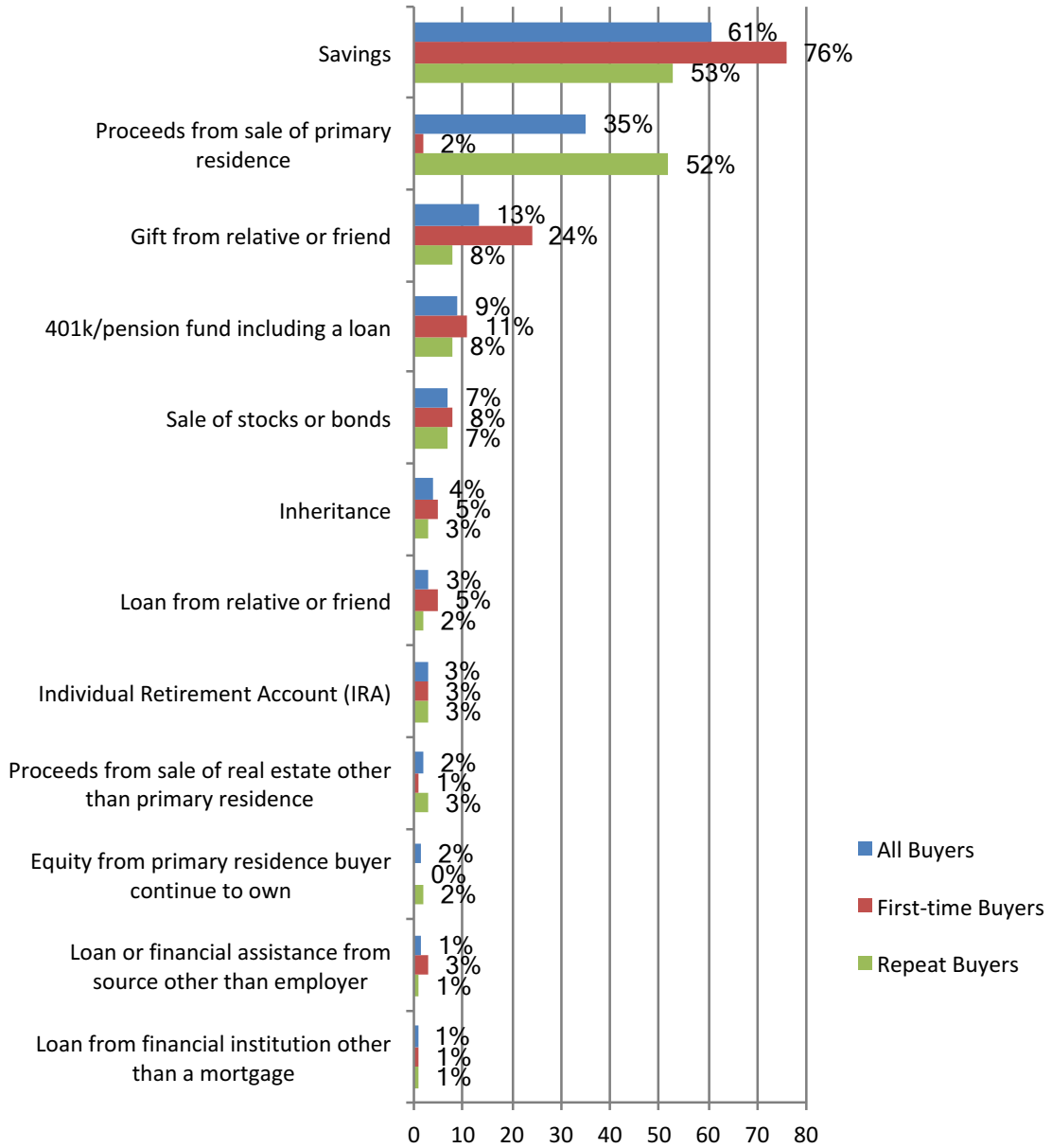
<b>U.S.</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
<b>Other</b>	3%	5%	2%
<b>Loan or financial assistance through employer</b>	1%	*	1%
<b>Loan from financial institution other than a mortgage</b>	1%	1%	1%
<b>Loan or financial assistance from source other than employer</b>	1%	3%	1%
<b>Equity from primary residence buyer continue to own</b>	2%	*	2%
<b>Proceeds from sale of real estate other than primary residence</b>	2%	1%	3%
<b>Individual Retirement Account (IRA)</b>	3%	3%	3%
<b>Loan from relative or friend</b>	3%	5%	2%
<b>Inheritance</b>	4%	5%	3%
<b>Sale of stocks or bonds</b>	7%	8%	7%
<b>401k/pension fund including a loan</b>	9%	11%	8%
<b>Gift from relative or friend</b>	13%	24%	8%
<b>Proceeds from sale of primary residence</b>	35%	2%	52%
<b>Savings</b>	61%	76%	53%

\* Less than 1 percent

Exhibit 5-5

**SOURCES OF DOWNPAYMENT, FIRST-TIME AND REPEAT BUYERS**

(Percent of Respondents Among those who Made a Downpayment)



## FINANCING THE HOME PURCHASE

Exhibit 5-6

### SOURCES OF DOWNPAYMENT, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents Among those who Made a Downpayment)

Indiana	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
Savings	90%	58%	66%	56%	86%	50%
Proceeds from sale of primary residence	15	43	28	28	7	50
Gift from relative or friend	30	13	16	6	7	50
Sale of stocks or bonds	5	4	6	*	*	*
401k/pension fund including a loan	10	10	*	11	7	*
Loan from relative or friend		2	3	17	7	*
Equity from primary residence buyer continue to own		3	*	*	*	*
Inheritance	5	4	3	*	*	*
Individual Retirement Account (IRA)	5	1	3	*	*	*
Loan or financial assistance from source other than employer		*	3	*	7	*
Proceeds from sale of real estate other than primary residence		1	*	*	*	*
Loan from financial institution other than a mortgage		*	*	*	*	*
Loan or financial assistance through employer		1	*	*	*	*
Other		3	3	*	*	*

U.S.	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
Savings	61%	60%	52%	66%	70%	61%
Proceeds from sale of primary residence	35	41	33	23	17	32
Gift from relative or friend	13	13	13	12	18	12
401k/pension fund including a loan	9	8	10	7	12	13
Sale of stocks or bonds	7	7	6	5	8	8
Inheritance	4	3	5	2	9	9
Loan from relative or friend	3	3	3	1	3	2
Individual Retirement Account (IRA)	3	3	4	3	2	6
Proceeds from sale of real estate other than primary residence	2	2	2	2	2	1
Equity from primary residence buyer continue to own	2	2	1	2	*	2
Loan or financial assistance from source other than employer	1	1	4	3	*	2
Loan from financial institution other than a mortgage	1	1	1	1	*	*
Loan or financial assistance through employer	1	1	*	2	*	*
Other	3	3	4	5	3	2

\* Less than 1 percent



## FINANCING THE HOME PURCHASE

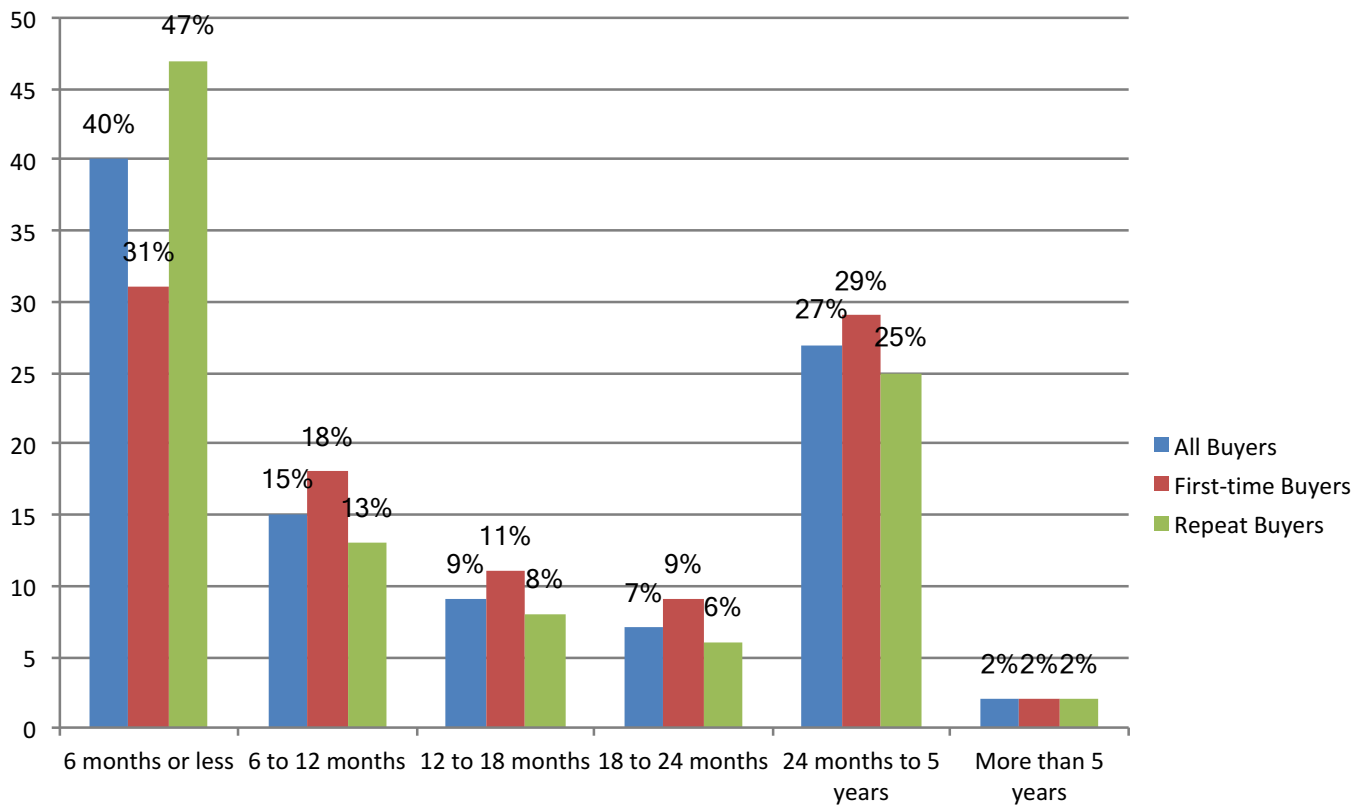
Exhibit 5-7

### LENGTH OF TIME TO SAVE FOR A DOWNPAYMENT, FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Made a Downpayment)

<b>Indiana</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
6 months or less	15%	47%	46%
6 to 12 months	20	11	17
12 to 18 months	5	7	6
18 to 24 months	15	4	6
24 months to 5 years	45	31	27
More than 5 years	*	*	*

<b>U.S.</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
6 months or less	40%	31%	47%
6 to 12 months	15%	18%	13%
12 to 18 months	9%	11%	8%
18 to 24 months	7%	9%	6%
24 months to 5 years	27%	29%	25%
More than 5 years	2%	2%	2%



## FINANCING THE HOME PURCHASE

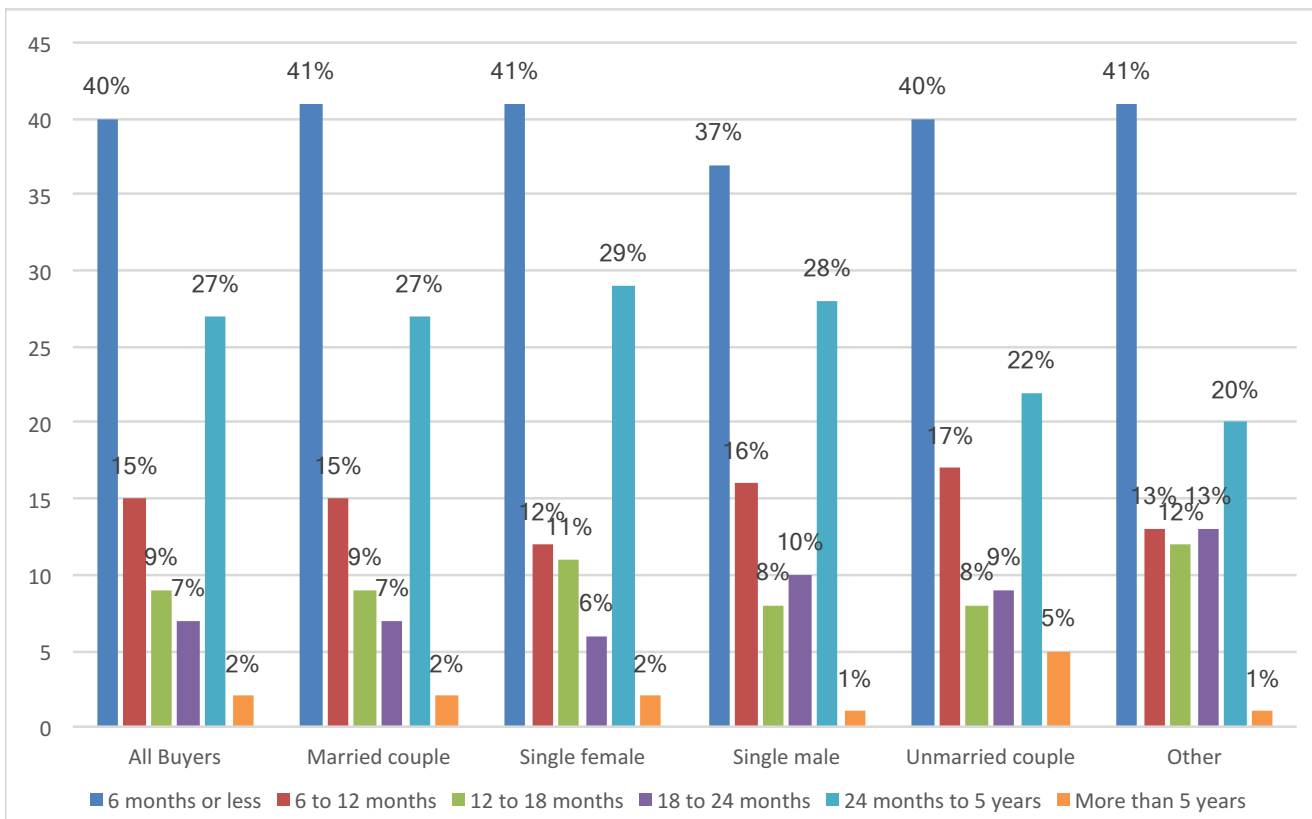
Exhibit 5-8

### LENGTH OF TIME TO SAVE FOR A DOWNPAYMENT, BY ADULT COMPOSITION OF HOUSEHOLD

(Percentage Distribution Among those who Made a Downpayment)

Indiana	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
6 months or less	15%	42%	45%	50%	53%	100%
6 to 12 months	20	20	5	7	7	*
12 to 18 months	5	4	5	14	13	*
18 to 24 months	15	5	*	*	7	*
24 months to 5 years	45	30	45	29	20	*
More than 5 years	*	*	*	*	*	*

U.S.	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
6 months or less	40%	41%	41%	37%	40%	41%
6 to 12 months	15%	15%	12%	16%	17%	13%
12 to 18 months	9%	9%	11%	8%	8%	12%
18 to 24 months	7%	7%	6%	10%	9%	13%
24 months to 5 years	27%	27%	29%	28%	22%	20%
More than 5 years	2%	2%	2%	1%	5%	1%



## FINANCING THE HOME PURCHASE

Exhibit 5-9

### YEARS DEBT DELAYED HOME BUYERS FROM SAVING FOR A DOWNPAYMENT OR BUYING A HOME

(Percentage Distribution)

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
One year	26%	24%	29%
Two years	6	12	*
Three years	32	35	29
Four years	6	6	7
Five years	3	*	7
More than five years	25	24	28
Median	3	3	3

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
One year	17%	16%	20%
Two years	21	20	23
Three years	17	17	16
Four years	7	7	8
Five years	16	16	15
More than five years	22	24	16
Median	3	3	3

## FINANCING THE HOME PURCHASE

Exhibit 5-10

### EXPENSES THAT DELAYED SAVING FOR A DOWNPAYMENT OR SAVING FOR A HOME PURCHASE, BY FIRST-TIME AND REPEAT BUYERS

*(Percent of Respondents Who Reported Saving for a Down Payment was Difficult)*

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
Share Saving for Downpayment was Most Difficult Task in Buying Process:			
Debt that Delayed Saving:			
Student Loans	50%	60%	33%
Credit card debt	25	10	50
Car loan	50	40	67
Child care expenses	19	10	33
Health care costs	19	20	17
Other	13	10	17

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
Share Saving for Downpayment was Most Difficult Task in Buying Process:			
Debt that Delayed Saving:			
Student Loans	49%	55%	36%
Credit card debt	40	36	49
Car loan	34	35	29
Child care expenses	18	14	26
Health care costs	14	15	10
Other	15	11	23
Median Years Debt Delayed Home Purchase Among Those Who Had Difficulty Saving	3	3	3

## FINANCING THE HOME PURCHASE

Exhibit 5-11

### EXPENSES THAT DELAYED SAVING FOR A DOWNPAYMENT OR SAVING FOR A HOME PURCHASE, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents Who Reported Saving for a Down Payment was Difficult)

#### Indiana

	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Share Saving for Delayed	10%	10%	8%	11%	17%	*
Student Loans	50%	40%	67%	50%	100%	*
Credit card	25	20	33	*	100	*
Car loan	50	50	*	100	100	*
Child care	19	20	*	*	100	*
Health care	19	20	*	*	100	*
Other	13	20	*	*	*	*

#### U.S.

	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Share Saving for Delayed	13%	13%	12%	13%	18%	11%
Student Loans	49%	50%	51%	27%	62%	20%
Credit card	40	44	38	41	24	20
Car loan	34	29	34	34	49	60
Child care	18	25	10	*	6	30
Health care	14	15	15	21	7	*
Other	15	13	24	17	16	33
Median Years Debt Delayed Home	3	3	5	3	2	2

## FINANCING THE HOME PURCHASE

Exhibit 5-12

### SACRIFICES MADE TO PURCHASE HOME, BY FIRST-TIME AND REPEAT BUYERS

(Percent of Respondents)

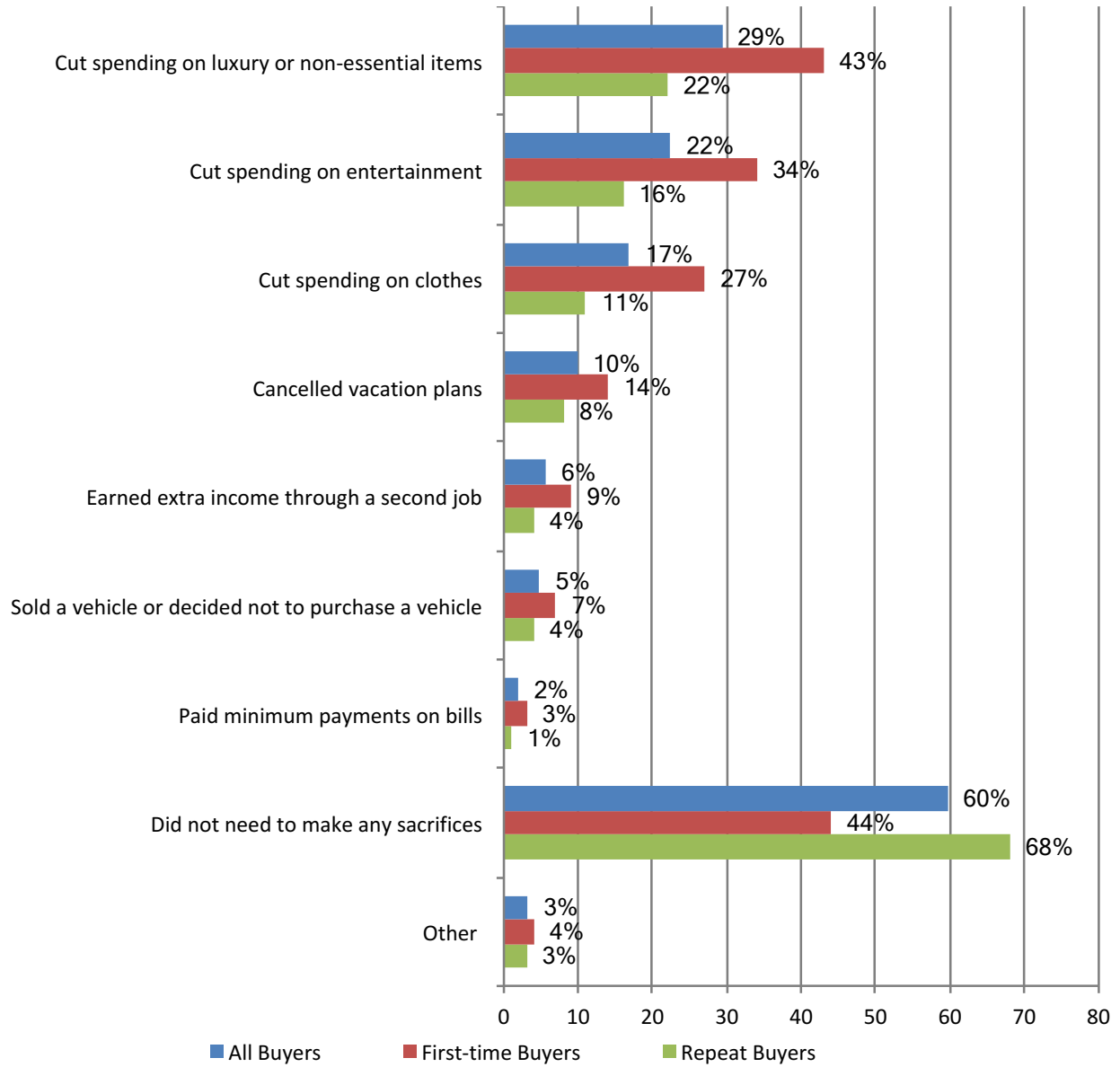
<b>Indiana</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
Cut spending on luxury items or non-essential items	26%	44%	17%
Cut spending on entertainment	20	36	11
Cut spending on clothes	16	32	8
Cancelled vacation plans	6	5	6
Earned extra income through a second job	6	11	3
Sold a vehicle or decided not to purchase a vehicle	6	9	5
Other	3	2	3
Did not need to make any sacrifices	62	38	74

<b>U.S.</b>	<b>All Buyers</b>	<b>First-time Buyers</b>	<b>Repeat Buyers</b>
Other	3%	4%	3%
Did not need to make any sacrifices	60%	44%	68%
Paid minimum payments on bills	2%	3%	1%
Sold a vehicle or decided not to purchase a vehicle	5%	7%	4%
Earned extra income through a second job	6%	9%	4%
Cancelled vacation plans	10%	14%	8%
Cut spending on clothes	17%	27%	11%
Cut spending on entertainment	22%	34%	16%
Cut spending on luxury or non-essential items	29%	43%	22%

Exhibit 5-12

**SACRIFICES MADE TO PURCHASE HOME, BY FIRST-TIME AND REPEAT BUYERS**

(Percent of Respondents)



## FINANCING THE HOME PURCHASE

Exhibit 5-13

### SACRIFICES MADE TO PURCHASE HOME, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents)

#### Indiana

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Cut spending on luxury items or non-essential items	26%	26%	21%	7%	56%	100%
Cut spending on entertainment	20	19	18	27	33	*
Cut spending on clothes	16	16	18	13	28	*
Cancelled vacation plans	6	7	*	*	11	100
Earned extra income through a second job	6	5	5	*	6	*
Sold a vehicle or decided not to purchase a vehicle	6	4	*	13	22	*
Other	3	*	3	7	6	*
Did not need to make any sacrifices	62	65	71	60	28	*

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Cut spending on luxury or non-essential items	29%	27%	31%	31%	36%	29%
Cut spending on entertainment	22	21	23	28	28	21
Cut spending on clothes	17	15	24	15	20	21
Cancelled vacation plans	10	9	8	13	11	21
Earned extra income through a second job	6	5	7	2	6	8
Sold a vehicle or decided not to purchase a vehicle	5	5	3	6	5	8
Paid minimum payments on bills	2	2	2	3	1	6
Did not need to make any sacrifices	60	62	57	59	51	48
Other	3	3	4	3	3	2



## FINANCING THE HOME PURCHASE

Exhibit 5-14

### DIFFICULTY OF MORTGAGE APPLICATION AND APPROVAL PROCESS, BY FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

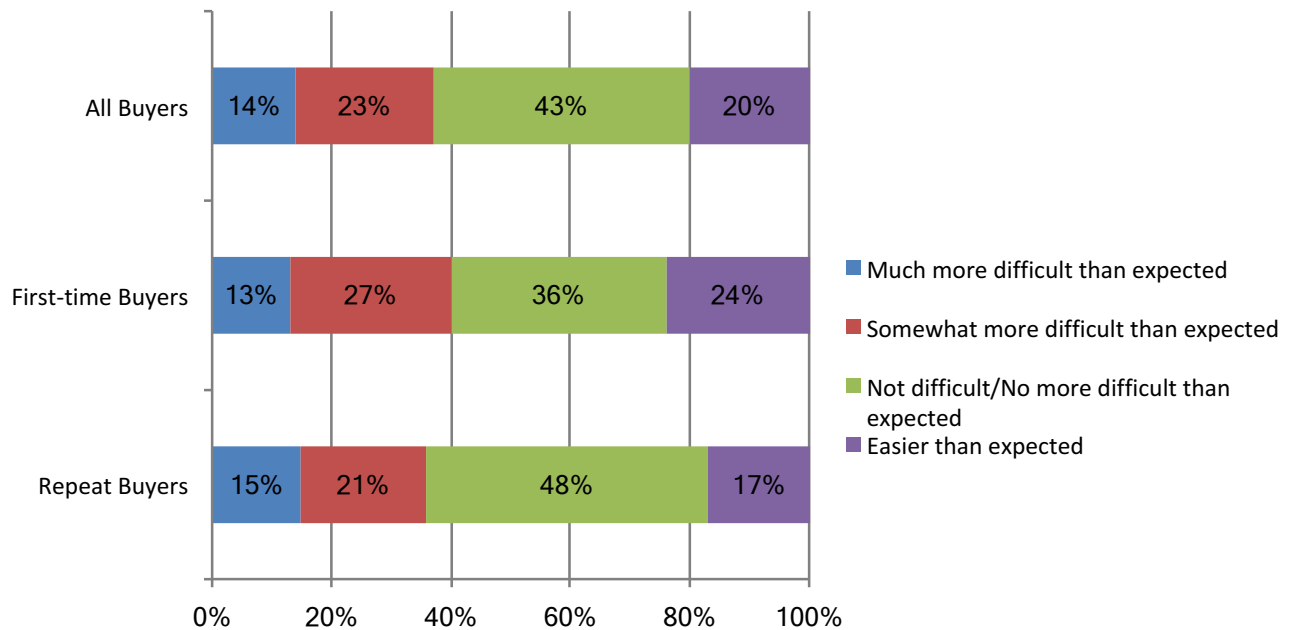
#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
Much more difficult than expected	13%	23%	7%
Somewhat more difficult than expected	24	28	21
Not difficult/No more difficult than expected	45	33	52
Easier than expected	18	16	20

\* Less than 1 percent

#### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
Much more difficult than expected	15%	13%	14%
Somewhat more difficult than expected	21%	27%	23%
Not difficult/No more difficult than expected	48%	36%	43%
Easier than expected	17%	24%	20%



# FINANCING THE HOME PURCHASE

Exhibit 5-15

## DIFFICULTY OF MORTGAGE APPLICATION AND APPROVAL PROCESS, BY ADULT COMPOSITION OF HOUSEHOLD

(Percentage Distribution Among those who Financed their Home Purchase)

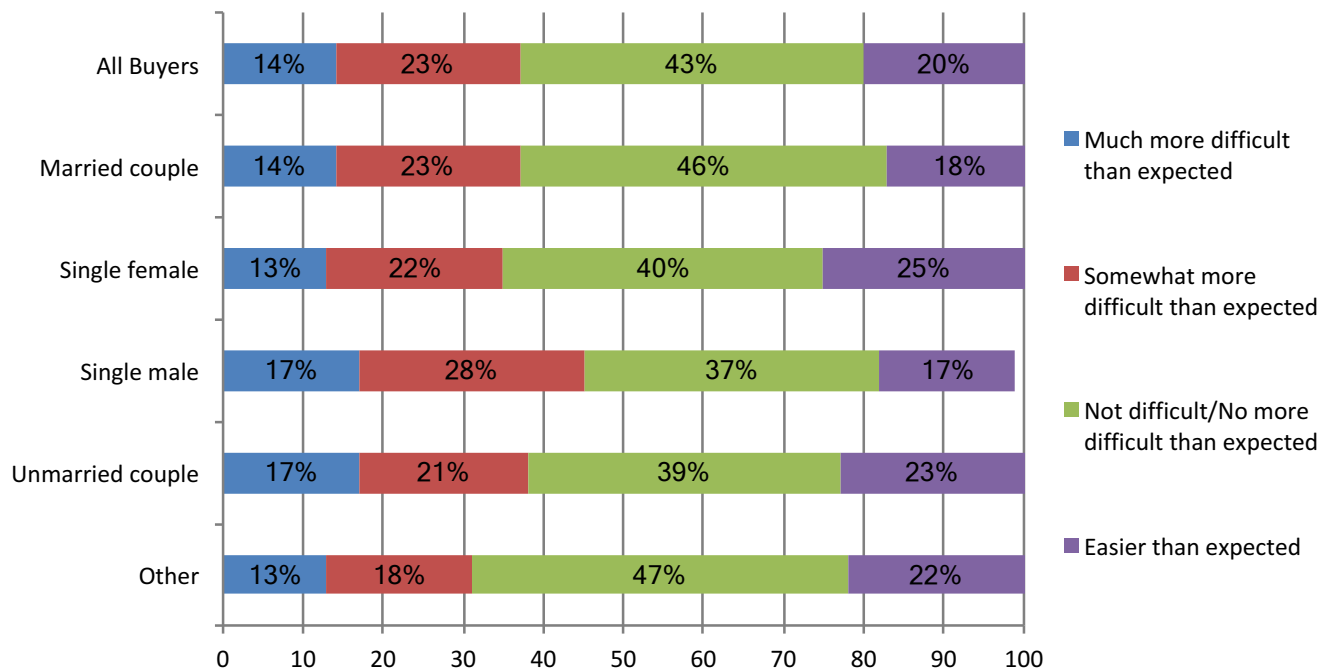
### Indiana

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Much more difficult than expected	13%	14%	4%	7%	13%	100%
Somewhat more difficult than expected	24	24	16	20	27	*
Not difficult/No more difficult than expected	45	44	40	67	53	*
Easier than expected	18	18	40	7	7	*

\* Less than 1 percent

### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	Other	Unmarried couple	Single male	Single female	Married couple	All Buyers
Much more difficult than expected	13%	17%	17%	13%	14%	14%
Somewhat more difficult than expected	18%	21%	28%	22%	23%	23%
Not difficult/No more difficult than expected	47%	39%	37%	40%	46%	43%
Easier than expected	22%	23%	17%	25%	18%	20%



## FINANCING THE HOME PURCHASE

Exhibit 5-16

### BUYER MORTGAGE APPLICATION HAD BEEN REJECTED FROM MORTGAGE LENDER

(Percentage Distribution)

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
Have had application denied	4%	7%	2%
Median number of times application was denied	1	1	2
<i>Buyer reasons why rejected by mortgage lender</i>			
Debt to income ratio	20	15	25
Low credit score	16	15	17
Income was unable to be verified	4	*	8
Not enough money in reserves	4	8	*
Insufficient downpayment	*	*	*
Too soon after refinancing another property	*	*	*
Other	52	54	50

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
Have had application denied	5%	7%	4%
Median number of times application was denied	1	1	1
<i>Buyer reasons why rejected by mortgage lender</i>			
Debt to income ratio	15	16	15
Low credit score	14	18	11
Income was unable to be verified	6	3	8
Not enough money in reserves	4	4	4
Insufficient downpayment	3	5	2
Too soon after refinancing another property	2	*	4
Other	54	53	55

## FINANCING THE HOME PURCHASE

Exhibit 5-17

### BUYERS WHO HAVE STUDENT LOAN DEBT

(Percentage Distribution)

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
Have student loan debt	28%	45%	21%
Under \$10,000	21%	17%	9%
\$10,000 to \$24,999	26	17	38
\$25,000 to \$49,999	26	31	25
\$50,000 to \$74,999	19	21	19
\$75,000 or more	7	14	9
Median amount of student loan debt	\$25,000	\$27,400	\$19,000

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
Have student loan debt	27%	40%	19%
Under \$10,000	21%	20%	23%
\$10,000 to \$24,999	26	25	28
\$25,000 to \$49,999	23	25	21
\$50,000 to \$74,999	14	14	13
\$75,000 or more	16	16	16
Median amount of student loan debt	\$25,000	\$26,000	\$24,200

## FINANCING THE HOME PURCHASE

Exhibit 5-18

### **BUYER PREVIOUSLY SOLD A DISTRESSED PROPERTY (SHORT SALE OR FORECLOSURE)** *(Percentage Distribution)*

#### **Indiana**

<b>All Buyers</b>	
Previously had a distressed property sale	6%
Median year of sale	2008

#### **U.S.**

<b>All Buyers</b>	
Previously had a distressed property sale	9%
Median year of sale	2011

## FINANCING THE HOME PURCHASE

Exhibit 5-19

### TYPE OF MORTGAGE, FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

#### Indiana

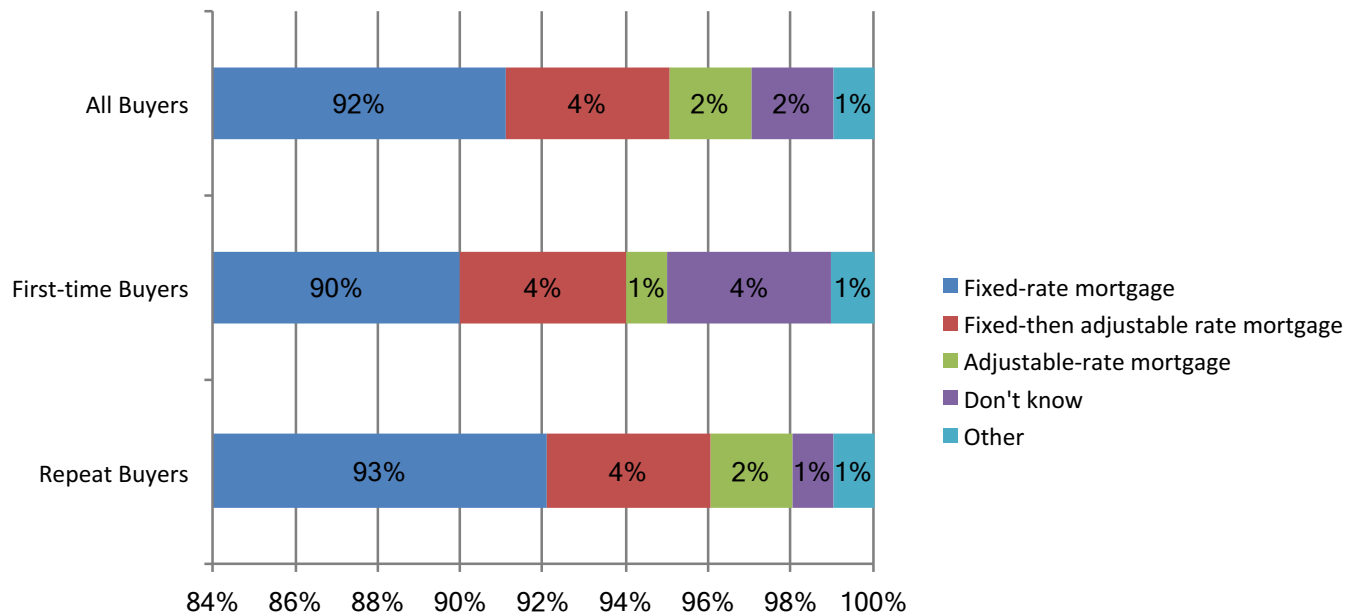
	All Buyers	First-time Buyers	Repeat Buyers
Fixed-rate mortgage	76%	84%	72%
Fixed-then adjustable rate mortgage	5%	3%	1%
Adjustable-rate mortgage	*	*	2
Don't know	5	3	1
Other	*	1	2

\* Less than 1 percent

#### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
Fixed-rate mortgage	93%	90%	92%
Fixed-then adjustable rate mortgage	4%	4%	4%
Adjustable-rate mortgage	2%	1%	2%
Don't know	1%	4%	2%
Other	1%	1%	1%

\* Less than 1 percent



# FINANCING THE HOME PURCHASE

Exhibit 5-20

## TYPE OF LOAN, FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

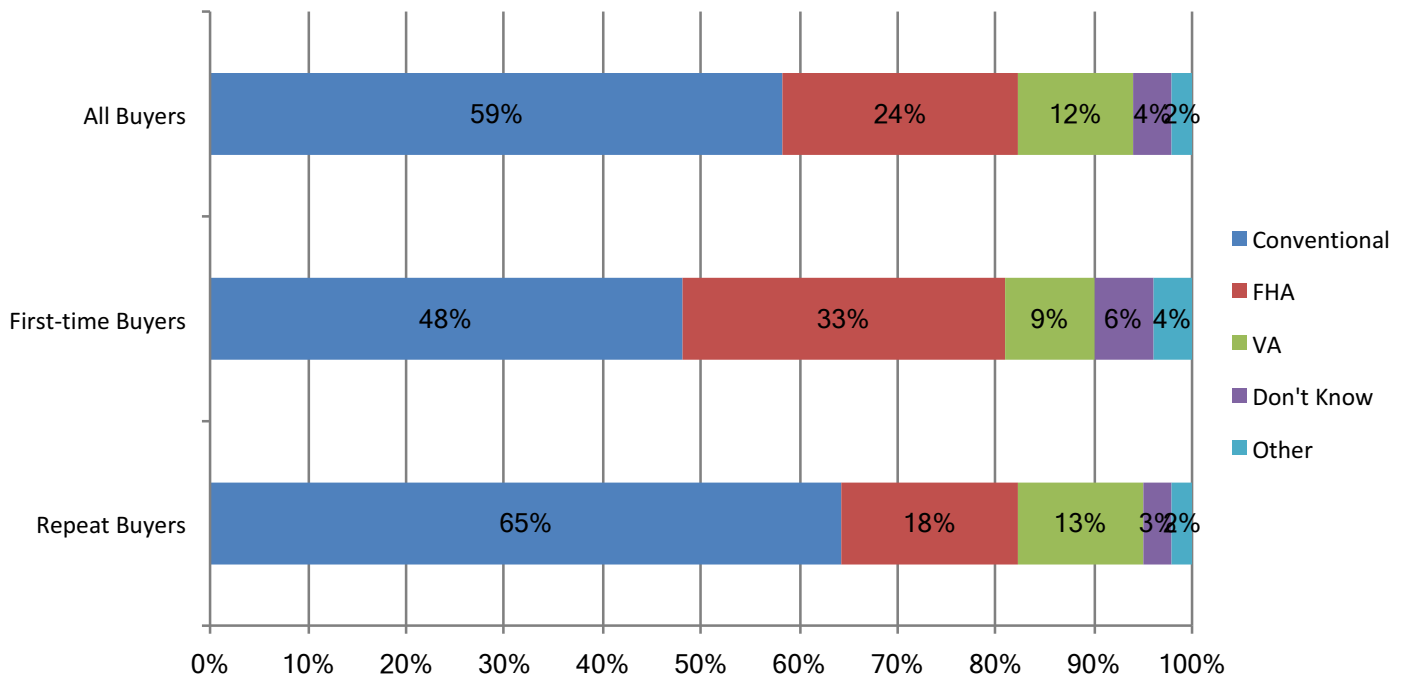
### Indiana

	All Buyers	First-time Buyers	Repeat Buyers
Conventional	61%	40%	66%
VA	6	6	10
FHA	28	44	14
Don't know	6	3	4
Other	*	6	6

\* Less than 1 percent

### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
Conventional	65%	48%	59%
FHA	18%	33%	24%
VA	13%	9%	12%
Don't Know	3%	6%	4%
Other	2%	4%	2%



## FINANCING THE HOME PURCHASE

Exhibit 5-21

### BUYERS' VIEW OF HOMES AS A FINANCIAL INVESTMENT, FIRST-TIME AND REPEAT BUYERS, AND BUYERS OF NEW AND PREVIOUSLY OWNED HOMES

(Percentage Distribution)

#### Indiana

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
<b>Good financial investment</b>	91%	85%	75%	92%	76%
<b>Better than stocks</b>	48	45	35	44	38
<b>About as good as stocks</b>	33	31	27	32	27
<b>Not as good as stocks</b>	10	9	13	16	11
<b>Not a good financial investment</b>	5	3	11	4	9
<b>Don't know</b>	5	12	14	4	15

\* Less than 1 percent

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
<b>Good financial investment</b>	82%	83%	80%	85%	81%
<b>Better than stocks</b>	47	47	46	49	46
<b>About as good as stocks</b>	25	27	24	27	25
<b>Not as good as stocks</b>	10	9	10	9	10
<b>Not a good financial investment</b>	6	3	8	7	6
<b>Don't know</b>	12	13	12	8	13



## FINANCING THE HOME PURCHASE

Exhibit 5-22

### BUYERS' VIEW OF HOMES AS A FINANCIAL INVESTMENT, BY ADULT COMPOSITION OF HOUSEHOLD

(Percentage Distribution)

#### Indiana

	ADULT COMPOSITION OF HOUSEHOLD				
	All Buyers	Married couple	Single female	Single male	Unmarried couple
<b>Good financial investment</b>	91%	76%	79%	89%	84%
<b>Better than stocks</b>	48	39	41	11	61
<b>About as good as stocks</b>	33	27	22	61	17
<b>Not as good as stocks</b>	10	10	16	17	6
<b>Not a good financial investment</b>	5	11	8	*	*
<b>Don't know</b>	5	13	14	11	17

\* Less than 1 percent

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD				
	All Buyers	Married couple	Single female	Single male	Unmarried couple
<b>Good financial investment</b>	82%	82%	80%	86%	84%
<b>Better than stocks</b>	47	46	50	49	44
<b>About as good as stocks</b>	25	25	22	28	30
<b>Not as good as stocks</b>	10	11	8	9	10
<b>Not a good financial investment</b>	6	7	5	6	4
<b>Don't know</b>	12	12	16	9	12