

Mortgage Product Profile

PCODE	1. PROFILE CODE <input type="text"/> - <input type="text"/> (H – Hungarian, R – Russian) (Example: H – 001)
PNAME	2. PROFILE NAME <input type="text"/>
LRATE	3. INTEREST RATE <input type="text"/> % PER YEAR
t	4. LOAN TERM <input type="text"/> YEARS
LOANMIN	5. AVAILABLE LOAN SIZE: MINIMUM - \$ <input type="text"/> 0 <input type="text"/> 0 <input type="text"/> 0 .00
LOANMAX	MAXIMUM - \$ <input type="text"/> 0 <input type="text"/> 0 <input type="text"/> 0 .00
	(If no restrictions on maximum loan size exist – write 9999)
LTV	6. LOAN TO VALUE RATIO <input type="text"/> %
PI USE	7. USE THE PAYMENTS-TO-INCOME RATIO OR SEPARATE FILE WITH INCOME? <input type="text"/>
	(0 – PI ratio, 1 – separate file)
C1	8. PAYMENTS TO INCOME RATIO <input type="text"/> % (if #7 is “1” – 1, skip this question)
APPLCOST	9. LOAN EXECUTION COSTS \$ <input type="text"/> .00
APPRCOST	10. COSTS OF PROPERTY APPRAISAL SERVICES \$ <input type="text"/> .00
BRK COST	11. COSTS OF REAL BROKER SERVICES AND NOTARY CERTIFICATION <input type="text"/> . <input type="text"/> %
	OF DWELLING VALUE
INSRATE	12. ANNUAL PROPERTY AND LIFE INSURANCE PAYMENTS <input type="text"/> . <input type="text"/> %
	OF LOAN AMOUNT PER YEAR
REGCOST	13. COSTS OF STATE REGISTRATION \$ <input type="text"/> .00
TRAN CST	14. TRANSACTION TAX <input type="text"/> . <input type="text"/> % OF DWELLING VALUE
NTR COST	15. OTHER ONE-TIME EXPENDITURES <input type="text"/> . <input type="text"/> % OF LOAN AMOUNT
	16. LIMITS ON THE BORROWER’S AGE AT THE DATE OF APPLICATION:
AGEMAX	UPPER – <input type="text"/> YEARS (99 if no upper limit exists)
AGEMIN	LOWER – <input type="text"/> YEARS (00 if no lower limit exists)
USEHIST	17. ACCOUNT CREDIT HISTORY OF THE BORROWER? <input type="text"/> (1 – Yes, 0 – No)

HMARKET

18. WHICH TYPE OF HOUSING MARKET IT IS ALLOWED TO BUY A DWELLING UNIT ON?

(1 – Market for NEW housing, 0 – Market for USED housing)

VALGAP

19. THE MINIMUM GAP IN DWELLING VALUES REQUIRED FOR PURCHASE: 25 %

INTMOVE

20. USE “INTENTION TO MOVE” FILE? (1 – Yes, 0 – No)

SAVTOT

21. ESTIMATION OF TOTAL SAVINGS OF HOUSEHOLDS \$ MILLION

TOTINC

22. ESTIMATION OF TOTAL INCOME OF ALL HOUSEHOLDS \$ MILLION

TOTHOUS

23. TOTAL NUMBER OF HOUSEHOLDS IN THE REGION THOUS.

SUBS USE

24. IS THIS A SUBSIDY PROGRAMM? (1 – Yes, 0 – No) (If “Yes” then you should
attache “subsidies.sps” file)

DISCONT

25. DISCOUNT RATE % PER YEAR