

*POS Mortgage National*

Project #07651  
October 18-21, 2007

N=1,000 Likely Voters  
Margin of Error = ± 3.1%

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B. Although the 2008 federal and state elections are not for a while...How likely is it that you will vote in the 2008 federal and state elections? Is it very likely, somewhat likely, not too likely, or not at all likely?

92% VERY LIKELY  
8% SOMEWHAT LIKELY

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1. First, generally speaking, would you say that things in the country are going in the right direction, or have they pretty seriously gotten off on the wrong track?

21% RIGHT DIRECTION  
69% WRONG TRACK  
  
9% DON'T KNOW  
1% REFUSED

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2. And, which ONE of the following domestic issues do you believe should be the top priority for the nation's political leaders? Should it be...

17% Stopping illegal immigration  
15% Improving the country's economy  
14% Providing health insurance for the uninsured  
12% Holding down the cost of health care and prescription drugs  
12% Making the nation less dependent on foreign oil  
9% Improving education  
4% Fighting crime and drugs  
1% Addressing the sub-prime mortgage issue  
  
11% ALL OF THE ABOVE  
3% NONE OF THE ABOVE  
1% DON'T KNOW  
\* REFUSED

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Now, for the next few questions, please give me a letter grade - an "A," a "B," a "C," a "D" or an "F" - for how you think things are going in several different areas. The (first/next) area is...

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>DK</b>	<b>REF</b>	<b>GPA</b>
3. Your own financial situation ( <b>SAMPLE A</b> )	18%	36%	27%	10%	7%	1%	1%	<b>2.5</b>
4. The United States economy ( <b>SAMPLE B</b> )	7%	21%	37%	22%	12%	2%	—	<b>1.9</b>
5. The housing market in your area	8%	23%	32%	19%	15%	3%	*	<b>1.9</b>
6. The housing market in the United States as a whole	2%	15%	39%	25%	13%	6%	*	<b>1.6</b>

7. And, more specifically, how familiar are you with the issue of sub-prime mortgage loans? Are you...

19% Very familiar  
 35% Somewhat familiar  
 22% Not very familiar  
 24% Not at all familiar

1% DON'T KNOW

**53% TOTAL FAMILIAR**  
**46% TOTAL NOT FAMILIAR**

8. As you may already know, sub-prime loans provide borrowers with lower credit ratings the ability to get a home loan.

Because these borrowers pose a greater credit risk, these loans tend to have higher interest rates, and often these rates go up after a few years as interest rates change. There are reports of some of these loans going into default.

How serious a problem would you say is the issue of sub-prime mortgages?  
Would you say...

53% Very serious  
37% Somewhat serious  
5% Not very serious  
2% Not at all serious

3% DON'T KNOW  
\* REFUSED

**90% TOTAL SERIOUS**  
**7% TOTAL NOT SERIOUS**

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9. And, how will the issue of sub-prime mortgages affect you, personally? Would you say it will have a positive or negative effect on you, personally, or do you think you really won't be affected by it one way or another?

2% VERY POSITIVE  
4% SOMEWHAT POSITIVE  
17% SOMEWHAT NEGATIVE  
10% VERY NEGATIVE

65% WON'T BE AFFECTED

3% DON'T KNOW  
\* REFUSED

**6% TOTAL POSITIVE**  
**26% TOTAL NEGATIVE**

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10. And, do you believe that over the next six months or so that the sub-prime mortgage situation will be better, worse, or will it stay about the same as it is now?

2% A LOT BETTER  
15% SOMEWHAT BETTER  
21% SOMEWHAT WORSE  
14% A LOT WORSE  
  
31% STAY THE SAME  
16% DON'T KNOW  
1% REFUSED  
  
**17% TOTAL BETTER**  
**35% TOTAL WORSE**

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11. And, as you may know, some homeowners across the country who took out adjustable rate mortgages are having difficulty making their monthly mortgage payments and facing foreclosure. Foreclosure is when a bank sells or repossesses someone's home because they have failed to keep up with mortgage payments.

Do you believe that the sub-prime mortgage issue is serious enough that the federal government should get involved to help those people who cannot pay their mortgages, or do you believe the individuals themselves should take responsibility for their own actions?

31% FEDERAL GOVERNMENT SHOULD GET INVOLVED  
62% INDIVIDUALS SHOULD TAKE RESPONSIBILITY  
  
7% DON'T KNOW  
\* REFUSED

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Now I'm going to read you some things that the government might do to deal with the sub-prime mortgage issue, and I would like you to tell me if you favor or oppose that idea. The (first/next) one is...

	<b>TOT FAV</b>	<b>TOT UNFAV</b>	<b>STR FAV</b>	<b>SMWT FAV</b>	<b>SMWT OPP</b>	<b>STR OPP</b>	<b>DK</b>	<b>REF</b>
12. Making sure that borrowers have sufficient resources to pay back their loans, by requiring lenders to verify the finances and incomes of those borrowers who are buying homes or are refinancing their homes.	<b>87%</b>	<b>9%</b>	65%	22%	4%	5%	4%	1%
13. Requiring lenders to provide more financial information to consumers in easy to understand language before they sign their mortgage documents.	<b>93%</b>	<b>5%</b>	80%	13%	2%	3%	2%	*
14. Allowing the market to address concerns about sub prime mortgages on its own, without government interference.	<b>60%</b>	<b>32%</b>	33%	27%	16%	16%	8%	1%

Now, on another issue...

15. Would you favor or oppose legislation that would eliminate the down payment requirements for federally-funded loans so that borrowers do not have to put any money down or have any equity in their home when they buy or refinance their homes?

15% STRONGLY FAVOR  
 15% SOMEWHAT FAVOR  
 20% SOMEWHAT OPPOSE  
 43% STRONGLY OPPOSE

7% DON'T KNOW  
 \* REFUSED

**30% TOTAL FAVOR**  
**62% TOTAL OPPOSE**

16. Now, as you may know, currently, the federal government insures loans for borrowers up to the amount of \$417,000 for a home. Would you favor or oppose increasing the maximum size of a loan that the federal government will insure to allow a homeowner to borrow up to \$600,000

11% STRONGLY FAVOR  
11% SOMEWHAT FAVOR  
16% SOMEWHAT OPPOSE  
56% STRONGLY OPPOSE

5% DON'T KNOW  
\* REFUSED

**22% TOTAL FAVOR**  
**72% TOTAL OPPOSE**

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Now, I have just a few more questions for statistical purposes only...

D1. In what year were you born?

2% 18 - 24  
9% 25 - 34  
18% 35 - 44  
21% 45 - 54  
24% 55 - 64  
20% 65 AND ABOVE  
5% REFUSED

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D2. What was the last grade you completed in school?

1% SOME GRADE SCHOOL (1-8)  
3% SOME HIGH SCHOOL (9-11)  
27% GRADUATED HIGH SCHOOL (9-12)  
4% TECHNICAL OR VOCATIONAL SCHOOL (12)  
26% SOME COLLEGE (13-15)  
26% GRADUATED COLLEGE (16)  
14% GRADUATE/PROFESSIONAL SCHOOL (16+)

\* REFUSED

**31% HIGH SCHOOL OR LESS**  
**29% SOME COLLEGE**  
**40% COLLEGE+**

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D3. And for statistical purposes only...is your total annual household income greater or less than \$60,000 dollars?

9% UNDER \$20,000  
18% BETWEEN \$20,000 - \$40,000  
17% OVER \$40,000  
13% UNDER \$80,000  
13% BETWEEN \$80,000 - \$100,000  
17% OVER \$100,000

13% REFUSED

**27% UNDER \$40K**

**30% \$40K - \$80K**

**29% OVER \$80K**

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D4. And, in politics today do you consider yourself...

a Republican,  
a Democrat,  
or something else?

20% STRONG REPUBLICAN  
11% NOT-SO-STRONG REPUBLICAN  
  
8% LEAN TO REPUBLICANS  
11% SOMETHING ELSE/INDEPENDENT  
7% LEAN TO DEMOCRATS

13% NOT-SO-STRONG DEMOCRAT  
26% STRONG DEMOCRAT

2% DON'T KNOW  
2% REFUSED

**30% TOTAL REPUBLICAN**

**39% TOTAL DEMOCRAT**

**26% TOTAL LEAN/INDEPENDENT**

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D7. In politics today, do you consider yourself to be...

conservative  
moderate  
...or...  
liberal

18% VERY CONSERVATIVE  
22% SOMEWHAT CONSERVATIVE  
36% MODERATE  
11% SOMEWHAT LIBERAL  
8% VERY LIBERAL

4% UNDECIDED/NOT SURE  
1% REFUSED

**39% TOTAL CONSERVATIVE**  
**19% TOTAL LIBERAL**

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And thinking back to the presidential election in 2004...

D8. Regardless of how you may feel today, for which of the following candidates did you vote for President...

47% George W. Bush  
40% John Kerry  
3% Ralph Nader  
  
3% SOMEONE ELSE  
3% DID NOT VOTE  
2% DON'T KNOW/DO NOT RECALL  
3% REFUSED

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D9. Other than being an American, what is your main ethnic or racial heritage?

77% WHITE  
11% AFRICAN AMERICAN OR BLACK  
4% HISPANIC OR LATINO AMERICAN  
2% AMERICAN INDIAN  
1% ASIAN AMERICAN  
  
2% OTHER  
2% REFUSED

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D11. And, do you own or rent the home in which you currently live?

82% OWN  
15% RENT  
  
3% DON'T KNOW/REFUSED

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D12. And, in the next year, do you plan on buying a home or selling your existing home?

**15% TOTAL YES**  
12% YES, BUYING A HOME  
7% YES, SELLING HOME  
  
79% NO, NEITHER OF THESE  
  
5% DON'T KNOW  
1% REFUSED

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D13. GENDER: Are you employed outside of the home, are you a homemaker, or are you retired?

14%	MALE/EMPLOYED/HOURLY
18%	MALE/EMPLOYED/SALARY
1%	MALE/HOMEMAKER
12%	MALE/RETIRED
1%	MALE/NOT IN LABOR FORCE
1%	MALE/REFUSED
14%	FEMALE/EMPLOYED/HOURLY
12%	FEMALE/EMPLOYED/SALARY
5%	FEMALE/HOMEMAKER
17%	FEMALE/RETIRED
2%	FEMALE/NOT IN LABOR FORCE
1%	FEMALE/REFUSED
<b>48%</b>	<b>TOTAL MALE</b>
<b>52%</b>	<b>TOTAL FEMALE</b>

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