

Lending Tree On-Line Survey
Prepared April 2, 2007

Q1. Region

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Northeast	25%	25%	24%	25%	23%	19%	29%	26%	23%	26%	24%	21%	24%	27%	23%	24%	26%	22%	24%	30%
Midwest	23%	22%	24%	25%	10%	15%	17%	24%	22%	25%	23%	18%	24%	19%	23%	24%	26%	23%	26%	16%
South	29%	30%	28%	26%	53%	25%	36%	31%	30%	25%	29%	30%	29%	29%	27%	27%	29%	30%	28%	31%
West	24%	23%	24%	23%	14%	41%	17%	19%	25%	25%	24%	30%	23%	24%	27%	25%	19%	25%	22%	24%

Q2_1. You selected the Northeast region. In which state do you live?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	369	180	189	305	38	24	22	63	70	113	79	22	202	97	67	90	75	77	54	69
Connecticut	5%	4%	5%	5%	3%	13%		11%	3%	4%	4%	5%	4%	6%	6%	6%		9%	4%	6%
Massachusetts	14%	14%	15%	13%	21%	17%	5%	14%	13%	15%	14%	27%	13%	14%	15%	12%	12%	12%	15%	22%
Maine	3%	4%	2%	3%		4%		3%		4%	4%	5%	3%	2%	4%	7%	3%	1%	2%	1%
New Hampshire	3%	4%	1%	3%				6%		3%	4%		4%		3%	1%	5%		7%	1%
New Jersey	11%	14%	8%	10%	16%	25%	5%	13%	7%	14%	11%	9%	13%	13%	3%	6%	5%	10%	22%	16%
New York	30%	29%	31%	30%	32%	29%	50%	21%	37%	25%	33%	27%	31%	26%	34%	32%	28%	36%	22%	28%
Pennsylvania	30%	28%	32%	31%	29%	13%	41%	25%	31%	32%	29%	18%	29%	32%	30%	33%	41%	26%	24%	22%
Rhode Island	2%	2%	3%	3%				5%	1%	2%	1%	5%	2%	3%		1%	1%	1%	4%	4%
Vermont	2%	1%	3%	3%				2%	7%	1%		5%	1%	3%	4%	2%	4%	4%		

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Q2_2. You selected the Midwest region. In which state do you live?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	344	157	187	307	17	19	13	58	69	107	77	19	205	69	68	89	77	81	58	37
Iowa	4%	4%	4%	4%		11%	8%	2%	4%	4%	5%		3%	6%	3%	6%	4%	4%		5%
Illinois	18%	17%	20%	17%	41%	21%	8%	17%	17%	18%	23%	16%	16%	25%	19%	11%	12%	23%	24%	30%
Indiana	9%	8%	10%	8%	18%	11%	23%	7%	10%	8%	9%		8%	9%	9%	10%	12%	5%	7%	11%
Kansas	3%	3%	4%	4%				3%	4%	3%	3%	11%	4%	3%	3%	3%	5%	2%	3%	3%
Michigan	14%	13%	14%	14%	12%	16%	8%	21%	13%	14%	13%	5%	14%	14%	13%	17%	12%	14%	16%	11%
Minnesota	10%	12%	8%	11%			23%	9%	10%	9%	8%	16%	9%	12%	10%	9%	10%	7%	19%	3%
Missouri	9%	11%	7%	9%	6%	16%		9%	12%	11%	9%		11%	6%	7%	10%	8%	7%	9%	16%
North Dakota	1%	1%	2%	1%			8%		1%	1%	1%			4%	1%	4%				
Nebraska	4%	3%	4%	4%				5%	3%	3%	6%		3%	3%	6%	6%	4%	6%		
Ohio	17%	18%	16%	16%	24%	21%	23%	19%	12%	18%	10%	42%	19%	13%	15%	16%	22%	19%	12%	11%
South Dakota	1%	1%	2%	1%		5%		2%	3%	1%	1%		1%		3%	3%	3%			
Wisconsin	9%	9%	10%	10%				7%	10%	10%	10%	11%	10%	6%	10%	4%	9%	12%	10%	11%

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Q2_3. You selected the South region. In which state do you live?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	431	212	219	312	88	31	27	74	93	109	94	32	247	103	78	102	85	107	64	71
Alabama	4%	6%	3%	5%	5%			4%	4%	5%	6%	3%	6%	1%	5%	4%	2%	7%	6%	3%
Arkansas	3%	3%	4%	4%	3%			3%	2%	4%	5%	3%	4%	2%	3%	6%	2%	3%	3%	1%
Washington DC	1%	1%	1%		5%				1%	1%	1%	3%		3%	1%	2%		1%		1%
Delaware	1%	1%	0%	1%				1%	1%	1%			1%						2%	3%
Florida	17%	14%	19%	18%	7%	32%	15%	18%	19%	14%	15%	22%	14%	17%	24%	13%	27%	14%	16%	14%
Georgia	9%	7%	11%	7%	17%	3%	11%	5%	11%	7%	11%	9%	9%	8%	12%	10%	6%	13%	5%	8%
Kentucky	4%	4%	4%	5%	1%	3%	7%	1%	5%	4%	3%	9%	6%	2%	3%	4%	1%	7%	2%	7%
Louisiana	3%	4%	1%	3%	3%		4%		3%	3%	4%		4%		3%	1%	2%	3%	5%	1%
Maryland	7%	9%	6%	6%	11%	10%	4%	8%	11%	8%	6%		7%	10%	6%	3%	6%	7%	11%	14%
Mississippi	3%	3%	2%	2%	7%		4%	4%	1%	3%	2%	3%	3%	2%	3%	7%	2%		3%	
North Carolina	6%	7%	6%	6%	8%	6%	11%	5%	8%	7%	4%	6%	7%	8%	3%	7%	11%	4%	8%	4%
Oklahoma	3%	2%	3%	2%	3%	3%	7%	3%	3%	3%		3%	2%	5%	3%	3%	5%	3%		1%
South Carolina	4%	5%	4%	5%	3%		4%	3%	4%	4%	6%	6%	5%	2%	5%	7%	1%	8%	3%	
Tennessee	6%	5%	6%	7%	3%	3%		7%	8%	6%	5%	3%	5%	8%	6%	6%	7%	6%	2%	8%
Texas	19%	18%	19%	19%	16%	23%	15%	22%	13%	18%	20%	25%	19%	18%	18%	22%	21%	16%	22%	13%
Virginia	10%	10%	9%	10%	7%	16%	15%	15%	5%	13%	7%	3%	10%	14%	5%	7%	6%	8%	11%	20%
West Virginia	1%	1%	1%	1%			4%	1%			2%		1%	1%	1%		2%	3%		

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Q2_4. You selected the West region. In which state do you live?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	355	165	190	281	23	51	13	47	78	107	78	32	192	85	77	96	57	88	51	55
Alaska	2%	2%	2%	1%		4%				5%	1%		1%	2%	3%	1%	4%	1%	2%	2%
Arizona	8%	8%	9%	10%		2%	8%	4%	8%	9%	13%	3%	10%	7%	6%	9%	5%	8%	10%	11%
California	43%	44%	43%	40%	74%	47%	31%	38%	42%	41%	45%	59%	40%	44%	51%	39%	33%	47%	49%	45%
Colorado	11%	11%	11%	12%	4%	10%	8%	19%	9%	10%	12%	6%	9%	16%	10%	13%	9%	15%	6%	11%
Hawaii	3%	5%	1%	1%		14%			1%	6%	4%		3%	4%	3%	3%	4%	1%	4%	4%
Idaho	1%	1%	2%	2%					1%	3%		3%	2%	1%		2%	2%	2%	2%	2%
Montana	1%	1%	1%	1%			8%			2%				2%	1%	3%				
New Mexico	2%	2%	2%	2%	4%	2%	15%		4%	1%	3%		3%	2%		1%	2%	3%	4%	2%
Nevada	3%	5%	2%	4%	4%	2%		4%	4%	2%	4%	6%	3%	5%	3%	2%	2%	5%	4%	4%
Oregon	8%	7%	9%	10%	4%	2%		4%	5%	13%	9%	9%	9%	7%	9%	16%	11%	5%	6%	4%
Utah	4%	4%	4%	4%		6%	8%	11%	6%	1%	1%	3%	6%	1%	1%	1%	11%	2%	2%	7%
Washington	12%	10%	14%	13%	9%	10%	23%	17%	18%	7%	9%	9%	14%	8%	13%	11%	19%	10%	12%	9%
Wyoming	1%		1%	0%		2%		2%	1%				1%			1%		1%		

Q3. Do you have an overall financial plan?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes, with professional advice	18%	19%	17%	19%	11%	19%	5%	10%	13%	17%	30%	26%	21%	11%	19%	9%	16%	20%	24%	28%
Yes, developed myself	27%	32%	24%	28%	23%	30%	43%	28%	29%	22%	27%	36%	29%	27%	24%	18%	21%	33%	37%	31%
No, do not have financial plan	52%	48%	56%	51%	64%	49%	48%	60%	55%	59%	42%	34%	49%	58%	55%	70%	60%	45%	37%	39%
Don't Know	2%	2%	3%	2%	2%	2%	4%	2%	3%	2%	1%	4%	2%	4%	2%	3%	3%	2%	2%	2%

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Q4. Do you intend to develop a plan in the next year?

(Base=Respondents who do not have an overall financial plan)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	816	355	461	643	109	63	39	149	181	265	140	40	428	218	164	275	184	165	88	95
Yes, seek professional advice	11%	10%	12%	10%	17%	11%	18%	11%	8%	15%	9%	5%	8%	15%	13%	11%	14%	10%	10%	11%
Yes, plan myself	19%	16%	21%	17%	24%	22%	46%	23%	22%	14%	14%	8%	18%	19%	20%	17%	17%	21%	23%	18%
No /Not sure	70%	74%	67%	72%	60%	67%	36%	66%	71%	72%	76%	88%	74%	66%	67%	72%	70%	68%	67%	72%

Q5. Which one of the following is most important to you when thinking about a loan?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Monthly payment	22%	18%	27%	22%	22%	26%	25%	30%	26%	22%	18%	10%	21%	22%	27%	29%	24%	22%	20%	13%
Total loan amount	4%	4%	4%	4%	4%	3%	5%	3%	4%	3%	5%	4%	5%	3%	3%	4%	4%	3%	6%	5%
Interest rate and fees	55%	61%	49%	55%	58%	51%	49%	49%	50%	53%	64%	70%	57%	50%	53%	44%	51%	58%	60%	66%
Down payment	1%	1%	1%	1%		1%	4%	0%	1%	1%	0%		0%	1%	2%	1%	1%	1%	0%	1%
Type of loan	12%	11%	13%	12%	14%	10%	13%	9%	14%	13%	9%	12%	13%	12%	9%	12%	12%	13%	10%	11%
Don't know	6%	5%	7%	6%	3%	10%	3%	8%	5%	8%	3%	5%	4%	11%	6%	10%	7%	4%	4%	4%

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Q6. Which types of loans or credit debt does your household currently have outstanding?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Mortgage	52%	52%	51%	53%	42%	47%	24%	48%	60%	52%	55%	41%	66%	30%	37%	25%	44%	61%	69%	72%
Credit card debt >\$3k	39%	39%	40%	39%	41%	38%	37%	41%	41%	40%	36%	37%	43%	34%	35%	31%	37%	46%	42%	43%
Auto loan	37%	35%	39%	38%	34%	35%	39%	50%	37%	36%	34%	19%	46%	24%	27%	21%	35%	45%	47%	47%
Credit card debt <=\$3k	24%	23%	26%	24%	28%	24%	29%	27%	27%	24%	22%	14%	22%	25%	30%	29%	27%	21%	25%	19%
Student loan	19%	13%	24%	16%	37%	20%	49%	40%	19%	14%	8%	1%	18%	24%	16%	21%	16%	19%	20%	18%
No debt outstanding	15%	18%	13%	16%	9%	15%	9%	10%	10%	17%	19%	28%	11%	23%	18%	23%	16%	12%	10%	11%
Personal loans	12%	12%	11%	11%	16%	12%	15%	16%	12%	11%	9%	7%	13%	9%	11%	8%	14%	15%	13%	7%
Home equity loan	10%	11%	8%	10%	7%	9%	1%	7%	11%	12%	11%	7%	13%	6%	6%	2%	7%	13%	11%	20%
Home equity line of credit	10%	9%	10%	11%	5%	6%	1%	6%	11%	10%	12%	11%	13%	5%	6%	3%	3%	10%	15%	21%
Borrowed from 401K/retirement	6%	5%	6%	5%	13%	4%	5%	7%	6%	7%	4%	1%	7%	5%	4%	2%	6%	6%	11%	6%
Other debt	1%	1%	1%	1%	1%	2%	1%	0%	1%	0%	1%		0%	1%	1%	1%	1%	1%	0%	0%
Don't know	0%		0%	0%					0%					0%			0%			

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Q7. You indicated you have a home equity loan or line of credit. What are you using those funds for?

(Base=Respondents who have a home equity loan)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	274	135	139	238	18	17	2	31	64	87	71	18	205	36	32	19	28	82	56	86
Home improvements	52%	47%	56%	52%	67%	29%	50%	55%	48%	54%	55%	39%	50%	53%	63%	58%	54%	49%	54%	52%
Debt consolidation	27%	28%	25%	26%	33%	35%		39%	31%	25%	21%	17%	26%	33%	25%	21%	29%	30%	21%	26%
Piggyback mortgage	13%	16%	10%	12%	6%	29%		29%	17%	8%	7%	17%	12%	17%	13%	11%	11%	13%	9%	16%
Other	10%	7%	12%	10%	6%	12%	50%	3%	13%	9%	13%		10%	11%	6%	16%	4%	15%	2%	12%
Auto purchase	9%	10%	9%	11%				10%	9%	6%	13%	17%	11%	8%	3%	5%	7%	5%	21%	8%
Luxury items/expenses	5%	5%	6%	5%	6%	12%		13%	2%	3%	6%	17%	4%	6%	13%	5%	11%	6%	5%	3%
To cover day to day expenses	5%	7%	4%	5%		12%		3%	3%	7%	4%	11%	5%	3%	9%	11%	14%	1%	9%	2%
Small business expenses	5%	6%	4%	5%		12%		3%	3%	7%	6%		5%		9%			5%	5%	7%
Education	4%	4%	4%	4%	6%			3%	2%	9%	1%		4%	3%	6%			5%	7%	3%
Healthcare costs/expenses	3%	7%		4%					2%	3%	7%		3%	3%	3%	5%	7%	5%	2%	1%
Don't know	3%	4%	2%	3%		12%		3%	2%	5%	1%	11%	3%	6%		5%	7%	1%	4%	3%
Wedding	1%	2%	1%	2%						1%	4%		2%					2%		2%
Elder care	1%	1%	1%	1%					2%			6%	0%		3%		7%			
Birth of child	0%		1%	0%					2%				0%				4%			

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Q8. You previously indicated your household credit card debt is more than \$3,000. What are you using your credit cards for?

(Base=Respondents who have more than \$3,000 in credit card debt)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	589	275	314	471	68	48	28	100	128	173	119	39	363	121	102	116	109	164	95	100
To cover day to day expenses	41%	38%	44%	41%	41%	42%	68%	47%	42%	37%	39%	31%	37%	53%	42%	53%	47%	37%	37%	34%
Other	23%	22%	23%	22%	22%	33%	18%	22%	20%	24%	23%	28%	21%	27%	22%	21%	25%	23%	19%	26%
Home improvements	21%	21%	21%	22%	21%	17%	18%	21%	28%	17%	21%	21%	25%	18%	12%	13%	23%	22%	21%	29%
Healthcare costs or expenses	17%	17%	18%	17%	18%	15%	32%	17%	14%	12%	20%	31%	16%	19%	19%	26%	21%	18%	12%	8%
Debt consolidation	16%	17%	15%	15%	13%	31%	25%	15%	12%	18%	18%	15%	17%	18%	14%	16%	13%	17%	22%	14%
No answer	14%	16%	13%	14%	15%	17%	14%	11%	10%	16%	20%	10%	15%	11%	18%	17%	13%	12%	17%	12%
Luxury items	14%	13%	15%	15%	9%	15%	21%	21%	13%	13%	11%	13%	14%	17%	13%	4%	15%	15%	14%	23%
Small business expenses	10%	15%	6%	10%	7%	17%	14%	5%	9%	10%	15%	8%	13%	5%	7%	8%	6%	12%	12%	12%
Education	7%	6%	9%	7%	10%	6%	25%	14%	5%	6%	4%	5%	7%	9%	8%	5%	5%	9%	9%	10%
Auto purchase	3%	3%	2%	2%	6%	6%	7%	2%	3%	2%	3%	3%	3%	2%	2%	3%	1%	4%	2%	3%
Don't know	3%	2%	3%	2%	6%			1%	7%	2%	1%		2%	2%	3%	4%	1%	3%	1%	3%
Wedding	2%	2%	2%	2%	1%		7%	6%		1%	1%	3%	2%	1%	2%	2%		4%	3%	1%
Elder care	2%	1%	2%	1%	1%	4%	4%		1%	2%	3%	5%	2%		2%	3%	3%	2%	1%	
Birth of child	2%	0%	3%	2%			7%	4%	2%	1%			2%	2%		1%	3%	2%	1%	1%

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Q9. How much of your monthly gross income do you spend on your total debt expenses (mortgage, credit cards, loans, etc.) each month?

(Base=Respondents who have debt)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1270	589	681	1010	151	106	68	217	278	361	267	76	752	273	238	290	248	311	204	206
About 2/3	27%	24%	28%	25%	32%	31%	22%	35%	31%	25%	20%	25%	27%	27%	25%	30%	34%	28%	23%	16%
About 1/2	20%	18%	22%	21%	15%	21%	21%	19%	23%	21%	21%	9%	22%	19%	18%	19%	18%	22%	23%	18%
About 1/3	18%	21%	16%	19%	15%	12%	16%	18%	18%	17%	21%	14%	18%	18%	19%	14%	11%	18%	21%	31%
About 1/4	13%	13%	13%	12%	16%	12%	16%	9%	12%	15%	13%	16%	12%	14%	14%	13%	13%	13%	13%	11%
Less than 1/4	22%	24%	21%	22%	22%	24%	25%	19%	17%	22%	25%	36%	21%	23%	24%	23%	24%	19%	20%	24%

Q10. How comfortable are you with the amount of overall debt your household has outstanding?

(Base=Respondents who have debt)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1270	589	681	1010	151	106	68	217	278	361	267	76	752	273	238	290	248	311	204	206
Not at all comfortable	28%	24%	31%	28%	31%	28%	35%	34%	30%	29%	22%	18%	27%	31%	27%	40%	27%	29%	21%	18%
Somewhat uncomfortable	20%	18%	22%	19%	23%	26%	26%	22%	24%	17%	19%	13%	21%	19%	17%	19%	23%	23%	17%	18%
Midpoint on scale	25%	25%	25%	25%	25%	24%	24%	26%	23%	27%	24%	25%	23%	27%	29%	21%	28%	23%	31%	24%
Somewhat comfortable	16%	18%	13%	17%	13%	10%	12%	11%	14%	17%	19%	21%	16%	12%	18%	13%	13%	16%	16%	22%
Extremely comfortable	11%	14%	8%	12%	8%	11%	3%	7%	9%	11%	16%	22%	12%	10%	8%	7%	8%	9%	16%	18%
AVERAGE RATING	2.6	2.8	2.5	2.7	2.4	2.5	2.2	2.4	2.5	2.6	2.9	3.2	2.7	2.5	2.6	2.3	2.5	2.5	2.9	3.0

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**Q11. Which of the following best describes your approach to managing your household's overall debt (mortgage, credit cards, loans, etc.)?
(Base=Respondents who have debt)**

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1270	589	681	1010	151	106	68	217	278	361	267	76	752	273	238	290	248	311	204	206
Pay as much as possible, more than min	77%	78%	77%	79%	71%	73%	68%	77%	78%	78%	80%	75%	78%	76%	77%	68%	73%	81%	84%	84%
Make minimum payments	16%	13%	19%	14%	23%	18%	31%	21%	17%	14%	11%	11%	15%	18%	15%	23%	17%	14%	10%	12%
Roll credit cards to lower interest card	14%	15%	13%	14%	11%	16%	15%	17%	12%	13%	13%	18%	16%	14%	8%	8%	10%	17%	18%	16%
Downsize home & lifestyle/ save more/ stop using cards	12%	8%	15%	11%	15%	12%	19%	12%	13%	11%	12%	7%	11%	14%	13%	15%	12%	14%	6%	9%
Refinance home, take cash out to consolidate	4%	4%	5%	4%	5%	8%	1%	4%	5%	5%	5%	3%	5%	4%	4%	3%	3%	6%	5%	5%
Personal loan to consolidate	3%	4%	3%	3%	3%	7%	7%	6%	3%	4%	1%		3%	6%	2%	5%	3%	4%	4%	1%
Home equity loan/ line of credit to consolidate	3%	4%	3%	4%	2%	3%	1%	2%	3%	4%	3%	4%	4%	4%	2%	2%	1%	5%	4%	5%
Pay off credit cards each month	2%	3%	2%	2%		2%		0%	1%	2%	3%	8%	3%	1%	1%	0%	0%	2%	4%	4%
Debt consolidation	0%	0%	1%	0%	1%	2%	1%	1%	1%		0%		0%	1%		1%	1%	0%	0%	
Go back to work	0%	1%	0%	0%		1%	1%	0%		0%	1%			1%	0%	1%	0%	0%		0%
Bankruptcy/ can't pay	0%		1%	0%	1%	1%		1%			1%		0%	0%	1%	1%	1%			
Only have mortgage debt	0%	1%	0%	0%					1%		0%	3%	1%	0%			1%	1%		0%
Pay off loans/ pay on time	0%	0%	0%	0%					0%	0%	0%		0%					0%	0%	0%
Use debt management company	0%	0%	0%	0%	1%	1%			1%		0%		0%	0%	0%		0%	1%		

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**Q11. Which of the following best describes your approach to managing your household's overall debt (mortgage, credit cards, loans, etc.)?
 (Base=Respondents who have debt)**

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
Don't know	0%		0%	0%							1%		0%		0%		0%			
Rental property income	0%	0%				1%					0%				0%					
New plan for paying off debt	0%	0%				1%					0%			0%					0%	
Only have car loan	0%	0%		0%								1%	0%						0%	
Waiting on SSDI	0%	0%		0%							0%		0%				0%			
No approach	0%		0%		1%				0%						0%					

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Q12. Please indicate whether you have EVER done any of the following?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Made late payment/ missed payment	52%	47%	57%	49%	72%	53%	67%	57%	55%	53%	48%	35%	47%	57%	61%	69%	60%	48%	36%	41%
None of these	30%	33%	28%	32%	17%	34%	20%	30%	27%	31%	32%	39%	31%	34%	24%	22%	30%	31%	37%	36%
Gone over credit limit on any credit card	27%	25%	29%	25%	42%	26%	47%	33%	29%	27%	19%	15%	25%	29%	31%	36%	28%	24%	26%	18%
Owed money on existing auto loan when replaced it	16%	16%	17%	17%	11%	10%	13%	22%	20%	11%	18%	12%	20%	8%	15%	12%	16%	16%	20%	19%
Bought car with large down payment to obtain smaller loan	12%	13%	10%	12%	8%	14%	15%	7%	11%	12%	13%	15%	14%	8%	10%	7%	9%	14%	15%	15%
Borrowed against home to pay off credit card or loan	10%	12%	8%	11%	5%	8%	3%	8%	12%	10%	10%	10%	13%	5%	8%	5%	8%	11%	13%	14%
Borrowed against home to consolidate credit cards, then charged more	8%	9%	7%	8%	6%	8%	4%	7%	9%	10%	8%	6%	10%	5%	8%	5%	7%	7%	13%	11%
Borrowed against home to buy luxury items	2%	2%	2%	2%	1%	3%	1%	1%	2%	2%	3%	4%	3%	2%	1%	1%	1%	2%	5%	3%
Bought more expensive home than intended	2%	2%	2%	2%	1%	4%	7%	2%	3%	2%	1%	1%	2%	2%	3%	2%	1%	2%	2%	3%
Borrowed against home to pay for college	2%	3%	1%	2%	3%	4%	5%	1%	1%	2%	4%	1%	2%	1%	3%	2%	1%	2%	2%	5%

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Q13. Borrowing is a complex matter. When you or your household borrows money, how knowledgeable are you about your lending options and associated costs?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Not at all knowledgeable	7%	5%	10%	7%	10%	10%	16%	10%	9%	7%	6%		6%	12%	7%	14%	4%	8%	4%	3%
Not very knowledgeable	12%	10%	14%	11%	11%	18%	7%	16%	12%	13%	11%	4%	10%	14%	13%	19%	14%	11%	7%	5%
Midpoint on scale	32%	32%	32%	32%	37%	26%	37%	33%	36%	33%	28%	23%	30%	34%	39%	36%	38%	30%	29%	28%
Somewhat knowledgeable	27%	31%	24%	28%	26%	22%	17%	22%	24%	30%	28%	44%	30%	23%	24%	15%	25%	32%	33%	36%
Extremely knowledgeable	21%	22%	20%	21%	15%	24%	23%	18%	19%	17%	27%	30%	24%	17%	17%	16%	18%	20%	26%	28%
AVERAGE RATING	3.4	3.6	3.3	3.5	3.2	3.3	3.2	3.2	3.3	3.4	3.6	4.0	3.6	3.2	3.3	3.0	3.4	3.5	3.7	3.8

Q14. Which one of the following best describes your approach to managing your household's credit card debt?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
No credit card/ don't use cards	15%	13%	17%	13%	25%	17%	19%	18%	15%	17%	11%	5%	11%	21%	18%	29%	18%	10%	3%	6%
Pay entire credit card each month	31%	35%	26%	32%	14%	34%	19%	23%	26%	28%	40%	50%	33%	29%	27%	19%	23%	29%	44%	46%
Pay as much as possible	46%	45%	46%	46%	51%	38%	48%	46%	47%	47%	43%	43%	47%	41%	47%	37%	48%	54%	48%	44%
Pay minimum payment each month	7%	5%	9%	7%	7%	8%	13%	10%	8%	6%	5%	2%	7%	6%	7%	11%	9%	6%	5%	3%
Skip payments/ pay finance charge	1%	2%	1%	1%	2%	2%	1%	3%	2%	1%	1%		2%	2%	1%	3%	2%	1%	0%	1%
Don't know	0%	1%	0%	0%	1%	1%							1%	0%	0%	1%	1%			1%

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Q15. To manage your credit card debt, have you EVER...

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
None of these	45%	47%	44%	45%	47%	47%	48%	41%	39%	44%	50%	62%	44%	50%	44%	54%	43%	43%	43%	43%
Switched credit cards to get lower interest rate	37%	34%	39%	38%	30%	33%	37%	38%	43%	36%	32%	31%	40%	32%	34%	26%	36%	41%	43%	43%
Used home equity loan/ line of credit to pay credit cards	11%	11%	11%	12%	5%	9%	1%	8%	14%	11%	13%	9%	14%	6%	9%	5%	9%	12%	15%	17%
Downsized home/ lifestyle to reduce need for cards	11%	9%	12%	11%	7%	12%	17%	14%	13%	10%	7%	4%	10%	11%	11%	10%	11%	13%	9%	9%
Declared bankruptcy	10%	11%	9%	10%	14%	10%	1%	10%	11%	14%	9%	9%	9%	10%	15%	16%	13%	8%	6%	5%
Used mortgage refinancing to pay credit cards	9%	9%	8%	9%	5%	10%	3%	6%	11%	8%	10%	6%	10%	5%	8%	5%	7%	9%	12%	11%
Taken personal loan to pay credit cards	8%	9%	7%	8%	10%	8%	9%	9%	10%	8%	6%	4%	8%	9%	8%	7%	10%	7%	9%	7%
Borrowed from a friend/ family to pay credit cards	7%	6%	8%	7%	9%	11%	24%	13%	8%	5%	4%	1%	6%	11%	7%	11%	9%	6%	4%	4%

Q16. Have you ever consolidated your credit card debt and then accrued unmanageable debt again?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	17%	15%	18%	18%	13%	14%	12%	17%	18%	20%	13%	12%	17%	14%	17%	15%	20%	18%	20%	12%
No	82%	84%	80%	81%	84%	85%	85%	80%	80%	79%	86%	88%	82%	82%	82%	82%	80%	81%	80%	87%
Don't know	1%	1%	2%	1%	3%	2%	3%	4%	1%	1%	1%		1%	3%	1%	3%	0%	2%	0%	1%

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Q17. Think about the credit card(s) you have. Why did you choose your credit card(s)?

(Base=Respondents who have credit cards)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1279	624	655	1048	124	104	61	199	262	363	292	100	755	279	239	267	241	318	221	218
No annual fee	60%	61%	60%	62%	50%	57%	54%	62%	57%	58%	65%	64%	61%	60%	58%	57%	60%	60%	63%	63%
Satisfied with interest rate & terms	46%	46%	46%	48%	45%	35%	57%	49%	46%	42%	44%	59%	49%	43%	43%	43%	47%	49%	46%	46%
No finance charges when pay balance in full each mo.	38%	43%	33%	40%	25%	32%	28%	28%	31%	33%	53%	61%	40%	35%	36%	33%	31%	41%	40%	45%
Offered free rewards	34%	34%	34%	36%	20%	38%	39%	32%	36%	32%	38%	29%	35%	38%	27%	25%	25%	34%	39%	50%
Notice in mail that you were pre-approved	26%	25%	27%	24%	41%	31%	38%	29%	34%	26%	20%	16%	25%	29%	29%	36%	32%	24%	20%	18%
No inactivity penalties	16%	19%	14%	17%	10%	16%	16%	16%	11%	15%	22%	22%	17%	14%	18%	18%	17%	18%	13%	15%
Other	10%	8%	12%	9%	10%	13%	5%	15%	10%	11%	7%	7%	9%	11%	9%	12%	10%	11%	6%	9%

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Q18. How well do you know your credit card(s)? Have you had any of the following surprises?

(Base=Respondents who have credit cards)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1279	624	655	1048	124	104	61	199	262	363	292	100	755	279	239	267	241	318	221	218
No surprises	65%	67%	63%	66%	62%	57%	43%	65%	60%	64%	72%	74%	68%	61%	60%	53%	68%	65%	71%	70%
Teaser rate	14%	13%	15%	14%	10%	18%	21%	15%	18%	13%	12%	12%	14%	16%	13%	16%	12%	15%	14%	14%
Unexpected over limit fees charged	12%	13%	12%	11%	19%	13%	23%	14%	13%	11%	13%	5%	11%	14%	15%	22%	7%	13%	7%	11%
Unexpected annual fees	11%	10%	12%	11%	15%	13%	21%	12%	12%	11%	10%	4%	10%	12%	13%	16%	8%	9%	13%	9%
Unexpected finance charge	9%	9%	9%	9%	6%	10%	7%	9%	9%	10%	9%	5%	9%	10%	8%	10%	7%	10%	6%	9%
Unexpected fees for an ATM	9%	9%	8%	7%	13%	14%	18%	9%	8%	7%	8%	10%	7%	10%	13%	15%	9%	6%	5%	7%
Other unexpected charges	7%	8%	7%	7%	5%	12%	15%	7%	8%	8%	7%	3%	6%	10%	8%	12%	7%	7%	5%	5%
Unexpected balance transfer fees	6%	5%	6%	6%	2%	4%	5%	6%	6%	5%	6%	7%	6%	6%	6%	7%	6%	5%	5%	5%
Unexpected inactivity charges added	5%	5%	4%	5%	3%	7%	13%	2%	6%	4%	5%	3%	4%	6%	6%	9%	5%	4%	4%	3%

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Q19. How concerned are you about your credit card debt?

(Base=Respondents who have credit cards and do not pay the full balance each month)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	821	373	448	658	100	61	47	143	180	240	161	48	480	176	161	196	172	214	122	111
Not at all concerned	7%	7%	6%	6%	11%	8%	4%	8%	6%	8%	6%	8%	7%	7%	6%	9%	4%	7%	7%	8%
Not very concerned	16%	18%	14%	17%	12%	18%	15%	15%	18%	14%	17%	21%	15%	15%	20%	14%	19%	14%	15%	18%
Midpoint on scale	27%	27%	27%	28%	27%	18%	21%	22%	24%	29%	32%	33%	28%	22%	30%	18%	30%	28%	29%	35%
Somewhat concerned	22%	21%	24%	22%	27%	23%	26%	26%	23%	20%	22%	21%	23%	26%	18%	21%	22%	24%	24%	21%
Extremely concerned	28%	27%	28%	28%	23%	33%	34%	29%	29%	29%	23%	17%	27%	30%	25%	37%	26%	27%	25%	18%
AVERAGE RATING	3.5	3.4	3.5	3.5	3.4	3.5	3.7	3.5	3.5	3.5	3.4	3.2	3.5	3.6	3.4	3.6	3.5	3.5	3.5	3.2

Q20. Which of the following comes closest to your total household credit card debt?

(Base=Respondents who have credit cards and do not pay the full balance each month)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	821	373	448	658	100	61	47	143	180	240	161	48	480	176	161	196	172	214	122	111
Less than \$3k	31%	28%	32%	29%	36%	34%	36%	33%	32%	29%	31%	23%	27%	34%	39%	43%	37%	26%	24%	16%
\$3k to < \$5k	16%	15%	16%	16%	18%	7%	21%	13%	14%	16%	17%	15%	15%	15%	19%	15%	21%	11%	21%	13%
\$5k to < \$10k	19%	21%	18%	20%	16%	11%	21%	17%	18%	20%	19%	21%	20%	14%	22%	17%	17%	24%	14%	22%
\$10k to < \$15k	11%	9%	12%	11%	7%	16%	13%	17%	10%	9%	9%	6%	12%	13%	5%	10%	8%	14%	11%	10%
\$15k to < \$20k	7%	8%	7%	7%	12%	7%		7%	7%	8%	9%	13%	7%	9%	6%	5%	5%	8%	5%	17%
\$20k to < \$30k	7%	8%	6%	7%	4%	16%	2%	7%	7%	8%	7%	6%	9%	6%	3%	3%	6%	7%	14%	8%
\$30k or more	5%	7%	4%	5%	5%	7%		3%	8%	5%	4%	8%	6%	5%	2%	4%	1%	7%	6%	10%
DK/ No answer	5%	3%	5%	5%	2%	2%	6%	2%	4%	5%	4%	8%	5%	5%	4%	4%	5%	4%	6%	5%

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Q22. Do you own your primary residence?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Own primary residence pay mortgage	52%	52%	51%	53%	42%	47%	24%	48%	60%	52%	55%	41%	66%	30%	37%	25%	44%	61%	69%	72%
Own primary residence outright, no mortgage	17%	20%	15%	19%	8%	15%	4%	5%	11%	19%	26%	44%	17%	15%	19%	17%	20%	16%	18%	16%
Planning to purchase within next 12 months	10%	8%	12%	8%	23%	15%	32%	18%	10%	7%	5%	2%	8%	14%	11%	14%	12%	9%	7%	6%
Do not own home/ no plans to purchase	21%	20%	22%	20%	27%	22%	40%	29%	18%	22%	15%	13%	9%	40%	32%	44%	24%	14%	6%	6%

Q23. Do you have more than one mortgage on your primary residence?

(Base=Respondents who own home and have a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Yes	19%	21%	18%	19%	20%	20%	11%	24%	20%	17%	18%	23%	21%	19%	14%	12%	15%	21%	22%	23%
No	81%	79%	82%	81%	80%	80%	89%	76%	80%	83%	82%	77%	79%	81%	86%	88%	85%	79%	78%	77%

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Q24+Q28. What kind of mortgage is your first mortgage on your primary residence?

(Base=Respondents who have one mortgage or more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Fixed rate	84%	86%	82%	85%	86%	64%	83%	72%	88%	83%	87%	88%	85%	85%	79%	78%	82%	86%	84%	85%
Adjustable rate	14%	13%	15%	13%	10%	31%	11%	22%	11%	14%	11%	12%	13%	12%	19%	17%	14%	11%	15%	14%
Other	1%		1%	0%	1%			2%		1%			0%	2%		2%	1%	0%		
Don't know	2%	1%	3%	2%	3%	5%	6%	4%	1%	2%	2%		2%	1%	2%	3%	3%	3%	1%	1%

Q25+Q29. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?

(Base=Respondents who have one mortgage or more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Less than 4%	2%	2%	1%	2%	1%			2%	2%	1%	3%		1%	3%	2%	3%	2%	1%	1%	2%
4.0% to < 5.0%	12%	10%	13%	13%	4%	14%	22%	11%	10%	14%	11%	12%	13%	9%	9%	8%	9%	9%	16%	15%
5.0% to < 5.5%	17%	17%	18%	19%	4%	17%	6%	19%	19%	17%	16%	19%	19%	12%	16%	6%	10%	18%	20%	26%
5.5% to < 6.0%	16%	16%	16%	17%	10%	5%	17%	17%	19%	10%	18%	21%	15%	21%	18%	16%	13%	16%	16%	17%
6.0% to < 6.5%	20%	22%	19%	19%	24%	24%	22%	16%	21%	19%	21%	28%	21%	26%	11%	22%	18%	19%	23%	20%
6.5% to < 7.0%	11%	11%	10%	10%	10%	14%	11%	12%	10%	11%	11%	9%	11%	3%	16%	13%	8%	13%	10%	10%
7.0% to < 8.0%	11%	11%	11%	9%	27%	12%	6%	9%	9%	13%	12%	7%	10%	9%	17%	13%	19%	11%	6%	7%
8.0% or more	7%	8%	6%	7%	13%	8%	6%	6%	5%	11%	7%	2%	7%	8%	6%	15%	14%	7%	4%	1%
Don't know	5%	2%	7%	4%	6%	7%	11%	7%	4%	5%	3%	2%	4%	8%	6%	4%	8%	6%	3%	2%

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Q24. What kind of mortgage is your first mortgage on your primary residence?

(Base=Respondents who have more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	150	79	71	124	14	12	2	28	38	38	33	10	115	20	15	11	19	44	35	39
Fixed rate	82%	81%	83%	85%	79%	58%	100%	64%	92%	79%	85%	90%	82%	80%	87%	64%	84%	84%	86%	82%
Adjustable rate	15%	18%	11%	13%	14%	33%		25%	8%	18%	12%	10%	17%	10%	7%	18%	11%	14%	11%	18%
Other	1%		1%	1%				4%						5%		9%				
Don't know	3%	1%	4%	2%	7%	8%		7%		3%	3%		2%	5%	7%	9%	5%	2%	3%	

Q25. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?

(Base=Respondents who have more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	150	79	71	124	14	12	2	28	38	38	33	10	115	20	15	11	19	44	35	39
Less than 4%	1%	1%		1%							3%		1%					2%		
4.0% to < 5.0%	6%	6%	6%	7%			50%	4%	5%	5%	9%		8%				11%	2%	3%	13%
5.0% to < 5.5%	16%	18%	14%	17%		25%		18%	16%	13%	18%	10%	17%	5%	27%		11%	18%	17%	18%
5.5% to < 6.0%	13%	10%	17%	15%	7%	8%		14%	13%	16%	15%		16%		13%	9%	16%	9%	17%	15%
6.0% to < 6.5%	27%	30%	24%	27%	29%	33%	50%	29%	26%	21%	24%	60%	26%	50%	7%	27%	16%	23%	29%	36%
6.5% to < 7.0%	12%	15%	8%	12%	21%			14%	13%	5%	12%	30%	12%	10%	13%	18%		23%	11%	5%
7.0% to < 8.0%	12%	6%	18%	11%	21%	8%		7%	13%	18%	12%		10%	5%	33%	9%	16%	14%	11%	10%
8.0% or more	7%	10%	3%	7%	7%			4%	3%	18%	3%		6%	15%		27%	16%	5%	6%	
Don't know	6%	3%	10%	3%	14%	25%		11%	11%	3%	3%		4%	15%	7%	9%	16%	5%	6%	3%

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Q26. What kind of mortgage is your second mortgage on your primary residence?

(Base=Respondents who have more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	150	79	71	124	14	12	2	28	38	38	33	10	115	20	15	11	19	44	35	39
Fixed rate	56%	62%	49%	54%	79%	50%		54%	63%	50%	52%	80%	54%	60%	67%	36%	63%	55%	51%	62%
Adjustable rate	24%	23%	25%	25%	7%	33%	100%	29%	18%	24%	24%	20%	26%	20%	13%	27%	11%	23%	31%	26%
Other	10%	10%	10%	12%				4%	8%	16%	15%		11%		13%		11%	11%	14%	8%
Don't know	10%	5%	15%	9%	14%	17%		14%	11%	11%	9%		9%	20%	7%	36%	16%	11%	3%	5%

Q27. Which of the following comes closest to the interest rate you are currently paying on your second mortgage for your primary residence?

(Base=Respondents who have more than one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	150	79	71	124	14	12	2	28	38	38	33	10	115	20	15	11	19	44	35	39
Less than 4%	1%	3%		2%					3%	3%			1%	5%						5%
4.0% to < 5.0%	6%	6%	6%	6%	14%		50%	4%	3%	8%	6%	10%	7%		7%		5%	11%	6%	3%
5.0% to < 5.5%	4%	5%	3%	4%		8%		4%	3%	5%	3%		3%	10%		9%	11%			5%
5.5% to < 6.0%	7%	8%	7%	7%	7%	8%			5%	16%	9%		8%		13%	9%	11%	5%	3%	13%
6.0% to < 6.5%	9%	9%	10%	10%	7%			4%	11%	5%	6%	50%	11%		7%		16%	9%	6%	10%
6.5% to < 7.0%	10%	10%	10%	10%		17%	50%	7%	8%	5%	15%	20%	10%	10%	7%	9%	5%	9%	14%	10%
7.0% to < 8.0%	21%	24%	17%	19%	36%	17%		18%	21%	29%	18%	10%	20%	20%	27%		16%	23%	29%	21%
8.0% or more	26%	27%	25%	28%	7%	25%		46%	29%	16%	27%		24%	30%	33%	27%	11%	32%	31%	23%
Don't know	15%	9%	23%	13%	29%	25%		18%	18%	13%	15%	10%	15%	25%	7%	45%	26%	11%	11%	10%

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Q28. What kind of mortgage do you have for your primary residence?

(Base=Respondents who have one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	622	293	329	518	56	47	16	88	149	190	146	33	442	87	93	84	111	170	121	129
Fixed rate	84%	87%	81%	86%	88%	66%	81%	74%	87%	84%	88%	88%	85%	86%	77%	80%	82%	86%	83%	86%
Adjustable rate	14%	12%	15%	13%	9%	30%	13%	22%	12%	14%	10%	12%	12%	13%	22%	17%	14%	10%	17%	13%
Other	0%		1%	0%	2%			1%		1%			0%	1%		1%	1%	1%		
Don't know	2%	1%	2%	2%	2%	4%	6%	3%	1%	2%	2%		2%		1%	2%	3%	3%		1%

Q29. Which of the following comes closest to the interest rate you are currently paying on your mortgage for your primary residence?

(Base=Respondents who have one mortgage on their home)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	622	293	329	518	56	47	16	88	149	190	146	33	442	87	93	84	111	170	121	129
Less than 4%	2%	3%	1%	2%	2%			2%	3%	1%	3%		2%	3%	2%	4%	2%	1%	2%	2%
4.0% to < 5.0%	13%	12%	15%	14%	5%	17%	19%	14%	11%	16%	11%	15%	14%	11%	11%	10%	9%	11%	20%	16%
5.0% to < 5.5%	18%	17%	18%	19%	5%	15%	6%	19%	19%	18%	15%	21%	19%	14%	14%	7%	10%	18%	21%	29%
5.5% to < 6.0%	16%	17%	16%	18%	11%	4%	19%	18%	21%	8%	18%	27%	14%	25%	18%	17%	13%	18%	16%	18%
6.0% to < 6.5%	18%	19%	18%	18%	23%	21%	19%	13%	20%	19%	20%	18%	19%	21%	12%	21%	18%	18%	21%	15%
6.5% to < 7.0%	10%	10%	11%	10%	7%	17%	13%	11%	9%	12%	10%	3%	11%	1%	16%	12%	9%	11%	10%	11%
7.0% to < 8.0%	10%	12%	9%	8%	29%	13%	6%	10%	7%	12%	12%	9%	10%	10%	14%	13%	20%	11%	4%	6%
8.0% or more	7%	8%	7%	6%	14%	11%	6%	7%	6%	9%	8%	3%	7%	7%	8%	13%	14%	8%	4%	2%
Don't know	4%	2%	6%	4%	4%	2%	13%	6%	3%	5%	3%	3%	3%	7%	5%	4%	6%	6%	2%	2%

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Q30. (When you purchase a home) What kind of mortgage will you consider for your primary residence?

(Base=Respondents who plan to purchase a home in the next 12 months)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	149	54	95	92	38	19	24	44	32	29	17	2	65	50	33	51	35	33	17	13
Fixed rate	62%	74%	56%	65%	58%	58%	67%	61%	41%	79%	76%	50%	66%	62%	58%	43%	63%	76%	76%	85%
Other	35%	26%	40%	35%	34%	37%	29%	39%	47%	24%	24%	50%	29%	34%	45%	55%	29%	24%	24%	15%
Adjustable rate	9%	9%	8%	7%	13%	11%	17%	7%	16%	3%			8%	10%	9%	6%	11%	9%	12%	8%

Q31. Do you understand how an adjustable rate mortgage or ARM works?

(Base=Respondents who are currently paying a mortgage or are planning to purchase in the next 12 months)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	921	426	495	734	108	78	42	160	219	257	196	45	622	157	141	146	165	247	173	181
Yes	81%	88%	75%	83%	67%	76%	48%	74%	80%	85%	86%	89%	84%	71%	80%	55%	76%	83%	90%	93%
No	16%	10%	20%	13%	31%	21%	48%	22%	17%	11%	11%	7%	12%	27%	16%	40%	18%	13%	9%	4%
Don't know	4%	2%	5%	4%	3%	4%	5%	4%	3%	4%	3%	4%	4%	2%	4%	4%	6%	4%	1%	3%

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Q32. Thinking about your mortgage on your primary residence, did you...

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Shop for home then apply for mortgage	45%	49%	42%	46%	37%	46%	50%	41%	37%	45%	56%	47%	47%	37%	43%	55%	52%	39%	43%	46%
Get pre-approved then shop for home	30%	28%	33%	31%	27%	24%	39%	37%	33%	29%	25%	21%	30%	31%	31%	21%	21%	35%	36%	30%
Get pre-qualified then shop for home	18%	19%	18%	17%	26%	27%		18%	23%	20%	13%	19%	18%	25%	15%	13%	18%	21%	15%	20%
Don't know	6%	5%	8%	6%	10%	3%	11%	4%	7%	6%	5%	14%	5%	7%	12%	12%	9%	5%	6%	4%

Q33. When purchasing your primary residence did you spend...

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
A lot less than lender would allow	22%	24%	20%	23%	16%	19%	11%	18%	21%	21%	25%	35%	24%	13%	21%	17%	21%	20%	29%	21%
Somewhat less than lender would allow	31%	34%	29%	33%	19%	31%	33%	26%	32%	35%	30%	35%	32%	27%	34%	18%	28%	28%	35%	43%
As much or about as much as the lender would allow	33%	31%	35%	31%	47%	37%	33%	41%	36%	32%	30%	12%	32%	40%	30%	43%	34%	42%	21%	26%
Don't know	14%	12%	16%	13%	19%	14%	22%	15%	11%	13%	15%	19%	12%	20%	15%	22%	17%	11%	15%	10%

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Q34. When you obtained the mortgage on your primary residence, how informed do you think you were about how much you could afford to spend on your home?

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Not at all informed	4%	2%	5%	2%	11%	7%	11%	6%	4%	3%	3%		3%	6%	5%	11%	5%	3%	3%	1%
Not very informed	6%	5%	7%	5%	9%	8%	6%	5%	5%	7%	6%		4%	8%	9%	13%	6%	7%	4%	2%
Mid-point on scale	23%	23%	24%	22%	34%	29%	44%	24%	30%	22%	15%	21%	22%	31%	24%	23%	34%	24%	19%	19%
Somewhat informed	37%	38%	35%	39%	21%	32%	28%	37%	30%	35%	44%	51%	39%	27%	34%	31%	34%	42%	34%	39%
Extremely informed	31%	31%	30%	32%	24%	24%	11%	28%	30%	33%	32%	28%	32%	28%	28%	23%	22%	25%	39%	39%
AVERAGE RATING	3.8	3.9	3.8	3.9	3.4	3.6	3.2	3.8	3.8	3.9	4.0	4.1	3.9	3.6	3.7	3.4	3.6	3.8	4.0	4.1

Q35. Thinking about the mortgage on your primary residence, which of the following best describes the amount of the down payment?

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
None	18%	16%	19%	17%	21%	17%	6%	26%	18%	17%	15%	14%	18%	16%	20%	25%	26%	19%	14%	10%
Less than 5%	16%	15%	17%	15%	21%	22%	28%	23%	20%	15%	9%	9%	17%	17%	13%	18%	16%	19%	17%	12%
5% to 9.99%	14%	15%	13%	13%	20%	15%	28%	15%	18%	12%	12%	5%	12%	20%	16%	15%	15%	14%	12%	14%
10% to 19.99%	18%	18%	18%	18%	21%	19%	17%	14%	17%	21%	18%	19%	19%	14%	18%	15%	13%	19%	21%	19%
20% or more	28%	32%	25%	31%	6%	22%	6%	18%	20%	29%	40%	47%	30%	22%	27%	17%	22%	25%	33%	38%
Don't know	6%	3%	9%	6%	10%	5%	17%	4%	7%	6%	5%	7%	5%	11%	6%	11%	8%	5%	3%	7%

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Q36. Thinking about the mortgage on your primary residence, did you pay or are you paying Private Mortgage Insurance (PMI)

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Yes	27%	25%	29%	26%	36%	27%	33%	27%	37%	24%	25%	12%	27%	26%	29%	31%	30%	28%	27%	23%
No	62%	68%	56%	63%	49%	59%	22%	59%	55%	62%	69%	81%	63%	54%	63%	55%	55%	61%	65%	67%
Don't know	11%	7%	15%	10%	16%	14%	44%	14%	9%	14%	6%	7%	10%	20%	8%	15%	15%	11%	8%	10%

Q37. Think about the mortgage on your primary residence and your monthly income, before taxes. Which of the following come closest to describing the percentage of your gross monthly income that goes toward your monthly mortgage payment for your primary residence?

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Less than 25%	31%	35%	28%	33%	24%	19%	17%	21%	29%	32%	36%	53%	35%	21%	25%	17%	28%	29%	37%	40%
25% to <35%	29%	29%	29%	28%	36%	29%	28%	32%	26%	30%	30%	30%	29%	32%	26%	23%	25%	29%	30%	35%
35% to <40%	12%	13%	12%	12%	13%	12%	17%	16%	11%	13%	12%	7%	12%	13%	14%	17%	18%	13%	11%	7%
40% to <45%	6%	6%	6%	6%	3%	3%	11%	3%	9%	7%	4%		4%	7%	11%	9%	5%	10%	3%	2%
45% to <50%	5%	5%	5%	5%	3%	8%	6%	5%	6%	4%	6%		4%	7%	6%	3%	8%	4%	7%	2%
50% to <60%	4%	4%	4%	3%	3%	12%		9%	4%	2%	3%	5%	5%	1%	4%	5%	5%	4%	3%	4%
60% or more	4%	4%	3%	3%	6%	10%	6%	2%	2%	5%	6%	2%	2%	7%	7%	11%	3%	3%	3%	2%
Don't know	9%	3%	14%	9%	13%	7%	17%	12%	12%	8%	5%	2%	9%	13%	6%	15%	8%	8%	7%	8%

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Q38. Thinking about your primary residence, how many years total (from time of purchase) do you plan to keep it, before selling?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
1 to less than 4 years	9%	10%	9%	9%	14%	12%	17%	12%	7%	11%	8%	5%	8%	11%	15%	11%	14%	10%	9%	5%
4 to less than 8 years	16%	14%	17%	14%	24%	24%	33%	31%	18%	11%	9%	9%	16%	21%	9%	14%	15%	18%	17%	13%
8 to less than 12 years	15%	15%	15%	15%	9%	15%	28%	16%	17%	16%	11%	7%	14%	19%	14%	20%	15%	11%	15%	15%
12 years or more	60%	61%	60%	62%	53%	49%	22%	41%	58%	62%	73%	79%	62%	50%	62%	56%	56%	61%	58%	66%

Q39. Thinking about your mortgage for your primary residence, did you pay closing costs outright or roll them into the mortgage?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Paid outright	40%	44%	37%	41%	36%	34%	50%	35%	40%	37%	45%	44%	40%	42%	40%	37%	35%	43%	37%	45%
Rolled into mortgage	37%	35%	39%	38%	26%	36%	17%	41%	36%	39%	36%	28%	37%	32%	41%	35%	38%	37%	42%	32%
Didn't pay closing costs	15%	16%	14%	13%	27%	19%	17%	16%	12%	18%	13%	19%	16%	15%	8%	18%	15%	13%	17%	14%
Don't know	8%	5%	11%	7%	11%	12%	17%	8%	12%	6%	6%	9%	7%	11%	11%	11%	12%	7%	4%	9%

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Q40. In general, how difficult is it to make your monthly mortgage payments?

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Not at all difficult	45%	44%	45%	45%	49%	36%	33%	35%	44%	43%	52%	53%	47%	33%	44%	26%	38%	40%	49%	61%
Not very difficult	22%	20%	23%	22%	19%	19%	17%	27%	25%	21%	15%	23%	20%	30%	19%	17%	22%	26%	20%	19%
Midpoint on scale	21%	25%	18%	21%	17%	24%	39%	18%	21%	22%	20%	16%	21%	24%	19%	28%	27%	22%	20%	13%
Somewhat difficult	8%	7%	9%	7%	10%	14%	11%	14%	5%	9%	8%	5%	8%	7%	11%	15%	8%	8%	7%	5%
Extremely difficult	5%	4%	5%	4%	4%	8%		6%	5%	4%	4%	2%	4%	7%	7%	14%	5%	2%	4%	2%
Don't know	0%	0%			1%						1%				1%			0%		
AVERAGE RATING	2.1	2.1	2.1	2.0	2.1	2.4	2.3	2.3	2.0	2.1	2.0	1.8	2.0	2.2	2.2	2.7	2.2	2.1	2.0	1.7

Q41. When you got your adjustable rate mortgage (ARM) were you aware your mortgage would adjust to a different rate?

(Base=Respondents who have an ARM)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	132	61	71	105	7	20	4	30	26	39	26	7	94	15	23	18	19	31	32	31
Yes	91%	93%	89%	95%	57%	80%	75%	93%	96%	87%	88%	100%	94%	87%	83%	72%	95%	87%	97%	97%
No	8%	7%	10%	4%	43%	20%	25%	7%		13%	12%		6%	13%	13%	22%	5%	13%	3%	3%
Don't know	1%		1%	1%					4%						4%	6%				

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Q42. Has your adjustable rate mortgage (ARM) adjusted?

(Base=Respondents who have an ARM)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	132	61	71	105	7	20	4	30	26	39	26	7	94	15	23	18	19	31	32	31
Yes	43%	46%	41%	45%	29%	40%	50%	27%	38%	51%	54%	43%	38%	40%	65%	61%	63%	48%	25%	32%
No	51%	52%	49%	50%	57%	50%	50%	60%	54%	44%	46%	57%	56%	47%	30%	33%	26%	45%	72%	61%
Don't know	6%	2%	10%	5%	14%	10%		13%	8%	5%			5%	13%	4%	6%	11%	6%	3%	6%

Q43. How worried are you about making your monthly payments after your adjustable rate mortgage (ARM) resets?

(Base=Respondents who have an ARM and their rate has not adjusted)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	75	33	42	58	5	12	2	22	16	19	12	4	58	9	8	7	7	16	24	21
Not at all worried	27%	24%	29%	26%	20%	33%		27%	38%	16%	33%	25%	28%	33%	13%		29%	6%	29%	48%
Not very worried	20%	18%	21%	26%			50%	18%	19%	21%	8%	50%	24%	11%				19%	29%	24%
Midpoint on scale	25%	39%	14%	21%	60%	33%	50%	9%	31%	32%	42%		24%	33%	25%	43%	14%	50%	13%	19%
Somewhat worried	13%	9%	17%	16%		8%		14%	13%	16%	8%	25%	7%	22%	50%	29%	29%	6%	13%	10%
Extremely worried	15%	9%	19%	12%	20%	25%		32%		16%	8%		17%		13%	29%	29%	19%	17%	
AVERAGE RATING	2.7	2.6	2.8	2.6	3.0	2.9	2.5	3.0	2.2	2.9	2.5	2.3	2.6	2.4	3.5	3.9	3.3	3.1	2.6	1.9

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Q44. Thinking about your current payment on your ARM, is it...

(Base=Respondents who have an ARM and their rate has adjusted)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	57	28	29	47	2	8	2	8	10	20	14	3	36	6	15	11	12	15	8	10
Less than before it adjusted	4%		7%	2%		13%		25%					3%		7%			7%	13%	
About the same as before it adjusted	28%	21%	34%	32%		13%	50%		40%	30%	21%	67%	36%		20%	18%	33%	20%	13%	50%
More than before it adjusted/ still can afford	51%	64%	38%	49%	100%	50%	50%	50%	40%	55%	57%	33%	50%	67%	47%	55%	42%	60%	50%	50%
More than before it adjusted/ can no longer afford	16%	11%	21%	15%		25%		25%	20%	10%	21%		11%	17%	27%	27%	17%	13%	25%	
Don't know	2%	4%		2%						5%				17%			8%			

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Q45. Thinking about your ARM, are you considering...

(Base=Respondents who have an ARM)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	132	61	71	105	7	20	4	30	26	39	26	7	94	15	23	18	19	31	32	31
Refinancing to fixed rate	57%	61%	54%	58%	57%	50%	75%	63%	50%	59%	62%	14%	55%	73%	52%	50%	58%	61%	59%	52%
No plans to change	27%	20%	32%	30%		15%		30%	23%	26%	23%	57%	29%	13%	26%	22%	26%	23%	25%	35%
Moving to more affordable home with fixed rate	15%	13%	17%	13%	43%	15%	75%	7%	12%	21%	8%	29%	13%	13%	26%	17%	16%	19%	19%	6%
Refinancing to another adjustable rate	11%	15%	8%	8%	29%	25%	25%	7%	19%	10%	12%		13%	20%		17%	5%	13%	9%	13%
Moving to more affordable home with adjustable rate	4%	5%	3%	4%	14%		25%		4%	5%	4%		5%					10%		6%
Renting	2%	3%	1%	2%	14%					8%			3%				5%	6%		

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Q46. Which of the following do you know about your ARM?

(Base=Respondents who have an ARM)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	132	61	71	105	7	20	4	30	26	39	26	7	94	15	23	18	19	31	32	31
The interest rate cap(s)	45%	57%	35%	47%	43%	40%	50%	33%	35%	51%	62%	43%	52%	40%	22%	11%	37%	45%	53%	61%
Your adjustment schedule	43%	59%	30%	43%	57%	40%	25%	40%	38%	41%	58%	43%	49%	33%	26%	11%	32%	39%	66%	52%
Not sure about any of the above	37%	21%	51%	35%	43%	45%	25%	53%	38%	36%	23%	29%	32%	53%	48%	67%	47%	39%	25%	26%
The index your ARM is tied to	37%	52%	24%	38%	57%	25%	25%	23%	42%	36%	46%	57%	41%	20%	30%	17%	21%	29%	50%	52%
The interest rate ceiling	32%	41%	24%	32%	43%	25%	50%	20%	42%	26%	46%	14%	34%	27%	26%	6%	16%	39%	38%	45%

Q47. Have you ever refinanced the mortgage on your primary residence to get a better rate?

(Base=Respondents who are currently paying a mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	772	372	400	642	70	59	18	116	187	228	179	43	557	107	108	95	130	214	156	168
Yes	52%	54%	50%	54%	43%	42%	17%	25%	48%	59%	67%	58%	54%	36%	56%	43%	48%	49%	60%	56%
No	47%	45%	49%	46%	56%	56%	78%	75%	52%	40%	32%	42%	45%	63%	43%	54%	52%	51%	40%	43%
Don't know	1%	0%	1%	0%	1%	2%	6%		1%	1%		0%	1%	1%	3%					1%

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Q48. Thinking about your most recent mortgage refinancing for your current residence, did you...

(Base=Respondents who have refinanced their mortgage)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	402	202	200	346	30	25	3	29	90	134	120	25	302	39	61	41	62	105	94	94
Changed from fixed rate to lower interest fixed rate	72%	76%	69%	75%	63%	44%		66%	73%	69%	77%	84%	75%	67%	59%	59%	66%	77%	76%	74%
Changed from adjustable rate to fixed rate	13%	13%	13%	12%	17%	20%	67%	10%	9%	16%	13%	8%	10%	21%	23%	22%	19%	9%	12%	12%
Changed from fixed rate to adjustable rate	5%	5%	6%	4%	7%	24%		3%	3%	9%	5%		5%	8%	5%	12%	5%	3%	4%	6%
Changed from adjustable rate to adjustable w/ better terms	4%	3%	6%	4%	7%	12%		14%	8%	2%	3%	4%	4%		10%	5%	3%	5%	5%	4%
Don't know	5%	2%	8%	5%	7%		33%	7%	7%	4%	3%	4%	5%	5%	3%	2%	6%	7%	3%	3%

Q49a. Within the last 12 months, have you checked your credit report or credit score?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	56%	56%	56%	57%	53%	52%	65%	63%	57%	52%	57%	47%	58%	53%	53%	46%	51%	64%	63%	60%
No	44%	44%	43%	43%	47%	48%	35%	37%	43%	48%	43%	53%	41%	47%	47%	54%	49%	35%	37%	40%
Don't know	0%	0%	1%	0%					1%	0%	0%		1%			0%	0%	0%	0%	0%

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Q49b. Have you ever checked your credit report or credit score?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	84%	82%	86%	85%	86%	78%	76%	87%	88%	84%	84%	76%	87%	78%	84%	73%	86%	88%	89%	89%
No	15%	17%	13%	15%	14%	21%	24%	11%	12%	16%	16%	24%	12%	21%	16%	26%	13%	11%	11%	10%
Don't know	1%	0%	1%	0%	1%	2%	2%	2%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%

Q50. Was your report or credit score better, worse or about what you expected?

(Base=Respondents who have seen their credit report)

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1265	589	676	1023	142	97	57	211	272	366	277	80	739	275	244	276	254	312	202	207
Better	25%	24%	26%	24%	26%	29%	25%	30%	26%	24%	21%	25%	26%	25%	22%	20%	28%	25%	32%	21%
Worse	11%	10%	11%	10%	13%	15%	23%	14%	9%	11%	10%	1%	10%	12%	11%	19%	10%	8%	10%	6%
About what I expected	62%	64%	60%	64%	56%	53%	46%	52%	62%	63%	67%	74%	61%	61%	65%	57%	60%	64%	56%	71%
Don't know	3%	2%	3%	2%	6%	3%	7%	3%	3%	2%	3%		3%	2%	3%	4%	2%	3%	1%	2%

Q51. Do you have any savings or investments?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	76%	78%	74%	78%	65%	70%	61%	67%	78%	73%	83%	90%	80%	68%	73%	53%	71%	86%	91%	89%
No	24%	22%	25%	21%	34%	30%	39%	32%	22%	26%	17%	10%	19%	32%	26%	46%	28%	14%	8%	11%
Don't know	1%	0%	1%	0%	1%			1%	0%	1%	1%		1%	0%	1%	1%	1%	1%	1%	

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Q52. Are you funding a retirement plan?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Already retired	15%	21%	10%	16%	13%	13%		3%	4%	7%	32%	71%	18%	9%	16%	14%	15%	16%	19%	13%
Yes	51%	46%	55%	51%	46%	51%	40%	53%	62%	59%	44%	7%	54%	48%	45%	24%	45%	59%	68%	72%
No	34%	32%	35%	32%	41%	36%	60%	43%	34%	33%	24%	22%	28%	43%	39%	62%	40%	25%	13%	15%

Q53. Do you have any savings, other than for retirement that you could use for an emergency?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	62%	64%	60%	64%	49%	58%	52%	50%	60%	59%	70%	83%	67%	53%	59%	39%	53%	70%	77%	82%
No	37%	35%	38%	35%	49%	41%	47%	48%	38%	40%	28%	17%	32%	45%	40%	59%	44%	29%	22%	18%
Don't know	1%	1%	2%	1%	1%	2%	1%	2%	2%	1%	2%		1%	2%	1%	2%	2%	1%	0%	0%

Q54. In the event of an emergency, do you have enough savings to cover 3 months of typical living expenses?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	40%	47%	33%	42%	25%	39%	15%	22%	33%	40%	54%	71%	44%	32%	36%	21%	31%	43%	55%	61%
No	17%	12%	22%	17%	22%	11%	33%	24%	21%	15%	12%	7%	18%	18%	16%	14%	17%	22%	17%	17%
Not sure	6%	6%	6%	6%	4%	9%	5%	6%	8%	5%	6%	5%	6%	5%	8%	6%	7%	6%	6%	4%
No savings other than retirement	37%	35%	38%	35%	49%	41%	47%	48%	38%	40%	28%	17%	32%	45%	40%	59%	44%	29%	22%	18%

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Q55. If you had a major emergency (such as a job layoff or major health issue), how would you fund it?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Savings	54%	56%	51%	55%	43%	50%	53%	43%	56%	53%	56%	64%	57%	50%	49%	32%	49%	58%	63%	77%
Borrow from family/friends	29%	24%	34%	28%	35%	35%	61%	48%	34%	26%	15%	4%	24%	39%	31%	41%	34%	28%	19%	16%
Credit cards	24%	24%	25%	24%	22%	27%	43%	33%	27%	22%	17%	13%	22%	32%	20%	20%	28%	27%	19%	27%
Borrow from 401K/retirement plan	24%	24%	24%	24%	25%	21%	11%	17%	29%	25%	26%	17%	27%	19%	20%	8%	22%	26%	33%	37%
Other	19%	18%	21%	19%	21%	24%	16%	19%	15%	22%	22%	18%	16%	23%	25%	31%	19%	18%	11%	11%
Investments	19%	25%	13%	20%	11%	18%	8%	8%	15%	18%	27%	39%	21%	15%	16%	9%	15%	16%	30%	32%
Home equity loan/line of credit	16%	19%	13%	17%	10%	17%	4%	10%	19%	16%	18%	23%	22%	9%	8%	6%	12%	17%	24%	27%
Personal loan	13%	12%	13%	11%	21%	16%	27%	15%	13%	11%	12%	8%	13%	14%	10%	13%	17%	13%	11%	8%

Q56. Which of the following types of accounts or loans have you ever applied for on-line?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
None, never applied for these on-line	73%	71%	74%	75%	66%	63%	60%	70%	65%	78%	75%	83%	71%	71%	80%	78%	79%	71%	67%	66%
Checking account	11%	13%	9%	10%	17%	17%	28%	13%	14%	7%	10%	6%	11%	15%	8%	10%	9%	12%	13%	13%
Savings account	10%	12%	9%	10%	13%	14%	23%	12%	13%	8%	8%	8%	10%	13%	8%	8%	6%	13%	14%	13%
Mortgage	10%	13%	7%	9%	11%	13%	7%	6%	13%	9%	12%	6%	11%	7%	7%	5%	6%	11%	15%	16%
Automobile loan	10%	11%	9%	9%	11%	14%	9%	12%	14%	8%	7%	6%	12%	7%	6%	8%	7%	10%	14%	11%
Home equity loan/line of credit	7%	7%	6%	7%	5%	5%	1%	5%	9%	8%	6%	4%	8%	4%	4%	4%	4%	7%	11%	11%
High yield savings account	5%	7%	4%	6%	2%	7%	9%	6%	8%	3%	5%	7%	5%	6%	4%	2%	3%	8%	7%	9%

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Q57. How comfortable are you using the Internet for personal finances?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Not at all comfortable	20%	21%	20%	21%	20%	17%	8%	11%	13%	24%	28%	27%	21%	18%	21%	27%	23%	17%	14%	15%
Somewhat uncomfortable	14%	13%	14%	13%	16%	14%	11%	12%	16%	14%	13%	13%	14%	14%	13%	14%	16%	13%	13%	14%
Midpoint on scale	26%	25%	28%	27%	27%	22%	20%	30%	30%	26%	25%	23%	27%	22%	30%	26%	28%	27%	26%	26%
Somewhat comfortable	23%	23%	24%	24%	23%	22%	32%	28%	20%	22%	22%	27%	22%	27%	24%	22%	21%	24%	28%	25%
Extremely comfortable	16%	18%	14%	15%	14%	25%	29%	19%	21%	14%	12%	10%	16%	19%	12%	11%	12%	19%	20%	21%
AVERAGE RATING	3.0	3.0	3.0	3.0	3.0	3.2	3.6	3.3	3.2	2.9	2.8	2.8	3.0	3.2	2.9	2.8	2.8	3.1	3.3	3.2

Q58. Overall, do you have any major financial regrets?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
No regrets	57%	63%	51%	57%	56%	53%	51%	46%	52%	56%	67%	67%	58%	55%	56%	53%	55%	56%	57%	65%
Not saving enough	9%	9%	9%	9%	8%	10%	7%	8%	8%	10%	10%	12%	9%	10%	10%	7%	9%	11%	11%	9%
Too many credit cards/ use too much	9%	6%	11%	9%	7%	6%	19%	13%	12%	8%	5%	1%	10%	8%	7%	8%	8%	11%	9%	7%
Managing credit better	4%	2%	6%	4%	7%	5%	8%	8%	5%	2%	2%	3%	4%	5%	3%	6%	3%	5%	3%	3%
Too much debt	3%	2%	4%	3%	2%	6%	1%	9%	3%	3%	1%	2%	3%	4%	2%	2%	6%	3%	4%	1%
Not knowing more about investing/ not investing	3%	4%	2%	3%	3%	2%	1%	1%	4%	3%	4%	6%	3%	4%	3%	3%	3%	3%	6%	2%
Overspending	3%	2%	3%	3%	3%	2%	7%	4%	3%	3%	1%	2%	2%	4%	1%	4%	2%	3%	2%	2%

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Q58. Overall, do you have any major financial regrets?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
Spouse overspent/ spouse mismanaged/ divorce	2%	2%	3%	3%	1%	1%	1%	2%	2%	3%	2%		2%	0%	6%	3%	2%	3%	0%	1%
Having to file bankruptcy	2%	1%	3%	2%	3%	3%		4%	3%	2%	0%	1%	2%	2%	3%	2%	3%	2%	1%	1%
Not earning more	1%	1%	1%	1%	1%	2%		0%	3%	1%	1%	2%	1%	2%	1%	2%	1%	1%	1%	1%
Bad home purchase decision/ loss on real estate transaction	1%	0%	2%	1%	2%	3%		2%	2%	2%	1%		1%	1%	1%	2%	1%	1%	1%	0%
Student loans	1%	1%	1%	1%	2%	1%	4%	2%	2%	0%			1%	1%	1%	1%		1%	1%	3%
High interest mortgage	1%	1%	1%	1%	1%	3%		1%	0%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	
Trying to start my own company	1%	1%	1%	1%	1%		1%	0%	1%	0%	1%	2%	1%	0%	1%	0%	1%	1%	1%	1%
Careless in college	1%		2%	1%	2%	1%	3%	3%	1%				1%	1%	0%	1%		1%	0%	2%
Financially helping others	1%	1%	1%	1%	2%	1%		1%	1%	0%	1%		0%	1%	1%	1%	1%	1%		1%
Bad health/ disability	1%	1%	1%	1%	1%	2%		1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%
Other or unspecified	1%	1%	0%	0%	1%	3%	1%			1%	1%	2%	1%	1%	1%	1%		1%		1%
Bad car purchase decision	1%	1%	1%	1%	1%	1%	1%	2%	1%	0%	0%		1%	1%		0%	1%	1%	1%	0%
Refinancing my home	1%	1%	1%	0%	1%	2%		0%	0%	1%	1%		1%		1%		1%	1%	1%	0%
Paying bills late	1%	0%	1%	1%			1%		1%	1%			0%	1%	1%	2%	0%			0%
Temporary employment	1%	0%	1%	1%				1%	1%				0%	1%		1%	1%		0%	0%
Should have purchased home earlier in life	1%	1%	0%	0%	1%	1%		1%	1%	0%	0%		0%	1%		0%	0%	1%	1%	0%
Not buying investment property	1%	0%	1%	0%	1%				1%	1%	0%	1%	0%	0%	1%	0%	1%	1%		1%
No answer	0%	1%	0%	1%				1%		1%			0%	1%	1%	1%	1%		0%	

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Q58. Overall, do you have any major financial regrets?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
Retiring too soon	0%	0%	0%	0%	1%		1%			0%	1%		0%	1%		1%	0%			0%
Not having enough life insurance on spouse when died	0%	0%	1%	0%						0%	1%	1%	0%		1%	1%	0%		0%	
Not having health insurance	0%	0%	1%	0%	1%		1%	1%		0%		1%	0%	1%	0%	1%		0%		
Purchase of timeshare	0%	0%	0%	0%		1%			0%	0%		1%	0%	0%				0%	1%	
Withdrawing from pension fund	0%	0%	0%	0%	1%				0%		1%		0%		0%	0%		0%		0%
Having only one income	0%		0%	0%			3%						0%		0%	1%				
Not paying off bills	0%		0%	0%					1%				0%				0%		0%	
Selling stocks/cashing savings bonds	0%	0%	0%	0%					0%		0%		0%	0%		0%			0%	
Property taxes from home ownership	0%		0%	0%					0%		0%		0%			0%			0%	
Only paying minimum on credit cards\ not paying more	0%	0%		0%					0%		0%		0%			0%			0%	
Selling home too soon	0%		0%	0%					0%		0%		0%				0%		0%	
Foreclosure	0%		0%	0%						0%			0%		0%	1%				
Loan fees	0%		0%	0%			1%			0%			0%	0%					1%	
Inadequate injury settlement	0%	0%		0%								1%	0%			1%				
Uninformed loan decision	0%	0%		0%			1%							0%	0%		0%	0%		
More education would have improved earning potential	0%	0%		0%							0%	1%	0%		0%	0%				
Low military income	0%	0%	0%	0%					0%	0%			0%							1%

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Q58. Overall, do you have any major financial regrets?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
Back taxes	0%	0%	0%		1%				0%		0%		0%				0%			0%
Shouldn't have sold home	0%		0%	0%	1%				0%			1%			1%	0%	0%			
Should have gone back to work sooner	0%		0%	0%					0%				0%				0%			
Should not have sold Avon	0%		0%	0%					0%				0%				0%			
Should not have financed family vacation	0%	0%		0%					0%				0%				0%			
Victim of identity theft	0%	0%		0%					0%					0%		0%				
Playing the lottery	0%	0%		0%					0%				0%							0%
Borrowing against life insurance	0%	0%		0%							0%		0%					0%		
Taking loans	0%	0%		0%					0%				0%			0%				
Changing jobs and losing pension	0%	0%		0%							0%		0%							0%
Unable to purchase home	0%		0%	0%					0%				0%			0%				
Not having enough credit	0%		0%			1%			0%					0%						0%
Government fiscally irresponsible	0%	0%				1%			0%				0%							0%
Vehicle repossession	0%		0%			1%			0%				0%				0%			
Should have learned how to protect myself from identity theft	0%		0%	0%					0%					0%		0%				
Car repairs	0%	0%		0%					0%					0%		0%				
Back child support	0%	0%		0%							0%		0%				0%			
Cell phones	0%	0%				1%			0%				0%				0%			

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Q58. Overall, do you have any major financial regrets?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
Locking money in to retirement account	0%	0%		0%						0%			0%			0%				
Hidden bank fees	0%	0%		0%					0%			0%								0%

Q59. Not including your mortgage, do you ever envision yourself being completely debt free?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k+
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Yes	74%	72%	75%	74%	75%	67%	76%	72%	76%	72%	74%	77%	74%	73%	72%	60%	76%	77%	81%	80%
No	20%	21%	19%	20%	19%	23%	21%	21%	18%	20%	20%	17%	20%	18%	21%	30%	17%	17%	16%	15%
Don't know	7%	7%	6%	6%	6%	10%	3%	6%	6%	8%	6%	6%	6%	8%	7%	10%	7%	6%	3%	5%

Q60. What is your gender?

	Total	Gender		Race			Age						Marital Status		
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290
Male	48%	100%		48%	42%	48%	27%	22%	38%	52%	67%	72%	50%	45%	43%
Female	52%		100%	52%	58%	52%	73%	78%	62%	48%	33%	28%	50%	55%	57%

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Q60. What is your gender?

	Household Income				
	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	377	294	353	227	232
Male	43%	45%	50%	48%	55%
Female	57%	55%	50%	52%	45%

Q61. For this study we need to make sure that all racial and ethnic groups are represented. Are you...

	Total	Gender		Race			Age						Marital Status		
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290
Hispanic or Latino origin	2%	2%	2%			26%	3%	5%	2%	2%	0%	1%	2%	3%	1%
White	80%	82%	79%	100%			64%	75%	80%	81%	84%	89%	83%	75%	78%
African American	11%	10%	12%		100%		24%	12%	10%	11%	10%	7%	8%	16%	15%
Asian	3%	4%	2%			34%	3%	5%	3%	2%	2%	2%	3%	3%	2%
Other or mixed	3%	3%	4%			41%	7%	3%	4%	3%	3%	2%	4%	2%	3%
No answer	0%	0%	0%							0%	0%		0%		

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Q61. For this study we need to make sure that all racial and ethnic groups are represented. Are you...

	Household Income				
	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	377	294	353	227	232
Hispanic or Latino origin	2%	1%	3%	1%	3%
White	77%	79%	80%	89%	80%
African American	15%	12%	11%	5%	11%
Asian	2%	3%	3%	3%	3%
Other or mixed	4%	5%	3%	2%	3%
No answer			0%	0%	0%

Q62. What is your age?

	Total	Gender		Race			Age						Marital Status		
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290
19 to 24	5%	3%	7%	4%	11%	7%	100%						3%	14%	0%
25 to 34	16%	7%	24%	15%	17%	26%		100%					15%	24%	8%
35 to 44	21%	17%	24%	21%	19%	23%			100%				21%	23%	19%
45 to 54	29%	32%	27%	29%	30%	25%				100%			29%	25%	35%
55 to 64	22%	31%	14%	23%	19%	15%					100%		25%	11%	28%
65 or older	7%	11%	4%	8%	4%	4%						100%	8%	2%	11%
No answer	0%	0%	0%	0%									0%	0%	

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Q62. What is your age?

	Household Income				
	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	377	294	353	227	232
19 to 24	11%	4%	3%	2%	3%
25 to 34	16%	18%	16%	18%	12%
35 to 44	18%	20%	21%	21%	26%
45 to 54	29%	30%	28%	31%	28%
55 to 64	20%	20%	25%	19%	26%
65 or older	6%	8%	7%	10%	6%
No answer	0%				

Q63. What is your marital status?

	Total	Gender		Race			Age						Marital Status		
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290
Married	56%	60%	54%	58%	39%	59%	32%	54%	56%	56%	64%	62%	100%		
Single	24%	22%	25%	22%	35%	23%	67%	36%	26%	20%	12%	8%		100%	
Separated/ Divorced	16%	14%	17%	15%	24%	14%	1%	9%	17%	20%	17%	12%			81%
Widower	4%	3%	4%	4%	2%	2%		0%	0%	3%	7%	17%			19%
No answer	1%	1%	1%	1%		2%		1%		1%	0%	1%			

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Q63. What is your marital status?

	Household Income				
	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	377	294	353	227	232
Married	28%	52%	63%	77%	80%
Single	42%	25%	20%	11%	12%
Separated/ Divorced	24%	19%	14%	8%	7%
Widower	6%	4%	3%	4%	1%
No answer	0%	0%	1%	1%	0%

Q64. Do you have...?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Female	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Married	Single	Sep/Div/Wid	< \$35k	\$35k-\$50k	\$50k-\$75k	\$75k-100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Adult children who no longer live with you	36%	43%	30%	39%	30%	23%			13%	45%	68%	81%	45%	5%	51%	29%	34%	44%	39%	39%
Children (any age) living at home	35%	26%	43%	34%	37%	41%	32%	48%	53%	34%	19%	12%	46%	14%	30%	28%	34%	34%	42%	44%
No children	34%	36%	31%	33%	34%	38%	68%	48%	36%	32%	21%	14%	17%	80%	25%	45%	35%	28%	28%	28%
Children (<18) living away from home	5%	5%	5%	4%	8%	6%		6%	8%	6%	2%		5%	3%	7%	6%	4%	5%	4%	3%

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Q65. Are you currently employed?

	Total	Gender		Race			Age						Marital Status			Household Income				
		Male	Fe male	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Mar ried	Sin gle	Sep/ Div/ Wid	< \$35k	\$35k- \$50k	\$50k- \$75k	\$75k- 100k	100k +
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290	377	294	353	227	232
Employed full time	52%	54%	49%	50%	62%	54%	39%	67%	59%	59%	41%	9%	49%	56%	53%	32%	46%	62%	57%	70%
Employed part time	11%	10%	12%	11%	11%	10%	12%	9%	13%	11%	10%	13%	12%	10%	9%	12%	10%	10%	13%	9%
Student	2%	1%	3%	2%	2%	2%	23%	2%	1%	0%			1%	5%	0%	5%	2%	1%	1%	0%
Homemaker	8%	1%	15%	9%	1%	6%	17%	14%	13%	6%	2%	2%	12%	3%	3%	8%	11%	7%	9%	4%
Retired	11%	16%	7%	12%	11%	8%			0%	4%	27%	61%	12%	6%	14%	9%	13%	13%	11%	11%
Military	0%	0%	0%		1%				1%					0%	0%	0%	0%			
Disabled	8%	10%	7%	9%	4%	9%	4%	2%	9%	10%	13%	4%	6%	11%	13%	23%	5%	3%	4%	1%
Unemployed	7%	8%	6%	7%	6%	8%	4%	5%	4%	9%	8%	10%	7%	7%	7%	10%	11%	3%	5%	5%
No answer	1%	1%	1%	0%	1%	2%	1%	0%	1%	0%	0%	1%	0%	1%	0%	1%	1%	0%		

Q66. What is your annual household income (before taxes) last year?

	Total	Gender		Race			Age						Marital Status		
		Male	Fe male	Wh.	Af. Am.	Other	19-24	25-34	35-44	45-54	55-64	65+	Mar ried	Sin gle	Sep/ Div/ Wid
RESPONDENTS	1499	714	785	1205	166	125	75	242	310	436	328	105	846	354	290
Under \$35k	25%	23%	27%	24%	34%	24%	56%	26%	21%	25%	23%	20%	12%	45%	39%
\$35k to < \$50k	20%	18%	21%	19%	20%	22%	15%	22%	19%	20%	18%	22%	18%	21%	23%
\$50k to < \$75k	24%	25%	22%	23%	23%	25%	16%	24%	24%	22%	27%	22%	26%	19%	21%
\$75k to < \$100k	15%	15%	15%	17%	7%	10%	5%	17%	15%	16%	13%	21%	21%	7%	9%
\$100k to < \$150k	11%	12%	10%	10%	13%	15%	5%	10%	14%	11%	11%	10%	15%	6%	4%
\$150k or more	5%	6%	4%	5%	2%	2%	3%	2%	5%	4%	8%	4%	6%	2%	2%
No answer	1%	1%	1%	1%	1%	2%		0%	1%	1%	1%	2%	1%	1%	1%

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Q66. What is your annual household income (before taxes) last year?

	Household Income				
	< \$35k	\$35k- \$50k	\$50k- \$75k	\$75k- 100k	100k +
RESPONDENTS	377	294	353	227	232
Under \$35k	100%				
\$35k to < \$50k		100%			
\$50k to < \$75k			100%		
\$75k to < \$100k				100%	
\$100k to < \$150k					70%
\$150k or more					30%
No answer					