

Mortgage

Market Sentiments

Web Search Interest in 1 Year (2010-2011)

Shows general market interest, attention and curiosity online about the topic.

Interest over time

[Learn what these numbers mean](#)



Regional Interest

Shows general market interest online according to geographical location

Regional interest

1.	United States	100
2.	Canada	67
3.	United Kingdom	53
4.	Ireland	37
5.	Iraq	34
6.	Australia	32
7.	Puerto Rico	32
8.	New Zealand	30
9.	Hong Kong	18
10.	Kenya	15

Note: All results from Google Insights are normalized. So just because a particular region doesn't appear on the top Regional interest list, it doesn't necessarily mean that the niche isn't popular at all - it just means that the term is more popular in other regions.

Demographics (data based on citimortgage.com)

Demographics are the characteristics of a population. In the field of marketing, it is important to define the demographic profile of your target audience. This is to identify target audience in the overall population and to create a clear and complete picture of the characteristics of the target consumer.

The following data tells you the gender, age, children per household, education status, income levels, and other demographic insights of your target audience.

Demographics

Updated Sep 2011 • Delayed - Next: Nov 2011



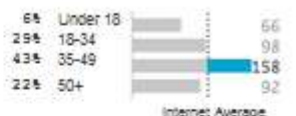
Gender
Female



[Embed](#) | [Gender](#)



Age
Middle Aged



[Embed](#) | [Age](#)



Ethnicity
Hispanic

There are more Hispanic visitors here than average.



[Embed](#) | [Ethnicity](#)



Children in Household
Has Kids In Household



[Embed](#) | [Children in Household](#)



Household Income
Affluent

This site attracts an affluent audience.



[Embed](#) | [Household Income](#)



Education Level
Graduate And Post Graduates

There is a high index of Graduate and Post Graduates here.



[Embed](#) | [Education Level](#)

The “index” represents the delivery of a specific audience segment compared to the internet average of 100. Composition, which is represented by the % of audience figure on the left side of the chart, represents the percentage of a property’s total audience that meets a specific demographic criteria.

For example, an index of 100 indicates the target audience is equivalent to the demographic make-up of the total internet population. Any increase over 100 means that the property is “over indexed” and attracts a more concentrated group of a particular demographic group than in the general internet population.



Psychographics (data based on citimortgage.com)

In the field of marketing, psychographic variables are any attributes relating to personality, values, attitudes, interests, or lifestyles.

The following data profile shows other topics that the audience is likely to be interested to visit and the affinity indicates how much more likely than average.

An affinity of 10x means that your target audience is ten times likelier to be interested in the topics than the average internet user.

Audience Also Likes

Updated Oct 2011 • Next: Nov 2011

Data Source: United States Monthly

	Affinity	
Banking	5.3x	<div></div>
Insurance	3.6x	<div></div>
Home Improvement	3.2x	<div></div>
Telecom Services	3.2x	<div></div>
Events/Tickets	2.5x	<div></div>
Real Estate	2.5x	<div></div>
Toys	2.4x	<div></div>
Home Furnishing	2.3x	<div></div>
Taxes	2.2x	<div></div>
Apparel	2.1x	<div></div>
Food	2.1x	<div></div>
Commerce - Food	2.1x	<div></div>
Career Resources	2.1x	<div></div>
Services	2.1x	<div></div>
Consumer Electronics	2.1x	<div></div>

Frequently Asked Questions

- What happens to a second mortgage when a home is purchased at a foreclosure auction?
- What caused the home mortgage rates to sky rocket, causing people being unable to pay their monthly mortgages?
- I have a mortgage on one home, can i get a second mortgage to pay for another house?
- Can i get a refinanced mortgage if i start a home business with no employees and still work my regular job?
- How does a mortgage holder get out of pmi payments on their mortgage loan?
- How does reworking a mortgage affect my credit score?
- Can you get a mortgage allowing you to bid on a foreclosed property?
- What is the difference between mortgage tax and property tax?
- What is the difference between mortgage modification and refinance?
- How do i become a mortgage broker?
- How will the market affect homeowners who will be refinancing next year?
- What happens to the second mortgage when the first mortgage forecloses?
- What happens to a real mortgage when a debtor files for bankruptcy?
- How can i lower my mortgage payments on my home when i have two homes with high mortgage payments?
- What is your monthly mortgage payment and your household income?

- How much money do mortgage brokers make?
- What percentage of your income goes towards your mortgage payments?
- My mortgage insurance was financed with the home and does not appear on 1098, can i still deduct it?
- When asked what my mortgage payment is, should it include escrow or just principal and interest?
- How to deal with a 2nd mortgage that has been sent to collections?
- How can unmarried people report home mortgage interest paid jointly?
- What is a mortgage? How long does a mortgage take to payoff?
- Do you still make mortgage payments while your home is on the market to sell?
- How do i calculate mortgage payments when buying a home from a family member?
- What happens to your mortgage if you sell your home for less than you owe?
- What is the best mortgage company to get a loan modification through?
- What determines if the mortgage company will come after you if you walk away from a 80/20 mortgage?
- How does making your mortgage payment bi-weekly save you money?
- How do i find a job as a mortgage loan officer without any mortgage experience?
- How much does a mortgage loan officer make? Is it a good job?
- Can a first mortgage be refinanced to a lower rate if there is also an existing second mortgage?
- What happens to the mortgage on a house that is left to me in a will?
- How can i get mortgage company to endorse insurance check before work is done?

Problems & Frustrations

- **Problems with mortgage loan with partner**

In 2006, my boyfriend and I bought a house. The mortgage loan was in both our names but he was on the promise note and deed, alone. In 2007, he kicked me out and moved another woman in and I went on with my life, letting him have EVERYTHING. In 2008, he filed bankruptcy. He failed to pay the court for the house and in 2009, the house was being foreclosed on. I called the mortgage company to see if I could take over payments on the house. They could/would not tell me anything because it was filed in bankruptcy. I called his bankruptcy attorney and he, also, would not give me the time of day. They said that the bankruptcy and foreclosure would not directly affect my credit. I rested assured. The bank ended up taking the house back and selling it. People have lived in the house for several months. A few days ago, I seen my name in the paper under civil in the court cases. It was for mortgage foreclosure. I am apparently being sued for damages regarding the property. How can I be responsible for this when I tried to offer to make the payments and take over the house? I was told that I couldn't pay anything to the mortgage company because it was involved in bankruptcy. And my ex's bankruptcy attorney wouldn't give me any info either. I don't feel that I should be responsible for this at all. When we got the loan for the house, I wasn't working and didn't intend on working. Insight please.

- **Loan officer won't approve mortgage loan**

I am a current 4th year student with 3 months until I graduate and \$100k in student loan debt. I went to the bank today to discuss getting a mortgage loan for buying a house. The loan officer was not that concerned with my debt (especially after I told him about IBR and that my monthly payment would likely be ~ \$250 / month). However, he is unable to approve the loan unless I get a letter from my student loan lender stating what my IBR payment would be.

So, I called my student loan lender, and they said they are unable to write a letter stating what my IBR monthly payment would be until I had an income (ie. start residency) and thus

could only write a letter stating what my repayment would be based on regular repayment (which is high).

The loan officer won't approve the mortgage loan with this repayment (it's like \$1000/mo).

I write all this to say: I know residents buy homes at the start of residency all the time. What do I need to do? What am I doing wrong?

- **Fear of mortgage application rejection**

I am getting ready to apply for a mortgage, thanks to everyone here I have raised my scores from low to mid 500's to now 651,663, and 675. I want to apply at two different companies to see who has the best loan package. Should I do it the same day so one does not lower my scores for the next, i bought a new car a couple months ago, and when the loan hit the cra's all scores fell about 15 points. i know there is more to a home loan than scores, but how do these scores look. i am really nervous. Also i was able to get a chap 7 & 13 off my reports, but on exp and tu they both show one account ""included in bk"" so how should I answer that question. My thought is they both want to take my ss# over the phone to pre-qualify, should I do that and wait for them to ask me?

- **Facing foreclosure**

I am currently facing foreclosure with CHASE mortgage. The loan on my home is in my now deceased mothers name (she passed away 10 yrs ago). I am on the deed, but not the loan, as my credit will not qualify me to take over the loan. My finances, ect, meet criteria for HAMP and other programs, however the loan is not in my name and all paperwork references the loan holder.

The bank had informed me when I called in incognito, that they couldn't help someone who was not on the loan. I recently contacted a "mortgage law help firm" who informed me that

they COULD help me for a bit over \$3,000. I cannot lose my home, it is all me and my son have since his father passed away.

- **Problems with second mortgage**

I have a seconde mortgage, interest only. it's 68K, with all my bill it become to difficult to pay, so I;m not paying on it and just trying to keep the primary up to date. This mortgage has been sold 3 times and is with Acquire now, its not even listed at the town hall for my house, either is the last company that owned it.. Well, they sent me an offer to settle for 20K, since I have not been paying the \$400 amonth the balance is up to 70K. I called and said I could possibly borrow 10K, but they did not want to hear that, my question is, what does anyone think they will settle for, I have 3 more weeks, thanks for any info..

- **Struggling to make my mortgage payment**

I lost my job approx 18 months ago so I've been struggling to make my mortgate payment. I have been paying toward the end of the month but never 30 days past due. I have been receiving letters from Wells Fargo about delinquency assistance. I now have a job and am working to get back on my feet. As of today, I owe one payment but I'm facing legal charges for defaulting on the payment. What should I do?

I have a loan that is 5 1/2 years old. Have been in trouble in the past but have always been able to borrow and get caught up. But I had some difficulties in doing so for recent months. Today I received a letter stating that we are 4 payments behind and they demand that we pay up of face forecloser with 30 days plus all the other fees etc... In this letter they state: if within 30 days you give notice to the undersigned, in writing, that the debt refferred to, or any portion of it, is disputed, a verfication of such debt will be mailed to you. Also, if the request is made within 30 days and in writing, you will be provided with the name and

address of the original creditor, if other than the present creditor shown. Unless within 30 days, notice is received that the debt, or some portion of it is disputed, it will be assumed by the undersigned to be valid. The purpose of this notice is to collect the indebtedness due, or in the alternative, to repossess the property which is the security for said debt. If we dispute the debt, will that buy us some time?

My problems arose when I was made redundant from a highly paid job and found myself on jobseekers allowance of \$63 per week I have an interest only mortgage of \$238,000. I am on a fixed rate of 6.9% and monthly repayments are \$1,206. I don't know how I'm going to pay the monthly repayments.

My mortgage loan is crippling me. Every month is a massive struggle and it is driving me crazy.

- **Unable to get a home loan because of bad credit score**

My fiancée and I are looking into purchasing a new home. This would be the first home for the both of us. Our concern at the moment is that her FICO is not that great with the lowest of the three at 580. She's currently in the process of rebuilding her credit and has been doing great so far. My credit, on the other hand, is good with the lowest of the three at 740.

I don't think I can qualify for a loan with my income alone. She makes more money than I do. What are our options? Should we apply for a loan together? Apply for a loan by myself? Wait another year for her credit score to improve and try then?