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Volume Title: Home Mortgage Delinquency and Foreclosure

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Volume Publisher: NBER

Volume ISBN: 0-87014-206-2

Volume URL: <http://www.nber.org/books/herz70-1>

Publication Date: 1970

Chapter Title: Appendix A: Sampling Techniques, Questionnaires, and Worksheets

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Chapter URL: <http://www.nber.org/chapters/c3297>

Chapter pages in book: (p. 87 - 104)

Appendix A

Sampling Techniques, Questionnaires, and Worksheets

United States Savings and Loan League Data

PARTICIPATING INSTITUTIONS

In selecting a sample of savings associations for the delinquency study the League aimed at a cross section of the business that would reflect primarily geographic patterns of delinquency. No attempt was made to include size or other institutional differences except within the geographic framework. The basis for the regional distribution of delinquencies was reports from associations to the League's Data Exchange Group (now called the MIRRORS group).

Originally 100 institutions were invited to participate in the study. Of that group fifty responded favorably, but attrition and difficulties with the schedule as set up reduced the final group to thirty-eight. In making up the original list, only associations which were large enough to have at least 100 delinquency accounts were included.

INSTRUCTION SHEETS: DELINQUENCIES ON SINGLE-FAMILY CONVENTIONAL LOANS AT SAVINGS AND LOAN ASSOCIATIONS

Note: This study is restricted to conventional single-family home loans. FHA and VA loans and loans on multiple-family properties are *not to be included* in the sample.

We recognize that variations exist in loan procedures from one association to another. Because of this fact, it is difficult to establish rigid guidelines for this study. Therefore, we will cite the principles we wish to hold to in the study and follow with a recommended, but

illustrative, method of proceeding. The officers supervising the local work can then determine the most efficient method of getting the job done in their own shop. We ask only that the person assigned to extract the information from the loan files have working familiarity with the loan records and procedures and not be simply a clerk. He, or she, should review thoroughly the information in these instructions.

I. *Defining a Delinquent Loan*

A delinquent loan is defined as a loan in arrearage sixty days or more. The loan is sixty days or more delinquent if the borrower owes the equivalent of two monthly payments in the last twelve months. You may follow the local practice regarding partial loan payments. *What we wish to guard against is including thirty day-past due loans in our sample.*

II. *Drawing the Sample*

A. Select at random 100 loans from the delinquent loan file. To insure randomness, each eligible loan must have an equal chance of being included in the study. Determine first the number of loans *eligible* for the study. Remember to *exclude* the ineligible FHA, VA and multi-unit property loans. If the number is 100 or less, include every loan. If the number exceeds 100, you must sample systematically. If the number of loans is 150, e.g., include two loans and skip each third loan. If your association has 300 delinquent loans, select one out of every three loans from a register or a listing of such loans, or use the assembled ledger cards and select every third card. If the association had 350 delinquent loans, you would select two loans and skip five loans, etc. It may be that this sampling could best be done in the Collections Department.

B. Select at random 100 loans from the current loan file. If you have 7,000 loans on the books, then the sampling ratio would be 100/7000, or one out of 70. Typically, you would work through a loan register, a similar listing, or the loan file itself and select every *n*th loan, record the number of that account and include it in the study. The account numbers of the loans included in the survey may be recorded on a separate sheet, or directly on Worksheet A. Remember, however, to keep the delinquent loans and the current loans separate, because Worksheet B applies only to delinquent loans.

III. *Definitions—Worksheet A*

Worksheet A is to be prepared from materials in the loan file for all loans included in the survey—current and delinquent. All replies

**TABLE A.1
WORKSHEET A:
DELINQUENCY STUDY—CONVENTIONAL SINGLE-FAMILY MORTGAGES**

Name of Assn. _____ # of Loan _____ Delinquent _____

Location of Property _____ Current _____

(In City _____; Built-Up Suburb _____; New Suburban Development _____)
Check Appropriate Boxes or Fill in Blanks:

<p>1. Loan Terms: Date Loan Closed* _____ / _____ / _____ Original Balance \$ _____ Interest Rate _____ % Service Charge* \$ _____ Monthly Payment (P/I)* \$ _____</p>	<p>2. Type of Loan:* _____ Original Borrower—Walk-in _____ Original Borrower—Brought in by Broker _____ Builder loan—assumed _____ Builder loan—substituted _____ Ordinary assumption _____ Ordinary substitution</p>
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3. Loan and Property Characteristics:
Purchase Price of Home \$ _____
Appraisal \$ _____
Downpayment* \$ _____
Maturity of Loan _____
Any Junior Financing?* Yes _____ No _____
Pledged Saving Acct. _____
Other (Describe) _____

Age of Home:*
New _____
Used: 0 to 5 yrs. _____
5 to 10 yrs. _____
10 to 15 yrs. _____
16 and Over _____

<p>4. Age of Head of Household: 21 to 29 _____ 45 to 49 _____ 30 to 34 _____ 50 to 54 _____ 35 to 39 _____ 55 to 59 _____ 40 to 44 _____ 60 & over _____</p>	<p>5. Marital Status: Married _____ Widowed _____ Divorced _____ Single _____</p>
<p>6. Number of Dependents: Number of Jobs* _____ Length of Time on Main Job _____</p>	

TABLE A1 (continued)

<p>7. Annual Income:</p> <p>Husband \$ _____ /year.</p> <p>Wife \$ _____ /year.</p> <p>Other \$ _____ /year.</p> <p>Other \$ _____ /year.</p>	<p>Wages and Salary <input type="checkbox"/> Wages and Salary <input type="checkbox"/> Other <input type="checkbox"/></p> <p>From _____ From _____</p>	<p>Own Business <input type="checkbox"/> Own Business <input type="checkbox"/> Other <input type="checkbox"/></p>
<p>8. Occupation:</p> <p>Self-employed _____</p> <p>Executive or Manager _____</p> <p>Salesman _____</p> <p>White-collar _____</p> <p>Skilled Labor _____</p> <p>Unskilled Labor _____</p> <p>Other (Farmer, Military, etc.) _____</p>	<p>9. Purpose of Loan:*</p> <p>Construction _____</p> <p>Purchase _____</p> <p>Repair and Improvement _____</p> <p>Refinancing _____</p> <p>Other (Specify) _____</p>	
<p>10. Credit Information:</p> <p>No Credit Report _____</p> <p>Credit Info. by Bureau _____</p> <p>Credit Info. by Assn. _____</p> <p>No. Jobs past 5 yrs. _____</p> <p>Length of Time in State _____</p>	<p>Balance Sheet Info: Yes _____ No _____</p> <p>Court Items: Yes _____ No _____</p> <p>Collections: Yes _____ No _____</p> <p>Rating Given Borrower by Loan Interviewer:*</p> <p>Excellent _____ Fair _____</p> <p>Satisfactory _____ Poor _____</p> <p>None _____</p>	
<p>11. Reference Information (Check applicable items):</p> <p>_____ No References Given</p> <p>_____ Trade-Retailers & Merchants</p> <p>_____ Auto Finance Company</p> <p>_____ Small Loan Company</p> <p>_____ Bank and Mortgage Items</p>	<p>Private Party _____</p> <p>Complete: _____</p> <p>Number of References Given _____</p> <p>Number Checked _____</p>	
<p>Other Comments: _____</p>		

*Instructions Define These Terms

must be facts available to loan officer at time of loan application, approval, or closing. Remember to indicate whether each loan is *current* or *delinquent* in the upper right-hand corner of the worksheet.

Location of Property. Place here the address of the property. This item is important for identification purposes. We ask, if possible, that a loan officer classify the loans as "In City," "Built-up Suburb," or "New Suburban Development."

Item 1. *Date loan closed.* Refers to date borrower incurred contractual liability to association—the date of loan closing for construction loans.

Service charge. Includes total of fees and charges, paid by borrower, whether itemized or not. Credit report, appraisal, and title fees are included. Enter dollar amount.

Monthly payment. Includes principal and interest. Escrow payments are not included in this item.

Item 2. *Type of loan:*

Original borrower—brought in by broker. Borrower referred to association by real estate agent or builder.

Builder loan—assumed. Borrower assumed loan made originally to homebuilder.

Builder loan—substituted. Borrower's loan, although a new contract, was closely tied to (substituted for) the builder's original loan on the same property.

Ordinary assumption. Borrower assumed loan made originally to another borrower.

Ordinary substitution. Borrower's loan, although a new contract, was tied closely to (substituted for) an earlier loan made by association to another borrower on the same property.

Item 3. *Downpayment.* The earnest money payment and other cash transferred from buyer to seller. Item should appear on settlement statement.

Any junior financing? Any additional borrowing to get the downpayment or any additional collateral offered to make the first mortgage possible. This can be by builder or other third party as well as borrower. Includes pledged savings account, notes, or agreements of builders, or any outside party. Answer "yes" or "no." Where loan file provides evidence that junior financing existed, indicate type of secondary financing involved.

Mortgage Delinquency and Foreclosure

New home. Refers to home not previously occupied.

Used home. Previously occupied property.

Items 4, 5, 6 and 8. Refer to Head of Household.

Number of jobs. Refers to "moonlighting" by borrower.

Item 7. *Annual income.* Indicate dollar amount and whether total comes from wages and salary, own business, or other sources. If income of persons other than husband or wife were noted, indicate source of such income.

Item 9. *Purpose of loan:*

Construction. Refers to long-term construction loan to borrower.

Purchase. Home purchase. Also includes builder loans that have been assumed or substituted by the home owner.

Repair and improvement. Loan where indicated purpose is major alteration or improvement of property.

Refinancing. Loan written to repay or recast an existing home mortgage debt, even if additional funds are granted for other purposes.

Items 10 & 11. *Credit information.* Practice here will vary, depending on degree of reliance on outside credit agency. Recommend that loan application and credit report be used *together* in completing sections 10 and 11.

Rating by loan interviewer. Where a rating appears in loan file in writing, indicate evaluation. Where it does not, check "None."

Number of references given and number checked. Item refers to credit work done by association. Reply requires a counting of references and a counting of the number checked.

IV. *Definitions—Worksheet B.* (For delinquent loans only).

Present loan balance. As of March 1, 1963. Taken from loan ledger card.

Number of payments in arrears. As of March 1, 1963. See definition of delinquent loan at beginning of instructions. Partial payments are to be handled according to association practice. If more than 50 per cent of a payment is overdue, most associations count this as a missed payment.

Reason for delinquency. As ascertained in Collections Department.

Attitude of borrower. Indicate in capsule fashion essence of any report or reports noted on records by collections personnel regarding contact with borrower.

TABLE A2
WORKSHEET B:
DELINQUENCY STUDY - CONVENTIONAL SINGLE-FAMILY MORTGAGES
 (To be Prepared by Collections Dept.)

Name of Assn. _____ Present Loan Balance \$ _____	# of Loan _____ No. Payments in Arrears _____	
<u>Payment Experience:</u> Problems throughout loan life _____ Intermittent trouble _____ Good until recently, then no payment _____ Other (_____) _____		<u>Reason for Delinquency:</u> Improper regard for obligations _____ Curtailment of income _____ Excessive obligations _____ Death or illness _____ Marital difficulties _____ Other reasons: _____
Attitude of borrower when contacted: _____ _____ _____		
Other Comments: _____ _____ _____ _____ _____		

Other comments. Might include notation regarding previous collection problems and how resolved; comments regarding changes in borrower's situation since date of original loan.

V. *Other Instructions*

A. *Time schedule.* If workload permits, records research should be conducted prior to March 15.

B. *Completed worksheets.* Hold for visit of League Field Service Representative. He will review procedures followed and pick up the worksheets.

C. *Special procedures.* If any are employed, please note these for us. Such notations will be of great help in the editing which will precede electronic processing.

Mortgage Bankers Association Data

PARTICIPATING INSTITUTIONS

The universe from which the sample was drawn consisted of the regular reporters in the MBA's quarterly delinquency survey. As of June 30, 1962, a year earlier than the actual survey date, there were 38 mutual savings banks, 102 commercial banks, and 256 mortgage companies so reporting. For each institution, a ratio was computed of the number of loans delinquent ninety days or more plus number of loans in foreclosure to the total number of loans serviced. This ratio was then used to compute variances and to estimate the required sample size for each of the three types of institution. The ratio was also used along with the number of loans in default to determine the within-institution sampling rate. The schedule was:

<i>Loans in Default</i>	<i>Sample Rate</i>
0-25	1-1
26-60	1-2
61-100	1-3
100-150	1-4
150+	1-10

The results of the sample determination process indicated that it would be necessary to obtain a sample of 50 per cent of the reporters in the mortgage company and commercial bank groups. Mutual savings banks were selected on a one for one basis. These reporters, however were merged with the National Association of Mutual Savings Banks sample which will be discussed later.

The actual firms chosen were selected at random and responses

were excellent. Usable data were obtained from 36 of 38 savings banks, 41 of 51 commercial banks, and 105 of 129 mortgage companies. Because later checks revealed that mortgage companies had been under-sampled, the blow-up factor for that group had to be adjusted from 2.0 to 2.64.

QUESTIONNAIRE AND CODING INSTRUCTIONS

The Mortgage Bankers Association of America conducted a survey of the characteristics of delinquent mortgage loans, using data as of June 30, 1963. Table A3 lists the categories as they appeared on the questionnaire. Table A4 shows the format used in putting the data on punch cards.

National Association of Mutual Savings Banks Data

PARTICIPATING INSTITUTIONS

The savings banks included in the NAMSB survey were selected basically on a random basis. The original list was then modified in order to integrate it with that of the MBA so that the combined list would reflect more accurately the distribution of savings banks with respect to (1) geographical location (2) size (3) mortgage portfolio composition (FHA, VA, and conventional loans) and (4) the proportion of delinquent loans to total loans.

Each institution in the NAMSB survey was sent instruction sheet (1), (2), or (3), depending on the within-institution sampling rate requested. This provided for a 1-2, 1-3, or a 1-7 loan sample of delinquent loans. In each case the banks were asked to select a number of current loans equal to the number of delinquents reported on. The purpose of using different sampling ratios was to minimize the reporting burdens on the banks. Those having a larger number of delinquents selected a smaller proportion.

Altogether data were secured on about 1250 delinquent loans and an equal number of currents. This represents about 10 per cent of the total population of delinquents as of the survey date. In all, 73 banks participated in the survey (combined MBA and NAMSB).

INSTRUCTION SHEET: CHARACTERISTICS OF DELINQUENT MORTGAGE LOANS

Types of Loans Included. Report only on current and delinquent loans in the 1- to 4-family property classification or the most closely corresponding property classification used by your institution.

Include only loans on property located in your *own* state.

TABLE A 3

*Characteristics of Delinquent Mortgage Loans:
Mortgage Bankers Association, June 30, 1963^a*

Your Loan Number	Interest Rate
Type of Loan (check one)	Contract rate
FHA	Estimated yield to investor
VA	Original Monthly Payment (including escrows)
Conventional	Location (check one)
Status of Loan (check one)	Spot
Delinquent 90 days or more	Tract
In foreclosure	Property
Currency	County location
Life insurance company	Age (yrs. or new)
Savings bank	Borrower—When Loan Was Closed
Commercial bank	Monthly Income
(code trust department 4)	Primary
Trusteed funds	Secondary
FNMA	Total
Savings & loan association	Liquid Assets (excluding downpayment)
Own account	Occupation
Individuals & others	Professional or Technical
Description of Original Loan	Proprietors or Managers
Date loan was closed	Clerical
Original selling price	Sales
Original loan amount	Craftsmen & Foremen
Term (mos.)	Skilled Labor, manufacturing
	Skilled Labor, non-manufacturing

Services	Over-obligated, same income
Laborer	Reduction in secondary income
Number of Dependents (Including wife)	Cost of home ownership increased
Age of Family Head	Increases in other living costs
Monthly Payments (including escrows)	Property unsatisfactory
Principal Balance (4-30-63)	Increase in dependents
Est. Current Value of Property	Entered military service
Marital Status (check one)	Unable to sell or rent
Married	Improper regard for obligations
Single	Property abandoned
Current Value-to-Selling-Price ratio	Describe Nature and Term of Forbearance, if any (if
Number of Prior Delinquencies That Were Cured	necessary, explain on separate sheet and identify
History of Loan	by loan number)
Apply to Current Delinquent Problem Only	Date Placed in Foreclosure

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Date of
 First Unpaid Installment
 First Contact
 Number of Contacts
 Letter
 Phone
 Personal
 Reason For Delinquency
 Death or illness in family
 Family or marital problems

^aThe questionnaire used by the National Association of Mutual Savings Banks, dated December 31, 1963, is almost identical to this questionnaire. It differs in only three respects: (1) The question regarding the institution for which the loan was serviced was dropped; (2) The question regarding the nature and term of forbearance was dropped; and (3) Two additional employment categories were added - military and retired.

^aThe questionnaire used by the National Association of Mutual Savings Banks, dated December 31, 1963, is almost identical to this questionnaire. It differs in only three respects: (1) The question regarding the institution for which the loan was serviced

TABLE A 4

Punch Card Format, Characteristics of Delinquent Mortgage Loans^a

Respondent Identification	Not reported
Region	Description of Loan (compute age of mortgage as of 6/30/63)
State	June 30, 1958 and earlier
City	July-December 1958
Type of business	January-June 1959
Loan number	July-December 1959
Loan Identification	January-June 1960
Page	July-December 1960
Line	January-June 1961
Type of Loan	July-December 1961
FHA, 203	January-June 1962
FHA, 221	July-December 1962
FHA, other	January-June 1963
VA	Not reported
Conventional	Original Selling Price
Combination	Under \$10,000
Not reported	\$10,000-11,000
Status of Loan	\$11,000-12,000
90-day delinquent	\$12,000-13,000
In foreclosure	\$13,000-14,000
Current	\$14,000-15,000
Not reported	\$15,000-16,000
Serviced for:	\$16,000-17,000
Codes on form RD-3	

\$17,000-18,000
 \$18,000-19,000
 \$19,000-20,000
 \$20,000 and over
 Not reported

Original Loan Amount (compute loan to selling price ratio and code; compute principal balance to selling price ratio and code; compute principal balance to market value ratio and code)

Less than 75 per cent
 75-80 per cent
 80-85 per cent
 85-90 per cent
 90-95 per cent
 95 per cent and over

Not reported

Terms (months) (convert to years and code)

Less than 240 months
 240-300 months
 300-360 months
 360 months or more
 Not reported

Contract Interest Rate (round to nearest .25 per cent)

4.00 per cent or less

4.25 per cent

4.50 per cent

4.75 per cent

5.00 per cent

5.25 per cent

5.50 per cent

5.75 per cent

6.00 per cent

6.25 per cent

6.50 per cent

7.00 per cent

More than 7.00 per cent

Not reported

Yield to Investor (same as contract interest rate; round to nearest .25 per cent)

Original Monthly Payment (include escrow)

Current Monthly Payment (include escrow)

Less than \$70

\$70-80

\$80-90

\$90-100

\$100-110

\$110-120

\$120-140	Not reported
\$140-150	(compute ratio of monthly income to monthly payment and code)
\$150 and above	Less than 5 per cent
Type of Transaction	5-10 per cent
Spot	10-15 per cent
Tract	15-20 per cent
Not reported	20-25 per cent
County (alphabetical within alphabetical listing of states, see Rand McNally)	25-30 per cent
Age	30-35 per cent
New	35 per cent or more
Less than 1 year	Not reported
1-2 years	Liquid Assets, Original
2-5 years	Liquid Assets, Current
5-10 years	(compute ratio of liquid asset to monthly payment)
10 years and older	Less than 1 (or modest) (or small)
Existing	1-2
Not reported	2-3
Monthly Income	3-4
Primary, original	4-5
Primary, current	5-10
Total, original	10 or more
Total, current	Not reported

Occupation, Original Borrower	60 years or more
Occupation, New Borrower	Not reported
Marital Status, Original Borrower	Borrower
Marital Status, New Borrower	Same
Married	New
Single	Not reported
Divorced	Estimated Current Value of Property (compute ratio
Widowed	of current value to original selling price and code)
Separated	100 per cent or more
Not reported	95-100 per cent
Number of Dependents (include wife)	90-95 per cent
Original borrower	85-90 per cent
New borrower	80-85 per cent
Not reported	75-80 per cent
Age of Head of Family, Original Borrower	Less than 75 per cent
Age of Head of Family, New Borrower	Not reported
Less than 25 years	Number of Prior Delinquencies
25-30 years	Many, numerous or several
30-35 years	Chronic
35-40 years	Not reported
40-45 years	Date of First Default (compute period from
45-50 years	June 30, 1963)
50-60 years	May and June 1963

April 1963	Not reported
March 1963	Reason for Delinquency of Forbearance (code on RD-3 form)
February 1963	Not reported
July 1962 through January 1963	Forbearance, Type or Nature of:
12-18 months	Satisfied or about to be; removed from foreclosure
18 months or more	Pending sale
Not reported	Pending recovery from illness, imminent death, death
Date of First Contact With Borrower (compute period from date of first default)	Pending receipt of other sources of income
Less than 1 week	Practiced forbearance, type undefined
1-2 weeks	Impossible to forbear
2-3 weeks	Repayment program
3-4 weeks	None
4-8 weeks	Not reported
8-12 weeks	Foreclosures (compute months in foreclosure status)
12 weeks or more	Not in foreclosure
Not reported	June 1963
Number of Contacts Made By Letter	May 1963
Number of Contacts Made By Phone	April 1963
Number of Personal Contacts	March 1963
Constant	February 1963
Several	January 1963
Numerous	Not reported
Many	

^aCoded for a survey conducted by Mortgage Bankers Association of America, June 30, 1963.

Delinquent Loans. A sample of the delinquent loans reported by the bank as of December 31, 1963, in the NAMSB Quarterly Mortgage Delinquency Survey. This includes loans which are three or more payments overdue on a monthly program or one or more payments overdue on a quarterly program. Includes also all loans in the process of foreclosure as of December 31, 1963.

Current Loans. A sample of current loans held on December 31, 1963 equal to the number of delinquent loans, selected according to the procedures outlined below.

Selecting Samples of Current and Delinquent Loans

Note: To reduce the reporting burden, the following procedures were designed to *select a sample of loans*. To assure reliability, it is important that this procedure be followed without deviation.

1. On a separate worksheet, simply list the number and type of each 1- to 4-family loan that was reported as delinquent in the Mortgage Delinquency Survey on December 31, 1963 (FHA, VA, and conventional).
2. On this worksheet, place a check beside the first, fourth, and seventh loan, continuing to the end of the list, checking every third loan.¹
3. Alongside each loan checked on the worksheet, enter the *next consecutive number* of a loan that is *current and of the same type* (see example below, as to breakdown by type of loan) as the delinquent loan or loan in foreclosure.

Loans Delinquent 90 Days or More or in Foreclosure		Current Loans	
Loan Number	Type of Loan	Loan Number	Type of Loan
8,543✓	FHA, 203b	8,544	FHA, 203b
10,782	VA		
9,543	Conventional		
12,492✓	VA	12,495 ²	VA
6,781	FHA, 203i		
392	FHA, 203b		
4,001✓	FHA, 203b	4,002	FHA, 203b

¹ The other two worksheets differ only in the sampling techniques (one asks that every other delinquent loan be checked; the other calls for every seventh delinquent loan).

² Intervening loans 12,493 and 12,494 are not VA.

4. Post the loan numbers of the delinquent loans and the loans in foreclosure that were checked, as well as all current loans listed to the first column of the reporting form provided.

Selected Definitions

1. *Type of Loan.* Consider a combination FHA-VA loan as one loan and report as FHA.

2. *Borrower—When Present Delinquency Developed.* Regardless of legal arrangement and liability under the mortgage contract, if a new borrower has, in effect, assumed responsibility for the mortgage prior to present delinquency, check "new" and supply as much of the indicated information as is available in your collection department.

3. *Primary and Secondary Income.* Primary income is the total income of the head of the household as shown in your records. Secondary income is total income of other members of the household.

4. *Liquid Assets.* Generally speaking, total amount of liquid assets (such as bank deposits, savings and loan share accounts, U.S. Savings Bonds) held by borrower, as shown in your records.

5. *County Location of Property.* For areas where primary political subdivision is not a county, then enter designation of the equivalent political subdivision, such as a township.

Notes

1. Please answer all questions from current records. *Do not seek additional information beyond that already in your files.*

2. Answer each question; if data are not available, enter N.A.

3. Enter all information directly on the questionnaire and separate worksheet used to select sample of loans. Information may be written by hand.

Kindly send one copy of the completed forms and the worksheet list prepared to select the loans by Friday, February 21, 1964, if possible to: Research Department; National Association of Mutual Savings Banks; 200 Park Avenue, New York, N.Y. 10017.