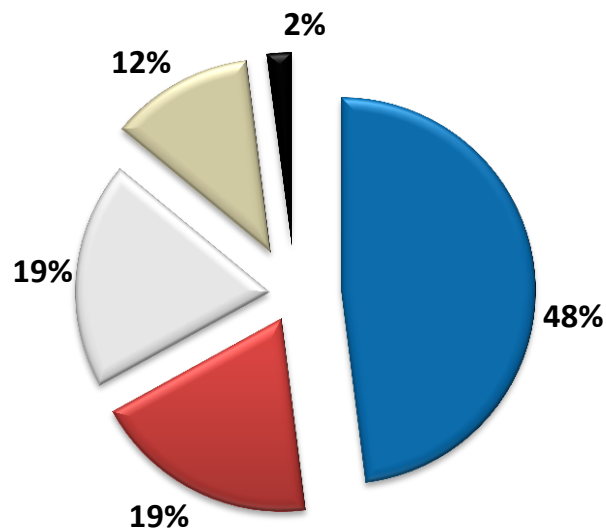


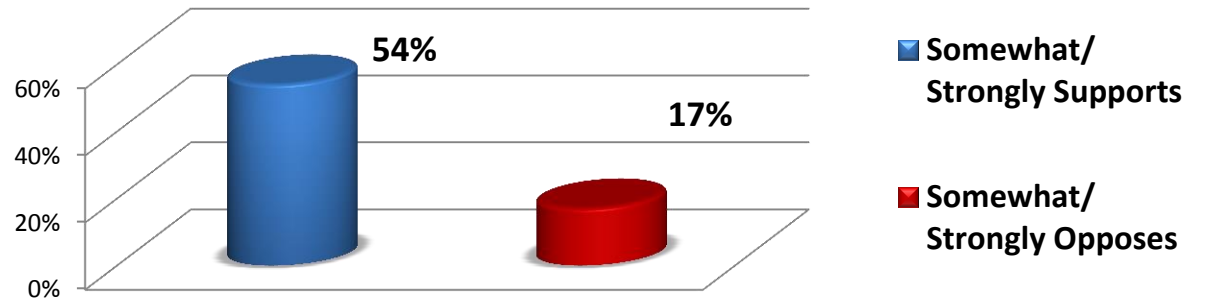
THE PUBLIC SAYS: IT'S TIME TO REFORM HOUSING FINANCE

Most (48%) believe the private sector should bear the responsibility for the risk of losses on bad loans

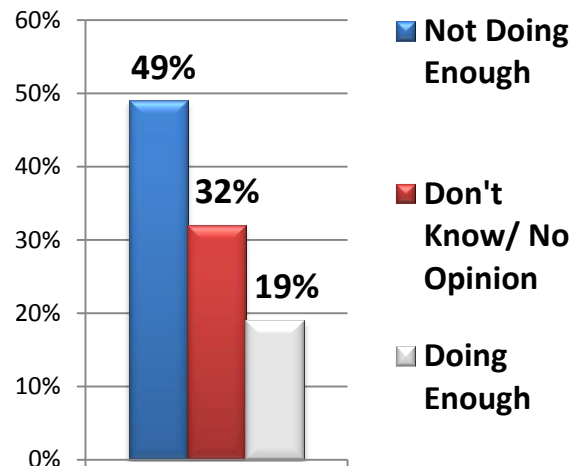


- The private sector (i.e. lenders and investors)
- Borrowers
- Don't Know / No Opinion
- The government and taxpayers
- Other

54% would support a law requiring more private capital – such as additional mortgage insurance – to reduce the amount that taxpayers have to pay if borrowers default on their mortgage

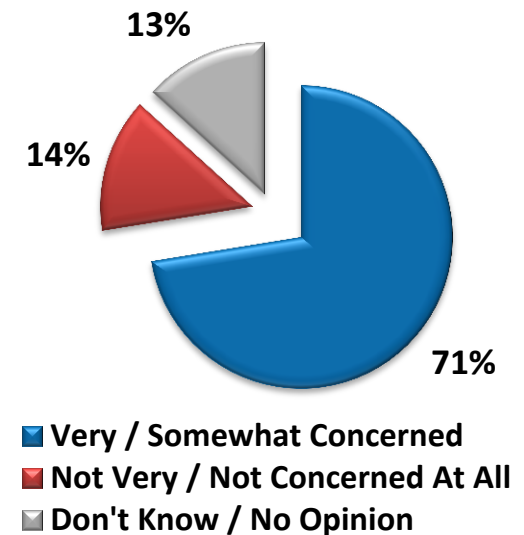


Half of respondents (49%) believe the government is not doing enough to reduce the risks of another housing related taxpayer bailout



- Not Doing Enough
- Don't Know/No Opinion
- Doing Enough

71% are concerned about the return of loans with features (interest only or zero down) that analysts believe contributed to the mortgage crisis and bank bailouts



- Very / Somewhat Concerned
- Not Very / Not Concerned At All
- Don't Know / No Opinion