

**Millennium Challenge Account of Mongolia (MCA-M) Property  
Rights Project (PRP)**

---

# **Registry Systems Process Study Baseline Report**

**Prepared by:**

**Innovations for Poverty Action**

**October 2014**

## Contents

|      |  |           |
|------|--|-----------|
| i.   | List of Acronyms .....   | ii        |
| ii.  | Executive Summary .....  | iii       |
| I.   | Introduction.....  | 4         |
| II.  | Project Background.....  | 5         |
| A.   | Overview of Project Components and Activities .....  | 5         |
| B.   | Project Sub-Activities for Institutional Strengthening .....   | 8         |
| 1.   | Evaluation of Legislative and Institutional Barriers .....   | 8         |
| 2.   | Upgrading Geospatial Infrastructure .....  | 12        |
| 3.   | Capacity Building for Land Offices .....   | 13        |
| 4.   | Upgrading Registry Offices .....   | 13        |
| C.   | Project Logic .....  | 15        |
| III. | Study Design.....  | 18        |
| A.   | Original Design .....  | 18        |
| B.   | Current Approach.....  | 19        |
| 1.   | Current Design.....  | 19        |
| 2.   | Aspects of the PRP Activities being evaluated .....  | 21        |
| IV.  | Sampling Strategy and Data Collection .....  | 23        |
| A.   | Informational Interview with GASR Registry Officials .....   | 23        |
| B.   | Back Office Time Tracking Survey .....   | 23        |
| C.   | Banking Survey .....   | 26        |
| V.   | Analysis of Survey Results .....   | 28        |
| D.   | Bank Processsing Time for Mortgage Loans and Land-Based Loans Using Land or Property as Collateral ..... | 31        |
| VI.  | Other Improvements to the Registry System .....  | 37        |
| VII. | Next Steps and Recommendations.....  | 38        |
|      | Bibliography .....   | 43        |
|      | Appendix.....  | 44        |
| A.   | Information Interview Questionnaire .....  | 44        |
| B.   | Banking Questionnaires .....   | 48        |
|      | <b>Urban – Registry Process – Potential Participant Banking Survey .....</b>                             | <b>48</b> |

|  |            |
|--|------------|
| <b>Urban – Registry Process - Banking Initial Survey .....</b>   | <b>52</b>  |
| <b>Consent Form .....</b>  | <b>52</b>  |
| <b>Urban – Registry Process - Banking Follow Up Survey .....</b> | <b>85</b>  |
| <b>Consent Form .....</b>  | <b>85</b>  |
| <b>Optional Banking Questions .....</b>                          | <b>103</b> |
| C.    Logic Framework: Registration Program.....                 | 110        |
| D.    Logic Framework: Improving Registry System.....            | 111        |

## **i. List of Acronyms**

| <b>Acronym</b> | <b>Definition</b>   |
|----------------|---|
| ALACGaC        | Administration for Land Affairs, Construction, Geodesy, and Cartography |
| CORS           | Continually Operating Reference Stations                                |
| EPRA           | Economic Policy Research Association                                    |
| ePRS           | Electronic Property Registration System                                 |
| GASR           | General Authority of State Registration                                 |
| GPS            | Global Positioning System   |
| ILS            | International Land Systems  |
| IPA            | Innovations for Poverty Action  |
| LMS            | Land Market Specialists   |
| LRC            | Legislative and Regulatory Commission                                   |
| MCA-M          | Millennium Challenge Account-Mongolia                                   |
| MCC            | Millennium Challenge Corporation  |
| MNT            | Mongolian Tugrik  |
| NGS            | National Geodetic Survey  |
| NLIS           | National Land Information System  |
| NOAA           | National Oceanic & Atmospheric Administration                           |
| MCA-M          | Project Implementation Unit   |
| PRP            | Property Rights Project   |
| RSPS           | Registry Systems Process Study  |
| SHPS           | Special Hashaa Plot Survey  |
| TDB            | Trade and Development Bank  |
| UB             | Ulaanbaatar   |
| USD            | United States Dollar  |

## **ii. Executive Summary**

In 2008, the Government of Mongolia entered into its first Millennium Challenge Compact with the Government of United States, acting through the Millennium Challenge Corporation (MCC), a United States government corporation. The Compact, which continued from 2008 to 2013, had four project objectives, one of which was the Property Rights Project (PRP) to increase the security and capitalization of land assets held by lower-income Mongolians, and to increase peri-urban herder productivity and incomes. The PRP implemented a series of activities with the goal of improving Mongolia's formal system of privatizing and registering land rights. These activities included identifying and addressing obstacles to efficient and affordable land privatization and registration, capacity building for government offices, upgrading physical infrastructures of state registry offices and the geospatial infrastructure and electronic registration system, and providing direct assistance with privatization and registration of land plots in informal settlement areas, called ger districts, of Mongolia's largest cities, Ulaanbaatar, Darkhan, and Erdenet. The PRP's activities were meant to increase the citizens' access to property records, increase land privatization and registration, and to decrease the time and cost involved in conducting land-based transactions and to reduce the complexity of the transactions.

Innovations for Poverty Action (IPA) designed two evaluations to capture the expected beneficiary streams, including an evaluation of the systematic registration of hashaa plots through a Special Hashaa Plot Survey (SHPS) and an evaluation of Registry System Process Study (RSPS) covered by this report. The SHPS evaluation aims to capture changes from systematic titling, whereas the RSPS evaluation aims to capture changes from strengthening the State Registry, including improvements to legislative and regulatory environment, systems, operations and infrastructure. This report covers baseline findings from the RSPS evaluation.

The RSPS evaluation is based on a pre-post comparison methodology to capture the changes in volume of formal land transactions and the time and cost savings of some the activities initiated by the PRP. Specifically, the evaluation looks at the effects of the migration of property records to an upgraded electronic system and the digitization of paper-based property records. The pre-post comparison also implicitly captures the impact of amended law on access to property records and other capacity building/institutional strengthening of the Registry. This report describes the RSPS evaluation methodology and the survey instruments and summarizes the result of baseline data collected. The report also outlines possible avenues for post-intervention data collection and expands on some of the risks of drawing conclusions from this methodology.

## **I. Introduction**

A steady stream of rural Mongolians are abandoning their traditional nomadic herding lifestyles and migrating to the cities. The bulk of these migrants relocate to Mongolia's capital city, Ulaanbaatar where they tend to settle in underdeveloped suburban areas known as ger districts. Only in the last 10 years, however, has there been a formal mechanism by which migrants could obtain legally recognized rights to the land they occupy. Besides the relative novelty of the concept of private property ownership, the process of obtaining formal rights is prohibitively long, costly and complicated for the urban poor.

The Millennium Challenge Account of Mongolia's (MCA-M) Property Rights Project (PRP) aimed to address this situation by initiating various institutional strengthening measures to facilitate citizens' access to obtaining private land titles, and by providing direct assistance with the titling process for residents of the ger areas. Institutional strengthening measures of the PRP included commissioning a stakeholder committee to issue recommendations on regulatory and procedural reforms, establishing and renovating the land registration buildings and information technology systems, training land office and General Authority for State Registration (GASR) staff members on updated procedures and systems, and upgrading geospatial information systems. By improving legal regulations and strengthening the state institutions charged with overseeing property related transactions, the PRP expected to lower the cost and time required to register property and increase use of the formal land system. In addition to these institutional strengthening activities, the PRP funded an outreach campaign to educate citizens on their property rights, and pushed for legislative and regulatory changes affecting property rights. The outreach campaign also encouraged residents to obtain ownership of their land and property with a particular focus on encouraging women to register land in their own names.<sup>1</sup> Together, these activities were expected to increase the security and capitalization of land assets held by lower-income Mongolians residing in ger districts. The Registry System Process Study (RSPS) is the name of the study designed to examine the effectiveness of the institutional strengthening reforms by using three different surveying instruments.

The remainder of the report is organized as follows. Section II provides a brief background and description of the project. The study design is presented in Section III. Section IV describes the sampling strategy and data collection activities. Section V analyzes the results from the first round of data collection. Improvements to the registry system that are not captured through the research design are briefly discussed in Section VI. The final section, Section VII, discusses the next steps and provides recommendations for future data collections.

---

<sup>1</sup> Request for Proposals: Public Awareness and Outreach Campaign, RFP No: CA/MCA-M/MCC/PRP/CS/040/2009

## **II. Project Background**

### **A. Property Rights in Mongolia and the Context for Project Implementation**

Mongolia, as a long-standing nomadic society, has a tradition of migrating culture and has historically lacked the concept of land or property ownership. However, the dynamics of Mongolian society is changing as the country transitions to a market-driven economy. Scores of rural Mongolians are abandoning traditional nomadic herding lifestyles and migrating to the cities in search of a better future. From 2001 to 2011, 380,000 rural residents moved to Mongolia's three biggest cities, Ulaanbaatar, Erdenet, and Darkhan, many settling in underdeveloped, unplanned urban areas, called ger districts. Influx of migration to ger areas have highlighted the need for strong and cohesive property rights regulations and more accessible pathway to property ownership. Moreover, from 1990 to 2010, urban areas experienced explosive growth with the population in Ulaanbaatar doubling from 536,600 to 1,161,800 in twenty years. Although the possibility of property ownership in urban areas was formally established over ten years ago, securing ownership of property remained challenging for residents of lower-income ger districts as they dealt with complex registration process. For women, property ownership remained elusive in rural areas as they exhibited lower rates of property ownership than males<sup>2</sup>. Legislative and regulatory framework had not been updated to accommodate the increased volume and complexity of property transactions for property ownership. Government institutions administrative property rights were not harmonized with redundant procedures and costs that were burdensome to residents seeking to secure rights to their land and property. Institutional infrastructures administrating property rights were also proving inadequate with outdated technologies and procedures, government offices in dire need of repair and refurbishment and simply being too small to meet the demand of citizens seeking services, and government workers not receiving sufficient administrative and technological training.

### **B. Legislative and Regulatory Context**

The 1992 Mongolian constitution designated all land as belonging to the state. On May 1, 2003, the Mongolian Parliament enacted the Law on Allocation of Land to Mongolian Citizens for Ownership that focused on privatizing land for residential and agricultural purposes.<sup>3</sup> This law granted migrants the right to obtain full private ownership of an unoccupied parcel of land in an urban area. The land allocation law also detailed the various processes by which Mongolian citizens can acquire land and, moreover, provided a list of citizens' rights and duties associated with their private title. In 2005, amendment to this law was introduced that entitled each household to one parcel of land free of charge. This law was further amended in May 2008 that allowed every

---

<sup>2</sup> In the urban areas, women exhibited similar rates of property ownership as men. Property ownership in Ulaanbaatar where roughly half of the country's population live show roughly equal property rights ownership between men and women, 51% of the properties in Ulaanbaatar listed under a man and 49% listed under a woman. CITE PIU Quarterly Report #10

<sup>3</sup> Compendium of Laws - Volume 2: A Mongolian Citizens Reference Book.

citizen, rather than household, to own one parcel of land free of charge with the size of the free parcel of land depends on its location<sup>4</sup>. The free provision of land was set to expire in 2012, but the provision was extended in 2012 to be valid until May 1, 2018.

In addition to legislation governing land ownership, in 1997, Government of Mongolia (GoM) passed Law on Immovable Property Registration in which regulates activities pertaining to the immovable property, i.e. structure, on top of the land<sup>5</sup>. Passage of this law was accompanied by a Parliamentary decree that established State Registration Office for Property Ownership, a government office in charge of administering property rights, under the Ministry of Justice. However, this initial law on immovable property was superseded by the passage of new legislation, Law on Property Ownership and National Registration for Ownership of other Related Property which passed on June 19, 2003. This law governs the ownership registration, capitalization of the immovable property and immovable property's relationship to the land (as per the Land Law of Mongolia).

In 2003, the State Registration Office for Property and the Agency for Land, Geodesy and Cadastre were merged into Administration of Land Affairs, Construction, Geodesy and Cartography (ALACGaC) under the Ministry of Construction and Urban Development. The combined entity consisted of two departments: Land Affairs and Property Rights Registration. Three year later in July 2006, Property Rights Registration department of ALACGaC was separated from this agency and became an agency in its own right as Agency for State Registry and Titles (ASRT), equivalent in stature to ALACGaC itself.

On June 25, 2009 the Law on National Registration was passed and established the General Authority for State Registration (GASR) which consisted of ASRT, Legal Entity Registration department and Civil Registration department all which are now regulated under the Ministry of Justice. Currently, administration of property rights registration sits with GASR while ALACGaC regulates overall land issues such as land usage, zoning and maintain cadastral and geographical information.

Division of the administration of property rights between two agencies posed additional difficulties as residents. Incompatible data and separate and sometimes redundant procedures at the two agencies added to the time and know-how burden on the residents conducting land based transactions. Better harmonization of the two agencies administering property rights was key recommendation and objective of the project.

---

<sup>4</sup> Section 7.7.1 of The Law on Allocation of Land to Citizens of Mongolia shows the sizes of allowed land titling for each family. The size of land differs depending on location. 1) Within Ulaanbaatar city up to 700m<sup>2</sup> 2) within aimag centers up to 3500m<sup>2</sup> 3) within soum centers up to 5000m<sup>2</sup> 4) land along roads connecting Ulaanbaatar and aimag centers. The 4<sup>th</sup> item was added as part of the 2008.5.22 amendment. However, the Citizen's Representative's Committee that is in charge of a specific area has the right to declare the land size to be less than the size stated in the law, especially for denser populated districts or smaller sized districts or provinces.

<sup>5</sup> According to the Law on Property Ownership and National Registration for Ownership of other Related Property, immovable property is distinguished from land as "structure, building that cannot be used for the purpose it was built for once separated from the land on which it is built on."

## C. Overview of Project Components and Activities

The MCA-M PRP aimed to increase lower-income Mongolians' land security, investment in the land, and their access to land-based credit by easing access to privatization and registration of land. The PRP had two project areas under which it conducted implementation activities to try to ease access to land privatization and registration—improving the formal system of land privatization and registration, and providing direct assistance with the privatization and registration process in the ger areas. Specifically, the PRP carried out the following set of activities under the two project areas:

1. Improving the formal system of land privatization and registration:
  - a. Establish a commission of stakeholders and technical experts to: 1) identify obstacles to Mongolian citizens' ability to privatize and register land efficiently and cost effectively; 2) make recommendations on how to reduce such obstacles; and 3) work with government agencies to implement these recommendations.
  - b. Upgrade the geospatial infrastructure used by Mongolian government agencies, including the provision of Continually Operating Reference Stations (CORS) and Global Positioning System (GPS) equipment to regional land offices, and training on the use of each. Create a centralized electronic registration system that is accessible from any registration office in Mongolia.
  - c. Improve the capacity building for land offices, including the creation of Land Market Specialist (LMS) positions to help citizens resolve issues related to land privatization and the training of land office staff in land law and the use of satellite imagery.
  - d. Upgrade the physical infrastructure and strengthen operational and system capacity of state registry offices, including improvements to the State Registry's Central Office space and registry information system, reviewing and strengthening the various financial, HR and operational procedures of the Registry, the establishment of new offices in four districts of Ulaanbaatar, (Songinokhairkhan; Bayanzurkh; Chingeltei; and Baganuur), and upgrades for state registry offices in eight regional centers<sup>6</sup> around the country [City of Erdenet (Orkhon aimag); City of Darkhan (Darkhan-Uul aimag); City of Arvaikheer (Uvurkhangai aimag); City of Uliastai (Zavkhan aimag); City of Khovd (Khovd aimag); City of Zuunmod (Tuv aimag); City of Undurkhaan (Khentii aimag); and City of Choibalsan (Dornod aimag)].
2. Privatizing and registering land plots in ger areas:<sup>7</sup>

---

<sup>6</sup> The notion of the “regional center” was one given to MCC by the Government of Mongolia. At the same time project design was going on, the Government had designated certain cities as “regional centers,” which ended up being the eight aimags and Ulaanbaatar. The eight aimag centers are Erdenet, Darkhan, Arvaikheer, Uliastai, Khovd, Zuunmod, Undurkhaan and Choibalsan.

<sup>7</sup> As noted above, this activity is not covered by this Baseline Survey.



- a. Provide active assistance to low and middle income households in completing the steps to privatize and register rights for land plots.
- b. Identify utility corridors<sup>8</sup> and map public land areas within ger district areas.

## **D. Project Sub-Activities for Institutional Strengthening**

Below, this report summarizes the activities associated with improving the formal system of privatizing and registering land rights that were accomplished by the PRP's Project Implementation Unit (MCA-M). Activities are organized into four distinct categories, although all are primarily intended to improve the formal system of privatization and registration of land rights.

### **1. Evaluation of Legislative and Institutional Barriers**

In July of 2009 the Legislative and Regulatory Commission (LRC) was formed to generate recommendations for strengthening and improving the legal and institutional framework for land registration in Mongolia. Through focus groups, questionnaires, seminars and meetings, the LRC examined the legal, regulatory, and bureaucratic bottlenecks associated with various land related transactions and identified the present obstacles faced by Mongolian citizens when trying to privatize land. The commission subsequently produced a comprehensive set of suggestions to modify existing laws, update regulations, revise bureaucratic processes, and ultimately increase the efficiency of the current system. Below is a summary of their key recommendations:

1. Study the legislative regulating activities done by various authorized state organizations to determine their rights and responsibilities, erase duplication, improve inter-organizational relationships, and amend, reform, and develop relevant legislation.
2. Create a comprehensive centralized national land database system that will allow the state to protect the rights of its citizens and legal bodies who own, possess, and use land.
3. Set a standard format for maps and cadasters to improve the legislative and legal instruments which are essential to those who own, possess, and use land.
4. Improve the legal amendments and registration services regarding deregistration of a former residence and registration of a new one, thereby securing citizens' constitutional right to select their official residence.
5. Develop an integrated universal address system for Mongolia.
6. Determine the involvement and responsibilities of notaries for land ownership and registration activity.
7. Study and estimate the financial expenses regarding land ownership and registration activities, and reduce those expenses for citizens.

---

<sup>8</sup> A utility corridor is the section of land that contains utility lines underground or aboveground, such as electricity, water and sewer lines.

8. Reduce the number of transactions required for citizens to register a new hashaa<sup>9</sup> plot.
9. Develop a mechanism for solving land disputes.
10. Improve legal adjustments regarding the establishment of private and public servitude on land owned by private citizens.

BlomInfo, a consulting firm from Denmark, was hired by the MCA-M on November 10, 2009 to develop a legal and political framework for implementing the LRC recommendations. BlomInfo developed joint regulations in conjunction with the two main government bodies that deal with land registration: the Administration for Land Affairs, Construction, Geodesy, and Cartography (ALACGaC) and GASR<sup>10</sup>. The two agencies are legally responsible for maintaining different kinds of information that pertains to property rights. ALACGaC is responsible for maintaining cadastral maps and land parcel maps, and issuing possession certificates for land, which is a prerequisite to title ownership. GASR is responsible for registration and maintenance of all property rights records associated with the land parcels and buildings. The joint regulations that were developed meant to improve communications and cooperation between the two agencies in order to streamline land ownership registration information and provide a more user-friendly environment. However, ALACGaC and GASR never collaborated with each other during the entirety of Compact implementation regarding these recommendations, despite persistent efforts by the PRP. Indicative of this failure to cooperate, individuals registering their land must visit both agencies during the land registration process as GASR is not able to link its property rights records with ALACGaC's land map system, the National Land Information System (NLIS). The failure to coordinate was also partially due to a failed ADB project, the Cadastral Survey and Land Registration Project, which was supposed to set up ALACGaC's system which would eventually link with the property registry. The NLIS was established and made operational but it was constrained by lack of data, poor and inconsistent data quality and problems associated with system architecture and operating environment.<sup>11</sup>

Due to BlomInfo's performance issues, MCA-M cancelled their contract on June 2, 2011 and replaced them with a Swedish-Danish consortium, named ORGUT-COWI. The remaining project tasks were put on a new timeline and broken down into three phases by ORGUT-COWI. The three phases were assessment of property rights in Mongolia and issuance of recommendations, development of strategy and action plans, and supporting GASR through implementation of the action plans. These recommendation, strategic and action plans and project task activities were in areas of reform for property rights, registration process, organizational structure and human resource management of GASR's property rights division, specification and implementation of

---

<sup>9</sup> Hashaa is Mongolian word for land plot in the ger areas.

<sup>10</sup> At conception GASR only dealt with civil registry. The State Property Registry dealt with all land and property related transactions and was part of the Ministry of Construction and Urban Development. With the government change at the beginning of the Compact, the head of the Registry and the Property Registry was moved to a combined registry of GASR.

<sup>11</sup> "Mongolia: Cadastral Survey and Land Registration Project", PVR-199 Validation Report, Asian Development Bank, November 2012.

electronic property rights registration system, and financial sustainability of property rights administration of GASR.

Brief description of each project task area and the achievements during Compact period is provided below:

#### **a. Legal Reform**

Key priority was set for instituting legal reforms necessary for the new registration process. To this end, the ORGUT-COWI and project implementation team worked to review existing legal environment for property rights and oversee the creation of draft of the Law on Property Ownership and National Registration for Ownership of other Related Property law and amendments to other laws that are necessary for full implementation of procedural changes and technological upgrades. Draft of the Law on Property Ownership and National Registration for Ownership of other Related Property and other associated amendments are meant to do the following:

- I. Provide greater access to information;
- II. Reflect the shift to a digital archive and register;
- III. Change the procedures, and introduce of the Electronic Property Registration System (ePRS);
- IV. Permit notaries to access registration information and lodge preliminary records electronically;
- V. Clarify the effect of registration including the state guarantee of registered rights, limitations to the guarantee and liability for GASR, state registrars and other parties such as notaries.<sup>12</sup>

To date, the amended Law on Property Ownership and National Registration for Ownership of other Related Property has been submitted to Parliament for vote on April 30, 2015. It has not yet been approved by Parliament as of September 16, 2015<sup>13</sup>. The current Law only allows GASR and the property owner to access property registration information and prohibits commercial banks and other entities from retrieving information. If the amended Law is passed and GASR can make property records available to third parties, commercial banks will have access to property records and will be able to register mortgage contracts directly to GASR via ePRS, thus saving the citizen a visit to GASR to register the mortgage or to obtain a reference letter for their property. This should both reduce citizens' personal visits to the registration office and improve the customer services of GASR and the commercial banks.

---

<sup>12</sup> "The Sustainable Implementation of the New Property Registration System," WBS13950 Assessment Report, The ORGUT-COWI Consortium, 28th October 2012.

<sup>13</sup> Please refer to "Appendix J".

## **b. Registration Process**

The project recommended and supported simplification of property registration process that were meant to reduce confusion, redundancy and challenges associated with land-based transactions. Some of these efforts is reflected in the amended Law of Property Ownership and National Registration for Ownership which among other changes established a unified land and property unit and Unique Property Identification Number which can serve as linkage between GASR and ALAGaC information. The amended law also allows for single signature on the property certificate in Ulaanbaatar whereas previously multiple signatures were required. The project also worked to improve existing processes that did not require legislative change, primarily through ensuring that ePRS functionalities streamline work process and reduced workload over long run and by ensuring that ePRS data specification allowed sharing of property records with other government agencies and external users. Besides improving work process and possibly making registration process more efficient, implementation of ePRS also allowed adoption of quality control measures and financial management of GASR's property right division's activities.

## **c. Organizational Structure and HR Management**

Besides shepherding the legislative and technical upgrade of property rights administration, the project also assisted GASR's property rights division to have organizational structure and HR practices that reflect the new workflow and customer-orientation. The project assisted with creation of Training Plan, supporting continuous professional development and supported merger of Property Ownership Rights Division and Property Ownership Other Rights Division. The project also supported clarification of roles and responsibilities of State Registrars; the decentralization of Ulaanbaatar's property rights division prompted the need to clarify their roles.

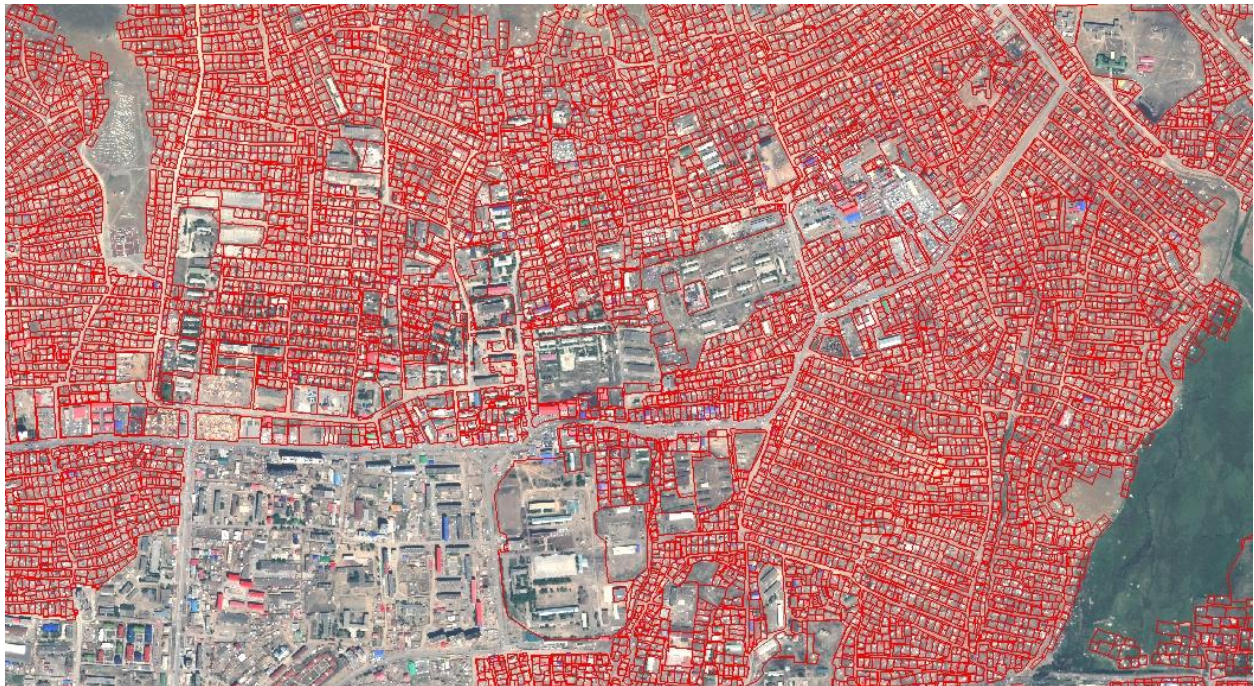
## **d. Property Record Management System Upgrade**

The PRP also helped GASR to begin converting to a centralized electronic registration system that uses a digital archive of property records. The web-based registration system developed is called the electronic property registration system (ePRS). The shift from a paper-based archive to an electronic archive along with installation of ePRS allowed any GASR registration office to access property records instantaneously. Under the paper-based archive system, Mongolian citizens who needed to conduct transactions based on their property had to visit the specific GASR office that held the property record and obtain paper-based verification of property ownership. In order to prepare for installation of ePRS, the GASR central office for property rights registration and the registration offices of four Ulaanbaatar districts and seven aimags were connected through a fiber optic network and equipped with new computers and office equipment. The project also began creating a digital archive from the existing paper archive. By the end of the project, over 10 million pages of the existing paper based property rights documents were scanned and migrated into a digital archive in eight regional centers and four districts of Ulaanbaatar. The digitization was not complete by close of the Compact in September 2013. However, GASR continued the digitization effort initiated by the PRP and completed digitization of all records in project areas, eight aimags and four districts of Ulaanbaatar, by June 2014.

## 2. Upgrading Geospatial Infrastructure

In February of 2009, experts from the National Geodetic Survey (NGS) of the United States National Oceanic and Atmospheric Administration (NOAA) conducted comprehensive assessments of Mongolia's geospatial environment. Based on their analysis, NGS and NOAA provided a list of solutions for improving the geospatial network required to map ger districts using GPS technology. Currently, the geospatial system uses a single geocode as a unique parcel identifier which is stored in a cadastral database for hashaa plots in Ulaanbaatar and some of the aimags<sup>14</sup>. However, in the long run, the system will use a new unique parcel identification number based on the administrative division and the cadastral block for Ulaanbaatar and all of the aimags, which will serve as the designator for a plot. Furthermore, in February 2010, MCA contracted International Land Systems (ILS), in collaboration with MonMap Company, to upgrade the geospatial network of Mongolia. In accordance to the contract, six CORS were installed in Ulaanbaatar, Darkhan and Erdenet City and sixteen Differential Global Positioning System units were supplied to eight regional center land offices. This allowed for accurate generation of cadastral maps of ger residential areas as well as acquiring high resolution satellite imagery for ger districts and surrounding areas, including 190,000 hectares of land in Ulaanbaatar and the surrounding eight regional centers as depicted in Figure 1 below. The geospatial upgrade was expected to provide establishment of CORS, supply of GPS equipment and related training in addition to acquisition of satellite imagery. These upgrades would result in high quality mapping which would be basis for accurate geospatial information on property and land.

**Figure 1. Example of Satellite Images and Cadastral Maps Generated by ILS and MonMap**



---

<sup>14</sup> Aimags are the Mongolian equivalent of province or state.

### **3. The PRP also helped GASR to begin converting to a centralized electronic registration system that Capacity Building for Land Offices**

In an effort to resolve citizens' issues related to access to land registration offices, thirteen Land Market Specialists (LMS) were contracted and trained by the MCA-M. The LMS worked in all twelve of the land offices located in eight regional centers and four districts of Ulaanbaatar and assisted Mongolian citizens with property-related transactions from January 2010 to January 2012. LMS were responsible for training local land office staff in the processes essential to land registration in order for the offices to be self-sufficient after conclusion of PRP activities. In the last few months of the Compact, LMS in select districts of Ulaanbaatar were involved in direct assistance of hashaa plot privatization and registration that the PRP provided to residents of ger districts. These capacity building efforts included some gender training, in particular on the topic of encouraging females to register land in their own names.

### **4. Upgrading Registry Offices**

The MCA-M refurbished and upgraded the existing central office of GASR in Ulaanbaatar. They also established and upgraded GASR offices in four districts of Ulaanbaatar, and upgraded eight of the regional aimag center offices scattered throughout Mongolia. After appropriate buildings and spaces were provided for the four newly established district offices in Ulaanbaatar, the sites were refurbished to remove all hazardous materials and improve their basic infrastructure. Eleven of the twelve buildings were fully refurbished, furnished, and equipped with IT equipment and software by June 2012. The registry office in Dornod was evaluated to be environmentally unsuitable and was not upgraded. These upgrades were expected to improve the general efficiency of both technological and business processes in the GASR offices. By adding four more offices in Ulaanbaatar, the project distributed the volume of visitors to each GASR office and eliminated overcrowding at the original central office. By increasing the number of access points for services, the project aimed to reduce the travel and wait times of citizens visiting GASR.

There was some delay in the ePRS establishment and training due to a failure in conducting of the system work that was initially contracted to ILS/Thomson Reuters. It was then re-contracted to SK C&C, a South Korean firm. This cancellation of contract and re-contracting caused delays in the establishment of ePRS and ePRS itself was piloted in August 2013 and in September 2013, all offices in project areas migrated the property records from TRIADA. TRIADA was GASR's previous property records database which was neither accessible by web-based interface nor considered secure. The system is designed to allow all aimags and districts to join the electronic system, in time effectively extending the unified registry system to all parts of the country. The migration to ePRS is meant to promote ease of use, make GASR processes more efficient, and to improve the accuracy of the records. The ePRS allows GASR workers to make digital records of property rights transactions and applications and to be able to immediately reference electronic copies of records associated with the property. Most critically, migration to ePRS meant that the property records are now residing in a secure system. If the amended GASR Law is passed and

GASR develops protocols for secure sharing of property records with approved third-parties, ePRS will allow GASR to share select records with ten external agencies via a web-based portal<sup>15</sup>.

Table 1 below outlines the completed PRP activities.

**Table 1. Implementation Timeline**

| <b>Activities</b>   | <b>Date Completed</b> |
|---|-----------------------|
| <b>Legislative and Institutional Strengthening</b>  |                       |
| • Legislative and Regulatory Commission (LRC) is formed   | 7/2008                |
| • LRC presents a comprehensive set of recommendations   | 12/2009               |
| • Developed draft law for recommended legal reforms   | 7/2013                |
| • Piloting and establishing a centralized electronic registration system  | 8/2013 – 12/2013      |
| • Digitalization of 354,224 property registration archive folders or 27,000,000 pages.  | 8/2013                |
| • Support changes in organizational structure and HR practices to be consistent with streamlined process and ePRS   | 8/2013                |
| • Collaborated w/ ALAGaC and banks to make ePRS data specification compatible with other agency data and systems  | 8/2013                |
| <b>Upgrading Geospatial Infrastructure</b>  |                       |
| • Two experts from National Geodetic Survey (NGS) of National Oceanic & Atmospheric Administration (NOAA) visit Mongolia  | 2/2009                |
| • 6 CORS and 16 GPS worth one billion MNT are installed and delivered to beneficiaries  | 12/2010               |
| • High resolution satellite imagery is captured for Ulaanbaatar and eight regional centers  | 6-9/2010              |
| • Satellite imagery of hashaa plots is acquired and consolidated, covering a total of 190,000 ha of land encompassing Ulaanbaatar and eight regional centers                  | 1-3/2011              |
| • Supplied IT equipment and standard software. Supplied equipment, hardware, software and related services  | 9/2011 – 1/2013       |
| <b>Capacity Building for Land Offices</b>   |                       |
| • MCA-M hires and trains thirteen Land Market Specialists (LMS) in order to train registry officers and land officers as well as to reach closer to citizens and educate them | 1/2010                |
| <b>Upgrading Registry Offices</b>   |                       |
| • Four property registration offices in Ulaanbaatar are newly established and upgraded and one office in each of the eight regional centers are upgraded                      | 2/2010 – 12/2011      |
| • Eleven registry buildings are refurbished, furnished, and fully equipped  | 6/2011 – 5/2012       |

## 5. Gender Related Implementation Activities

The project integrated gender in its activities through a promoting equitable participation in land registration and formalization and ensuring the registry information could be disaggregated based on gender. Project promoted equitable participation through gender-focused messaging in the public awareness campaigns and through cooperating with local organizations targeting women and marginalized groups. The project also worked to make sure the new registry system, ePRS,

<sup>15</sup> The ten external agencies are taxation authority, court, anti-corruption agency, procurator, police office, commercial banks, land administration authority, custom office, notary, social insurance.



had gender identification so that property information could be broken down based on gender of the owner. Previous registry system did not have functionality to disaggregate the property information based on gender. However, even before the roll-out of ePRS, the project was able to conduct gender analysis based on national identification number that is assigned to each citizen. The identification number is created based on birth date and gender so, the gender of the property owner can be derived by looking at the identification number of the owner.

## **E. Other Land-related Activities**

Besides the activities initiated by the project, property market in Mongolia saw many significant developments during the Compact period, some through programs started by GoM and some through donor-funded activities.

In first half of 2012, GoM transitioned from the first identity card that was introduced in 1999 to electronic ID card system embedded with smart chip. The transition to the electronic ID allowed government offices to access basic personal information on the card holder such as military services, tax payment information, property ownership, loan delinquency, and voter information. The new ID cards also had improved security measures and has capacity to add additional information on the citizen from various government offices. The new cards made quicker and more reliable identification of citizens possible and made information related to the citizen immediately available. Currently, the card serves as main source of identification and is compatible with self-services machines called TUTS, Turiin Uilchilgeenii Tsakhim machine (Digital State Service, in English: TUTS), that the government started rolling out in June, 2013. By utilizing TUTS machines, which resemble ATM's citizens are able to obtain references on various government records including a reference letter for ownership of immovable property. Obtaining a reference letter on immovable property previously required a trip to a GASR office. However, the utilization of these machines is not widespread as public awareness of the functionalities of the machine is not extensive. GoM's adaption of these new technologies to give citizens a quicker access to their civil information required more secure and compatible property rights database which was a key motivation for migration to ePRS.

In addition to adapting to technological requirements of civil identification system, GASR was contending with increased volume of mortgage-related transactions resulting from government mortgage program. In April 2013, GoM introduced a mortgage program that provided eight percent mortgages to first-time homebuyers for up to twenty years. The special rate for mortgage is only applicable for apartments. The prevailing rate for mortgages offered by banks during that period was 20-40%.

From 2003 to 2014, more than 360,000 people have moved to Ulaanbaatar, whilst only around 73,000 people moved out from the city. Average population growth per annum in UB reached 3.5% during 2010-2013<sup>16</sup>. With housing stocks and infrastructure already in shortage, the only possible accommodation is in ger districts around the city center, resulting in the expansion of already existing ger districts. During 2012-2013 the housing supply of Mongolia and UB in

---

<sup>16</sup> UB Statistical Office, [www.ubstat.mn/StatTable=10](http://www.ubstat.mn/StatTable=10)



particular, expanded at record levels. However, even with supply surpassing demand, property value rose by 26.2%.<sup>17</sup>

## **F. Project Logic**

The short term expected outcome of first component of the project, institutional strengthening measures, is reduced time and cost to registering and transacting on land. The four sub activities under the first components were meant to:

- 1) streamline and clarify processes and regulations related to land transactions by issuing recommendations through LRC and training Land Market Specialist who were tasked to assist citizens in issues related to hashaa plot privatization and registration, bank loans, land markets, as well as organizing workshops and answering questions from residents.
- 2) make land related information accurate through updating geospatial and property rights information database infrastructure, and
- 3) decrease wait time and improve the experience of conducting property rights related transaction at GASR offices by creating more access points to conduct property related transaction with establishment of four new registry offices and refurbishing 11 existing offices.

These activities were also meant to foster confidence in formal land system by strengthening the institutions that are administering property rights. The decrease in time and cost, coupled with increased confidence in formal land system was meant to encourage participation in the formal land system. The project's logic is illustrated in Appendix A.

## **G. Existing Literature**

The relationship between property rights, investment, and productivity is central to many contemporary and historical discussions regarding the foundations of economic development. Researchers from a wide variety of disciplines have emphasized the crucial role that property rights play in establishing the basis of prosperity.

This study is not designed to contribute to that discussion as RSPS is simply designed to measure the time and the cost savings of institutional strengthening activities. RSPS does not measure the potential effect of those efficiency gains on registration rates or homeowners welfare. While it is reasonable to assume that more efficient administration of property rights result in wider and more active participation of residents in the property market, the study's design does not allow for testing that assumption. The discussion in this section is broader than the questions that this study is designed to answer and serves as elaboration on the theoretical framework of understanding property rights as foundational element of economic growth

---

<sup>17</sup> The Mongolian Real Estate Report 2013-2014, M.A.D. Investment Solutions

Researchers have proposed any number of theoretical mechanisms through which titles may potentially improve property rights and thus affect productivity and growth.<sup>18</sup> An exhaustive discussion of all these the mechanisms obviously lies outside the scope of this design document. However, it may be helpful to review some of the major hypotheses that have been formulated regarding the relationship between property rights, productivity and growth:

1. By reducing the risk of expropriation and thus increasing the long-term rate of expected returns from investments, security of tenure can be expected to increase an individual's incentive to invest. Secure property rights incentivize productive investment because the owner of the property in question has a guarantee that he or she will reap the full future benefits of any productive investment they make in the present.
2. Secure property rights increase the collateral value of assets by facilitating contractual arrangements surrounding the possession and repossession of property. In the presence of uncertainty, lenders often require collateral as a guarantee for loans and credit. Individuals with informal property rights or no documented proof of ownership may therefore be rationed out of the formal credit market. If official titles could be emitted to document and improve informal property rights, then these individuals may find it easier to use their property as collateral. This in turn should increase lenders' willingness to supply credit and thereby increase investment.
3. Secure property rights can stimulate real estate markets by making it easier for individuals to buy and sell their property rights. Land and other factors of production can then be expected to be allocated more efficiently across individuals.
4. Property rights and asset ownership for women in particular have been in many country contexts associated with greater female economic and social empowerment.

As a result of these theories, aggressive land-titling projects have been undertaken in a large number of developing countries. However, the linkage between property rights, access to credit and increased investments as well as gender difference of these factors have yet to be well-established empirically. Some studies indicate that land titling lead to greater access to credit, increase in income, and land prices though variation the type of land market, type of land, and type of title available where the evidence exists makes it difficult to draw conclusions from this set of data<sup>19</sup>. More recently, a study<sup>20</sup> on land titles in Peru found national titling program had significant impact on the rate of residential investment in urban slums. The study also found that a title was positively associated with approval from public sector loans though it showed no association with

---

<sup>18</sup> De Soto himself has articulated no less than six different mechanisms that allow efficient property rights systems to “generate capital” and promote growth. Timothy Besley and other theorists have proposed yet more mechanisms.

<sup>19</sup> “The Benefits of Land Registration and titling: economic and social perspectives”, Gershon Feder and Akihiko Nishio, Land Use Policy, Vol.15, No.1, pp. 25-43, 1999.

<sup>20</sup> “Property Rights and Investment in Urban Slums”, Erica Field, Harvard University.

approval for private banks<sup>21</sup>. Other studies<sup>22</sup>, however, showed that investment in land and housing, access to formal credit and municipal revenues showed no significant evidence of poverty reduction.

### III. Study Design

#### A. Original Design

The original RSPS was designed to gather information on the time and cost associated with conducting real property transactions both before and after the implementation of MCA-M's PRP activities. Researchers planned to utilize a pre-post comparison methodology to evaluate the intervention. The approach involved contacting and interviewing private individuals that were already undertaking registration transactions at GASR offices. The study focused on the twelve most common property transactions for the average Mongolian citizen, listed in Table 2 below.

**Table 2. Original RSPS Transaction List**

| No.  | Transaction Type   | Description  |
|--|--|--|
| <b>Hashaa Plots Registrations</b>          |  |  |
| 1.   | Registration and verification of land possession rights (by businesses or individuals) | Individuals undergo this process to establish proof of land ownership. State-backed registration gives them greater security of title and provides them with better protection against claims of adverse possession. |
| 2.   | Registration and verification of hashaa plot possession rights (by individuals only)   | Individuals living in ger district areas undergo this process to obtain ownership of a land plot.  |
| <b>Apartments and Houses Registrations</b> |  |  |
| 3.   | Registration of government privatized apartments                                       | Individuals undertake this transaction to privatize an apartment that was previously owned or controlled by the state.   |
| 4.   | Registration and verification of non-government apartments and houses                  | Individuals use this process to register their apartments or houses in their names to establish proof of ownership.  |
| 5.   | Registration of rights to build on another owner's land                                | Individuals gain the right to build a structure on someone else's land to protect themselves from being evicted and losing their investment.   |
| <b>Contracts Registrations</b>             |  |  |
| 6.   | Registration of inheritance rights   | Individuals use this registration process to claim land they inherited.  |
| 7.   | Registration of assets as collateral   | Individuals apply for this process to use their land as an asset to obtain a bank loan.  |
| 8.   | Registration of sales and purchases contracts  | A buyer can use this process to transfer the ownership of the property from his/her name to the name of the purchaser.   |
| 9.   | Registration of contracts for the transfer of assets as gifts                          | This process allows for a land owner to gift their land title to someone else.   |
| 10.  | Registration of contract rights for leasing  | This contract outlines the obligations of the parties involved in leasing property. The tenant shall pay the rent amount according to the contract and then the tenant will be permitted to use the property.        |
| <b>Court Decisions Registrations</b>       |  |  |
| 11.  | Registration of court transfer decisions   | Individuals undergo this process when the ownership of a property changes according to a court decision.   |
| 12.  | Registration of immovable properties sold by an auction based on court decisions       | Participants who have bought property through a public auction use this process to register their property.  |

<sup>21</sup> "Do Property Titles Increase Credit Access Among the Urban Poor?", Erica Field and Maximo Torero, March 2006.

<sup>22</sup> "Social and Economic Impacts of Land Titling Programmes in Urban and Peri-Urban areas: International Experience and case studies of Senegal and South Africa", Geoffrey Payne, March 2008.

By comparing the differences between the baseline and follow-up data collections, it was expected that reduction in processing times and costs associated with the transactions would be able to be captured. To measure this, respondents were regularly contacted by enumerators over the course of three months in order to record their progress with conducting a GASR transaction. Once transactions for all respondents were completed, the recorded financial and time expenditures were aggregated to produce an estimate of the total cost and time spent.

However, in 2013, through investigation of GASR's administrative practices, it became evident that measuring the time experienced by respondents conducting transactions at GASR was not going to capture the time savings of the PRP activities. Furthermore, a review of the survey instrument found there were issues in how data was collected that would not allow for an effective analysis.

During spring and summer of 2013, IPA and MCC discussed the inadequacy of the existing RSPS survey to capture savings of the PRP activities. There are official transactions times for each transaction set by GASR regulations within which GASR offices are supposed to process the transaction<sup>23</sup>. Although GASR offices cannot always adhere to the official time, citizens engaged in the transaction are told to return to GASR to pick up various documents according to the official time. Thus, even if there are potential time savings brought on by ePRS or other operational improvements, the savings cannot be measured simply by observing visitors to GASR as the time experienced by the visitors are governed by GASR's official time. Even if transactions are processed more quickly through the web-based registration system and electronic archive, without concurrent updates to GASR regulations and official time, a Mongolian citizen will not experience the time savings achieved by ePRS. Additionally, according to the logic under which ePRS was implemented, the implementation of ePRS, approval of the amended GASR Law, and subsequent changes to bank and GASR practices will mean that Mongolian citizens will not need to visit GASR offices to conduct certain land-based transactions. Thus, comparable post-implementation data collection at GASR offices would not have been possible with the original RSPS design.

However, by the time that inadequacy of research design of the original RSPS survey was understood, there was a lost opportunity to get a true baseline. In June 2013, IPA in coordination with MCC and GASR developed a new RSPS design, including three new survey instruments to substitute for the original RSPS follow-up survey. The revised design for RSPS is described in the next section. While this baseline report is not able to establish true baseline data on time and cost of obtaining first-time registration and conducting secondary transactions on property, Section VII include an analysis of volume of first-time registration and sales of property over the Compact period that might indicate the effect of some of the earlier measures that were put in place.

## **B. Current Approach**

### **1. Current Design**

The current research design still relies on a pre-post comparison in order to estimate the impact of the PRP activities. The time and cost involved in completing various land-related transactions

---

<sup>23</sup> GASR official times for various transactions are posted on GASR's website: <https://burtgel.gov.mn/>.

continue to be the main outcomes of interest. The two survey instruments were devised to better measure different potential time and cost savings brought on by the PRP activities. The Back Office Time Tracking Survey measures the procedural time at GASR offices for select transactions. This survey focuses on time-saving experienced by GASR workers resulting from the installation of ePRS and the digitization of paper archives. Installation of ePRS is meant to make GASR procedures more efficient by eliminating visits to paper-based archives and the need for paper-based log books. This would lead to reduced processing time for GASR registry workers. The second survey instrument, the Banking Survey, measures the time and the cost of completing land or property based transactions, such as mortgages and collateralized loans, at banks.

The Banking Survey measures the time experienced by GASR customers who must visit GASR multiple times to obtain proper documentation for the property they own and to register the mortgage or the loan they obtain on the property. The shift from GASR offices to banks as the location for collecting surveys was necessitated by the fact that when all improvements initiated by the PRP are successfully adopted, these users no longer need to visit GASR offices to obtain necessary documentation or to register the mortgage or the loan on the property. The Banking Survey is meant to capture the time and cost savings brought on by ePRS, the complete digitization of the paper archive, and the adoption of the updated Law on Property Ownership and National Registration for Ownership of other Related Property. When all the PRP initiated activities are fully realized and working in sync, the time and cost of registering a mortgage or land-based loan at banks should be reduced.

In addition to the Back Office Time Tracking and the Banking Surveys, IPA gathered GASR registry workers' impressions on how those working in GASR offices were impacted by activities of the PRP. IPA conducted semi-structured informational interviews with the workers to understand their perception of how the creation of new district offices, refurbishment of buildings, and upgrades of equipment affected their work processes and work load. These interviews were carried out in July and August 2013, before the ePRS came online in all GASR offices.

It should be noted that while this report focuses on the time and cost savings of some of the activities implemented by the project, many of the recommendation from ORGUT-COWI assessment report and subsequent activities focused on issues that might not have direct effect on the time and cost of property transaction. At the start of the project, Mongolia had fairly efficient property registry system; 2008 World Bank's Ease of Doing Business Index listed Mongolia as having 3<sup>rd</sup> fastest time to register property and 6<sup>th</sup> lowest cost of registering the property measured as proportion to the property value in the East Asia and Pacific region. For both metrics, Mongolia came ahead of Singapore which has the best overall Ease of Doing Business index in the world. Many of the activities that PRP initiated were meant to rectify many issues identified in the assessment such as lack of harmonization between property registration divisions of ALACGaC and GASR, insufficient training of staff, lack of clear roles of responsibilities between agencies and within property registration division, and instability and unreliability of current records databases. Many of these activities may have impact on the time and cost of conducting property registration, but cost and time savings were not primary intended outcomes of some of these activities as the activities were meant to update and harmonize technical and legal framework and to secure previously unsecured property database.

## **2. Aspects of the PRP Activities being evaluated**

The survey instruments focus on evaluating the implementation of an electronic property registry system (ePRS) at GASR and an amended<sup>24</sup> Law on Property Ownership and National Registration for Ownership of other Related Property that grants access to GASR records to other government agencies and private entities. The evaluation will also measure the effect of full digitization of the paper-based archive as well as review of registry transactions and project attributable legal/operational changes that were conducted after baseline surveys.

Some of the PRP activities had already concluded by the start of the baseline data collection, such as decentralization of GASR by establishing district offices and refurbishment of existing offices. Those activities which were complete prior to baseline data collection cannot be measured by the evaluation. In addition, because the PRP activities are meant to work in tandem with each other, measuring the entire impact of the project will be contingent on the implementation of all aspects of the project. For example, digitization of paper-based records will have minimal effect if there is no system that allows access to those digitized records. While the total project impact may not be measurable without the legal change and investment in data infrastructure to make use of the registry records usable by more parties, some improvements of PRP investment can be observed currently, such as possible shorter lines and less crowding at GASR offices.

The reforms undertaken by the PRP will affect many different types of property transactions in Mongolia. IPA worked with MCA-M to determine which registration and transaction processes had the greatest economic significance and would likely see the greatest impact from the implementation of the ePRS. The eight selected processes are listed below in Table 3 below. The table provides a brief description of each transaction.

---

<sup>24</sup> Amendment to this law has been submitted to Parliament and is currently pending.

**Table 3. Transactions**

| No.                            | Transaction Type  | Description  |
|--------------------------------|---|--|
| <b>First Time Registration</b> |   |  |
| 1.                             | Registration of ownership rights of immovable property  | Individuals living in ger district areas undergo this process to obtain property ownership rights for non-land immovable property  |
| 2.                             | Registration of ownership rights of land                | Individuals undergo this process to establish proof of land ownership. State-backed registration gives them greater security of title and provides them with better protection against claims of adverse possession. |
| <b>Secondary Transactions</b>  |   |  |
| 3.                             | Buying, selling, or subdividing property                | A buyer can use this process to transfer the ownership of the property from his/her name to the name of the purchaser.   |
| 4.                             | Gifting property  | This process allows for a land owner to gift their land title to someone else.   |
| 5.                             | Inheriting property                                     | Individuals use this registration process to claim land they inherited.  |
| 6.                             | Registering a mortgage                                  | When an individual obtains a mortgage from a bank, the contract must be registered at GASR.  |
| 7.                             | Registration of assets as collateral (Land or Property) | Individuals apply for this process to use their land or property as an asset to obtain a bank loan.  |
| 8.                             | Reference letter of immovable property                  | Individuals obtain a reference letter from GASR to prove that they own the immovable property. Usually banks require this letter from an individual applying for a loan.   |

### 3. Final analysis

The final analysis will compare the average time and cost of completing various GASR transactions through the RSPS Survey instruments.<sup>25</sup> The follow-up round of the RSPS should be carried out after the ePRS is fully functional. However, the ePRS will not reach its full potential until relevant legal changes have been completed, property records are made available to approved non-governmental institutions and the ePRS works in sync with non-GASR entities such as banks and notaries. The amended GASR Law is under review by Ministry of Justice, but has not been submitted for a parliamentary vote and accordingly, the system for non-GASR entities to access GASR data has not yet been set up. If and when these activities are complete, follow-up data collection should proceed.

Because much of the PRP's institutional strengthening measures were nationwide in scope, the pre-post comparison was the only available design for measurement. However, there are limitations to a pre-post evaluation design that should be taken into consideration when drawing larger conclusions from this study's findings. For example, the time to obtain and registering mortgage or a loan may depend heavily on outside factors unrelated to system improvements that the PRP was attempting to establish. A bank may be processing these mortgage applications at a faster or slower rate because of a bank's own policy or fluctuations in the volume of work that the

<sup>25</sup> The following equation will be estimated:  $Y_{it} = \alpha + \beta \text{Post}_t + \gamma X_{it} + e_{it}$ , where  $Y_{it}$  is the outcome of interest for individual  $i$  in time  $t$ ,  $\text{Post}_t$  is an indicator for after the improvements to the registration systems, and  $X_{it}$  represents a set of controls for individual characteristics. Assuming no other changes are happening over this period, the coefficient of interest is  $\beta$ , and its value will provide information on whether the new registration systems have eased the process of registering land rights.

bank branch is experiencing. These contextual factors that may compromise the findings are discussed in more depth in VII. Next Steps and Recommendation section.

## **IV. Sampling Strategy and Data Collection**

In this section we describe the sampling strategies and methods for data collection for the Back Office Time Tracking Survey, the Banking Survey and the Informational Interviews with GASR officials. The template for the informational interviews with GASR registry officials and questionnaire for the Banking Survey can be found in Appendix A and B, respectively. The Back Office Time Tracking Survey did not utilize a survey instrument, as that measurement relied on tracking of documents as they moved through the GASR system.

### **A. Informational Interview with GASR Registry Officials**

The Informational Interviews with GASR registry officials collected information about their perception of GASR processes and their awareness of the PRP. The interviews were conducted in three GASR offices in Ulaanbaatar in late July and early August 2013. A total of twelve GASR registration officers who work directly with customers, nine from Bayanzurkh, Chingeltei and Bayangol districts of UB and three from Darkhan and Erdenet, were interviewed. The selection of GASR registry officers who gave the interviews was at the discretion of GASR, based on their availability and knowledge of ePRS. At the time of the interviews, most of the PRP activities had concluded, including the establishment and refurbishment of GASR offices, public outreach, and HR training for GASR offices. The ePRS was being piloted, but not fully implemented and digitization was still in progress. The heavy workload experienced by GASR at the time of the interviews meant that the officers could only be available for a limited time to give brief interviews. The interviews focused on collecting the following information related to the impact of the PRP activities:

1. Time, cost, and steps associated with transactions
2. Changes in registration rates and the drivers of those changes
3. Changes in GASR office technology
4. Outreach efforts witnessed
5. Building construction, upgrades, or refurbishment of GASR offices
6. Knowledge of the electronic property registration system
7. General knowledge of the PRP activities

### **B. Back Office Time Tracking Survey**

The Back Office Time Tracking Survey evaluates the time saving possible through the PRP activities on various primary and secondary land transactions at GASR offices. It is expected that once the ePRS is fully operational, as the result of legal changes and completion of digitization, it

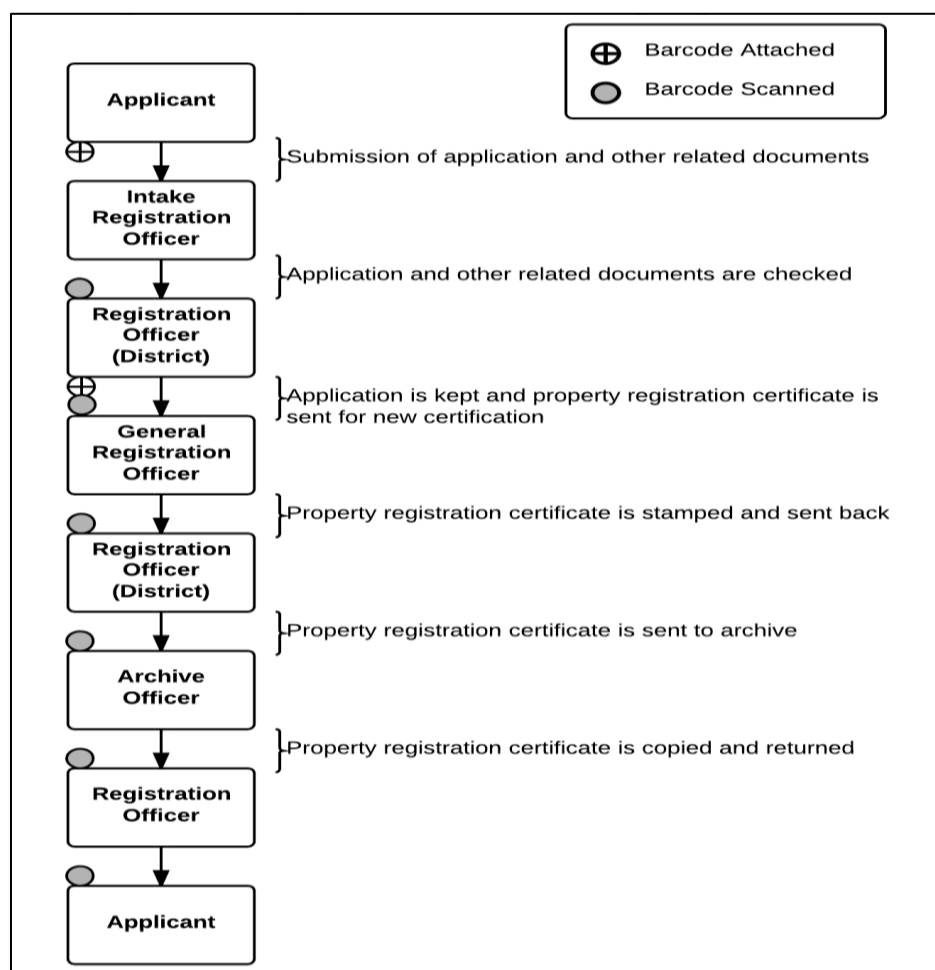


should reduce processing time of the transactions. For example, by having all the information accessible from a database, the officer will not need to visit the archives to search and extract necessary documents. In addition, it will also eliminate some transactions at GASR entirely because banks or notaries will be able to confirm information via a web-based interface that will grant them access to select property records, reducing the workload at each of the GASR offices.

The survey itself was done by looking at the actual time it takes to process eight key transactions and related procedures at GASR. IPA worked with MCA-M and its associated contractor (MEC LLC) to determine which transactions were the most important and frequently undertaken and to map out procedures for these key transactions and design a data collection process to capture the procedural time for those transactions. Those eight selected transactions are listed and described in Table 3 in Section III above.

The procedural times were tracked by attaching barcodes to documents associated with the key transactions and scanning the barcodes at specific stages to track the paperwork's progress through GASR offices. In order to ensure that all key steps were tracked, MEC compiled a step-by-step diagram for the eight transactions that were to be observed. With these diagrams, they were able to identify where and when barcodes were to be attached to the applications and certificates and where those barcodes should be scanned. An example of one of these diagrams can be seen in Figure 2 below.

**Figure 2. Diagram of Registration of Ownership Rights of Land<sup>26</sup>**



Data was collected on the eight key transactions in all six district offices of Ulaanbaatar from July 15 to August 12, 2013, prior to full implementation of ePRS on December 25, 2013. All paperwork associated with one of these eight transactions was tracked during the data collection period. The target sample of 900 was surpassed<sup>27</sup> and a total sample of 2,906 transactions was achieved and tracked at GASR offices. The processing times that were captured for these transactions will serve as the baseline measurements. A breakdown of the number targeted and achieved for each transaction can be seen in Table 4 below.

<sup>26</sup> Data Collection Completion Report, Urban Registry Systems Process Study Back-Office Tracking Survey (Wave I), MEC LLC, August 21, 2013.

<sup>27</sup> Due to high volume of transactions in GASR during the data collection period, data for larger number of transactions could be collected over the short period.

**Table 4. Target and Achieved Sample Size by Transaction<sup>28</sup>**

| No.                      | Transaction  | Targeted Sample Size | Achieved    |
|--------------------------|--|----------------------|-------------|
| 1                        | Registration of Ownership Rights of Immovable Property | 150                  | 302         |
| 2                        | Registration of Ownership Rights of Land               | 150                  | 156         |
| 3                        | Buying, Selling or Subdividing Property                | 30                   | 371         |
| 4                        | Gifting Property                                       | 30                   | 140         |
| 5                        | Inheriting Property                                    | 20                   | 63          |
| 6                        | Registering a Mortgage (Property)                      | 150                  | 624         |
| 7a                       | Obtaining Collateral Agreement (Land)                  | 110                  | 171         |
| 7b                       | Obtaining Collateral Agreement (Property)              | 110                  | 345         |
| 8                        | Reference Letter of Immovable Property                 | 150                  | 734         |
| <b>Total Sample Size</b> |  | <b>900</b>           | <b>2906</b> |

### C. Banking Survey

The evaluation design for the Banking Survey is a pre-post design that is meant to capture the time and cost savings of registry system improvements for land-based transactions at the banks. This survey was developed to be conducted at the banks instead of GASR offices because many of the transactions that are processed by GASR offices are planned to be handled by banks directly accessing GASR records via web-based interface. At the time of the baseline data collection, mortgage applicants had to obtain a reference letter on the property the applicant was trying to acquire that verified that the seller owned the property. This letter was only obtainable by visiting a GASR office in person. With a fully functional ePRS, bank representatives will be able to directly verify ownership through ePRS. This change in procedure would save the individual applying for a collateralized loan from having to make visits to both GASR and the bank. Registration of a mortgage or property-based loan is another transaction that can be handled by banks through a fully functional ePRS rather than at GASR. If these changes take place as expected, it will not be possible to collect analogous post-intervention data if baseline had been collected at GASR rather than banks. Thus, the survey instrument was developed to be fielded at the banks to applicants of mortgage and property-based loans. The Banking Survey collected information on respondent's motivation for applying for a bank loan, the overall time and money spent on completing the loan processes, and the time and cost of specific GASR transactions necessary for a loan or mortgage application.

Four of the largest banks in Mongolia (Khaan, Xac, Golomt and Trade and Development Bank (TDB)) were selected to conduct the survey and MCA-M secured permission for enumerators to conduct surveys within these banks. These banks represent most of the consumer banking activities in Mongolia. Of the four banks included in the survey, MEC talked with bank managers to select branches which had a high traffic of individuals applying for loans using land and or property as collateral. In the end, 26 branches from the four selected banks were selected to participate in the Banking Survey.<sup>29</sup>

<sup>28</sup> Data Collection Completion Report, Urban Registry Systems Process Study Back-Office Tracking Survey (Wave I), MEC LLC, August 21, 2013.

<sup>29</sup> The bank breakdown of 26 branches were three Golomt branches, 10 Khaan branches, three Xac branches, and 10 TDB branches.

The data collection procedure involved three separate surveys. The first survey was called the Potential Respondent Survey, and was used to identify potential respondents during the early stages of the loan application process. Respondents were approached at bank branches and the Potential Respondent Survey was administered to see if they were obtaining either a land-based loan or a mortgage at the bank. If they were, then the enumerator would immediately administer the second survey, the Initial Survey, which collected information about the early stages of the respondents' loan process and time and costs of GASR related activities. Those that completed these two surveys were provided 7,000 MNT as an incentive for participating in the study. Early in the process it became clear that it would be difficult to get a high number of respondents. In response, MEC provided incentives to the Loan Officers at the selected banking branches of 5,000 MNT per applicant. This meant that whenever a new applicant began applying for a loan at one of the selected branches, the respective Loan Officer would contact MEC so they could send an enumerator to the bank to conduct the Potential and Initial Survey in person.

Table 5 gives an overview of the number of respondents who were dropped after the Potential Respondent Survey and did not go on to take the Initial Survey. Nine percent of those that took the Potential Respondent Survey were not qualified to take the Initial Survey.

**Table 5. Respondents Dropped after Potential Survey by Bank and Collateral Type<sup>30</sup>**

| Bank          | Respondents Dropped After Potential Respondent Survey | Initial Survey Respondents | Percentage of Total Approached Dropped (%) | Collateral Types |            |                   |
|---------------|---|----------------------------|--|------------------|------------|-------------------|
|               |   |                            |  | Land             | Property   | Land and Property |
| <b>Golomt</b> | 30  | 305                        | 9.0  | 1                | 286        | 18                |
| <b>Khan</b>   | 47  | 252                        | 15.7                                       | 5                | 185        | 62                |
| <b>Xac</b>    | 13  | 259                        | 4.8  | 28               | 107        | 124               |
| <b>TDB</b>    | 19  | 272                        | 6.5  | 4                | 258        | 10                |
| <b>Total</b>  | <b>109</b>  | <b>1088</b>                | <b>9.1</b>                                 | <b>38</b>        | <b>836</b> | <b>214</b>        |

After approximately two weeks, the enumerators called the respondent to administer the third survey, the Follow up Survey. If the respondent had completed or canceled the loan process, the enumerator would administer the survey. If they had not, then the enumerator would follow up every few days until the respondent had concluded the loan application process. After completing this survey, respondents were paid 3,000 MNT in phone units.

Data collection for the Banking Survey started in September 2013 and was completed in December 2013, when the targeted sample size of 900 respondents was reached. Table 6 below gives an overview of the sample size broken down by the different selected banks. Reasons for respondents not completing the survey include respondent moving abroad, respondent still in the process of completing the transaction at the close of data collection period, and respondent choosing not to move forward with the loan process. There were also a small number of respondents (less than one percent of the total) who refused to give a follow up survey.

<sup>30</sup> Data Collection Completion Report, Urban Registry Systems Process Study Banking Survey (Wave I), MEC LLC, December 24, 2013.

**Table 6. Sample Size by Selected Banks<sup>31</sup>**

| <b>Bank</b>   | <b>Completed Initial Survey</b> | <b>Complete Follow Up Survey</b> | <b>Did not complete Follow Up Survey</b> |
|---------------|---------------------------------|----------------------------------|--|
| <b>Golomt</b> | 305                             | 238                              | 67                                       |
| <b>Khan</b>   | 252                             | 202                              | 50                                       |
| <b>Xac</b>    | 259                             | 230                              | 29                                       |
| <b>TDB</b>    | 272                             | 230                              | 42                                       |
| <b>Total</b>  | <b>1088</b>                     | <b>900</b>                       | <b>188</b>                               |

## **V. Analysis of Survey Results**

### **A. Informational Interviews**

The twelve GASR registration officers who were interviewed for their perception of PRP supported activities affected their work expressed mixed understanding of the impact of PRP. The most salient theme from the informational interviews was the increase in the workload and the need to increase resources to meet the increase in workload. All officers interviewed indicated that GASR was extremely understaffed, and that some unnecessary steps in registration should be diminished.

#### **1. Changes to GASR workflow**

Ten out of the twelve indicated that they noticed change in their work flow due to establishment of new district offices. The officers indicated that the split into the new district offices required more effort to process registration as the approving head could be sitting at a different location, resulting in the certificate having to be transported for signing.<sup>32</sup> However, in regard to whether this change affected the actual time it takes to approve the documents, the response was mixed. Four officers indicated this did not lengthen the processing time; rest of the officers explained that while the offices were now closer to the public, which sometimes resulted in a shorter waiting time for customers to receive a service, the general workload for the GASR staff increased over the years which resulted in the GASR offices being severely understaffed. Severe shortage of staff for registry work was especially pronounced in highly populated districts like Bayanzurkh. When asked about the overall changes in the steps required to processing applications, the GASR officers' answers were mixed. Some indicated that there were less procedures with changes in laws and policies being responsible for more streamlined process, while others indicated that the procedures were more or less the same. All registrars except one answered that the expense for

---

<sup>31</sup> Data Collection Completion Report, Urban Registry Systems Process Study Banking Survey (Wave I), MEC LLC, December 24, 2013.

<sup>32</sup> Starting December 3, 2013, only one national registrar signature was necessary for a registration certificate, thus, eliminating the need for transporting the certificate back and forth and decreasing the time required. In addition, currently, all districts offer expedited service when issuing registration certificates. Previously, both the head of GASR and the district registrar had to sign on the certificate for it to be legitimate.

getting a registration is now much cheaper than before due to change in 2009 State Registration Law, which decreased the registration fees.

## **2. Increased Registration**

All registrars agreed that there was an increase in registration rates due to people becoming more knowledgeable about property registration as well as the growing construction market which has led people to buy more property. They also all answered that number of people getting a mortgage loan has increased steadily because of the 8% government loan.

## **3. Impressions of PRP-supported activities**

All respondents answered that their offices received technical upgrade such as new computers and agreed that the upgrade improved their work efficiency. However, the officers also expressed that the upgraded system had technical glitches and often crashed which slowed their work pace. With regards to training, all but one of the twelve officers interviewed received special training funded by MCA-M. More than half the respondents agreed that the public outreach program from MCA was effective at promoting understanding of property rights and helping the residents register their property. When asked of overall impressions of activities of PRP on GASR, two officers mentioned the technical upgrades were possible through the project while the three officers attributed increased in workload due to PRP activities.

# **B. Time and Cost of GASR Transaction**

This section focuses on several key aspects related to GASR registration processes and applying for mortgage and land-based loans. Data below presents the average time it takes to complete various GASR transactions, the rate of GASR transaction failure, time and costs associated with obtaining mortgage and land-based loans, and the rate of approval for mortgages and land-based loans. The data presented below was collected through two distinct surveys, the Banking Survey and the Back Office Time Tracking Survey. The Banking Survey focuses on individuals currently applying for loans as the unit of analysis, and the Back Office Time Tracking Survey utilizes document movement as its unit of analysis. The Banking Survey's measurement of time and cost associated with each transaction is the time experienced and estimated by the individual, while the Back Office Time Tracking Survey measures the processing time of the transactions and does not necessarily reflect the entire time the respondent has spent on completing the transaction.

## **1. Average Number of Days for GASR Transactions**

When actual time durations are compared to official or legal time allotted to complete a transaction using the Back Office Time Tracking Survey, it was found that the average actual duration was at least three days over the official time for all but one transaction (registering a mortgage). GASR's official time is the regulatory time set by GASR for each type of transaction. The largest difference was found for those who were applying to claim inherited land, which took on average five business days longer than the official time. As shown in Table 7, other transactions took between three and six days longer than the official time, with the exception of registering a mortgage, which

took average of nine days which is the official time designated for that transaction. As mentioned by various GASR registry officers during the informational interviews there have been increases in the number of people registering property but no concurrent increase in staff, resulting in understaffing of GASR offices. This is one possibility for why the actual time to process various transactions was longer than the official time.

**Table 7. Transaction Average Time by Transaction<sup>15</sup>**

| Transaction type  | Official Time <sup>1</sup><br>(Working Days) | Actual Time <sup>2</sup><br>(Working Days) | Difference between<br>Official and Actual<br>Time (Working Days) |
|---|--|--|--|
| Registering a Mortgage (Property)                         | 9  | 9  | 0  |
| Collateral Agreement (Land)                               | 3  | 6  | +3   |
| Collateral Agreement (Property)                           | 3  | 6  | +3   |
| Registration of Ownership Rights of<br>Immovable Property | 9  | 12   | +3   |
| Registration of Ownership Rights of Land                  | 9  | 12   | +3   |
| Gifting Property  | 5  | 9  | +4   |
| Reference Letter of Immovable Property                    | 3  | 8  | +5   |
| Buying, Selling or Subdividing Property                   | 5  | 10   | +5   |
| Inheriting Property                                       | 5  | 11   | +6   |

<sup>1</sup> <https://burtgel.gov.mn/>

<sup>2</sup> Collected between July 15-August 12, 2013

## 2. Rate of Failure for GASR Transactions

When looking at the number of failed transactions, in which the applicant did not receive the requested certificate at GASR, it was found that there generally was a low failure rate. The main reasons for failure are that the respondents did not provide all the necessary documentation or their documents were missing a proper notarization. Overall, only 3.9 percent of transactions failed to obtain final approval at GASR. The two transactions with the highest rates of failure were gifting property and trying to obtain a mortgage using property, which both had a failure rate of roughly 22 percent. There are several reasons why either of these transactions could fail. Gifting property could fail if the application had also received this property through a gifting contract and was trying to sell or gift the property within three years of receiving the property. The property that had been gifted requires at least three years before it can be sold or gifted. Another reason why gifting property or registering a collateral agreement could fail is if the applicant notarized the required documents in a notary office in a district other than where the property is located. A complete breakdown of failed transactions can be found in Table 8.

**Table 8. The Number of Failed Transactions by Transaction**

| Transaction type                                       | Number <sup>1</sup> | Percentage of Total Number (%) |
|--|---------------------|--------------------------------|
| Inheriting Property                                    | 0                   | 0                              |
| Obtaining Collateral Agreement (Land)                  | 2                   | 0.6                            |
| Registration of Ownership Rights of Land               | 8                   | 2.6                            |
| Reference Letter of Immovable Property                 | 20                  | 2.7                            |
| Obtaining Collateral Agreement (Property)              | 5                   | 2.9                            |
| Buying, Selling or Subdividing Property                | 22                  | 3.5                            |
| Registration of Ownership Rights of Immovable Property | 12                  | 7.7                            |
| Registering a Mortgage (Property)                      | 31                  | 22.1                           |
| Gifting Property                                       | 14                  | 22.2                           |
| <b>Total</b>   | <b>114</b>          | <b>3.9</b>                     |

<sup>1</sup> Number of transactions captured through Back Office Tracking Survey between July 15 - August 12, 2013

### **C. Bank Processing Time for Mortgage Loans and Land-Based Loans Using Land or Property as Collateral**

This evaluation has chosen to focus in more detail on GASR transactions that are associated with applying for mortgage and land-based loans. Namely, the survey aimed to measure the time and cost saving that were achieved after having upgraded registry offices, implementing ePRS as well as training registry officers. The data to be collected includes the date of the loan application at the bank, the time and money spent for completing and obtaining the required documents and the completeness of the loan documents.

Once the milestones are reached, administrative data can serve as post-intervention data for procedural time. With installation of ePRS, processing time for various land-based transactions can be extracted from the system. To measure the time and cost of obtaining mortgages and land-based loans at banks after the intervention, data collection comparable to baseline can take place after necessary milestones are reached.

While the previous section focused on GASR transactions as measured through internal GASR operations, this section measures the mortgage and land-based loan process through the experiences of individuals in the process of applying for loans at four selected banks.

#### **1. Percentage of Mortgage and Land-Based Loans Accepted**

Table 9 breaks down the acceptance rates for mortgage and land-based loans by the selected banks. On average across the four banks there was a 79 percent acceptance rate for mortgage loans and 87 percent acceptance rate for land-based loans. However, there was significant variation among the banks. While Khan Bank had the highest acceptance rate for land-based loans at 92 percent, it also had the lowest acceptance rate for mortgage loans at 65 percent. Trade and Development Bank had the highest rate of acceptance of mortgage loans at 90 percent. Golomt Bank had the lowest rate of acceptance of land-based loans at 75 percent.



**Table 9. Number of Loans Accepted Versus Rejected by Selected Banks**

| Bank        | Loan type  | Total Attempted | Percent Accepted (%) |
|-------------|------------|-----------------|----------------------|
| Golomt bank | Mortgage   | 217             | 76.0                 |
|             | Land-based | 20              | 75.0                 |
| Khan bank   | Mortgage   | 139             | 64.7                 |
|             | Land-based | 61              | 91.8                 |
| Xac bank    | Mortgage   | 77              | 81.8                 |
|             | Land-based | 155             | 87.1                 |
| TDB Bank    | Mortgage   | 208             | 89.9                 |
|             | Land-based | 23              | 87.0                 |
| Total       | Mortgage   | <b>641</b>      | <b>78.8</b>          |
|             | Land-based | <b>259</b>      | <b>87.3</b>          |

Table 10 gives a breakdown of the number of loans and their acceptance rates by gender of the respondent. It was found that while a slightly higher percentage of females interviewed applied for mortgages, many more female respondents than male respondents had applied for land-based loans.

**Table 10. Number of Loan Applications and Acceptance Rates by Gender**

| Gender | Mortgage<br>(Number) | Land-<br>Based Loans<br>(Number) | Mortgage Acceptance<br>Rate (%) | Land-Based Loan<br>Acceptance Rate (%) |
|--------|----------------------|----------------------------------|---------------------------------|--|
| Male   | 310                  | 94                               | 80.3                            | 84.0                                   |
| Female | 331                  | 165                              | 77.3                            | 89.1                                   |
| Total  | <b>641</b>           | <b>259</b>                       | <b>78.8</b>                     | <b>87.3</b>                            |

It is important to note that this gender distinction is based on the gender of the respondent who took part in the survey and cannot be understood as sole gender represented in the loan application. As Table 11 shows, 85% of mortgage applicants had co-signer; with roughly similar proportion of female and male applicants having co-signer. For land-based loans, 61% of the male respondents and 74% of female respondents had co-signers with total of 69% having co-signer for land-based loan application. The data collection did not collect the gender of the co-signers but as 85% of the survey respondents of the respondents who had co-signers were married or had partners and over 92% indicated their immediate family members as their co-signers, it's likely that couples are applying together for the loans. The gender discussion in the following sections disaggregates the result by the gender of the applicant tracked by the survey, but should not be interpreted as the sole gender on the loan application, property owner, or even as gender of the primary household member who is most actively conducting the land-based transaction.

**Table 11. Percentage of Co-Signer**

| Gender | Mortgage<br>Has Co-Signer | Land Based Loans<br>Has Co-Signer |
|--------|---------------------------|-----------------------------------|
| Male   | 84%                       | 61%                               |
| Female | 86%                       | 74%                               |
| Total  | <b>85%</b>                | <b>69%</b>                        |

Looking at type of asset that was used as collateral in mortgage and land-based loan, great majority (92.8%) of those applying for mortgages used apartments as collateral. There was more diversity in type of property used for non-mortgage loans with 59.8% using land with structure on it as collateral, 31.7% using apartments as collateral, and 6.6% using only land as collateral. Very small proportion of respondents were using commercial property or structure without land as collateral for either types of loans. Among those using apartments as collateral, 78.2% were successful in obtaining mortgages and 91.5% were successful in obtaining non-mortgage loans. Over 80% of respondents using land with structure as collateral were successful in obtaining loans for either mortgage or non-mortgage land-based loans.

**Table 13. Loan Acceptance by Collateral Type**

| Collateral type                | Mortgage<br>(Number<br>and<br>percentage) | Mortgage<br>Acceptance<br>Rate (%) | Land-<br>Based Loans (Number<br>and percentage) | Land-Based Loan<br>Acceptance Rate (%) |
|--------------------------------|---|------------------------------------|---|--|
| Land Only                      | 1<br>0.2%                                 | 100%                               | 17<br>6.6%                                      | 70.6%                                  |
| Apartment or<br>luxury housing | 595<br>92.8%                              | 78.6%                              | 82<br>31.7%                                     | 91.5%                                  |
| Land plus<br>structure         | 37<br>5.8%                                | 81.1%                              | 155<br>59.8%                                    | 87.5%                                  |
| Structure<br>without land      | 7<br>1.1%                                 | 71.4%                              | 3<br>1.2%                                       | 66.7%                                  |
| Commercial                     | 1<br>0.2%                                 | 100%                               | 2<br>0.8%                                       | 50%                                    |
| <b>Total</b>                   | <b>641</b>                                |                                    | <b>259</b>                                      |  |

## 2. Average Time to Receive Mortgage and Land-Based Loans

Table 11 gives a summary of the average time it took to receive mortgage and loans using land as collateral. Mortgage loans took considerably longer than land-based loans on average for all stages of the loan process. When looking at the process as a whole it took 25.0 days on average to complete the mortgage loan process, and 13.4 days on average for land-based loans. For mortgage loans, it took on average 14.1 days to prepare all bank documents, and 12.0 days from the day the respondent applied until they received a response. For land-based loans, the overall process took 13.4 days, collecting documents took seven days and the wait between application and response took just over seven days.

**Table 11. Time Related to Loan Process by Loan Type (Days)**

| Time  | Mortgage | Land-Based<br>Other Loan |
|---|----------|--------------------------|
| Average Total Time for Loan Process <sup>1</sup>              | 25.0     | 13.4                     |
| Average Total Time for Loan Process at Bank Only <sup>2</sup> | 12.0     | 6.9                      |

**Average Total Time Related to Preparing the Documents necessary to submit loan application at Bank<sup>3</sup>**

14.1

7.5

<sup>1</sup> The total duration of the process includes visits to GASR, the bank, notaries and any other government agencies or organizations needed to visit to complete the loan process. This is a self-reported measure. The applicant is asked about the time and cost of the entire process; this metric is not sum of the bottom two metrics.

<sup>2</sup> The days it took to obtain from the day the respondent turned in the mortgage loan application until they received approval or disapproval from the bank.

<sup>3</sup> The days it took to request and receive all the documentation necessary for submitting loan application. This may include employment verification from the employer, letter from the khoroo verifying residence, social insurance book, verification from tax authority and other documents that are listed in the survey documents attached in Appendix A and B

Table 12 breaks down time related to the loan process by gender. In almost all cases, females applying for loans found the process to be shorter than their male counterparts. For female applicants, the average total time for the entire loan process was 23.3 days for mortgage loans and 12.5 days for land-based loans. For male applicants, the average total time for the entire loan process was 26.8 days for mortgage loans and 15.0 days for land-based loans.

**Table 12. Time related to Loan Process by Gender (Days)**

| Gender  | Mortgage (Full Process) | Land-Based (Full Process) | Mortgage (Waiting Time) | Land-Based (Waiting Time) | Mortgage (Document Collection) | Land-Based (Document Collection) |
|---------|-------------------------|---------------------------|-------------------------|---------------------------|--------------------------------|----------------------------------|
| Male    | 26.8                    | 15.0                      | 13.0                    | 6.1                       | 14.8                           | 8.4                              |
| Female  | 23.3                    | 12.5                      | 11.0                    | 7.3                       | 13.3                           | 7.0                              |
| Overall | 25.0                    | 13.4                      | 12.0                    | 6.9                       | 14.1                           | 7.5                              |

### 3. Average Costs to Receive Mortgage and Land-Based Loans

Table 13 provides an overview of the average costs incurred to apply for a mortgage or land-based loan. The cost for the entire loan process was 604,413 MNT for the mortgage loan and 291,558 MNT for the land-based loan. The costs exclusively at the bank were on average 358,525 MNT for mortgage loans and 133,379 MNT for land-based loans. Mortgage loans were also more expensive than land-based loans when looking at the total cost for preparing documents (288,621 MNT and 92,770 MNT respectively).

The official costs for preparing all documents on average for mortgage loans was 206,381 MNT, while unofficial costs were 103,046 MNT. For land-based loans, the official costs for collecting all documents were on average 57,066 MNT, while the unofficial costs were 41,531 MNT. The total costs for preparing all documents (official & unofficial costs) were 0.49% of the value of the mortgage loan and 0.27% of the value of the land-based loan.

**Table 13. Costs Related to Loan Process by Loan Type**

| Cost  | Mortgage (MNT) | Mortgage (USD) | Land-Based (MNT) | Land-based (USD) <sup>1</sup> |
|---|----------------|----------------|------------------|-------------------------------|
| <b>Average Total Cost for Entire Loan Process<sup>2</sup></b>             | 604,413        | 358.99         | 219,558          | 130.4                         |
| <b>Official Cost for the Entire Loan Process</b>                          | 486,603        | 289.02         | 161,015          | 95.64                         |
| <b>Unofficial Cost for the Entire Loan Process</b>                        | 135,356        | 80.40          | 62,963           | 37.40                         |
| <b>Average Total Cost for Loan Process at Bank Only<sup>3</sup></b>       | 358,525        | 212.94         | 133,379          | 79.22                         |
| <b>Official Cost for Loan Process at Bank Only</b>                        | 288,950        | 171.62         | 95,482           | 56.71                         |
| <b>Unofficial Cost for Loan Process at Bank Only</b>                      | 82,681         | 49.11          | 39,423           | 23.42                         |
| <b>Average Total Cost for Preparing All the Documents<sup>4</sup></b>     | 288,621        | 171.42         | 92,770           | 55.10                         |
| <b>Official<sup>5</sup> Cost Related to Preparing All the Documents</b>   | 206,381        | 122.58         | 57,066           | 33.89                         |
| <b>Unofficial<sup>6</sup> Cost Related to Preparing All the Documents</b> | 103,046        | 61.2           | 41,531           | 24.66                         |

<sup>1</sup> 1 USD = 1683.62 MNT, Mongol Bank Sep 16, 2013 rate, [www.mongolbank.mn](http://www.mongolbank.mn)

<sup>2</sup> The sum of all official and unofficial mortgage related fees. Such as GASR fees, bank fees, notary fees, other official loan related fees, transportation fees and any fees that were not formally listed. This metric is sum of official and unofficial costs. However, the total cost is not an exact sum of the two metrics; if a respondent answered “Don’t know” to the unofficial cost, the response was not included in the calculation of the mean. For total cost the response was counted as zero.

<sup>3</sup> The amount it cost from fees incurred as a result of obtaining the bank response about whether the respondents’ mortgage loan application was approved or not, including; any bank related fees, notary fees, costs of transportation to the bank, and any fees that were not formally listed that are bank related.

<sup>4</sup> The total amount it cost of obtaining all the documents.

<sup>5</sup> Official fees includes: bank fees, notary fees, and government fees.

<sup>6</sup> Unofficial fees includes: transportation fees and any fees that were not formally listed.

Table 14 breaks down the loan processing costs by gender. In almost all cases, females reported lower costs on average for all related processes. For all processes, females going through the whole application process reported costs of more than 100,000 MNT less on average than males who were applying. The cost of the entire loan process for females was 542,968 MNT for the mortgage loan and 176,311 MNT for the land-based loan. For males, the cost of the entire loan process was 672,848 MNT for the mortgage loan and 300,340 MNT for the land-based loan. When cost is broken down as a percentage of the total amount requested, we see the following: For females, the cost of the entire loan process was 0.9% and 0.8% of the total amount requested for mortgage loans and land-based loans respectively. For males, the cost of the entire loan process was 1.1% and 0.9% of the total amount requested for mortgage loans and land-based loans, respectively.

**Table 14. Costs Related to Loan Process by Gender**

| Gender     | Mortgage (Total Cost) | Land-Based (Total Cost) | Mortgage (Costs at Bank) | Land-Based (Costs at Bank) | Mortgage (Document Collection) | Land-Based (Document Collection) |
|------------|-----------------------|-------------------------|--------------------------|----------------------------|--------------------------------|----------------------------------|
| Male (MNT) | 672,848               | 300,340                 | 422,248                  | 189,519                    | 320,204                        | 119,071                          |

|                      |                |                |                |                |                |               |
|----------------------|----------------|----------------|----------------|----------------|----------------|---------------|
| <b>Male (USD)</b>    | 399.64         | 178.38         | 250.79         | 112.56         | 190.18         | 70.72         |
| <b>Female (MNT)</b>  | 542,968        | 176,311        | 300,283        | 104,208        | 259,263        | 77,400        |
| <b>Female (USD)</b>  | 322.5          | 104.72         | 178.35         | 61.89          | 153.99         | 45.97         |
| <b>Overall (MNT)</b> | <b>604,413</b> | <b>219,558</b> | <b>358,525</b> | <b>133,379</b> | <b>288,621</b> | <b>92,770</b> |
| <b>Overall (USD)</b> | <b>358.99</b>  | <b>130.40</b>  | <b>212.94</b>  | <b>79.22</b>   | <b>171.42</b>  | <b>55.10</b>  |

#### 4. Average Time and Costs for GASR Related Mortgage and Land-Based Loan Activities

Table 15 looks exclusively at GASR related activities necessary to complete the mortgage and land-based loan processes, specifically: registering a collateral contract, registering contract for selling and buying property, and obtaining a reference letter. When looking at the respondents who applied without paying extra to expedite<sup>33</sup>, the average time it took to get a reference letter, collateral contract, and selling and buying contract at GASR was 4.4 days, 4.7 days, and 3.7 days respectively. The average total cost to obtain a reference letter, collateral contract, and selling and buying contract at GASR was 20,170 MNT, 81,661 MNT, and 244,533 MNT respectively. For those who did pay to expedite the process, it took 3.2 days for the reference letter, 3.1 days for the collateral contract, and 2.5 days for the selling and buying contract. The cost for each was 34,186 MNT, 107,312 MNT, and 174,781 MNT respectively.

When comparing these results to the Back Office Time Tracking Survey (Table 7), the Banking Survey found the GASR transactions to be shorter and much closer to the official time listed by GASR than the Back Office Time Tracking Survey. This may be due to particular timing of Back Office Time Tracking Survey data collection, namely that the Back Office Time Tracking Survey was fielded during a busy period at GASR when GASR was preparing for migration to ePRS and was actively processing new titles initiated by the PRP's direct assistance to ger area residents. The heavier workload during this period may have increased transaction times.

**Table 15. Time and Costs for GASR Related Activities**

|                                  | <b>Obtaining a Reference<br/>Letter on the Property</b> | <b>Registering a<br/>Collateral<br/>Contract</b> | <b>Registering a Selling<br/>and Buying Contract</b> |
|----------------------------------|---|--|--|
| <b>Non-expedited Service</b>     |   |  |  |
| <b>Average Total Time (Days)</b> | 4.4   | 4.7  | 3.7  |
| <b>Average Total Cost (MNT)</b>  | 20,170  | 81,661   | 244,533 <sup>1</sup>                                 |
| <b>Average Total Cost (USD)</b>  | 11.98   | 48.5   | 145.24   |
| <b>Expedited Service</b>         |   |  |  |
| <b>Average Total Time (Days)</b> | 3.2   | 3.1  | 2.5  |
| <b>Average Total Cost (MNT)</b>  | 34,186  | 107,312  | 174,781 <sup>1</sup>                                 |
| <b>Average Total Cost (USD)</b>  | 20.3  | 63.73  | 103.81   |

<sup>1</sup>The reason this is so much larger is because the respondents were including the cost they paid to the Tax Authority, which is 2% of the selling price of the land and property

<sup>33</sup> GASR users can pay an extra 10,000 MNT (6 USD) to expedite reference letter service. The service is supposed to get reference letter in 8 working hours. Roughly 43% of the respondents chose this service to obtain a reference letter on their property.

Table 16 presents the time and costs for the non-expedited GASR related activities for male and female applicants. What was found was similar to the above findings, on average, female applicants reported shorter time and lower costs for all three GASR related activities. The only exception was females reported it took one day longer to receive a selling and buying contract from GASR than males.

**Table 16. Time and Costs for GASR Related Activities by Gender (Non-Expedited)**

|                    | Gender        | Obtaining a Reference Letter | Registering a Collateral Contract | Registering a Selling and Buying Contract |
|--------------------|---------------|------------------------------|-----------------------------------|---|
| <b>Time (Days)</b> | <b>Male</b>   | 4.6                          | 5.6                               | 3.3                                       |
|                    | <b>Female</b> | 4.2                          | 4.0                               | 4.3                                       |
| <b>Cost (MNT)</b>  | <b>Male</b>   | 22,003                       | 127,126                           | 285,201                                   |
|                    | <b>Female</b> | 18,393                       | 50,439                            | 196,397                                   |
| <b>Cost (USD)</b>  | <b>Male</b>   | 13.06                        | 75.5                              | 169.39                                    |
|                    | <b>Female</b> | 10.92                        | 29.95                             | 116.65                                    |

Table 17 presents the time and costs for the expedited GASR related activities for male and female applicants. Females reported shorter times than males when using the expedited service at GASR. However, female applicants did report higher costs than males for two of the three GASR related activities.

**Table 17. Time and Costs for GASR Related Activities by Gender (Expedited)**

|                    | Gender        | Obtaining a Reference Letter | Registering a Collateral Contract | Registering a Selling and Buying Contract |
|--------------------|---------------|------------------------------|-----------------------------------|---|
| <b>Time (Days)</b> | <b>Male</b>   | 3.4                          | 3.6                               | 2.6                                       |
|                    | <b>Female</b> | 3.1                          | 2.7                               | 2.4                                       |
| <b>Cost (MNT)</b>  | <b>Male</b>   | 33,150                       | 124,379                           | 162,829                                   |
|                    | <b>Female</b> | 34,935                       | 94,137                            | 187,269                                   |
| <b>Cost (USD)</b>  | <b>Male</b>   | 19.68                        | 73.87                             | 96.71                                     |
|                    | <b>Female</b> | 20.74                        | 55.91                             | 111.22                                    |

## VI. Other Improvements to the Registry System

Although the evaluation is focused on measuring time and cost as indicators of the PRP's impact, there is evidence that these were not the only means through which the PRP contributed to an improved property records system in Mongolia. Although introduction of ePRS has temporarily increased the amount of work necessary for state registrars to process property-based transactions by adding management of scanned copies to the workload of state registrars, it has also improved the accuracy of the electronic records. Besides making property records more accurate, ePRS has also made the records more secure, which also created the opportunity for these records to be securely accessed by entities outside of GASR. Prior to ePRS, property records were not considered to be in a secure database and thus could not be linked to other portals. With the data security provided by ePRS, property records could be linked to innovations such as the TUTS machine which allows Mongolian citizens to easily access various records including reference letters for the property they own. Since roll-out of the TUTS machine in Summer 2013, property owners can obtain reference letters instantaneously from select post offices, khoroo offices, supermarkets, shopping centers with TUTS machine installed and the airport by inserting their

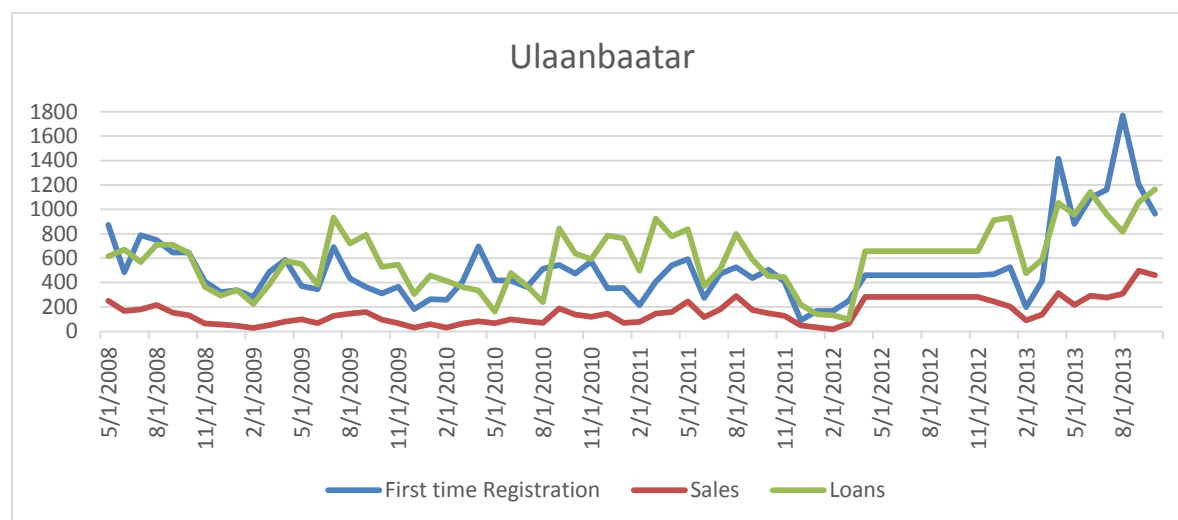
National ID card. While the PRP was not responsible for installation of TUTS machines, by migrating to a secure ePRS system, the PRP allowed for innovations such as TUTS machine to access GASR's information. Utilization of TUTS machine saves citizens from the need to visit GASR district office to obtain a reference letter which is a process that takes 3-4 days.

## **VII. Analysis of Registry Data**

This section presents analysis of GASR's administrative data on the number of first-time registration, sales of property, and collateralization of property titles. As mentioned in the Study Design Section, the evaluation lacks a true baseline of cost and time experienced by citizens conducting land-based transactions at GASR due to baseline being fielded after some of the activities being already initiated or completed. Some of those activities that were completed prior to baseline include establishment of new district offices in Ulaanbaatar, refurbishment of registry offices, upgrading of geospatial infrastructure, conducting public education campaign and training of land offices and GASR offices. In addition, in the period prior to the baseline, GASR worked to streamline their processes even as they were incorporating establishment of the new district offices into their workflow. These activities may have decreased the time and cost experienced by citizens engaging in land-based transaction by 1) introducing new access points to services in form of new offices, 2) improving the efficiency of the workers through training and improved procedures and 3) improving the accuracy and reliability of the land information. However, these activities might have had an opposite effect on the cost and time in the short-run. Public education campaign might have contributed to increased volume of transactions. The establishment of new district offices might have motivated residents who were previously deterred from the registration process due to long lines and inaccessibility of GASR offices to register their plot. Improving understanding of need for registration and adding access points to registry services might have released pent-up demand for registry services that increased the workload of limited number of GASR workers and made the experience of conducting land-based transactions still time consuming.

The registry data indeed indicate that there is increasing demand for GASR services over time. New district offices in Ulaanbaatar were completed by December 2011 and all the project offices were refurbished by May 2012. IT upgrades continued until January 2013. Public education campaign, which focused primarily on the first-time registration rather than secondary transactions began in 2011. Figure 2 presents the volume of first-time registration, sales, and collateralization of loans over time; this figure presents the official registry records of GASR for all districts of Ulaanbaatar. For all three land-based transaction types, there is a clear increase in volume starting in early 2012. For first-time registration, it's important to note that PRP was also implementing direct assistance with formalization process actively in Ulaanbaatar from start of 2013 to August 2013; the sharp increase in first-time registration for 2012 shown in Figure 2 includes the registration that were completed with formalization assistance.

Figure 2. Land-Based Transactions in Ulaanbaatar<sup>34</sup>



However, these trends should be interpreted in light of other factors that also incentivized residents to seek to secure rights to property and conduct secondary transactions on their property. As GASR officers mentioned, the public had growing understanding of securing property rights during this period and 8% government-backed loans also fueled sales of property. Moreover, during this period, real estate market in Ulaanbaatar was also very active with property values rising sharply. These outside factors might have been sufficient incentive for residents to start the registration process despite perceived high costs and time commitments of conducting land-based transactions.

Figure 3 presents the volume of land-based transactions in project districts where the new district offices were established. Figure 4 presents the land-based transactions in non-project districts. Project districts show higher volume of activity over the entire period shown as these are the most populated districts in Ulaanbaatar. The figures show rising demand for registry services in both project and non-project areas. The sharp rise in first-time registration in the project areas is no surprise given the direct assistance with the first-time registration that was offered in those areas. However, there is also significant increase in volume of sales and collateralization of loans in both areas even though these activities were not direct result of formalization assistance.

Figure 3. Land-Based Transactions in Project Districts of Ulaanbaatar

<sup>3434</sup> GASR registry data lacked figures for specific months from April to November 2012; the registry data for those months were presented as aggregate sum for the month of November 2012. The aggregate sum for those 8 months were divided evenly for April to November 2012 in absence of more specific monthly data.



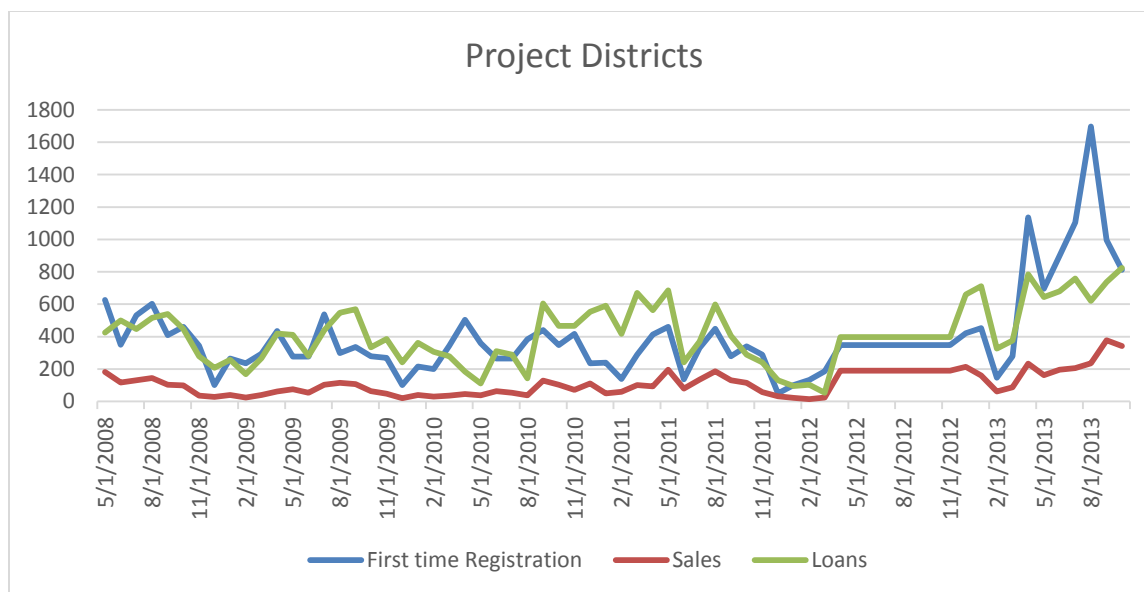
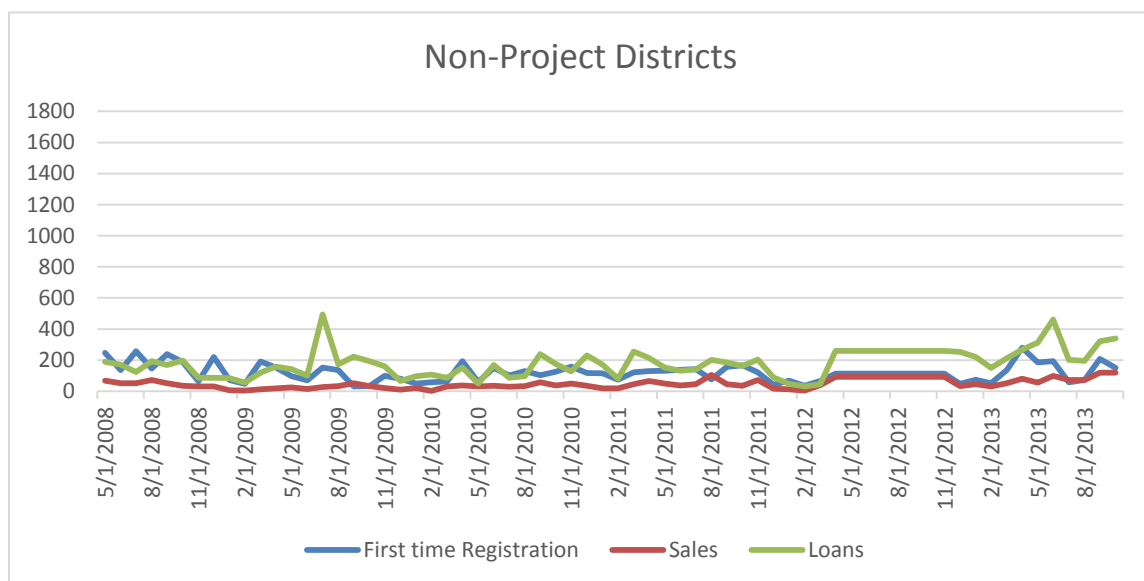


Figure 4. Land-Based Transactions in Project Districts of Ulaanbaatar



While it is not conclusive that this rise in demand for land-based transaction was driven purely by improvements in the registry system, PRP's activities could be seen as both adding to the increased in transaction volumes by increasing access points for Ulaanbaatar citizens. Moreover, improved efficiency and stability of registry system also allowed GASR to accommodate the increased volume of land-based transactions.

## **VIII. Next Steps and Recommendations**

In order to perform a pre-post comparison, post-intervention data collection is necessary. While the PRP installed the ePRS system and initiated the digitization of paper archives, additional milestones must be reached in order for all the intended benefits of the ePRS system to be realized.

First, without full digitization of active property records nationwide, some transactions will still require visits to the paper archive by GASR workers. In some cases, it may require a citizen trying to complete a land-based transaction to travel to a specific GASR office where the paper archive is located. The PRP made significant headway on record digitization, and GASR offices in eight project aimags and in the three largest cities, Erdenet, Darkhan and Ulaanbaatar, completed the digitization of paper archive on June 30, 2014. All active property records for those areas are now being accessed through ePRS. However digitization has not started in the 13 non-project aimags.

Second, the web-based interface of ePRS is meant to be accessible to limited users outside of GASR who have a specific purpose and authorization to access property records. Examples include banks and notaries. However, because of Mongolia's stringent privacy laws, currently no entity other than GASR or the property owner can legally access property records. This meant that all activities related to property transactions involve the property owner personally making a visit to the GASR office. This inefficient system had placed undue burden on the property owner, as even simple verification of property ownership meant that the owner had to visit a GASR office to obtain paper documentation of ownership. The amended GASR law that the PRP drafted is meant to allow access for appropriate entities so that transactions dependent on property records can become more efficient. However, without passage of this law, ePRS, even with its web-based interface, will only be accessible to GASR employees and full gains in efficiency will not be realized. The amended GASR Law is awaiting approval by the Mongolian parliament. However, at the time this report was completed, the Fall 2014 Session of Parliament had started and the amended GASR Law was not scheduled to be discussed by the Parliament. Subsequent to passage of the amended law, GASR must develop an interface and protocol for non-GASR entities and private citizens to access the property record. GASR is waiting for appropriation of the necessary funding to create the interface and the protocol for access.

Since the Banking Survey's baseline data collection took place in Ulaanbaatar and digitization of all property records in that city is now complete, the only milestone that needs to be reached before all intended benefits of the intervention are realized in Ulaanbaatar are the passage of the amended GASR Law and the establishment of an interface and protocol for access. However, it is unclear if and when the amended GASR Law will be passed by the Parliament, and the access of property records by approved third-parties is contingent on GASR being able to secure necessary funding to create an interface and protocol. Thus it is difficult to predict when all of the necessary pre-conditions for a follow-up survey will be met.

It is important to note that there are other contextual factors that may influence the time it takes to complete transactions at banks or GASR offices, and thus influence the time and cost measurements collected during the baseline. During the baseline period, these contextual factors included introduction of government-mandated low-interest mortgages for qualified apartment buyers which increased the demand for mortgages and put a heavier-than-normal work load on both banks and GASR offices. In addition, during the period of the Back Office Time Tracking Survey, GASR offices were preparing to migrate to ePRS software, and were processing a heavy

load of ownership registration resulting from the titling assistance activities of the PRP. These one-time activities imposed additional burdens on GASR staff's time, and a simple pre-post comparison that does not account for these special circumstances may distort the apparent effects of the PRP activities on processing time at GASR offices. Furthermore, with the current pre-post design, it will not be possible to separate the impact of the PRP activities from other changes that may happen to GASR before the follow up data collection. Potential changes to GASR management policies and staffing level may impact GASR procedure processing time. Similarly, any future increase or decrease in demand for mortgages and loans will most likely impact the time to complete land-based transactions at GASR and at banks. On a more general level, the Mongolian economy has been growing at a very rapid pace (over 10 percent per year) since 2011. Accordingly the country is continually changing and any number of factors, from average incomes to locations of apartment buildings to general traffic level may affect transaction times in unpredictable ways. Any changes in the ownership, structure, or procedures of individual banks would also be likely to affect transaction times at that bank. With the current design, the evaluation will not be able to isolate the impact of the PRP-initiated interventions from changes brought on by these outside factors.

Post-intervention data may be useful if pre-post comparison is interpreted carefully with these outside factors in mind. However, it is not entirely necessary to collect post-intervention data in the same manner as the pre-intervention data collection. For the Back-Office Time Tracking Survey, migration to ePRS means that all property-based transactions are now recorded and transacted electronically, so tracking paper-based records will no longer be necessary to capture average time for various transactions. The transaction time can be extracted from the ePRS database directly. Similarly, once all necessary milestones are reached and bank representatives can register mortgages and property-based loans directly through ePRS, post-intervention processing time for loans and mortgages can be captured through ePRS. For pre-intervention measurement, surveying mortgage and loan applicants through their application process was necessary as processing time was not captured through any automated system. With installation of ePRS and full utilization of the system by banks, notaries and GASR, post-intervention measurement of the time it takes to apply for and register mortgages and land-based loans can be captured through the electronic system.

Although the timeline for passage of an amended GASR law and creation of an interface and protocol for third parties to access ePRS is not clear, once those milestones are reached, more cost-effective post-intervention data can be collected via ePRS.

## Bibliography

1. "The Sustainable Implementation of the New Property Registration System." *WBS 12000 Inception Report* (11 May, 2012): Print. The ORGUT-COWI Consortium, Government of Mongolia Millennium Challenge Account – Mongolia.
2. "Volume Two: A Mongolian Citizens Reference Book Compendium off Laws." *Securing Our Future Program of the Asia Foundation in Mongolia*, n.d. Web. Sept. 2012. <<http://www.mongolianriverresources.mn>>.
3. Data Collection Completion Report, Urban Registry Systems Process Study Back-Office Tracking Survey (Wave I), MEC LLC, 21 August, 2013.
4. Data Collection Completion Report, Urban Registry Systems Process Study Back-Office Tracking Survey (Wave I), MEC LLC, 21 August, 2013.
5. "The Sustainable Implementation of the New Property Registration System," WBS13950 Assessment Report, The ORGUT-COWI Consortium, 28 October 2012.
6. Request for Proposals, RFP No: CA/MCA-M/MCC/PRP/CS/040/2009. Public Awareness and Outreach Campaign, Millennium Challenge Account – Mongolia, 25 June 2009.
7. Urban Registry Process Study Project, EPRA, SICA, 6 February 2012.

# Appendix

## A. Information Interview Questionnaire

### GASR Official Informational Interviews

Writing in *italics* is for the interviewer to know whether they ask the follow up question or not and should not be read.

Hello, my name is [list your name] from Innovations for Poverty Action, a non-governmental research organization. We are trying to learn about the current registry process in Mongolia. Your participation will contribute to a greater understanding of the registry process and will be highly appreciated. Your participation is completely voluntary and all your answers will remain anonymous.

#### Basic Information & GASR Employment History

1. What is your position here at GASR?
2. Which GASR office do you work in?
3. Can you give a short description of the work that you do at GASR?
4. How long have you worked in your current position?
5. Have you held previous positions at GASR or any former State Registration Office?

*If yes, ask the following:*

- a. What were those positions? Please give short description and indicate the GASR office location.
  - b. How long did you work in each of these previous positions?
  - c. How long have you worked with GASR in total?
6. Have you received any special training during your tenure?

*If yes, ask the following:*

- a. What was the training for and when did it take place?
- b. Who conducted the training?

#### General Perceptions of Changes to GASR Procedures & Registration Activity

7. Have you seen any major changes in the way GASR handles registration during your tenure at GASR?

*If yes, ask the following:*

- a. What have those changes been and when did those changes occur?
  - b. Did those changes impact processing certificates at GASR? If so, how?
8. During your tenure, have you seen a change in the time it takes the GASR office to approve transactions (the actual time, not official)?
- If yes, ask the following:*
- a. How has it changed?
  - b. What do you think are the causes of these changes and when did they occur?
9. Has there been an overall change in the number of steps for processing various transactions during your time at GASR?
- If yes, ask the following:*
- a. How has it changed?
  - b. What were the factors that led to this change and when did they occur?
10. During your tenure, have you seen a change in overall costs for those registering?
- If yes, ask the following:*
- a. How has it changed?
  - b. What were the factors that led to this change and when did they occur?
11. Have you seen any changes in registration rates during your tenure?
- If they have seen any changes, ask the following:*
- a. How it has changed?
  - b. What were the factors that led to this change and when did they occur?
12. What are some of the largest drivers of registration rates? What do you perceive to be people's motivation for registering their property?
13. Have you seen a change in the number of mortgage and collateral transactions? (Business vs. consumer loans)
- If yes, ask the following:*
- a. Has the number increased or decreased?
  - b. What were the factors that led to this change and when did they occur?

14. Do you expect changes in the market value of plots/apartments as they become registered?

*If they expect a change, ask the following:*

- a. Do you expect those plot/apartment values to increase or decrease as they become registered and if so, why?

15. What are some of the major barriers left to the registration process at GASR?

- a. What improvements are needed to get around these barriers?

16. Are there any major changes you are expecting to see in the GASR process in the near future?

*If yes, ask the following:*

- a. What kind of changes?

#### Awareness and Perceptions of Specific PRP Activities

17. Have you seen any technology upgrades in your GASR office in during your tenure?

*If familiar with technology upgrades, ask the following:*

- a. Can you describe the technology upgrades and when they occurred?
- b. What do you think were the effects of these upgrades, if any?

18. Are you aware of any of the outreach efforts to encourage people to register their plots/houses/apartments?

*If aware of any outreach efforts, ask the following):*

- a. Can you describe the outreach efforts you are aware of and when they occurred?
- b. How effective do you think those outreach efforts were? What do you think were the effects of the outreach efforts on registration activity, if any?

19. Are you aware of any building construction, upgrades, or refurbishment of GASR offices during the time you have worked at GASR?

*If aware of any building construction, upgrades, or refurbishment of GASR offices, ask the following:*

- a. Can you describe the construction, upgrades, or refurbishment to your GASR office and when they occurred?
- b. Can you describe the construction, upgrades, or refurbishment to other GASR offices and when they occurred?

- c. What do you think were the effects of those activities, if any?
20. Were you working in the GASR office during the time additional offices opened in Ulaanbaatar?

*If yes, ask the following:*

- a. What do you think were the effects of opening those additional offices in Ulaanbaatar?
21. How familiar are you with the electronic property registration system that is coming online in August that is replacing Triada?

*If familiar with ePRS, ask the following:*

- a. Can you describe to us what you know about this new system?
  - b. What changes do you expect from the initiation of this electronic property registration system after August?
22. Are you familiar with Millennium Challenge Account's Property Rights Project (PRP)?

*If yes, ask the following (a, b & c), if not, ask (b & c)*

- a. Can you describe the aspects of the project you are aware of?
- b. The Millennium Challenge Account's Property Rights Project (PRP) aims to improve the efficiency and transparency of the formal system for privatizing and registering land rights in Mongolia and thereby provide all Mongolians with greater access to private land titles. Project funding supports improvement of the land privatization and registration system and project activities which include upgrading the technological infrastructure to registration from Triada, digitization of records, building and refurbishment of district and regional centers, and recommending any legal or procedural changes. Project funding also supports privatization and registration of ger area land plots by providing direct assistance to citizens who wish to privatize their land plots in low and middle income ger district areas. Have you seen any aspects of MCA's PRP activity during tenure at GASR? If so, please note which aspects.
- c. Have there been any changes to the work at GASR as a result of the Property Rights Project? If so, please describe the changes.



## B. Banking Questionnaires

### Urban – Registry Process – Potential Participant Banking Survey

Hello, my name is [list your name] from MEC, a survey firm. I am working on a project that is being implemented by Millennium Challenge Account and Innovations for Poverty Action. We are trying to learn about the impact of the Property Rights Project on the registry process in Mongolia. Your participation will improve the work being carried out by the project and will be highly appreciated.

Can we ask you a few quick initial questions to see if you are right for this survey? (Surveyor must mark a “yes” or “no”)

|   |     |   |
|---|-----|---|
| 1 | Yes | <i>Conduct the survey</i>   |
| 2 | No  | <i>Fill in the time and location of the survey and then go to 2.8.1 and mark refused to participate</i> |

#### 1. TIME AND LOCATION FOR SURVEYING POTENTIAL PARTICIPANTS

*Interviewer: Please ask from ALL individuals that come into the bank loan officer. All names and addresses must be written in print. All other responses can be written in cursive form. This first section should be filled in by the interviewer and will not need to be asked of the respondent.*

| 1.1. | Record when the survey began.   | Date |                                   |       |  |     |  | Time Visited | Result, enter code | Additional remarks |
|------|---|------|-----------------------------------|-------|--|-----|--|--------------|--------------------|--------------------|
|      |   | Year |                                   | Month |  | Day |  |              |                    |                    |
|      |   |      |                                   |       |  |     |  |              |                    |                    |
| 1.2. | Record the name of bank and branch where the interview is taking place. | 1.   | Khan bank-Songinokhairkhan branch |       |  |     |  |              |                    | [ ____ ]           |
|      |   | 2.   | Khan bank-Bayankhoshuu branch     |       |  |     |  |              |                    |                    |
|      |   | 3.   | Khan bank-Khuchit shonkhor branch |       |  |     |  |              |                    |                    |
|      |   | 4.   | Khan bank-Mortgage center         |       |  |     |  |              |                    |                    |
|      |   | 5.   | Khan bank-Yarmag branch           |       |  |     |  |              |                    |                    |
|      |   | 6.   | Khan bank-Khan-Uul branch         |       |  |     |  |              |                    |                    |
|      |   | 7.   | Khan bank-Gachuurt branch         |       |  |     |  |              |                    |                    |
|      |   | 8.   | Khan bank-Tsaiz branch            |       |  |     |  |              |                    |                    |
|      |   | 9.   | Khan bank-Narantuul branch        |       |  |     |  |              |                    |                    |
|      |   | 10.  | Khan bank-Seventeen branch        |       |  |     |  |              |                    |                    |
|      |   | 11.  | Khas bank-Sapporo branch          |       |  |     |  |              |                    |                    |
|      |   | 12.  | Khas bank-Ard branch              |       |  |     |  |              |                    |                    |
|      |   | 13.  | Khas bank-Tedy branch             |       |  |     |  |              |                    |                    |

|        |  |           |                                |  |
|--------|--|-----------|--------------------------------|--|
|        |  | 14.       | Khas bank-Sansar branch        |  |
|        |  | 15.       | Golomt bank-Main office        |  |
|        |  | 16.       | Golomt bank-Golomt town branch |  |
|        |  | 17.       | Golomt bank-Sansar branch      |  |
|        |  | 18.       | TDB-Grand bankshop             |  |
|        |  | 19.       | TDB-Juulchin bankshop          |  |
|        |  | 20.       | TDB-Seoul branch               |  |
|        |  | 21.       | TDB-Enkhtaivan branch          |  |
|        |  | 22.       | TDB-Erdenes bankshop           |  |
|        |  | 23.       | TDB-Gurvangel branch           |  |
|        |  | 24.       | TDB-Sansar branch              |  |
|        |  | 25.       | TDB-Soniginokhairkhan bankshop |  |
|        |  | 26.       | TDB-Chingeltei branch          |  |
|        |  | 27.       | TDB-Gurvanjin branch           |  |
| 1.3.   | <b>Enumerator should put the address where the interview took place below.</b> |           |                                |  |
| 1.3.1. | The capital city<br>(enter code)   | [ ____ ]  |                                |  |
| 1.3.2. | District   | [ _____ ] |                                |  |
| 1.3.3. | Khoroo   | [ _____ ] |                                |  |
| 1.3.4. | Micro district   | [ _____ ] |                                |  |
| 1.3.5. | Street Name  | [ _____ ] |                                |  |
| 1.3.6. | Zip code   | [ _____ ] |                                |  |

## 2. QUESTIONS FOR SURVEYING POTENTIAL PARTICIPANTS

*Interviewer: Please ask from ALL individuals that come into the bank loan officer. All names and addresses must be written in print. All other responses can be written in cursive form.*

|       |                                    |    |   |             |          |
|-------|------------------------------------|----|---|-------------|----------|
| 2.1   | What is your given name?           |    |   |             |          |
| 2.1.1 | What is your last name?            |    |   |             |          |
| 2.2   | Where are you in the loan process? | 1. | First time coming to the bank   | ⇒ Go to 2.3 | [ ____ ] |
|       |                                    | 2. | Early stages (have visited before and have recently began the loan process within the last week /Calendar 7 days/ |             |          |
|       |                                    | 3. | Middle stage (gave a mortgage request to the bank, waiting response from bank)                                    |             |          |

|     |  |   |                                  |  |  |
|-----|--|---|----------------------------------|--|--|
|     |  | 4. Final Stages (have already received bank approval or rejection)        | ⇒ Go to 2.8.2                    |  |  |
|     |  | .a Don't know   | ⇒ Go to 2.8.1                    |  |  |
|     |  | .b Refused to answer  |                                  |  |  |
| 2.3 | What type of loan are you applying for?  | 1. Private House Loan (luxury)  | ⇒ Go to 2.5 (Mortgage Loans)     |  |  |
|     |  | 2. Hashaa Plot and House Loan (in Ger district)                           |                                  |  |  |
|     |  | 3. Private House Construction Loan (luxury)                               |                                  |  |  |
|     |  | 4. Hashaa Plot and House Construction Loan                                |                                  |  |  |
|     |  | 5. Apartment loan   |                                  |  |  |
|     |  | 6. Housing/Apartment Improvement, including service connection (luxury)   | ⇒ Go to 2.4 (Non-Mortgage Loans) |  |  |
|     |  | 7. Business Loan  |                                  |  |  |
|     |  | 8. Education Loan   |                                  |  |  |
|     |  | 9. Consumer Loan  |                                  |  |  |
|     |  | 10. Immovable Collateral Loan (loan purpose is not necessary to be known) |                                  |  |  |
|     |  | 11. Transportation vehicle loan   |                                  |  |  |
|     |  | 12. None of the above   |                                  |  |  |
|     |  | .a Don't know   | ⇒ Go to 2.8.1                    |  |  |
|     |  | .b Refused to answer  |                                  |  |  |
| 2.4 | Are you using your land (hashaa plot) or immovable property as collateral for this loan? | 1. Yes  | ⇒ Go to 2.5                      |  |  |
|     |  | 2. No   | ⇒ Go to 2.8.2                    |  |  |

|         |   |           |  |  |          |
|---------|---|-----------|--|--|----------|
|         |   | .a        | Don't know   | ⇒ Go to 2.8.1                              |          |
|         |   | .b        | Refused to answer  |  |          |
| 2.5     | Which are you using for collateral, your land, your immovable property, or both?                                    | 1.        | Land (hashaa plot)   | ⇒ Go to 2.6                                | [ ____ ] |
|         |   | 2.        | Immovable Property   |  |          |
|         |   | 3.        | Land and immovable property  |  |          |
|         |   | .a        | Don't know   | ⇒ Go to 2.8.1                              |          |
|         |   | .b        | Refused to answer  |  |          |
| 2.6     | Are you willing to give your cell phone number(s) to contact you for the follow-up survey?                          | 1.        | Yes  | ⇒ Go to 2.7                                |          |
|         |   | 2.        | No   | ⇒ Go to 2.8.2                              |          |
|         |   | .a        | Don't know   | ⇒ Go to 2.8.1                              |          |
|         |   | .b        | Refused to answer  |  |          |
| 2.7     | Are you willing to participate in a survey aimed at evaluating the changes in bank and GASR transaction procedures? | 1.        | Yes  | ⇒ Go to Consent Form of the Initial Survey | [ ____ ] |
|         |   | 2.        | No   | ⇒ Go to 2.8.1                              |          |
|         |   | .b        | Refused to answer  |  |          |
| 2.8.1   | If the individual refused to participate, thank the individual for their time and record the reason why?            | 1.        | Refused to clarify the reason  | End interview                              | [ ____ ] |
|         |   | 2.        | Don't know the reason  |  |          |
|         |   | 3.        | Busy   |  |          |
|         |   | 4.        | Not willing to give the personal information                               |  |          |
|         |   | 5         | Other  | Go to 2.8.1.1                              |          |
| 2.8.1.1 | If other, please specify.   | [ _____ ] |  |  |          |
| 2.8.2   | If the individual is not the potential participant, thank the individual for their                                  | 1.        | Applying for a loan but not using land or immovable property as collateral |  |          |

|         |                                    |           |   |  |          |
|---------|------------------------------------|-----------|---|--|----------|
|         | <i>time and record the reason.</i> | 2.        | Already has finished the loan transaction process |  | [ ____ ] |
|         |                                    | 3.        | Not applying for a loan                           |  |          |
|         |                                    | 4.        | Does not have phone number to contact             |  |          |
|         |                                    | 5         | Other   |  |          |
| 2.8.2.1 | <i>If other, please specify.</i>   | [ _____ ] |   |  |          |

## Urban – Registry Process - Banking Initial Survey

### Consent Form

You have been invited to be a participant in this study. If you agree to participate in this study, we will ask you questions about issues related to your loan process, specifically capturing the overall time and costs incurred in completing the steps of the loan process. After completing the loan process, there will be another questionnaire conducted over the phone asking about the transaction process as a whole. The questions should take about 25minutes to answer. To compensate you for your time and effort, you will receive [enter amount] in the form of cash after completing both questionnaires. Your participation in this study is completely voluntary. You may refuse to answer any of the questions and you may stop me at any time to ask questions or to end the interview completely. Also, your participation in this study will be confidential. Your name and any other identifying information will be accessible only to the employees of the company conducting the survey, researchers working with the data and the organization that is funding the research.

Do you understand these conditions and are you still willing to participate?

|   |     |                 |
|---|-----|-----------------|
| 1 | Yes |                 |
| 2 | No  | (End Interview) |

---

Name of Respondent

---

Signature of Respondent –

(The signature of the respondent is configured  
to get the respondent sign on the tablet)

Date

---

Name of Interviewer

---

Interviewer's Code

You may contact the research organization at the phone number below with any problems or questions you may have.  
We will be leaving a copy of this consent form with you.

For concerns after the interview, please contact Innovations for Poverty Action at **9500-6365**.

## 1. BASIC INFORMATION

*Interviewer: All names and addresses must be written in print. All other responses can be written in cursive form.*

|      |                           |           |
|------|---------------------------|-----------|
| 1.1. | What is your given name?  | [ _____ ] |
| 1.2. | What is your family name? | [ _____ ] |

|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|--------|---|--|----------|-------|-------|-------|-------|-------|-------|-------|--|--------|-----------|---------------|----------|-------|----------------|---------------|--------------------------|-------------------|-------|-------|-------------------|
| 1.3.   | What is your registration number, as stated on your national ID card?   | <table border="1"> <tr> <td>letter</td><td>letter</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td><td>digit</td> </tr> </table>  |          |       |       |       |       |       |       |       |  | letter | letter    | digit         | digit    | digit | digit          | digit         | digit                    | digit             | digit | digit |                   |
| letter | letter  | digit  | digit    | digit | digit | digit | digit | digit | digit | digit |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.   | Please tell us the general location of your current residence.  | <table border="1"> <tr> <td>1</td> <td>Answer</td> <td>⇒ Go to 1.4.1</td> <td rowspan="3">[ ____ ]</td> </tr> <tr> <td>a</td> <td>Don't know</td> <td rowspan="2">⇒ Go to 1.5</td> </tr> <tr> <td>b</td> <td>Refused to answer</td> </tr> </table>   |          |       |       |       |       |       |       |       |  | 1      | Answer    | ⇒ Go to 1.4.1 | [ ____ ] | a     | Don't know     | ⇒ Go to 1.5   | b                        | Refused to answer |       |       |                   |
| 1      | Answer  | ⇒ Go to 1.4.1  | [ ____ ] |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| a      | Don't know  | ⇒ Go to 1.5  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| b      | Refused to answer   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.1. | The capital city (enter code)   | <table border="1"> <tr> <td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.2. | District  | <table border="1"> <tr> <td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.3. | Khoroo  | <table border="1"> <tr> <td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.4. | Micro district  | [ _____ ]  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.5. | Building/ Street Name   | [ _____ ]  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.4.6. | Apartment/ Door Number  | <table border="1"> <tr> <td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.5.   | How many months have you lived at your current residence?   | [ _ _ _ _ ] Months   |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.6    | Do you currently reside in an apartment, house or ger?  | <table border="1"> <tr> <td>1.</td> <td>Apartment</td> <td rowspan="5"></td> <td rowspan="5">[ ____ ]</td> </tr> <tr> <td>2.</td> <td>House (luxury)</td> </tr> <tr> <td>3.</td> <td>House in the hashaa plot</td> </tr> <tr> <td>4.</td> <td>Ger</td> </tr> <tr> <td>b</td> <td>Refused to answer</td> </tr> </table> |          |       |       |       |       |       |       |       |  | 1.     | Apartment |               | [ ____ ] | 2.    | House (luxury) | 3.            | House in the hashaa plot | 4.                | Ger   | b     | Refused to answer |
| 1.     | Apartment   |  | [ ____ ] |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 2.     | House (luxury)  |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 3.     | House in the hashaa plot  |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 4.     | Ger   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| b      | Refused to answer   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.7    | Can we have your cell phone number(s) to contact you for the follow-up survey?<br><br>If respondent refuses to give home address or their cell phone, end survey and mark as refused. | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 1.7.1</td> <td rowspan="3">[ ____ ]</td> </tr> <tr> <td>2.</td> <td>No Cell phone</td> <td>⇒ Go to 1.8.1</td> </tr> <tr> <td>b</td> <td>Refuse to answer</td> <td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  | 1.     | Yes       | ⇒ Go to 1.7.1 | [ ____ ] | 2.    | No Cell phone  | ⇒ Go to 1.8.1 | b                        | Refuse to answer  |       |       |                   |
| 1.     | Yes   | ⇒ Go to 1.7.1  | [ ____ ] |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 2.     | No Cell phone   | ⇒ Go to 1.8.1  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| b      | Refuse to answer  |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.7.1  | Phone number 1:<br>(can be landline or cellphone)   | <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
| 1.7.2  | Phone number 2::<br>(can be landline or cellphone)  | <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |
|        |   |  |          |       |       |       |       |       |       |       |  |        |           |               |          |       |                |               |                          |                   |       |       |                   |

|        |   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
|--------|---|--|----|---------------|----------------|----|---------------|----------------|----|------------------|--------------|----------|------------------------------|--|----------|------------------------------------|--|----|------------|--|----|------------------|--|----------|
| 1.8    | Can we have the name and contact of someone close to you to help us contact you for the follow up survey?             | <table border="1"> <tr> <td>1.</td><td>Yes</td><td>⇒ Go to 1.9</td></tr> <tr> <td>2.</td><td>No</td><td>⇒ Go to 1.11</td></tr> <tr> <td>.a</td><td>Don't know</td><td></td></tr> <tr> <td>.b</td><td>Refuse to answer</td><td></td></tr> </table>  | 1. | Yes           | ⇒ Go to 1.9    | 2. | No            | ⇒ Go to 1.11   | .a | Don't know       |              | .b       | Refuse to answer             |  | [ ____ ] |                                    |  |    |            |  |    |                  |  |          |
| 1.     | Yes   | ⇒ Go to 1.9  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 2.     | No  | ⇒ Go to 1.11   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .a     | Don't know  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .b     | Refuse to answer  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.9    | Name  | [ _____ ]  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.10.1 | Phone number1:<br>(can be landline or cellphone)  | <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
|        |   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.10.2 | Phone number 2:<br>(can be landline or cellphone)   | <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
|        |   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.10.3 | What is that person's relationship to you?  | <table border="1"> <tr> <td>1.</td><td>Family member</td><td></td></tr> <tr> <td>2.</td><td>Relatives</td><td></td></tr> <tr> <td>3.</td><td>Friends</td><td></td></tr> <tr> <td>4.</td><td>Colleague / business partner</td><td></td></tr> <tr> <td>5.</td><td>Co-owner of the immovable property</td><td></td></tr> <tr> <td>.a</td><td>Don't know</td><td></td></tr> <tr> <td>.b</td><td>Refuse to answer</td><td></td></tr> </table> | 1. | Family member |                | 2. | Relatives     |                | 3. | Friends          |              | 4.       | Colleague / business partner |  | 5.       | Co-owner of the immovable property |  | .a | Don't know |  | .b | Refuse to answer |  | [ ____ ] |
| 1.     | Family member   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 2.     | Relatives   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 3.     | Friends   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 4.     | Colleague / business partner  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 5.     | Co-owner of the immovable property  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .a     | Don't know  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .b     | Refuse to answer  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.11   | For enumerator: what is the respondent's gender?  | <table border="1"> <tr> <td>1.</td><td>Male</td><td></td></tr> <tr> <td>2.</td><td>Female</td><td></td></tr> <tr> <td>.b</td><td>Refuse to answer</td><td></td></tr> </table>  | 1. | Male          |                | 2. | Female        |                | .b | Refuse to answer |              | [ ____ ] |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.     | Male  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 2.     | Female  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .b     | Refuse to answer  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.12   | What is your age?   | <table border="1"> <tr> <td></td><td></td><td>Years</td> </tr> </table>  |    |               | Years          |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
|        |   | Years  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.13   | Are you currently actively engaged in economic activity?<br>(includes respondents who are employed and self-employed) | <table border="1"> <tr> <td>1.</td><td>Yes</td><td>⇒ Go to 1.14</td></tr> <tr> <td>2.</td><td>No</td><td>⇒ Go to 1.16</td></tr> <tr> <td>.a</td><td>Don't know</td><td></td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td></tr> </table>  | 1. | Yes           | ⇒ Go to 1.14   | 2. | No            | ⇒ Go to 1.16   | .a | Don't know       |              | .b       | Refused to answer            |  | [ ____ ] |                                    |  |    |            |  |    |                  |  |          |
| 1.     | Yes   | ⇒ Go to 1.14   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 2.     | No  | ⇒ Go to 1.16   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .a     | Don't know  |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .b     | Refused to answer   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.14   | What is your employment status?   | <table border="1"> <tr> <td>1.</td><td>Paid-work</td><td>⇒ Go to 1.14.1</td></tr> <tr> <td>2.</td><td>Self-employed</td><td>⇒ Go to 1.14.3</td></tr> <tr> <td>.a</td><td>Don't know</td><td>⇒ Go to 1.16</td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td></tr> </table>   | 1. | Paid-work     | ⇒ Go to 1.14.1 | 2. | Self-employed | ⇒ Go to 1.14.3 | .a | Don't know       | ⇒ Go to 1.16 | .b       | Refused to answer            |  |          |                                    |  |    |            |  |    |                  |  |          |
| 1.     | Paid-work   | ⇒ Go to 1.14.1   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| 2.     | Self-employed   | ⇒ Go to 1.14.3   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .a     | Don't know  | ⇒ Go to 1.16   |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |
| .b     | Refused to answer   |  |    |               |                |    |               |                |    |                  |              |          |                              |  |          |                                    |  |    |            |  |    |                  |  |          |



|        |  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
|--------|--|--|----------|--|----------------|----------|----|---|----|-----------------|----|-------------------|----|-------|----------------|----|------------|----------------|----|-------------------|
| 1.14.1 | If you are employed, what type of work is your employment?   | <table border="1"> <tr> <td>1.</td> <td>Government Office</td> <td rowspan="4">⇒ Go to 1.14.4</td> <td rowspan="7">[ ____ ]</td> </tr> <tr> <td>2.</td> <td>NGO</td> </tr> <tr> <td>3.</td> <td>Private company</td> </tr> <tr> <td>4.</td> <td>Cooperative</td> </tr> <tr> <td>5.</td> <td>Other</td> <td>⇒ Go to 1.14.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td rowspan="2">⇒ Go to 1.14.4</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | 1.       | Government Office                                    | ⇒ Go to 1.14.4 | [ ____ ] | 2. | NGO                                       | 3. | Private company | 4. | Cooperative       | 5. | Other | ⇒ Go to 1.14.2 | .a | Don't know | ⇒ Go to 1.14.4 | .b | Refused to answer |
| 1.     | Government Office  | ⇒ Go to 1.14.4   | [ ____ ] |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 2.     | NGO  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 3.     | Private company  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 4.     | Cooperative  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 5.     | Other  | ⇒ Go to 1.14.2   |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| .a     | Don't know   | ⇒ Go to 1.14.4   |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| .b     | Refused to answer  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 1.14.2 | If "other", please specify.  | [ _____ ]  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 1.14.3 | If you are self-employed, what is your registration status?  | <table border="1"> <tr> <td>1.</td> <td>Owner of the private company (officially registered)</td> <td rowspan="4">⇒ Go to 1.14.4</td> <td rowspan="4">[ ____ ]</td> </tr> <tr> <td>2.</td> <td>Self-employed (not officially registered)</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>  | 1.       | Owner of the private company (officially registered) | ⇒ Go to 1.14.4 | [ ____ ] | 2. | Self-employed (not officially registered) | .a | Don't know      | .b | Refused to answer |    |       |                |    |            |                |    |                   |
| 1.     | Owner of the private company (officially registered)   | ⇒ Go to 1.14.4   | [ ____ ] |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 2.     | Self-employed (not officially registered)  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| .a     | Don't know   |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| .b     | Refused to answer  |  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 1.14.4 | Which industry do you work in?<br><br><i>Look in codebook for a list of industry codes.</i>  | [ ____ ]   |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 1.15   | Can you tell us your monthly <b>salary or profit</b> for your economic activity?   | [ _ _ _ _ _ ] ₪  |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |
| 1.16   | How many members there are in your household?<br><i>(Household is a group of people who live together with a common finance..)</i> | [ ____ ] Household members   |          |  |                |          |    |   |    |                 |    |                   |    |       |                |    |            |                |    |                   |

|        |   |   |                                |                |           |  |  |
|--------|---|---|--------------------------------|----------------|-----------|--|--|
| 1.17   | What is your marital status?  | 1.  | Single                         | ⇒ Go to 1.18   | [ _____ ] |  |  |
|        |   | 2.  | Married                        |                |           |  |  |
|        |   | 3.  | Widowed                        |                |           |  |  |
|        |   | 4.  | Legally divorced               |                |           |  |  |
|        |   | 5.  | Separated                      |                |           |  |  |
|        |   | 6.  | Have a partner but not married |                |           |  |  |
|        |   | 7.  | Other                          | ⇒ Go to 1.17.1 |           |  |  |
|        |   | .b  | Refused to answer              | ⇒ Go to 1.18   |           |  |  |
| 1.17.1 | If “other”, please specify.   | [ _____ ]   |                                |                |           |  |  |
| 1.18   | How many children do you have? (Includes biological children, adopted children, and children who are currently living separate. If does not have child, note as “0”). | <table border="1"> <tr> <td></td> <td></td> </tr> </table><br><div style="text-align: center;">Children</div> |                                |                |           |  |  |
|        |   |   |                                |                |           |  |  |

## 2. Mortgage Loan Bank Transaction

*This section should only be filled out for those participants applying for a mortgage loan as defined in the potential participant survey.*

|   |                    |
|---|--------------------|
| Private House Loan  | Mortgage Loans     |
| Hashaa Plot Loan  |                    |
| Private House Construction Loan                             |                    |
| Hashaa Plot Construction Loan                               |                    |
| Apartment Loan  |                    |
| Housing/Apartment Improvement, including service connection | Non-Mortgage Loans |

|                           |  |  |  |
|---------------------------|--|--|--|
| Business Loan             |  |  |  |
| Education Loan            |  |  |  |
| Consumer Loan             |  |  |  |
| Immovable Collateral Loan |  |  |  |
| Auto Loan                 |  |  |  |

|        |   |                |                   |  |  |           |
|--------|---|----------------|-------------------|--|--|-----------|
| 2.1.   | You are applying for a mortgage loan, correct?  | 1.             | Yes               | ⇒ Go to 2.2  |  | [ _____ ] |
|        |   | 2.             | No                | ⇒ Go to the Section 3(Non-Mortgage Loan Section) if they are getting a non-mortgage loan using land or property as collateral. If not, end the survey. |  |           |
|        |   | .b             | Refused to answer | ⇒ End the survey.  |  |           |
| 2.2.   | Are you applying for the mortgage loan with a co-signer?  | 1.             | Yes               | ⇒ Go to 2.2.1  |  | [ _____ ] |
|        |   | 2.             | No                | ⇒ Go to 2.3  |  |           |
|        |   | .a             | Don't know        |  |  |           |
|        |   | .b             | Refused to answer |  |  |           |
| 2.2.1. | <p>How many people are applying for this mortgage loan including you?</p> <p>Example: Your brother and you are applying, and then the answer would be two.</p> <p>Total amount should include the respondent himself/herself.</p> | [ _ _ ] People |                   |  |  |           |
| 2.2.2. | How many people and who are you applying with?  | 1.             | Family members    |  |  | [ _____ ] |
|        |   | 2.             | Relatives         |  |  |           |

|         |   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
|---------|---|--|-----------------------------|---------|----|-----------------------------|----|-------------------------------------|----|---------------------------------|----|------------|----|-------------------|--|
|         |   | <table border="1"> <tr> <td>3.</td> <td>Friends</td> </tr> <tr> <td>4.</td> <td>Co-worker/ business partner</td> </tr> <tr> <td>5.</td> <td>Co-owners of the immovable property</td> </tr> <tr> <td>6.</td> <td>Trusted/verified representative</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | 3.                          | Friends | 4. | Co-worker/ business partner | 5. | Co-owners of the immovable property | 6. | Trusted/verified representative | .a | Don't know | .b | Refused to answer |  |
| 3.      | Friends   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 4.      | Co-worker/ business partner   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 5.      | Co-owners of the immovable property   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 6.      | Trusted/verified representative   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| .a      | Don't know  |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| .b      | Refused to answer   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.    | <p>Which of the following are you using or planning on using as collateral for your mortgage loan?</p> <p><i>Read all of the following and please indicate all which apply.</i></p> | <p><i>For 2.3.1 to 2.3.8, use the following codes:</i></p> <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>   | 1.                          | Yes     | 2. | No                          | .a | Don't know                          | .b | Refused to answer               |    |            |    |                   |  |
| 1.      | Yes   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.      | No  |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| .a      | Don't know  |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| .b      | Refused to answer   |  |                             |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.1.  | <p>Land (includes hashaa plots)</p> <p><i>If the respondent chooses the option 2,a or b, skip to 2.3.2</i></p>  |  | [ ____ ]                    |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.1.1 | <p>When did you obtain the formal land title for the land?</p>  |  | [ ____ / ____ ] Year/ Month |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.2.  | <p>Apartment (new construction)</p> <p><i>If the respondent chooses the option 2,a or b, skip to 2.3.3</i></p>  |  | [ ____ ]                    |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.2.1 | <p>When did you obtain the formal property title for the apartment?</p>   |  | [ ____ / ____ ] Year/ Month |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.3.  | <p>Apartment (old construction)</p> <p><i>If the respondent chooses the option 2,a or b, skip to 2.3.4</i></p>  |  | [ ____ ]                    |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.3.1 | <p>When did you obtain the formal property title for the apartment?</p>   |  | [ ____ / ____ ] Year/ Month |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.4.  | <p>House in the hashaa plot</p> <p><i>If the respondent chooses the option 2,a or b, skip to 2.3.5</i></p>  |  | [ ____ ]                    |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |
| 2.3.4.1 | <p>When did you obtain the formal property title for the house?</p>   |  | [ ____ / ____ ] Year/ Month |         |    |                             |    |                                     |    |                                 |    |            |    |                   |  |

|         |   |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
|---------|---|---|-----------------------------|-----------------------------|-------------|----|--|------------|--|-------------------|------------------|---------------|----|-------|---------------|----|------------|-------------|----|-------------------|----------|
| 2.3.5.  | Private house (luxury)<br><i>If the respondent chooses the option 2,a or b, skip to 2.3.6</i> |   | [ ____ ]                    |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.5.1 | When did you obtain the formal property title for the house?                                  |   | [ ____ / ____ ] Year/ Month |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.6.  | Commercial Building<br><i>If the respondent chooses the option 2,a or b, skip to 2.3.7</i>    |   | [ ____ ]                    |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.6.1 | When did you obtain the formal property title for the commercial building?                    |   | [ ____ / ____ ] Year/ Month |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.7.  | Movable Property  |   | [ ____ ]                    |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.8.  | Other types of property   | <i>If yes, go to 2.3.8.1.</i><br><i>If no, don't know or refused to answer, go to 2.4.</i>  | [ ____ ]                    |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.3.8.1 | If "other", please specify.   | [ _____ ]   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.4.    | Are you providing a co-signer for another mortgage loan?                                      | <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>   | 1.                          | Yes                         | 2.          | No | .a   | Don't know | .b   | Refused to answer | [ ____ ]         |               |    |       |               |    |            |             |    |                   |          |
| 1.      | Yes   |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.      | No  |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| .a      | Don't know  |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| .b      | Refused to answer   |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.5.    | What are you planning on using the money from this mortgage loan for?                         | <table border="1"> <tr> <td>1.</td> <td>Buy hashaa plot (land only)</td> <td rowspan="3">⇒ Go to 2.6</td> </tr> <tr> <td>2.</td> <td>Buy hashaa plot and existing structures on the hashaa plot</td> </tr> <tr> <td>3.</td> <td>Buy or build new structures (Not an apartment)</td> </tr> <tr> <td>4.</td> <td>Buy an apartment</td> <td>⇒ Go to 2.5.2</td> </tr> <tr> <td>5.</td> <td>Other</td> <td>⇒ Go to 2.5.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td rowspan="2">⇒ Go to 2.6</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | 1.                          | Buy hashaa plot (land only) | ⇒ Go to 2.6 | 2. | Buy hashaa plot and existing structures on the hashaa plot | 3.         | Buy or build new structures (Not an apartment) | 4.                | Buy an apartment | ⇒ Go to 2.5.2 | 5. | Other | ⇒ Go to 2.5.1 | .a | Don't know | ⇒ Go to 2.6 | .b | Refused to answer | [ ____ ] |
| 1.      | Buy hashaa plot (land only)   | ⇒ Go to 2.6   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.      | Buy hashaa plot and existing structures on the hashaa plot                                    |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 3.      | Buy or build new structures (Not an apartment)  |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 4.      | Buy an apartment  | ⇒ Go to 2.5.2   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 5.      | Other   | ⇒ Go to 2.5.1   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| .a      | Don't know  | ⇒ Go to 2.6   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| .b      | Refused to answer   |   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |
| 2.5.1.  | If "other", please specify.   | [ _____ ]   |                             |                             |             |    |  |            |  |                   |                  |               |    |       |               |    |            |             |    |                   |          |

|          |  |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
|----------|--|---|-------------------|--|--|----------|-----|----|----|----|------------|----|-------------------|----------|
|          | After filling out, skip to 2.6   |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
| 2.5.2.   | Is this the first time you are purchasing an apartment?  | 1.  | Yes               |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |
|          |  | 2.  | No                |  |  |          |     |    |    |    |            |    |                   |          |
|          |  | .b  | Refused to answer |  |  |          |     |    |    |    |            |    |                   |          |
| 2.5.3.   | Is the apartment you are buying newly constructed?   | 1.  | Yes               |  |  |          |     |    |    |    |            |    |                   |          |
|          |  | 2.  | No                |  |  |          |     |    |    |    |            |    |                   |          |
|          |  | .a  | Don't know        |  |  |          |     |    |    |    |            |    |                   |          |
|          |  | .b  | Refused to answer |  |  |          |     |    |    |    |            |    |                   |          |
| 2.5.4.   | Why do you want to buy an apartment?<br><br><i>Read the following list of reasons and use the code to the right to mark if it was one of the respondent's reasons.</i> | <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> |                   |  |  | 1.       | Yes | 2. | No | .a | Don't know | .b | Refused to answer | [ ____ ] |
| 1.       | Yes  |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
| 2.       | No   |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
| .a       | Don't know   |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
| .b       | Refused to answer  |   |                   |  |  |          |     |    |    |    |            |    |                   |          |
| 2.5.4.1. | Investment   |   |                   |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |
| 2.5.4.2. | Starting a new family or getting married   |   |                   |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |
| 2.5.4.3. | Want to live independent from my family  |   |                   |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |
| 2.5.4.4. | The 8% mortgage loan the government is offering  |   |                   |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |
| 2.5.4.5. | Other  |   |                   |  |  | [ ____ ] |     |    |    |    |            |    |                   |          |

|          |  |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
|----------|--|--|----|-----------|---------------|-----|------------|---------------|----|-------------------|-------------|-------------------|-------------------|--|--|-----------|
| 2.5.4.6. | If “other”, please specify.  | [ _____ ]  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.   | Why did you choose this apartment?<br><br><i>Read the following list of reasons and use the code to the right to mark if it was one of the respondent's reasons.</i> | <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>  |    |           | 1.            | Yes | 2.         | No            | .a | Don't know        | .b          | Refused to answer | [ _____ ]         |  |  |           |
| 1.       | Yes  |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.       | No   |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .a       | Don't know   |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .b       | Refused to answer  |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.1. | Good location  |  |    | [ _____ ] |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.2. | Cheap  |  |    | [ _____ ] |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.3. | Spacious   |  |    | [ _____ ] |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.4. | Other  |  |    | [ _____ ] |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.5.5.5. | If “other”, please specify.  | [ _____ ]  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.6.     | Are you currently living in the property that you are getting the mortgage loan?   | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 2.7</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 2.6.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 2.7</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1. | Yes       | ⇒ Go to 2.7   | 2.  | No         | ⇒ Go to 2.6.1 | .a | Don't know        | ⇒ Go to 2.7 | .b                | Refused to answer |  |  | [ _____ ] |
| 1.       | Yes  | ⇒ Go to 2.7  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.       | No   | ⇒ Go to 2.6.1  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .a       | Don't know   | ⇒ Go to 2.7  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .b       | Refused to answer  |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| 2.6.1    | If no, please tell us the general area of the property that you are getting the mortgage loan.   | <table border="1"> <tr> <td>1.</td> <td>Answer</td> <td>⇒ Go to 2.6.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 2.7</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>  | 1. | Answer    | ⇒ Go to 2.6.2 | .a  | Don't know | ⇒ Go to 2.7   | .b | Refused to answer |             |                   | [ _____ ]         |  |  |           |
| 1.       | Answer   | ⇒ Go to 2.6.2  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .a       | Don't know   | ⇒ Go to 2.7  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |
| .b       | Refused to answer  |  |    |           |               |     |            |               |    |                   |             |                   |                   |  |  |           |

|        |   |                      |               |  |          |
|--------|---|----------------------|---------------|--|----------|
| 2.6.2. | <i>The capital city<br/>(enter code)</i>  | [ ____ ]             |               |  |          |
| 2.6.3. | <i>District</i>   | [ _____ ]            |               |  |          |
| 2.6.4. | <i>Khoroo</i>   | [ _____ ]            |               |  |          |
| 2.6.5. | <i>Micro district</i>   | [ _____ ]            |               |  |          |
| 2.7.   | What is the total purchase price for the immovable property or hashaa plot you are trying to purchase?  | [ _____ ] MNT        |               |  |          |
| 2.8.   | What total amount have you already paid or are planning to pay in down payment (Prepayment)?  | [ _____ ] MNT        |               |  |          |
| 2.8.1. | What percent of the total purchase price have you already paid or planning to pay as down payment?<br>(Tablet will automatically calculate the percentage. Enumerator should confirm the percentage.) | [ ____ ] %           |               |  |          |
| 2.9.   | Has the bank valued your collateral yet?  | 1. Yes               | ⇒ Go to 2.9.1 |  | [ ____ ] |
|        |   | 2. No                | ⇒ Go to 2.10  |  |          |
|        |   | .a Don't know        |               |  |          |
|        |   | .b Refused to answer |               |  |          |



|  |  |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
|--|--|---|----|--------------|--------------|-------------------------------------|------------|----------------------------|----|------------------|--|-----------|-------------------|--|-----------|
| 2.9.1.   | If yes, what is the total amount the bank has said your collateral is worth?                           | [ _ _ _ _ _ ] MNT   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.10.  | What is the total amount you are requesting from the bank as a mortgage loan?                          | [ _ _ _ _ _ ] MNT   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.11.1   | What is the size of the land (hashaa) and/ or property that you are mortgaging in meters squared?      | Land [ _ _ _ _ _ ] m <sup>2</sup>   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.11.2   | If mortgaging property (house, apartment, or commercial building), what is the size in meters squared? | Property [ _ _ _ _ _ ] m <sup>2</sup>   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.12   | Do you have documents prepared for the mortgage loan process?  | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 2.13</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 2.30</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1. | Yes          | ⇒ Go to 2.13 | 2.                                  | No         | ⇒ Go to 2.30               | .a | Don't know       |  | .b        | Refused to answer |  | [ _____ ] |
| 1.   | Yes  | ⇒ Go to 2.13  |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.   | No   | ⇒ Go to 2.30  |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| .a   | Don't know   |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| .b   | Refused to answer  |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.13   | Which documents listed below have you prepared as well as an estimate of their time and cost?          | <table border="1"> <tr> <td>1.</td> <td>Answer</td> <td>⇒ Go to 2.13</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 2.30</td> </tr> <tr> <td>.b</td> <td>Refuse to answer</td> <td></td> </tr> </table>  | 1. | Answer       | ⇒ Go to 2.13 | .a                                  | Don't know | ⇒ Go to 2.30               | .b | Refuse to answer |  | [ _____ ] |                   |  |           |
| 1.   | Answer   | ⇒ Go to 2.13  |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| .a   | Don't know   | ⇒ Go to 2.30  |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| .b   | Refuse to answer   |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| <p>Read the following list of documents and use the code to the right to mark if the respondent had the document or not.</p> <p>The days it took to obtain should represent the duration of time and count the day the applicant</p> |  | <table border="1"> <tr> <td>1.</td> <td>Has document</td> </tr> <tr> <td>2.</td> <td>Does not have document prepared yet</td> </tr> <tr> <td>3.</td> <td>Does not need the document</td> </tr> </table>   | 1. | Has document | 2.           | Does not have document prepared yet | 3.         | Does not need the document |    |                  |  |           |                   |  |           |
| 1.   | Has document   |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 2.   | Does not have document prepared yet  |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |
| 3.   | Does not need the document   |   |    |              |              |                                     |            |                            |    |                  |  |           |                   |  |           |

|  |   |  |    |            |    |                   |
|--|---|--|----|------------|----|-------------------|
| <p>requested the application/document for the process until they received it or finished the process with the relevant office. It should not include time to complete forms but only time took since forms/application requested. If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> .<u>0</u> ]Days.</p> <p>The amount it cost should be whatever fees they incurred as a result of obtaining the specific document. This includes bank fees, notary fees, transportation fees, and government fees.</p> <p><b>IMPORTANT: If the respondent is employed or chooses option ‘1’ to the Question 1.14, DO NOT ASK questions 2.20-2.22. If the respondent is self-employed or chooses option ‘2’ to the Question 1.14, DO NOT ASK questions 2.17-2.19. If the respondent is unemployed or chooses options ‘2, a, and b’ to the Question 1.13, DO NOT ASK questions 2.17-2.22.</b></p> |   | <table border="1"> <tr> <td>.a</td> <td>Don’t know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | .a | Don’t know | .b | Refused to answer |
| .a   | Don’t know  |  |    |            |    |                   |
| .b   | Refused to answer   |  |    |            |    |                   |
| 2.14.  | Bank application form   | [ ____ ]   |    |            |    |                   |
| 2.15   | ID card copy<br>If the respondent chooses the option 2,3,a or b, skip to 2.16                               | [ ____ ]   |    |            |    |                   |
| 2.15.1   | If has ID card copy, how much did it cost to obtain?  | [ _ _ _ _ _ ] MNT  |    |            |    |                   |
| 2.16   | Khoroo letter<br>If the respondent chooses the option 2,3,a or b, skip to 2.17                              | [ ____ ]   |    |            |    |                   |
| 2.16.1   | If has khoroo letter, how many days did it take to obtain?  | [ _ _ _ . _ ] Days   |    |            |    |                   |
| 2.16.2   | If has khoroo letter, how much did it cost to obtain?   | [ _ _ _ _ _ ] MNT  |    |            |    |                   |
| 2.17   | Employment letter<br>If the respondent chooses the option 2,3,a or b, skip to 2.18                          | [ ____ ]   |    |            |    |                   |
| 2.17.1   | If has employment letter, how many days did it take to obtain?  | [ _ _ _ . _ ] Days   |    |            |    |                   |
| 2.18   | Social insurance book/ Employment contract<br>If the respondent chooses the option 2,3,a or b, skip to 2.19 | [ ____ ]   |    |            |    |                   |

|        |  |                       |
|--------|--|-----------------------|
| 2.18.1 | If has social insurance book or employment contract, how many days did it take to obtain?                                      | [ _ _ _ . _ ] Days    |
| 2.18.2 | If has social insurance book or employment contract, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |
| 2.19   | Salary card account statement/ Salary reference letter<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.20</i> | [ _ _ _ ]             |
| 2.19.1 | If has salary card account statement or salary reference letter, how much did it cost to obtain?                               | [ _ _ _ _ _ _ _ ] MNT |
| 2.20   | Financial reports confirmed by Tax Authority<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.21</i>           | [ _ _ _ ]             |
| 2.20.1 | If has financial reports confirmed by Tax Authority, how many days did it take to obtain?                                      | [ _ _ _ . _ ] Days    |
| 2.20.2 | If has financial reports confirmed by Tax Authority, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |
| 2.21   | Notarized copy of the business certificate<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.22</i>             | [ _ _ _ ]             |
| 2.21.1 | If notarized copy of the business certificate, how many days did it take to obtain?  | [ _ _ _ . _ ] Days    |
| 2.21.2 | If has notarized copy of the business certificate, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |
| 2.22   | Bank account statement of the company<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.23</i>                  | [ _ _ _ ]             |
| 2.22.1 | If has bank account statement of the company, how much did it cost to obtain?  | [ _ _ _ _ _ _ _ ] MNT |
| 2.23   | Selling or Buying Agreement<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.24</i>                            | [ _ _ _ ]             |
| 2.23.1 | If has Selling or Buying Agreement, how many days did it take to obtain?   | [ _ _ _ . _ ] Days    |

|        |  |   |    |               |    |                 |    |                    |    |            |    |                   |           |
|--------|--|---|----|---------------|----|-----------------|----|--------------------|----|------------|----|-------------------|-----------|
|        |  |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.23.2 | If has Selling or Buying Agreement, how much did it cost to obtain?  | [ _____ ] MNT   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.24   | Proof of down payment<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.25</i>  | [ _____ ]   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.24.1 | If has proof of down payment, how many days did it take to obtain?   | [ _ _ _ . _ ] Days  |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.24.2 | If has proof of down payment, how much did it cost to obtain?  | [ _____ ] MNT   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.25   | Other<br><i>If the respondent chooses the option 2,3,a or b, skip to 2.26</i>  | [ _____ ]   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.25.1 | If has other document, how many days did it take to obtain?  | [ _ _ _ . _ ] Days  |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.25.2 | If has other document, how much did it cost to obtain?   | [ _____ ] MNT   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.25.3 | If “other”, please specify.  | [ _____ ]   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.26   | Which was the greater cost to obtaining the above documents, the <b>official</b> fees (bank fees, notary fees, and government fees) or the <b>unofficial</b> fees (includes transportation fees and any fees that were not formally listed)?                                 | <table border="1"> <tr> <td>1.</td> <td>Official fees</td> </tr> <tr> <td>2.</td> <td>Unofficial fees</td> </tr> <tr> <td>3.</td> <td>They were the same</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | 1. | Official fees | 2. | Unofficial fees | 3. | They were the same | .a | Don’t know | .b | Refused to answer | [ _____ ] |
| 1.     | Official fees  |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.     | Unofficial fees  |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 3.     | They were the same   |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| .a     | Don’t know   |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| .b     | Refused to answer  |   |    |               |    |                 |    |                    |    |            |    |                   |           |
| 2.27   | How many <b>days</b> total did it take to prepare all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?<br><br><i>The days it took to obtain should be the total amount of time you estimate it took</i> | [ _ _ _ . _ ] Days  |    |               |    |                 |    |                    |    |            |    |                   |           |

|        |  |               |     |                |  |           |
|--------|--|---------------|-----|----------------|--|-----------|
|        | <p><i>to request and receive all the documentation.</i></p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> .<u>0</u> ]Days.</i></p>  |               |     |                |  |           |
| 2.28   | <p>How much it was the total <b>cost</b> of all <b>official</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p><i>The total amount it cost should be only official fees you incurred as a result of obtaining all the documents you collected to date. This includes bank fees, notary fees, and government fees.</i></p>                | [ _____ ] MNT |     |                |  |           |
| 2.28.1 | <p>How much was the total <b>cost</b> of all <b>unofficial</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p><i>The total amount it cost should be unofficial fees you incurred as a result of obtaining all the documents you collected to date. This includes transportation fees and any fees that were not formally listed.</i></p> | [ _____ ] MNT |     |                |  |           |
| 2.29   | Did you submit the mortgage loan application to the bank?  | 1.            | Yes | ⇒ Go to 2.29.1 |  | [ _____ ] |
|        |  | 2.            | No  |                |  |           |

|        |   |   |    |            |   |    |                   |  |  |
|--------|---|---|----|------------|---|----|-------------------|--|--|
|        |   | <table border="1"> <tr> <td>.a</td> <td>Don't know</td> <td rowspan="2">Go to 2.30 if buying a new apartment. Skip to Section 4 if <b>not</b> buying a new apartment.</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> | .a | Don't know | Go to 2.30 if buying a new apartment. Skip to Section 4 if <b>not</b> buying a new apartment. | .b | Refused to answer |  |  |
| .a     | Don't know  | Go to 2.30 if buying a new apartment. Skip to Section 4 if <b>not</b> buying a new apartment.   |    |            |   |    |                   |  |  |
| .b     | Refused to answer   |   |    |            |   |    |                   |  |  |
| 2.29.1 | <p>If yes, when did you submit the mortgage loan application to the bank?</p> <p><i>Skip to Section 4 if respondent is <b>not</b> buying a new apartment.</i></p> | <p>[ ____ / ____ / ____ ] Year/ Month/ Day</p>  |    |            |   |    |                   |  |  |

### Mortgage Loan for a New Construction Apartment

If the respondent answered yes to question 2.5.3 then ask the following questions. If not, skip to 4.1.

|        |   |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
|--------|---|---|----|--------------------|----------------|----|------------------|--------------|----------------------|------------|-------|----------------|-------------------|------------|--------------|----|-------------------|--|--|----------|
| 2.30   | Is there a designated company handling the sale and mortgage loan of all the units in the building? | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 2.30.1</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 2.33</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td rowspan="2"></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>   | 1. | Yes                | ⇒ Go to 2.30.1 | 2. | No               | ⇒ Go to 2.33 | .a                   | Don't know |       | .b             | Refused to answer |            | [ ____ ]     |    |                   |  |  |          |
| 1.     | Yes   | ⇒ Go to 2.30.1  |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 2.     | No  | ⇒ Go to 2.33  |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| .a     | Don't know  |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| .b     | Refused to answer   |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 2.30.1 | If Yes, who is handling the sale and mortgage loan of all the units in the building?                | <table border="1"> <tr> <td>1.</td> <td>Real estate agency</td> <td rowspan="3">⇒ Go to 2.30.3</td> </tr> <tr> <td>2.</td> <td>Investment group</td> </tr> <tr> <td>3.</td> <td>Construction company</td> </tr> <tr> <td>4.</td> <td>Other</td> <td>⇒ Go to 2.30.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 2.31</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1. | Real estate agency | ⇒ Go to 2.30.3 | 2. | Investment group | 3.           | Construction company | 4.         | Other | ⇒ Go to 2.30.2 | .a                | Don't know | ⇒ Go to 2.31 | .b | Refused to answer |  |  | [ ____ ] |
| 1.     | Real estate agency  | ⇒ Go to 2.30.3  |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 2.     | Investment group  |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 3.     | Construction company  |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 4.     | Other   | ⇒ Go to 2.30.2  |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| .a     | Don't know  | ⇒ Go to 2.31  |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| .b     | Refused to answer   |   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 2.30.2 | If "other", please specify.   | [ _____ ]   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |
| 2.30.3 | What is the name of this organization?  | [ _____ ]   |    |                    |                |    |                  |              |                      |            |       |                |                   |            |              |    |                   |  |  |          |

|        |  |     |                          |                |  |       |
|--------|--|-----|--------------------------|----------------|--|-------|
| 2.31   | Does the company of the new apartment have arrangement with a particular bank or individual? | 1.  | Bank                     | ⇒ Go to 2.31.1 |  | [ — ] |
|        |  | 2.  | Individual               | ⇒ Go to 2.32   |  |       |
|        |  | 3.  | Neither                  |                |  |       |
|        |  | .a  | Don't know               |                |  |       |
|        |  | .b  | Refused to answer        |                |  |       |
| 2.31.1 | Which bank is it?  | 1.  | TDB                      |                |  | [ — ] |
|        |  | 2.  | Xac bank                 |                |  |       |
|        |  | 3.  | Xaan bank                |                |  |       |
|        |  | 4.  | Golomt bank              |                |  |       |
|        |  | 5.  | Saving bank              |                |  |       |
|        |  | 6.  | State bank               |                |  |       |
|        |  | 7.  | UB city bank             |                |  |       |
|        |  | 8.  | Capital bank             |                |  |       |
|        |  | 9.  | Capitron bank            |                |  |       |
|        |  | 10. | Erel bank                |                |  |       |
|        |  | 11. | Credit bank              |                |  |       |
|        |  | 12. | Trans bank               |                |  |       |
|        |  | 13. | National investment bank |                |  |       |
|        |  | 14. | Chingis khaan bank       |                |  |       |
|        |  | .a  | Don't know               |                |  |       |
|        |  | .b  | Refused to answer        |                |  |       |
| 2.32   | Is the company of the new apartment handling issuance of immovable property certificate?     | 1.  | Yes                      | ⇒ Go to 2.33   |  | [ — ] |
|        |  | 2.  | No                       |                |  |       |
|        |  | .a  | Don't know               |                |  |       |
|        |  | .b  | Refused to answer        |                |  |       |

|        |  |                               |                   |                |  |           |
|--------|--|-------------------------------|-------------------|----------------|--|-----------|
| 2.33   | Is the construction finished?                | 1.                            | Yes               | ⇒ Go to 4.1    |  | [ _____ ] |
|        |  | 2.                            | No                | ⇒ Go to 2.33.1 |  |           |
|        |  | .a                            | Don't know        | ⇒ Go to 4.1    |  |           |
|        |  | .b                            | Refused to answer |                |  |           |
| 2.33.1 | If no, when is the expected completion date? | [ _____ / _____ ] Year/ Month |                   |                |  |           |

### 3. Non-Mortgage Loan Bank Transaction

*This section should only be filled out for those participants applying for a non-mortgage loan as defined in the potential participant survey. If the previous Section 2(Mortgage Loan Bank Transaction) was filled out, then skip this section.*

|   |                           |
|---|---------------------------|
| Private House Loan  | <i>Mortgage Loans</i>     |
| Hashaa Plot Loan  |                           |
| Private House Construction Loan                             |                           |
| Hashaa Plot Construction Loan                               |                           |
| Apartment Loan  |                           |
| Housing/Apartment Improvement, including service connection | <i>Non-Mortgage Loans</i> |
| Business Loan   |                           |
| Education Loan  |                           |
| Consumer Loan   |                           |
| Immovable Collateral Loan                                   |                           |
| Auto Loan   |                           |

|      |   |    |                   |  |           |
|------|---|----|-------------------|--|-----------|
| 3.1. | You are applying for a non-mortgage loan using land or property as collateral, correct? | 1. | Yes               | ⇒ Go to 3.2  | [ _____ ] |
|      |   | 2. | No                | ⇒ Go to the Section 2 (Mortgage Loan Section) if they are getting a mortgage loan. If not, end the survey. |           |
|      |   | .b | Refused to answer | ⇒ End the survey.  |           |



|        |  |  |                   |               |          |    |     |    |    |    |            |    |                   |
|--------|--|--|-------------------|---------------|----------|----|-----|----|----|----|------------|----|-------------------|
| 3.2.   | Are you applying for the loan with a co-signer?  | 1.   | Yes               | ⇒ Go to 3.2.1 | [ ____ ] |    |     |    |    |    |            |    |                   |
|        |  | 2.   | No                | ⇒ Go to 3.3   |          |    |     |    |    |    |            |    |                   |
|        |  | .a   | Don't know        |               |          |    |     |    |    |    |            |    |                   |
|        |  | .b   | Refused to answer |               |          |    |     |    |    |    |            |    |                   |
| 3.2.1  | <p>How many people are applying for this loan including you?</p> <p>Example: Your brother and you are applying, and then the answer would be two.</p> <p>Total amount should include the respondent himself/herself.</p> | [ _ _ ] People   |                   |               |          |    |     |    |    |    |            |    |                   |
| 3.2.2  | How many people and who are you applying with?   | 1.   | Family members    |               | [ ____ ] |    |     |    |    |    |            |    |                   |
| 2      | Relatives  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 3.     | Friends  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 4.     | Co-worker/ business partner  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 5.     | Co-owners of the immovable property  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 6.     | Trusted/verified representative  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| .a     | Don't know   |  |                   |               |          |    |     |    |    |    |            |    |                   |
|        |  | .b   | Refused to answer |               |          |    |     |    |    |    |            |    |                   |
| 3.3.   | <p>Which of the following are you using or planning on using as collateral for your loan?</p> <p>Read all of the following and please indicate all which apply.</p>  | <p>For 3.3.1 to 3.3.8 use the following codes5</p> <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> |                   |               |          | 1. | Yes | 2. | No | .a | Don't know | .b | Refused to answer |
| 1.     | Yes  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 2.     | No   |  |                   |               |          |    |     |    |    |    |            |    |                   |
| .a     | Don't know   |  |                   |               |          |    |     |    |    |    |            |    |                   |
| .b     | Refused to answer  |  |                   |               |          |    |     |    |    |    |            |    |                   |
| 3.3.1. | <p>Land (includes hashaa plots)</p> <p>If the respondent chooses the option 2,a or b, skip to 3.3.2</p>  | [ ____ ]   |                   |               |          |    |     |    |    |    |            |    |                   |

|          |   |   |                                  |     |             |    |    |           |
|----------|---|---|----------------------------------|-----|-------------|----|----|-----------|
| 3.3.1.1. | When did you obtain the formal land title for the land?   |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.2.   | Apartment (new construction)<br><i>If the respondent chooses the option 2,a or b, skip to 3.3.3</i> |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.2.1  | When did you obtain the formal property title for the apartment?                                    |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.3.   | Apartment (old construction)<br><i>If the respondent chooses the option 2,a or b, skip to 3.3.4</i> |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.3.1. | When did you obtain the formal property title for the apartment?                                    |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.4.   | House in the hashaa plot<br><i>If the respondent chooses the option 2,a or b, skip to 3.3.5</i>     |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.4.1  | When did you obtain the formal property title for the house?  |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.5.   | Private house (luxury)<br><i>If the respondent chooses the option 2,a or b, skip to 3.3.6</i>       |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.5.1  | When did you obtain the formal property title for the house?  |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.6.   | Commercial Building<br><i>If the respondent chooses the option 2,a or b, skip to 3.3.7</i>          |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.6.1  | When did you obtain the formal property title for the commercial building?                          |   | [ _ _ _ _ / _ _ ] Year/<br>Month |     |             |    |    |           |
| 3.3.7.   | Movable Property  |   | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.8.   | Other types of property   | <i>If yes, go to 3.3.8.1.</i><br><i>If the respondent chooses the option 2,a or b, skip to 3.4</i>                                  | [ _ _ _ ]                        |     |             |    |    |           |
| 3.3.8.1. | If “other”, please specify.   | [ _____ ]   |                                  |     |             |    |    |           |
| 3.4.     | Are you providing a co-signer for another mortgage loan?  | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td rowspan="2">⇒ Go to 3.5</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> </table> | 1.                               | Yes | ⇒ Go to 3.5 | 2. | No | [ _ _ _ ] |
| 1.       | Yes   | ⇒ Go to 3.5   |                                  |     |             |    |    |           |
| 2.       | No  |   |                                  |     |             |    |    |           |



|  |   |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
|--|---|--|----|--------|--------------|----|-------------------------------------|--------------|----------------------------|------------------|------------|-----------|-------------------|--|-----------|
| 3.8.1  | If “other”, please specify.   | [ _____ ]  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 3.9  | Do you have documents prepared for the loan process?  | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 3.10</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 3.24</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>                                      | 1. | Yes    | ⇒ Go to 3.10 | 2. | No                                  | ⇒ Go to 3.24 | .a                         | Don’t know       |            | .b        | Refused to answer |  | [ _____ ] |
| 1.   | Yes   | ⇒ Go to 3.10   |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 2.   | No  | ⇒ Go to 3.24   |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .a   | Don’t know  |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .b   | Refused to answer   |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 3.10   | Which documents listed below have you prepared as well as an estimate of their time and cost? | <table border="1"> <tr> <td>1.</td> <td>Answer</td> <td>⇒ Go to 3.11</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> <td>⇒ Go to 3.24</td> </tr> <tr> <td>.b</td> <td>Refuse to answer</td> <td></td> </tr> </table>   | 1. | Answer | ⇒ Go to 3.11 | .a | Don’t know                          | ⇒ Go to 3.24 | .b                         | Refuse to answer |            | [ _____ ] |                   |  |           |
| 1.   | Answer  | ⇒ Go to 3.11   |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .a   | Don’t know  | ⇒ Go to 3.24   |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .b   | Refuse to answer  |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| <p>Read the following list of documents and use the code to the right to mark if the respondent had the document or not.</p> <p>The days it took to obtain should represent the duration of time and count the day the applicant requested the application/document until they received it or finished the process with the relevant office. It should not include time to complete forms but only time took since forms/application requested. If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> .<u>0</u> ]Days.</p> <p>The amount it cost should be whatever fees they incurred as a result of obtaining the specific document. This includes bank fees, notary fees, transportation fees, and government fees.</p> <p><b>IMPORTANT: If the respondent is employed (not self-employed) or chooses options “1” to the Question 1.14, DO NOT ASK questions 3.17-3.19. If the respondent is self-employed or chooses options “2” to the Question 1.14, DO NOT ASK questions 3.14-3.16. If the respondent is unemployed or chooses options “2, a, and b” to the Question 1.13, DO NOT ASK questions 3.14-3.19.</b></p> |   | <table border="1"> <tr> <td>1.</td> <td>Has document</td> </tr> <tr> <td>2.</td> <td>Does not have document prepared yet</td> </tr> <tr> <td>3.</td> <td>Does not need the document</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> |    | 1.     | Has document | 2. | Does not have document prepared yet | 3.           | Does not need the document | .a               | Don’t know | .b        | Refused to answer |  |           |
| 1.   | Has document  |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 2.   | Does not have document prepared yet   |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 3.   | Does not need the document  |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .a   | Don’t know  |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| .b   | Refused to answer   |  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |
| 3.11.  | Bank application form   | [ _____ ]  |    |        |              |    |                                     |              |                            |                  |            |           |                   |  |           |

|        |  |                 |          |
|--------|--|-----------------|----------|
| 3.12   | ID card copy<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.13</i>   |                 | [ ____ ] |
| 3.12.1 | If has ID card copy, how much did it cost to obtain?   | [ ____ ]<br>MNT |          |
| 3.13.  | Khoroo letter<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.14</i>  |                 | [ ____ ] |
| 3.13.1 | If has khoroo letter, how many days did it take to obtain?   | [ ____ ] Days   |          |
| 3.13.2 | If has khoroo letter, how much did it cost to obtain?  | [ ____ ]<br>MNT |          |
| 3.14.  | Employment letter<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.15</i>                                      |                 | [ ____ ] |
| 3.14.1 | If has employment letter, how many days did it take to obtain?   | [ ____ ] Days   |          |
| 3.15   | Social insurance book/ Employment contract<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.16</i>             |                 | [ ____ ] |
| 3.15.1 | If has social insurance book or employment contract, how many days did it take to obtain?                                      | [ ____ ] Days   |          |
| 3.15.2 | If has social insurance book or employment contract, how much did it cost to obtain?   | [ ____ ]<br>MNT |          |
| 3.16   | Salary card account statement/ Salary reference letter<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.17</i> |                 | [ ____ ] |
| 3.16.1 | If has salary card account statement or salary reference letter, how much did it cost to obtain?                               | [ ____ ] MNT    |          |
| 3.17   | Financial reports confirmed by Tax Authority<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.18</i>           |                 | [ ____ ] |
| 3.17.1 | If has financial reports confirmed by Tax Authority, how many days did it take to obtain?                                      | [ ____ ] Days   |          |

|        |  |  |                      |               |           |
|--------|--|--|----------------------|---------------|-----------|
| 3.17.2 | If has financial reports confirmed by Tax Authority, how much did it cost to obtain?   |  | [ _ _ _ _ _ ]<br>MNT |               |           |
| 3.18   | Notarized copy of business certificate<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.19</i>   |  |                      | [ _ _ _ ]     |           |
| 3.18.1 | If has notarized copy of business certificate, how many days did it take to obtain?  |  | [ _ _ _ . _ ] Days   |               |           |
| 3.18.2 | If has notarized copy of business certificate, how much did it cost to obtain?   |  | [ _ _ _ _ _ ] MNT    |               |           |
| 3.19   | Bank account statement of the company<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.20</i>  |  |                      | [ _ _ _ ]     |           |
| 3.19.1 | If has bank account statement of the company, how many days did it take to obtain?   |  | [ _ _ _ . _ ] Days   |               |           |
| 3.19.2 | If has bank account statement of the company, how much did it cost to obtain?  |  | [ _ _ _ _ _ ]<br>MNT |               |           |
| 3.20   | Other<br><i>If the respondent chooses the option 2,3,a or b, skip to 3.21</i>  |  |                      | [ _ _ _ ]     |           |
| 3.20.1 | If has other document, how many days did it take to obtain?  |  | [ _ _ _ . _ ] Days   |               |           |
| 3.20.2 | If has other document, how much did it cost to obtain?   |  | [ _ _ _ _ _ ]<br>MNT |               |           |
| 3.20.3 | If “other”, please specify.  |  | [ _____ ]            |               |           |
| 3.21   | Which was the greater cost to obtaining the above documents, the <b>official</b> fees (bank fees, notary fees, and government fees) or the <b>unofficial</b> fees (includes transportation fees and any fees that were not formally listed)? |  | 1.                   | Official fees | [ _ _ _ ] |
| 2.     |  |  | Unofficial fees      |               |           |
| 3.     |  |  | They were the same   |               |           |
| .a     |  |  | Don't know           |               |           |
| .b     |  |  | Refused to answer    |               |           |

|        |   |                             |            |                   |             |
|--------|---|-----------------------------|------------|-------------------|-------------|
| 3.22   | <p>How many <b>days</b> total did it take to prepare all the documents you have collected thus far for the loan, including those that may have not been listed above?</p> <p>The days it took to obtain should be the total amount of time you estimate it took to request and receive all the documentation.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> . <u>5</u> ] Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> . <u>0</u> ] Days.</i></p> | [ _ _ _ . _ ] Days          |            |                   |             |
| 3.23   | <p>How much it was the total <b>cost</b> of all <b>official</b> fees related to preparing all the documents you have collected thus far for the loan, including those that may have not been listed above?</p> <p><i>The total amount it cost should be only official fees you incurred as a result of obtaining all the documents you collected to date. This includes bank fees, notary fees, and government fees.</i></p>  | [ _ _ _ _ _ _ _ _ _ _ ] MNT |            |                   |             |
| 3.23.1 | <p>How much was the total <b>cost</b> of all <b>unofficial</b> fees related to preparing all the documents you have collected thus far for the loan, including those that may have not been listed above?</p> <p><i>The total amount it cost should be unofficial fees you incurred as a result of obtaining all the documents you collected to date. This includes transportation fees and any fees that were not formally listed.</i></p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |            |                   |             |
| 3.24   | Did you submit the loan application to the bank?  | 1.                          | Yes        | ⇒ Go to 3.24.1    |             |
|        |   | 2.                          | No         | ⇒ Go to section 4 | [ _ _ _ _ ] |
|        |   | .a                          | Don't know |                   |             |

|        |   |   |    |                   |  |  |
|--------|---|---|----|-------------------|--|--|
|        |   | <table border="1"> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> <td></td> </tr> </table> | .b | Refused to answer |  |  |
| .b     | Refused to answer   |   |    |                   |  |  |
| 3.24.1 | If yes, when did you submit the loan application to the bank? | [ ____ / ____ / ____ ] Year/ Month/ Day   |    |                   |  |  |

#### 4. Information on GASR

|        |  |    |                                   |                      |          |
|--------|--|----|-----------------------------------|----------------------|----------|
| 4.1.   | Have you received a reference letter from GASR yet?  | 1. | Have received document            | ⇒ Go to 4.1.1        | [ ____ ] |
|        |  | 2. | Has not received the document yet | ⇒ Go to section 5    |          |
|        |  | .a | Don't know                        |                      |          |
|        |  | .b | Refused to answer                 |                      |          |
| 4.1.1. | <p>How many <b>days</b> did it take to obtain?</p> <p>The days it took to obtain should be from the day you submitted the application to GASR to obtain the reference letter until you received it or the bank received it from GASR.</p> <p>The days it took to obtain should be from the day you submitted the application to GASR to obtain the reference letter until you received it or the bank received it from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> .<u>0</u> ]Days.</i></p> |    |                                   | [ ____ . ____ ] Days |          |
| 4.1.2. | <p>How much did the <b>official</b> fees <b>cost</b> to obtain the reference letter?</p> <p><i>The amount it cost should be whatever official fees you incurred as a result of obtaining the reference letter. This includes GASR fees, notary fees, and any additional government agency fees.</i></p>  |    |                                   | [ _____ ] MNT        |          |
| 4.1.3. | <p>How much did the <b>unofficial</b> fees <b>cost</b> to obtain the reference letter?</p>   |    |                                   | [ _____ ] MNT        |          |



|        |   |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
|--------|---|--|--|----|--|-------------------|----|---|---------------|----|--|-------------------|----|-------------------|-------------------|-----------|-------------------|-------------------|-----------|-------------------|--|-----------|
|        |   | The amount it cost should be the unofficial fees you incurred as a result of obtaining the reference letter. This includes transportation fees and any fees that were not formally listed. |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.1.4. |   | How did you obtain reference letter from GASR?<br><br><i>Read the following options:</i>   | <table border="1"> <tr> <td>1.</td> <td>You went to GASR office to obtain reference letter</td> <td>⇒ Go to 4.1.6</td> </tr> <tr> <td>2.</td> <td>You went to GASR office to obtain reference letter and used expedited service</td> <td></td> </tr> <tr> <td>3.</td> <td>Bank was in charge of obtaining reference letter from GASR</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>4.</td> <td>Other</td> <td>⇒ Go to 4.1.5</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1. | You went to GASR office to obtain reference letter | ⇒ Go to 4.1.6     | 2. | You went to GASR office to obtain reference letter and used expedited service |               | 3. | Bank was in charge of obtaining reference letter from GASR | ⇒ Go to Section 5 | 4. | Other             | ⇒ Go to 4.1.5     | .a        | Don't know        | ⇒ Go to Section 5 | .b        | Refused to answer |  | [ _____ ] |
| 1.     | You went to GASR office to obtain reference letter                            | ⇒ Go to 4.1.6  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 2.     | You went to GASR office to obtain reference letter and used expedited service |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 3.     | Bank was in charge of obtaining reference letter from GASR                    | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.     | Other   | ⇒ Go to 4.1.5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .a     | Don't know  | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .b     | Refused to answer   |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.1.5. |   | If "other", please specify.  | [ _____ ]  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.1.6. |   | Did you have to make multiple visits to GASR or just one? ( <i>one visit means 2 visits of submitting documents and receiving reference letter</i> )                                       | <table border="1"> <tr> <td>1.</td> <td>One Visit</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>2.</td> <td>Multiple Visits</td> <td>⇒ Go to 4.1.7</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>  | 1. | One Visit  | ⇒ Go to Section 5 | 2. | Multiple Visits   | ⇒ Go to 4.1.7 | .a | Don't know   | ⇒ Go to Section 5 | .b | Refused to answer |                   | [ _____ ] |                   |                   |           |                   |  |           |
| 1.     | One Visit   | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 2.     | Multiple Visits   | ⇒ Go to 4.1.7  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .a     | Don't know  | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .b     | Refused to answer   |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.1.7. |   | If multiple, what was the reason?  | <table border="1"> <tr> <td>1.</td> <td>Missing paperwork</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>2.</td> <td>Needed to pay additional fees</td> <td></td> </tr> <tr> <td>3.</td> <td>Other</td> <td>⇒ Go to 4.1.8</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to Section 5</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>  | 1. | Missing paperwork                                  | ⇒ Go to Section 5 | 2. | Needed to pay additional fees   |               | 3. | Other  | ⇒ Go to 4.1.8     | .a | Don't know        | ⇒ Go to Section 5 | .b        | Refused to answer |                   | [ _____ ] |                   |  |           |
| 1.     | Missing paperwork   | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 2.     | Needed to pay additional fees   |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 3.     | Other   | ⇒ Go to 4.1.8  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .a     | Don't know  | ⇒ Go to Section 5  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| .b     | Refused to answer   |  |  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |
| 4.1.8. |   | If "other", please specify.  | [ _____ ]  |    |  |                   |    |   |               |    |  |                   |    |                   |                   |           |                   |                   |           |                   |  |           |

## 5. Loan Information History

*The questions in this section about past loans should only be in reference to past loans that used land or property as collateral. Therefore, any time loan is referenced; the participant should be reminded that it is only loans that used property or land as collateral.*

|        |  |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
|--------|--|---|----------|-----|-------------|----|----|---------------|----|-------------------|--|----|-------------------|--|----------|
| 5.1.   | Have you attempted to get a mortgage or non-mortgage loan in the past using your land or property as collateral?   | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 5.2</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 5.1.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1.       | Yes | ⇒ Go to 5.2 | 2. | No | ⇒ Go to 5.1.1 | .a | Don't know        |  | .b | Refused to answer |  | [ ____ ] |
| 1.     | Yes  | ⇒ Go to 5.2   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 2.     | No   | ⇒ Go to 5.1.1   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| .a     | Don't know   |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| .b     | Refused to answer  |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.1. | <p>If no, why have you not tried to get one before?</p> <p><i>Read the following list of reasons and use the code to the right to mark if it was one of the respondent's reasons.</i></p> <p><i>After filling out, end survey.</i></p> | <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>   | 1.       | Yes | 2.          | No | .a | Don't know    | .b | Refused to answer |  |    |                   |  |          |
| 1.     | Yes  |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 2.     | No   |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| .a     | Don't know   |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| .b     | Refused to answer  |   |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.2. | No need  |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.3. | Was not aware of the possibility to get a loan   |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.4. | Worried about high transaction costs   |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.5. | Insufficient income  |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.6. | Did not have a formal land title   |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.1.7. | Interest rate was high   |   | [ ____ ] |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.2.   | <p>How many loans have you <b>applied</b> for?</p> <p><i>If zero, end survey</i></p>   | [ ____ ] Loans  |          |     |             |    |    |               |    |                   |  |    |                   |  |          |
| 5.3.   | <p>How many loans have you <b>gotten</b>?</p> <p><i>If zero, end survey</i></p>  | [ ____ ] Loans  |          |     |             |    |    |               |    |                   |  |    |                   |  |          |

|        |  |                             |  |               |           |
|--------|--|-----------------------------|--|---------------|-----------|
| 5.4.   | What was the most recent loan you received for?  | 1.                          | Land (hashaa plot)                                 | ⇒ Go to 5.4.2 | [ _____ ] |
|        |  | 2.                          | Apartment (new construction)                       |               |           |
|        |  | 3.                          | Apartment (old construction)                       |               |           |
|        |  | 4.                          | Purchasing a House                                 |               |           |
|        |  | 5.                          | Purchasing a commercial building                   |               |           |
|        |  | 6.                          | Improving existing structures                      |               |           |
|        |  | 7.                          | Business investment or expenditure                 |               |           |
|        |  | 8.                          | Purchase vehicle or repair a vehicle               |               |           |
|        |  | 9.                          | Purchase household goods or personal valuables     |               |           |
|        |  | 10.                         | Paying for education or education related expenses |               |           |
|        |  | 11.                         | Other  | ⇒ Go to 5.4.1 |           |
|        | .b   | Refused to answer           | ⇒ Go to 5.4.2                                      |               |           |
| 5.4.1. | If “other”, please specify.  | [ _____ ]                   |  |               |           |
| 5.4.2  | When did you receive your most recent loan?  | [ ____ / ____ ] Year/ Month |  |               |           |
| 5.4.3  | <p>How many <b>days</b> did it take to get your reference letter from GASR for your most recent loan?</p> <p>This is the amount of time between when you submitted the required documents to GASR until it was ready to be picked up or submitted to the bank directly from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more</i></p> | [ ____ . ____ ] Days        |  |               |           |

|       |  |                               |
|-------|--|-------------------------------|
|       | <p><i>than a half day but less than one, for example 14 hours, put [ <u>1</u> . <u>0</u> ] Days.</i></p>   |                               |
| 5.4.4 | <p>How many <b>days</b> did it take to register your loan at GASR for your most recent loan?</p> <p>This is the amount of time between when you submitted the required documents to GASR until it was ready to be picked up or submitted to the bank directly from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> . <u>5</u> ] Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> . <u>0</u> ] Days.</i></p>   | <p>[ ____ _ . ____ ] Days</p> |
| 5.4.5 | <p><i>If the respondent was getting a loan to buy new or old property or land (hashaa plot) for their most recent loan, ask the following, if not put a "c"-</i></p> <p>How many <b>days</b> did it take to register the selling and buying contract at GASR for your most recent loan?</p> <p>This is the amount of time between when you submitted the required documents to GASR until it was ready to be picked up or submitted to the bank directly from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> . <u>5</u> ] Days. If it took more than a half day but less than one, for example 14 hours, put [ <u>1</u> . <u>0</u> ] Days</i></p> | <p>[ ____ _ . ____ ] Days</p> |
| 5.4.6 | <p>How much was the <b>total cost</b> of all <b>official</b> fees related to GASR activities (reference letter, loan registration, buying and selling contract registration) for your most recent loan? Including, notary fees, GASR fees, and other related government office fees.</p> <p><i>The amount it cost should be official fees they incurred as a result of obtaining all needed documents from GASR in order to get the loan.</i></p>  | <p>[ _____ ] MNT</p>          |

|        |  |                             |
|--------|--|-----------------------------|
| 5.4.7  | <p>How much was the <b>total cost</b> of all <b>unofficial</b> fees related to GASR activities (reference letter, loan registration, buying and selling contract registration) for your most recent loan? This includes transportation fees and any fees that were not formally listed.</p> <p><i>The total amount it cost should be unofficial fees they incurred as a result of obtaining all needed documents from GASR in order to get the loan.</i></p> | <p>[ _____ ] MNT</p>        |
| 5.4.8  | <p>How many <b>days</b> did it take in total to complete the entire loan process at the bank?</p> <p>The days it took to obtain should be from the day you turned in the loan application until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ 0 .5 ] Days. If it took more than a half day but less than one, for example 14 hours, put [ 1 .0 ] Days.</i></p>                | <p>[ ____ . ____ ] Days</p> |
| 5.4.9  | <p>How much did it <b>cost</b> in <b>official</b> fees to complete the entire loan process at the bank?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any bank related fees and notary fees.</p>   | <p>[ _____ ] MNT</p>        |
| 5.4.10 | <p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the entire loan process at the bank?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any transportation to the bank and any fees that were not formally listed.</p>   | <p>[ _____ ] MNT</p>        |

## Urban – Registry Process - Banking Follow Up Survey

### Consent Form

Hello, my name is [*enter name*]. You gave us your information before because you agreed to assist us in our study when you applied for a loan.

We would like to ask you questions about loan process, specifically capturing the overall time, difficulties you faced and costs incurred in completing the steps of the loan process. The interview will last for about 20 minutes. To compensate for your time and effort, you will receive [*3000 units*] in the form of phone units after completing this follow up questionnaire. Also, your participation in this study will be confidential. Your name and any other identifying information will be accessible only to the employees of the company conducting the survey, researchers working with the data and Millennium Challenge Corporation which funds the study.

For concerns after the interview, please contact Innovations for Poverty Action at **9500-6365**.

Would you be willing to participate in this survey? (Surveyor must mark a “yes” or “no” if the consent is done verbally)

|    |     |   |
|----|-----|---|
| 1. | Yes | <i>Conduct the survey</i>   |
| 2. | No  | <i>Fill in the date and time of the survey and mark with code 8 “Refused entire interview” and end the survey</i> |

### 1. Quality Control Sheet

*This section should be filled out by the enumerator. The time the survey started should be recorded then after the survey is completed, the result should be inputted. If the respondent has quit the loan process, than that respondent should be asked question 1.6.*

|                         |   |              |            |             |               |                           |
|-------------------------|---|--------------|------------|-------------|---------------|---------------------------|
|                         | <i>Record when survey began below in 1.1 below. If unable to reach the participant or need to interview again, mark the correct code under the result option and place the future follow up interviews between 1.2 – 1.4.</i> |              |            |             |               |                           |
| <i>Interview Number</i> | <i>Date</i>   |              |            | <i>Time</i> |               |                           |
|                         | <i>Year</i>   | <i>Month</i> | <i>Day</i> | <i>Hour</i> | <i>Minute</i> | <i>Result</i>             |
|                         |   |              |            |             |               | <i>Additional remarks</i> |

|      |  |  |  |  |  |  |           |           |              |  |
|------|--|--|--|--|--|--|-----------|-----------|--------------|--|
|      |  |  |  |  |  |  | (0 to 23) | (0 to 59) | (enter code) |  |
| 1.1. |  |  |  |  |  |  |           |           | [ _____ ]    |  |
| 1.2. |  |  |  |  |  |  |           |           | [ _____ ]    |  |
| 1.3. |  |  |  |  |  |  |           |           | [ _____ ]    |  |
| 1.4. |  |  |  |  |  |  |           |           | [ _____ ]    |  |

Result code for above:

| Code   | Result  | 1 <sup>st</sup> action to do                                     | 2 <sup>nd</sup> action to do          |
|--|---|--|---------------------------------------|
| <b>Result in case of respondent answered the phone</b>                     |   |  |                                       |
| 1.   | Survey is completed   | Thank the respondent and send the phone units.                   |                                       |
| 2.   | The interview has not started and postponed interview to later time   | To contact later on agreed date and time                         |                                       |
| 3.   | The interview has not completed and postponed interview to later time |  |                                       |
| 4.   | Refused to interview  | Note the reason of refusal and end the interview                 |                                       |
| 5.   | Stopped interview in the middle                                       |  |                                       |
| 6.   | Network was not good enough   | To contact 3 hours later   |                                       |
| <b>Result in case of other person except respondent answered the phone</b> |   |  |                                       |
| 7.   | Respondent changed phone number                                       | Respondent has got new phone number                              | To call the new number                |
|  |   | Know the respondent but doesn't know the phone number            | To ask the home address of respondent |
| 8.   | Does not know the respondent  | End the interview and tell the person the we might contact again |                                       |
| 9.   | Refused to give information about the respondent                      |  |                                       |
| 10.  | Respondent has died   |  |                                       |
| 11.  | Respondent has went abroad for longer term                            |  |                                       |
| 12.  | Respondent is in military service                                     |  |                                       |

|                             |                                    |                          |  |
|-----------------------------|------------------------------------|--------------------------|--|
| 13.                         | Respondent is in prison            |                          |  |
| <b>Unsuccessful contact</b> |                                    |                          |  |
| 14.                         | Has not picked up                  | To call 20 minutes later |  |
| 15.                         | Busy                               |                          |  |
| 16.                         | Unreachable                        | To call 2 hours later    |  |
| 17.                         | Registered to call keeping service |                          |  |
| 18.                         | Connected to voice mail            | To call 3 hours later    |  |
| 19.                         | Phone number is not in use         | To call 1 day later      |  |
| 20.                         | Connected to fax                   |                          |  |
| 21.                         | Has not paid the bill              | To call 2 days later     |  |
| 22.                         | Activated to message roaming       |                          |  |

## 2. Confirmation Information of the Respondent

|        |   |   |  |  |           |
|--------|---|---|--|--|-----------|
| 2.1.   | What is your given name?<br><br><i>(INFORMATION FROM INITIAL SURVEY SHOULD BE AVAILABLE SO INTERVIEWER CAN CHECK RESPONSES)</i> | [ _____ ]   |  |  |           |
| 2.1.1. | <i>NOT ASK RESPONDENT; INTERVIEWER RESPONSE ONLY.</i><br><br><i>Does the given name match the name listed?</i>                  | 1. Matches exactly<br>2. Matches with minor spelling and formatting differences<br>3. Does not match at all<br>4. Information in initial survey data is missing or respondent refuses | ⇒ Go to 2.2.<br><br>⇒ End interview. Interviewer should say the following:<br>"Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again." |  | [ _____ ] |



|        |   |   |  |  |           |
|--------|---|---|--|--|-----------|
|        |   |   | to answer or does not know   |  |           |
| 2.2.   | <p>What is your family name?</p> <p><i>(INFORMATION FROM INITIAL SURVEY SHOULD BE AVAILABLE SO INTERVIEWER CAN CHECK RESPONSES)</i></p>       | [ _____ ]   |  |  |           |
| 2.2.1. | <p><i>DO NOT ASK RESPONDENT; INTERVIEWER RESPONSE ONLY.</i></p> <p><i>Does the family name given by respondent match the name listed?</i></p> | <p>1. Matches exactly</p> <p>2. Matches with minor spelling and formatting differences</p> <p>3. Does not match at all</p> <p>4. Information in initial survey data is missing or respondent refuses to answer or does not know</p> | <p>⇒ Go to 2.3.</p> <p>⇒ End interview. Interviewer should say the following: "Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again."</p> |  | [ _____ ] |
| 2.3.   | <p>Did you finish submitting your loan application at the loan officer?</p>   | <p>1. Yes</p> <p>2. No</p> <p>.a Don't know</p> <p>.b Refused to answer</p>   | <p>⇒ Go to 2.6</p> <p>⇒ Go to 2.4</p>  |  | [ _____ ] |

|  |   |   |  |                             |           |           |
|--|---|---|--|-----------------------------|-----------|-----------|
| 2.4.   | If the respondent has not finished submitting your loan application, would you finish preparing the loan materials and submit it to loan officer? | 1.                                      | Yes, respondent will submit                            | ⇒ To interview 7 days later |           | [ _____ ] |
|  |   | 2.                                      | No, respondent has quit or stopped the loan process    | ⇒ Go to 2.5                 |           |           |
|  |   | .a                                      | Don't know   |                             |           |           |
|  |   | .b                                      | Refused to answer                                      |                             |           |           |
| 2.5.   | If the respondent has quit or stopped the loan process, why did they stop it?<br><br><i>Read the options</i>                                      | 1.                                      | Decided not to buy what you were getting the loan for. | ⇒ End survey                | [ _____ ] |           |
|  |   | 2.                                      | Found another way to finance the purchase              |                             |           |           |
|  |   | 3.                                      | Unable to afford down payment                          |                             |           |           |
|  |   | 4.                                      | Other  | ⇒ 2.5.1 пүү шилжих          |           |           |
|  |   | .a                                      | Don't know   | ⇒ End survey                |           |           |
|  |   | .b                                      | Refused to answer                                      |                             |           |           |
| 2.5.1.   | If "other", please specify.<br><br><i>End survey</i>  | [ _____ ]                               |  |                             |           |           |
| 2.6.   | Did you finish submitting your loan application at the bank and receive a response about loan approval or denial?                                 | 1.                                      | Yes  | ⇒ Go to 3.1                 |           | [ _____ ] |
|  |   | 2.                                      | No   | ⇒ Go to 2.6.1               |           |           |
|  |   | .a                                      | Don't know   |                             |           |           |
|  |   | .b                                      | Refused to answer                                      |                             |           |           |
| 2.6.1.   | If no, ask when they expect to receive a response from the bank.  | [ ____ / ____ / ____ ] Year/ Month/ Day |  |                             |           |           |
| If all the identifying information matches the initial survey's information, and the participant answered yes to 2.3 proceed with the next section of the questionnaire. |   |   |  |                             |           |           |

### 3. Mortgage Loan Bank Transaction

The following questions are about the most recent mortgageloan that you applied to get at the bank. It should have occurred within the last month.

*This section should only be filled out for those participants applying for a mortgage loan as defined in the potential participant survey. Those participants that applied for a non-mortgage loan using land (hashaa plot) or property as collateral should skip to Section 4 (Non-Mortgage Loan Bank Transaction).*

|   |  |                           |  |
|---|--|---------------------------|--|
| Private House Loan  |  | <i>Mortgage Loans</i>     |  |
| Hashaa Plot Loan  |  |                           |  |
| Private House Construction Loan                             |  |                           |  |
| Hashaa Plot Construction Loan                               |  |                           |  |
| Apartment Loan  |  |                           |  |
| Housing/Apartment Improvement, including service connection |  | <i>Non-Mortgage Loans</i> |  |
| Business Loan   |  |                           |  |
| Education Loan  |  |                           |  |
| Consumer Loan   |  |                           |  |
| Immovable Collateral Loan                                   |  |                           |  |
| Auto Loan   |  |                           |  |

|      |   |    |                   |               |           |
|------|---|----|-------------------|---------------|-----------|
| 3.1. | Did the bank approve your mortgage application? | 1. | Yes               | ⇒ Go to 3.1.1 | [ _____ ] |
|      |   | 2. | No                | ⇒ Go to 3.1.2 |           |
|      |   | .a | Don't know        | ⇒ Go to 3.2   |           |
|      |   | .b | Refused to answer |               |           |

|        |   |   |  |  |  |
|--------|---|---|--|--|--|
| 3.1.1. | If <b>yes</b> , when did bank approve your mortgage application?<br><br><i>Skip to 3.2 after filling out.</i> | [ ____ / ____ / ____ ] Year/ Month/ Day |  |  |  |
|--------|---|---|--|--|--|

|        |   |    |                   |               |           |
|--------|---|----|-------------------|---------------|-----------|
| 3.1.2. | If <b>no</b> , were you given a reason for not receiving a mortgage loan? | 1. | Yes               | ⇒ Go to 3.1.3 | [ _____ ] |
|        |   | 2. | No                | ⇒ Go to 3.5   |           |
|        |   | .a | Don't know        |               |           |
|        |   | .b | Refused to answer |               |           |

|           |   |               |                   |               |           |
|-----------|---|---------------|-------------------|---------------|-----------|
| 3.1.3.    | What was the reason? Answer yes to all that apply from the reasons below.<br><br><i>Use the coded responses to the right for 3.1.4 to 3.1.10.</i> | 1.            | Yes               |               |           |
|           |   | 2.            | No                |               |           |
|           |   | .a            | Don't know        |               |           |
|           |   | .b            | Refused to answer |               |           |
| 3.1.4.    | Insufficient funds for down payment   |               |                   | [ ____ ]      | Go to 3.5 |
| 3.1.5.    | Collateral not valuable enough  |               |                   | [ ____ ]      |           |
| 3.1.6.    | Unemployed  |               |                   | [ ____ ]      |           |
| 3.1.7.    | Failure to receive formal title for property or land one is mortgaging  |               |                   | [ ____ ]      |           |
| 3.1.8.    | Other missing documents   |               |                   | [ ____ ]      |           |
| 3.1.9.    | Employed but the jobs salary is too small   |               |                   | [ ____ ]      |           |
| 3.1.10.   | Other   |               |                   | [ ____ ]      |           |
| 3.1.10.1. | If "other", please specify.   | [ _____ ]     |                   |               |           |
| 3.2.      | Was the mortgage loan approved for the original amount requested?   | 1.            | Yes               | ⇒ Go to 3.3   | [ ____ ]  |
|           |   | 2.            | No                | ⇒ Go to 3.2.1 |           |
|           |   | .a            | Don't know        | ⇒ Go to 3.3   |           |
|           |   | .b            | Refused to answer |               |           |
| 3.2.1.    | If not, what is the new amount that it was approved for?  | [ _____ ] MNT |                   |               |           |

|      |   |                             |                   |  |           |
|------|---|-----------------------------|-------------------|--|-----------|
| 3.3. | What was the annual interest rate offered for the mortgage loan?  | [ _ _ _ . _ ]%              |                   |  |           |
| 3.4. | Do you now have a signed mortgage contract with the bank?   | 1.                          | Yes               |  | [ _ _ _ ] |
|      |   | 2.                          | No                |  |           |
|      |   | .a                          | Don't know        |  |           |
|      |   | .b                          | Refused to answer |  |           |
| 3.5. | <p>How many <b>days</b> did it take in total to complete the mortgage loan process at the bank?</p> <p>The days it took to obtain should be from the day you turned in the mortgage loan application until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ _ . 5 ] Days. If it took more than a half day but less than one, for example 8 hours, put [ 1 . 0 ] Days.</i></p> | [ _ _ _ . _ ] Days          |                   |  |           |
| 3.6. | <p>How much did it <b>cost</b> in <b>official</b> fees to complete the mortgage loan process at the bank?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the bank response about whether your mortgage loan application was approved or not. This includes any bank related fees and notary fees.</p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |                   |  |           |
| 3.7. | <p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the mortgage loan process at the bank?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the bank response about whether your mortgage loan application was approved or not. This includes any transportation to the bank and any fees that were not formally listed.</p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |                   |  |           |
| 3.8. | <p>How many <b>days</b> did it take in total to complete the <b>entire</b> mortgage loan process from the first day you started until you got approval or disapproval?</p> <p>This is the total duration of the process and should include visits to GASR, the bank, notaries and any</p>   | [ _ _ _ . _ ] Days          |                   |  |           |

|       |  |               |
|-------|--|---------------|
|       | <p>other government agencies or organizations needed to visit to complete the whole loan process.</p> <p>The total days it took to obtain a mortgage loan should be from the day you first started the mortgage loan process, whether at the bank or GASR or notary until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p> |               |
| 3.9.  | <p>How much did it <b>cost</b> in <b>official</b> fees to complete the <b>entire</b> mortgage loan process?</p> <p>This is the sum of all official mortgage related fees. Such as GASR fees, Bank fees, Notary fees, and any other official mortgage loan related fees.</p> <p><i>The amount it cost should be whatever official fees they incurred as a result of trying to obtaining a mortgage loan from the bank.</i></p>  | [ _____ ] MNT |
| 3.10. | <p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the <b>entire</b> mortgage loan process?</p> <p>This is the sum of all unofficial mortgage related fees. Such as transportation fees and any fees that were not formally listed.</p> <p><i>The amount it cost should be whatever unofficial fees they incurred as a result of trying to obtaining a mortgage loan from the bank.</i></p>  | [ _____ ] MNT |

#### 4. Non-Mortgage Loan Bank Transaction

The following questions are about the most recent non-mortgage loan that you applied to get at the bank. It should have occurred within the last month.

*This section should only be filled out for those participants applying for a non-mortgage loan as defined in the potential participant survey. If the previous Section 3(Mortgage Loan Bank Transaction) was filled out, then skip this section.*

|   |  |                                |                   |  |  |           |  |
|---|--|--------------------------------|-------------------|--|--|-----------|--|
| Private House Loan  |  |                                |                   | <i>Mortgage Loans</i>                    |  |           |  |
| Hashaa Plot Loan  |  |                                |                   |  |  |           |  |
| Private House Construction Loan                             |  |                                |                   |  |  |           |  |
| Hashaa Plot Construction Loan                               |  |                                |                   |  |  |           |  |
| Apartment Loan  |  |                                |                   |  |  |           |  |
| Housing/Apartment Improvement, including service connection |  |                                |                   | <i>Non-Mortgage Loans</i>                |  |           |  |
| Business Loan   |  |                                |                   |  |  |           |  |
| Education Loan  |  |                                |                   |  |  |           |  |
| Consumer Loan   |  |                                |                   |  |  |           |  |
| Immovable Collateral Loan                                   |  |                                |                   |  |  |           |  |
| Auto Loan   |  |                                |                   |  |  |           |  |
| 4.1.  | Did the bank approve your loan application?  | 1.                             | Yes               | ⇒ Go to 4.1.1                            |  | [ _____ ] |  |
|   |  | 2.                             | No                | ⇒ Go to 4.1.2                            |  |           |  |
|   |  | .a                             | Don't know        | ⇒ Go to 4.2                              |  |           |  |
|   |  | .b                             | Refused to answer |  |  |           |  |
| 4.1.1.  | If <b>yes</b> , when did bank approve your loan application?   |                                |                   | [ _____ / ____ / ____ ] Year/ Month/ Day |  |           |  |
|   |  | Skip to 4.2 after filling out. |                   |  |  |           |  |
| 4.1.2.  | If <b>no</b> , were you given a reason for not receiving a loan?   | 1.                             | Yes               | ⇒ Go to 4.1.3                            |  | [ _____ ] |  |
|   |  | 2.                             | No                | ⇒ Go to 4.5                              |  |           |  |
|   |  | .a                             | Don't know        |  |  |           |  |
|   |  | .b                             | Refused to answer |  |  |           |  |
| 4.1.3.  | What was the reason? Answer yes to all that apply from the reasons below.<br><br>Use the coded responses to the right for 4.1.4 to 4.1.10. | 1.                             | Yes               |  |  |           |  |
|   |  | 2.                             | No                |  |  |           |  |
|   |  | .a                             | Don't know        | Go to 4.5                                |  |           |  |
|   |  | .b                             | Refused to answer |  |  |           |  |

|           |   |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
|-----------|---|--|----------|-----------|-------------|----|----|---------------|----|-------------------|-------------|----|-------------------|--|----------|
| 4.1.4.    | Insufficient funds for down payment                               |  | [ ____ ] | Go to 4.5 |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.5.    | Collateral not valuable enough                                    |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.6.    | Unemployed  |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.7.    | Lack of formal title for the land or property using as collateral |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.8.    | Other missing documents   |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.9.    | Employed but the jobs salary is too small                         |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.10.   | Other   |  | [ ____ ] |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.1.10.1. | If “other”, please specify.                                       | [ _____ ]  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.2.      | Was the loan approved for the original amount requested?          | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 4.3</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 4.2.1</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> <td>⇒ Go to 4.3</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1.       | Yes       | ⇒ Go to 4.3 | 2. | No | ⇒ Go to 4.2.1 | .a | Don’t know        | ⇒ Go to 4.3 | .b | Refused to answer |  | [ ____ ] |
| 1.        | Yes   | ⇒ Go to 4.3  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 2.        | No  | ⇒ Go to 4.2.1  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| .a        | Don’t know  | ⇒ Go to 4.3  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| .b        | Refused to answer   |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.2.1.    | If not, what is the new amount that it was approved for?          | [ ____ ] MNT   |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.3.      | What was the annual interest rate offered for the loan?           | [ ____ . ____ ]%   |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 4.4.      | Do you now have a signed loan contract with the bank?             | <table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>  | 1.       | Yes       | 2.          | No | .a | Don’t know    | .b | Refused to answer | [ ____ ]    |    |                   |  |          |
| 1.        | Yes   |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| 2.        | No  |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| .a        | Don’t know  |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |
| .b        | Refused to answer   |  |          |           |             |    |    |               |    |                   |             |    |                   |  |          |



|      |  |                             |
|------|--|-----------------------------|
| 4.5. | <p>How many <b>days</b> did you spend in total to complete the loan process just at the bank?</p> <p>The days it took to obtain should be from the day you turned in the loan application until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p>   | [ _ _ _ . _ ]Days           |
| 4.6. | <p>How much did it <b>cost</b> in official fees to complete the loan process at the bank?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any bank related fees and notary fees.</p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |
| 4.7. | <p>How much did it <b>cost</b> in unofficial fees to complete the loan process at the bank?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any transportation to the bank and any fees that were not formally listed.</p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |
| 4.8. | <p>How many <b>days</b> did you spend in total to complete the <b>entire</b> loan process from the first day you started until you got approval or disapproval?</p> <p>This is the total duration of the process and should include visits to GASR, the bank, notaries and any other government agencies needed to visit to complete the whole loan process.</p> <p>The total days it took to obtain a loan should be from the day you first started the loan process, whether at the bank or GASR until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p> | [ _ _ _ . _ ]Days           |

|       |  |               |
|-------|--|---------------|
| 4.9.  | <p>How much did it <b>cost</b> in <b>official</b> fees to complete the <b>entire</b> loan process?</p> <p>This is the sum of all official related fees. Such as GASR fees, Bank fees, Notary fees and any other official loan related fees.</p> <p><i>The amount it cost should be whatever official fees they incurred as a result of trying to obtaining a loan from the bank.</i></p> | [ _____ ] MNT |
| 4.10. | <p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the <b>entire</b> loan process?</p> <p>This is the sum of all unofficial related fees. Such as transportation fees and any fees that were not formally listed.</p> <p><i>The amount it cost should be whatever unofficial fees they incurred as a result of trying to obtaining a loan from the bank.</i></p>       | [ _____ ] MNT |

## 5. GASR Section

*This section should be given to all participants whether they applied for a mortgage or non-mortgage loan.*

|        |  |   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
|--------|--|---|----|--|---------------|----|---|-------------|-----------|------------|--|----|-------------------|--|-----------|
| 5.1.   | Did you register your collateral contract with GASR?   | <table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 5.1.1</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 5.5</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table> | 1. | Yes  | ⇒ Go to 5.1.1 | 2. | No  | ⇒ Go to 5.5 | .a        | Don't know |  | .b | Refused to answer |  | [ _____ ] |
| 1.     | Yes  | ⇒ Go to 5.1.1   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
| 2.     | No   | ⇒ Go to 5.5   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
| .a     | Don't know   |   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
| .b     | Refused to answer  |   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
| 5.1.1. | <p>If <b>yes</b>, how did you register your collateral contract?</p> <p><i>Read the options.</i></p> | <table border="1"> <tr> <td>1.</td> <td>I went to GASR office to register the collateral</td> <td>⇒ Go to 5.1.3</td> </tr> <tr> <td>2.</td> <td>I went to GASR office to register the collateral and used expedited service</td> <td></td> </tr> </table>       | 1. | I went to GASR office to register the collateral | ⇒ Go to 5.1.3 | 2. | I went to GASR office to register the collateral and used expedited service |             | [ _____ ] |            |  |    |                   |  |           |
| 1.     | I went to GASR office to register the collateral   | ⇒ Go to 5.1.3   |    |  |               |    |   |             |           |            |  |    |                   |  |           |
| 2.     | I went to GASR office to register the collateral and used expedited service                          |   |    |  |               |    |   |             |           |            |  |    |                   |  |           |

|        |  |   |                      |   |               |          |
|--------|--|---|----------------------|---|---------------|----------|
|        |  |   | 3.                   | Bank was in charge of registering the collateral contract | ⇒ Go to 5.5   |          |
|        |  |   | 4.                   | Other   | ⇒ Go to 5.1.2 |          |
|        |  |   | .a                   | Don't know  | ⇒ Go to 5.2   |          |
|        |  |   | .b                   | Refused to answer   |               |          |
| 5.1.2. |  | If "other", please specify. Go to 5.2   | [ _____ ]            |   |               |          |
| 5.1.3. |  | <i>If they went to GASR themselves to obtain-</i><br><br>Did you have to make multiple visits to GASR or just one?  | 1.                   | One Visit   | ⇒ Go to 5.2   | [ ____ ] |
|        |  |   | 2.                   | Multiple Visits   | ⇒ Go to 5.1.4 |          |
|        |  |   | .a                   | Don't know  | ⇒ Go to 5.2   |          |
|        |  |   | .b                   | Refused to answer   |               |          |
| 5.1.4. |  | If multiple, what was the reason?   | 1.                   | Missing paperwork   | ⇒ Go to 5.2   | [ ____ ] |
|        |  |   | 2.                   | Needed to pay additional fees                             |               |          |
|        |  |   | 3.                   | Other   | ⇒ Go to 5.1.5 |          |
|        |  |   | .a                   | Don't know  | ⇒ Go to 5.2   |          |
|        |  |   | .b                   | Refused to answer   |               |          |
| 5.1.5. |  | If "other", please specify.   | [ _____ ]            |   |               |          |
| 5.2.   |  | How many <b>days</b> did it take to register your collateral contract at GASR?<br><br>The days it took to obtain should be from the day you submitted the application to GASR to obtain the collateral contract until you received it or the bank received it from GASR.<br><br><i>If it took less than or half a day, for example 2 hours, put [ 0.5 ] Days. If it took more than a half day but less than one, for example 8 hours, put [ 1.0 ] Days.</i> | [ ____ . ____ ] Days |   |               |          |

|        |  |   |                               |           |
|--------|--|---|-------------------------------|-----------|
| 5.3.   | <p>How much did it <b>cost</b> in <b>official</b> fees to register your collateral contract at GASR?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the collateral contract from GASR. This includes GASR fees, notary fees, and any additional government agency fees incurred in order to receive a loan contract.</p> |   | [ _____ ] MNT                 |           |
| 5.4.   | <p>How much did it <b>cost</b> in <b>unofficial</b> fees to register your collateral contract at GASR?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the collateral contract from GASR. This includes any transportation to GASR and any fees that were not formally listed.</p>                                      |   | [ _____ ] MNT                 |           |
| 5.5.   | Were you getting a loan to buy new or old property or land (hashaa plot)?  | 1. Yes<br>2. No<br>.a Don't know<br>.b Refused to answer  | ⇒ Go to 5.5.1<br>⇒ Go to 5.10 | [ _____ ] |
| 5.5.1. | What did you get the loan for, new or old property or land (hashaa plot)?  | 1. New<br>2. Old<br>.a Don't know<br>.b Refused to answer   |                               | [ _____ ] |
| 5.6.   | Have you successfully registered the selling and buying contract registration at GASR?   | 1. Yes<br>2. No<br>.a Don't know<br>.b Refused to answer  | ⇒ Go to 5.6.1<br>⇒ Go to 5.10 | [ _____ ] |
| 5.6.1. | <p>If <b>yes</b>, how did you register your selling and buying contract?</p> <p><i>Read the options.</i></p>   | 1. I went to GASR office to register the loan<br>2. I went to GASR office to register the loan and used expedited service | ⇒ Go to 5.6.3                 | [ _____ ] |

|        |  |  |                      |   |               |          |
|--------|--|--|----------------------|---|---------------|----------|
|        |  |  | 3.                   | Bank was in charge of registering the loan contract | ⇒ Go to 5.10  |          |
|        |  |  | 4.                   | Other   | ⇒ Go to 5.6.2 |          |
|        |  |  | .a                   | Don't know  | ⇒ Go to 5.7   |          |
|        |  |  | .b                   | Refused to answer                                   |               |          |
| 5.6.2. |  | If "other", please specify. Go to 5.7  | [ _____ ]            |   |               |          |
| 5.6.3. |  | <i>If they went to GASR themselves to obtain-</i><br><br>Did you have to make multiple visits to GASR or just one?   | 1.                   | One Visit   | ⇒ Go to 5.7   | [ ____ ] |
|        |  |  | 2.                   | Multiple Visits                                     | ⇒ Go to 5.6.4 |          |
|        |  |  | .a                   | Don't know  | ⇒ Go to 5.7   |          |
|        |  |  | .b                   | Refused to answer                                   |               |          |
| 5.6.4. |  | If multiple, what was the reason?  | 1.                   | Missing paperwork                                   | ⇒ Go to 5.7   | [ ____ ] |
|        |  |  | 2.                   | Needed to pay additional fees                       |               |          |
|        |  |  | 3.                   | Other   | ⇒ Go to 5.6.5 |          |
|        |  |  | .a                   | Don't know  | ⇒ Go to 5.7   |          |
|        |  |  | .b                   | Refused to answer                                   |               |          |
| 5.6.5. |  | If "other", please specify.  | [ _____ ]            |   |               |          |
| 5.7.   |  | How many <b>days</b> did it take to receive the selling and buying contract registration?<br><br>The days it took to obtain should be from the day you submitted the form to GASR to obtain the selling and buying contract registration at GASR until you received it or the bank received it from GASR.<br><br><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> . <u>5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> . <u>0</u> ] Days.</i> | [ ____ . ____ ] Days |   |               |          |

|       |  |  |                   |          |
|-------|--|--|-------------------|----------|
| 5.8.  | How much did it <b>cost</b> in <b>official</b> fees to get the selling and buying contract registration?<br><br>The amount it cost should be whatever official fees you incurred as a result of obtaining the selling and buying contract registration from GASR. This includes GASR fees, notary fees, and any additional government agency fees.         | [ ____ ] MNT   |                   |          |
| 5.9.  | How much did it <b>cost</b> in <b>unofficial</b> fees to get the selling and buying contract registration?<br><br>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the selling and buying contract registration from GASR. This includes any transportation to GASR and any fees that were not formally listed. | [ ____ ] MNT   |                   |          |
| 5.10. | Were you satisfied with the customer service at GASR?<br><br><i>Give respondent options.</i>   | 1. Very satisfied<br>2. Satisfied<br>3. Not satisfied or unsatisfied (neutral)<br>4. Unsatisfied<br>5. Very unsatisfied<br>.a Don't know<br>.b Refused to answer |                   | [ ____ ] |
| 5.11. | Were you satisfied with the amount of time it took GASR to process all of your documents?<br><br><i>Give respondent options.</i>   | 1. Very satisfied<br>2. Satisfied<br>3. Not satisfied or unsatisfied (neutral)<br>4. Unsatisfied<br>5. Very unsatisfied<br>.a Don't know<br>.b Refused to answer |                   | [ ____ ] |
| 5.12. | Is there something that can be improved at GASR?   | 1. Friendlier Staff<br>2. Cleaner  | ⇒ Go to Section 6 | [ ____ ] |

|         |                                 |                        |                   |  |
|---------|---------------------------------|------------------------|-------------------|--|
|         | <i>Give respondent options.</i> | 3. Better waiting area |                   |  |
|         |                                 | 4. Quicker service     |                   |  |
|         |                                 | 5. Other               | ⇒ Go to 5.10.1    |  |
|         |                                 | .a Don't know          | ⇒ Go to Section 6 |  |
|         |                                 | .b Refused to answer   |                   |  |
| 5.12.1. | If "other", please specify.     | [ _____ ]              |                   |  |

## 6. Bank Customer Satisfaction

|      |   |                      |  |           |
|------|---|----------------------|--|-----------|
| 6.1. | Is this the bank that you typically use?  | 1. Yes               |  | [ _____ ] |
|      |   | 2. No                |  |           |
|      |   | .a Don't know        |  |           |
|      |   | .b Refused to answer |  |           |
| 6.2. | How do you find the customer service at this bank in comparison with the other banks?     | 1. Better            |  | [ _____ ] |
|      |   | 2. Neutral           |  |           |
|      |   | 3. Worse             |  |           |
|      | <i>Give respondent options.</i>   | .a Don't know        |  |           |
|      |   | .b Refused to answer |  |           |
| 6.3. | How satisfied are you with the bank's processing time in comparison with the other banks? | 1. Better            |  | [ _____ ] |
|      |   | 2. Neutral           |  |           |
|      |   | 3. Worse             |  |           |
|      | <i>Give respondent options.</i>   | .a Don't know        |  |           |
|      |   | .b Refused to answer |  |           |

|        |   |                             |   |  |  |           |
|--------|---|-----------------------------|---|--|--|-----------|
| 6.4.   | Is there something that can be improved?<br><br><i>Give respondent options.</i> | 1.                          | Friendlier Staff  | ⇒ Go to 6.5                                  |  | [ _____ ] |
|        |   | 2.                          | Cleaner   |  |  |           |
|        |   | 3.                          | Better waiting area   |  |  |           |
|        |   | 4.                          | Quicker service   |  |  |           |
|        |   | 5.                          | Other   | ⇒ Go to 6.4.1                                |  |           |
|        |   | .a                          | Don't know  | ⇒ Go to 6.5                                  |  |           |
|        |   | .b                          | Refused to answer   |  |  |           |
| 6.4.1. |   | If "other", please specify. | [ _____ ]   |  |  |           |
| 6.5.   | What are the factors that made you choose this bank over others?                | 1.                          | Location/ Business hours                                      | ⇒ Go to Optional Section below or End Survey |  | [ _____ ] |
|        |   | 2.                          | Had no choice (bank of choice for construction company, etc.) |  |  |           |
|        |   | 3.                          | Loan terms, product service                                   |  |  |           |
|        |   | 4.                          | Quicker service   |  |  |           |
|        |   | 5.                          | Friendlier staff  |  |  |           |
|        |   | 6.                          | Employer's preferred bank                                     |  |  |           |
|        |   | 7.                          | Other   | ⇒ Go to 6.5.1                                |  |           |
|        |   | .a                          | Don't know  | ⇒ Go to Optional Section below or End Survey |  |           |
|        |   | .b                          | Refused to answer   |  |  |           |
| 6.5.1. |   | If "other", please specify. | [ _____ ]   |  |  |           |

## Optional Banking Questions

*If the respondent did not answer the following questions about collecting loan documents or reference letter in the initial survey because they had not completed the loan application process, please ask them the following questions before ending the follow up survey.*

## 7. Loan Related Documents



If you were not finished collecting all the documents for the loan process at the bank during the initial survey, please respond to the questions below.

*If the respondent had answered, then skip to the reference letter section. If they had answered both, end the survey.*

|  |  |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
|--|--|--|----------|----|--------------|----|-------------------------------------|----|----------------------------|----|------------|----|-------------------|
| <p>Which of the following documents have you collected?</p> <p><i>Read the following list of documents and use the code to the right to mark if the respondent had the document or not.</i></p> <p><i>The days it took to obtain should represent the duration of time and count the day the applicant requested the application/document for the process until they received it or finished the process with the relevant office. It should not include time to complete forms but only time took since forms/application requested. If it took less than or half a day, for example 2 hours, put [ 0 .5 ]Days. If it took more than a half day but less than one, for example 8 hours, put [ 1 .0 ]Days.</i></p> <p><i>The amount it cost should be whatever fees they incurred as a result of obtaining the specific document. This includes bank fees, notary fees, transportation fees, and government fees.</i></p> <p><b>IMPORTANT: If the respondent is employed, DO NOT ASK questions 7.7-7.9. If the respondent is self-employed, DO NOT ASK questions 7.4-7.6. If the respondent is unemployed, DO NOT ASK questions 7.4-7.9.</b></p> |  | <table border="1"> <tr> <td>1.</td> <td>Has document</td> </tr> <tr> <td>2.</td> <td>Does not have document prepared yet</td> </tr> <tr> <td>3.</td> <td>Does not need the document</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> |          | 1. | Has document | 2. | Does not have document prepared yet | 3. | Does not need the document | .a | Don't know | .b | Refused to answer |
| 1.   | Has document   |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| 2.   | Does not have document prepared yet  |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| 3.   | Does not need the document   |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| .a   | Don't know   |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| .b   | Refused to answer  |  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.1.   | Bank application form  |  | [ ____ ] |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.2.   | ID card copy<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.3</i>  |  | [ ____ ] |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.2.1.   | If has ID card copy, how much did it cost to obtain?                                 | [ _ _ _ _ _ ] MNT  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.3.   | Khoroo letter<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.4</i> |  | [ ____ ] |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.3.1.   | If has khoroo letter, how many days did it take to obtain?                           | [ _ _ _ . _ ]Days  |          |    |              |    |                                     |    |                            |    |            |    |                   |
| 7.3.2.   | If has khoroo letter, how much did it cost to obtain?                                | [ _ _ _ _ _ ] MNT  |          |    |              |    |                                     |    |                            |    |            |    |                   |

|        |  |                       |          |
|--------|--|-----------------------|----------|
| 7.4.   | Employment letter<br><i>If the respondent chooses the option 2,3,a or b, skip to7.5</i>                                      |                       | [ ____ ] |
| 7.4.1. | If has employment letter, how many days did it take to obtain?   | [ _ _ _ . _ ]Days     |          |
| 7.4.2. | If has employment letter, how much did it cost to obtain?  | [ _ _ _ _ _ _ _ ] MNT |          |
| 7.5.   | Social insurance book/ Employment contract<br><i>If the respondent chooses the option 2,3,a or b, skip to7.6</i>             |                       | [ ____ ] |
| 7.5.1. | If has social insurance book or employment contract, how many days did it take to obtain?                                    | [ _ _ _ . _ ]Days     |          |
| 7.5.2. | If has social insurance book or employment contract, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |          |
| 7.6.   | Salary card account statement/ Salary reference letter<br><i>If the respondent chooses the option 2,3,a or b, skip to7.7</i> |                       | [ ____ ] |
| 7.6.1. | If has salary card account statement or salary reference letter, how much did it cost to obtain?                             | [ _ _ _ _ _ _ _ ] MNT |          |
| 7.7.   | Financial reports confirmed by Tax Authority<br><i>If the respondent chooses the option 2,3,a or b, skip to7.8</i>           |                       | [ ____ ] |
| 7.7.1. | If has financial reports confirmed by Tax Authority, how many days did it take to obtain?                                    | [ _ _ _ . _ ]Days     |          |
| 7.7.2. | If has financial reports confirmed by Tax Authority, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |          |
| 7.8.   | Notarized copy of the business certificate<br><i>If the respondent chooses the option 2,3,a or b, skip to7.9</i>             |                       | [ ____ ] |
| 7.8.1. | If notarized copy of the business certificate, how many days did it take to obtain?  | [ _ _ _ . _ ]Days     |          |
| 7.8.2. | If has notarized copy of the business certificate, how much did it cost to obtain?   | [ _ _ _ _ _ _ _ ] MNT |          |

|         |  |   |          |               |    |                 |    |                    |    |            |          |
|---------|--|---|----------|---------------|----|-----------------|----|--------------------|----|------------|----------|
|         |  |   |          |               |    |                 |    |                    |    |            |          |
| 7.9.    | Bank account statement of the company<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.10</i>  |   | [ ____ ] |               |    |                 |    |                    |    |            |          |
| 7.9.1.  | If has bank account statement of the company, how much did it cost to obtain?  | [ _ _ _ _ _ ] MNT   |          |               |    |                 |    |                    |    |            |          |
| 7.10.   | Selling or Buying Agreement<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.11</i>  |   | [ ____ ] |               |    |                 |    |                    |    |            |          |
| 7.10.1. | If has Selling or Buying Agreement, how many days did it take to obtain?   | [ _ _ _ . _ ] Days  |          |               |    |                 |    |                    |    |            |          |
| 7.10.2. | If has Selling or Buying Agreement, how much did it cost to obtain?  | [ _ _ _ _ _ ] MNT   |          |               |    |                 |    |                    |    |            |          |
| 7.11.   | Proof of down payment<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.12</i>  |   | [ ____ ] |               |    |                 |    |                    |    |            |          |
| 7.11.1. | If has proof of down payment, how many days did it take to obtain?   | [ _ _ _ . _ ] Days  |          |               |    |                 |    |                    |    |            |          |
| 7.11.2. | If has proof of down payment, how much did it cost to obtain?  | [ _ _ _ _ _ ] MNT   |          |               |    |                 |    |                    |    |            |          |
| 7.12.   | Other<br><i>If the respondent chooses the option 2,3,a or b, skip to 7.13</i>  |   | [ ____ ] |               |    |                 |    |                    |    |            |          |
| 7.12.1. | If "other", please specify.  | [ _____ ]   |          |               |    |                 |    |                    |    |            |          |
| 7.12.2. | If has other document, how many days did it take to obtain?  | [ _ _ _ . _ ] Days  |          |               |    |                 |    |                    |    |            |          |
| 7.12.3. | If has other document, how much did it cost to obtain?   | [ _ _ _ _ _ ] MNT   |          |               |    |                 |    |                    |    |            |          |
| 7.13.   | Which was the greater cost to obtaining the above documents, the <b>official</b> fees (bank fees, notary fees, and government fees) or the <b>unofficial</b> fees (includes transportation fees and any fees that were not formally listed)? | <table border="1"> <tr> <td>1.</td> <td>Official fees</td> </tr> <tr> <td>2.</td> <td>Unofficial fees</td> </tr> <tr> <td>3.</td> <td>They were the same</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> </table> | 1.       | Official fees | 2. | Unofficial fees | 3. | They were the same | .a | Don't know | [ ____ ] |
| 1.      | Official fees  |   |          |               |    |                 |    |                    |    |            |          |
| 2.      | Unofficial fees  |   |          |               |    |                 |    |                    |    |            |          |
| 3.      | They were the same   |   |          |               |    |                 |    |                    |    |            |          |
| .a      | Don't know   |   |          |               |    |                 |    |                    |    |            |          |

|         |   |                             |                   |  |
|---------|---|-----------------------------|-------------------|--|
|         |   | .b                          | Refused to answer |  |
| 7.14.   | <p>How many <b>days</b> total did it take to prepare all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The days it took to obtain should be the total amount of time you estimate it took to request and receive all the documentation.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ]Days.</i></p> | [ _ _ _ . _ ]Days           |                   |  |
| 7.15.   | <p>How much it was the total <b>cost</b> of all <b>official</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The total amount it cost should be only official fees you incurred as a result of obtaining all the documents you collected to date. This includes bank fees, notary fees, and government fees.</p>  | [ _ _ _ _ _ _ _ _ _ _ ] MNT |                   |  |
| 7.15.1. | <p>How much was the total <b>cost</b> of all <b>unofficial</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The total amount it cost should be unofficial fees you incurred as a result of obtaining all the documents you collected to date. This includes transportation fees and any fees that were not formally listed.</p>   | [ _ _ _ _ _ _ _ _ _ _ ] MNT |                   |  |

## 8. Reference Letter from GASR

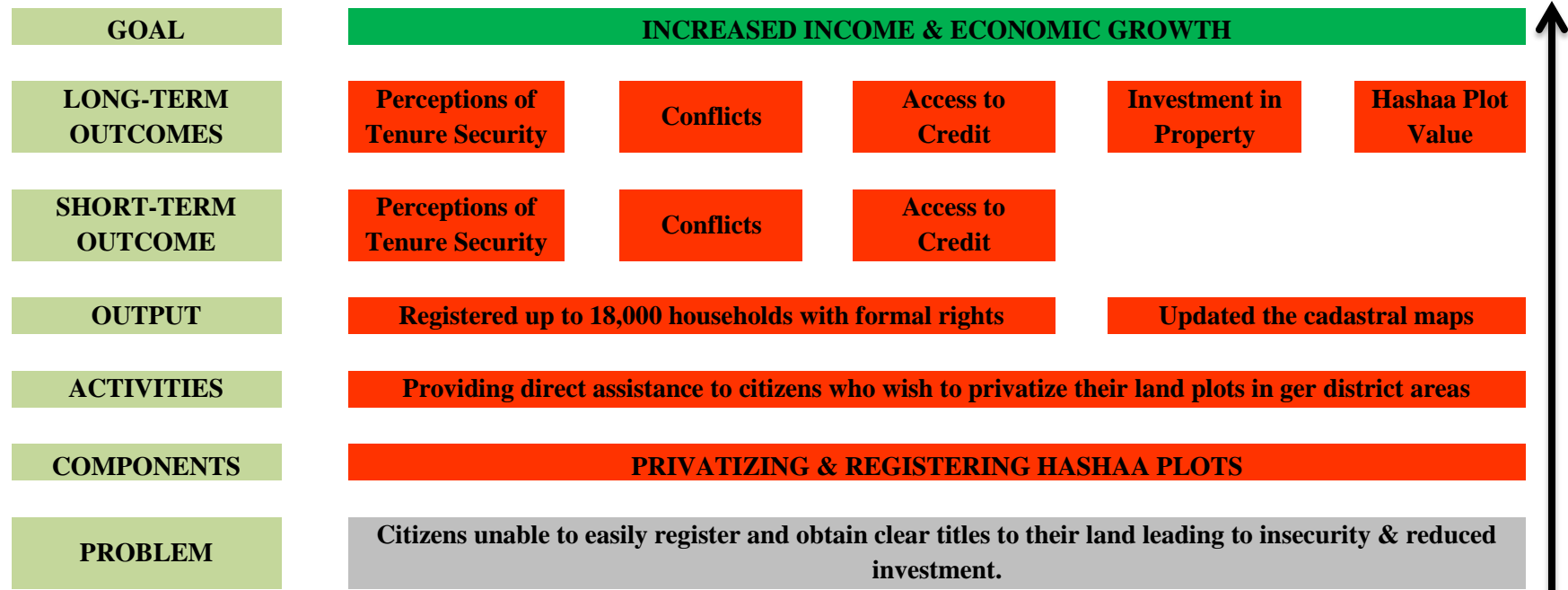
If you were not finished collecting the reference letter for the loan process during the initial survey, please respond to the questions below.

*If the respondent had answered, then end the survey.*

|        |   |    |   |                   |           |
|--------|---|----|---|-------------------|-----------|
| 8.1.   | Have you received a reference letter from GASR yet?   | 1. | Have received document  | ⇒ Go to 8.1.1     | [ _____ ] |
|        |   | 2. | Has not received the document yet   | ⇒ End Survey      |           |
|        |   | .a | Don't know  |                   |           |
|        |   | .b | Refused to answer   |                   |           |
| 8.1.1. | <p><i>If has the letter from GASR, how many <b>days</b> did it take to obtain?</i></p> <p>The days it took to obtain should be from the day you submitted the application to GASR to obtain the reference letter until you received it or the bank received it from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p> |    |   | [ _ _ _ . _ ]Days |           |
| 8.1.2. | <p><i>If has the letter from GASR, how much did the <b>official</b> fees <b>cost</b> to obtain the reference letter?</i></p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the reference letter. This includes GASR fees, notary fees, and any additional government agency fees.</p>  |    |   | [ _____ ] MNT     |           |
| 8.1.3. | <p><i>If has the letter from GASR, how much did the <b>unofficial</b> fees <b>cost</b> to obtain the reference letter?</i></p> <p>The amount it cost should be the unofficial fees you incurred as a result of obtaining the reference letter. This includes transportation fees and any fees that were not formally listed.</p>  |    |   | [ _____ ] MNT     |           |
| 8.1.4. | <p><i>Ask if obtained reference letter from GASR-</i></p> <p>How did you obtain reference letter from GASR?</p> <p><i>Read the following options:</i></p>   | 1. | You went to GASR office to obtain reference letter                            | ⇒ Go to 8.1.6     | [ _____ ] |
|        |   | 2. | You went to GASR office to obtain reference letter and used expedited service |                   |           |
|        |   | 3. | Bank was in charge of obtaining reference letter from GASR                    | ⇒ End Survey      |           |
|        |   | 4. | Other   | ⇒ Go to 8.1.5     |           |
|        |   | .a | Don't know  | ⇒ End Survey      |           |

|        |  |  |           |                               |                      |           |
|--------|--|--|-----------|-------------------------------|----------------------|-----------|
|        |  |  | .b        | Refused to answer             |                      |           |
|        |  |  |           |                               |                      |           |
| 8.1.5. |  | If “other”, please specify.<br><br><i>End survey after</i>   | [ _____ ] |                               |                      |           |
| 8.1.6. |  | <i>If they went to GASR themselves to obtain-</i><br><br>Did you have to make multiple visits to GASR or just one? | 1.        | One Visit                     | ⇒ <i>End Survey</i>  | [ _____ ] |
|        |  |  | 2.        | Multiple Visits               | ⇒ <i>Go to 8.1.7</i> |           |
|        |  |  | .a        | Don’t know                    | ⇒ <i>End Survey</i>  |           |
|        |  |  | .b        | Refused to answer             |                      |           |
| 8.1.7. |  | If multiple, what was the reason?  | 1.        | Missing paperwork             | ⇒ <i>End Survey</i>  | [ _____ ] |
|        |  |  | 2.        | Needed to pay additional fees |                      |           |
|        |  |  | 3.        | Other                         | ⇒ <i>Go to 8.1.8</i> |           |
|        |  |  | .a        | Don’t know                    | ⇒ <i>End Survey</i>  |           |
|        |  |  | .b        | Refused to answer             |                      |           |
| 8.1.8. |  | If “other”, please specify.  | [ _____ ] |                               |                      |           |

### C. Logic Framework: Registration Program



## D. Logic Framework: Improving Registry System

|                   |   |  |   |  |
|-------------------|---|--|---|--|
| <b>GOAL</b>       | <b>INCREASED INCOME &amp; ECONOMIC GROWTH</b>   |  |   |  |
| <b>OUTCOME 2</b>  | <b>INCREASED USE OF FORMAL LAND SYSTEM</b>  |  |   |  |
| <b>OUTCOME 1</b>  | <b>REDUCED TIME AND COST TO REGISTER LAND</b>   |  |   |  |
| <b>OUTPUT</b>     | <p>Drafted Law on Property Ownership and National Registration for Ownership of other Related Property that revised restricted access to property records, unify land and property registration, and introduced common property identifier for GASR and ALAGaC. Initiated migration to secure, electronic database by installing ePRS and starting digitization of paper archives. Updated organizational structure and HR practices of GASR to relevant with these changes</p> | <p>Installed 6 CORS and 16 GPS units, acquired high resolution satellite imagery for UB and 8 regional centers, updated IT software, and conducted trainings on use of the equipment</p> | <p>Trained 13 Land Market Specialists</p> | <p>Established four registry offices, refurbished 11 existing offices</p>                  |
| <b>ACTIVITIES</b> | <p>Commission of stakeholders and technical experts assessing barriers to efficient and cost-effective land registration, issuing recommendations and implementing the recommendations</p>  | <p>Upgrading the geospatial infrastructure used by Mongolian government agencies to survey and manage land</p>   | <p>Capacity Building for Land offices</p> | <p>Refurbishing the State Registry's central office space and establishing new offices</p> |
| <b>COMPONENTS</b> | <b>IMPROVING FORMAL SYSTEM</b>  |  |   |  |
| <b>PROBLEM</b>    | <p>Citizens unable to easily register and obtain clear titles to their land leading to insecurity &amp; reduced investment.</p>   |  |   |  |