National Bureau of Economic Research

MORTGAGE LOAN EXPERIENCE CARD (HOLC)

Financial Research Program

1. Loan no. 30D5855 2. County 060

3. Place Downing 4. Yr. bought 14

5. Cost $ 28 Sub. imp. $ 80

6. Owner's est. cur. value . . $ 120

7.

	1st - Mortgage	- 2nd
Date made	14	29
Orig. amt.	$ 23	$ 20
Int. rate	6	6
Date due	17	32
Prin. unpd.	$ 20	$ 20
Lender	6	6
Int. unpd.	$ 60	$ 60
Total due	$ 26	$ 26

8. ~~Total due other notes . . $~~

9. Taxes due $ _____ No. of yrs. _____

10. Borrower's age 43

11. No. of dependents 4

12. Family income per mo. (2) $ 10

13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )

14. Age of house _____

15. Native white (✓) Foreign white ( )
Oriental ( ) Negro ( )

16. Justified land value . . . $ 22

17. No. of families provided for 3✓

18. No. of rooms 16 No. of baths 3

19. Heat: Central ✓ Noncentral ____

20. Repro. cost $ 131 Dep. $ 20

21. Tot. fair normal mo. rent $ 128

22. Capitalized rental value $ 128

23. Present market price . . . $ 110

24. Dep. value land & imp. . . $ 138

25. HOLC formula valuation . . $ 123

26. Final HOLC review appraisal 95

27. HOLC payments:
To mortgagees 1st $ 27
Other $ 27
Taxes . . . . . $ 35
Cost included in loan $ 8
Reconditioning . . . . . $ 0
Total loan . . . . . $ 59

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) Yes . . $ _____

30. Paid off (date) _____

31. Foreclosed:
Year _____ Amount due $ _____

32. Foreclosure reason _____

Months delinquent ____

Reconditioning expense $ _____

Profit or loss at date of sale . . . . . $ _____

Sale price . . . . . $ _____

Total profit or loss . . . $ _____

Date of sale ____

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1		21	
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