National Bureau of Economic Research — MORTGAGE LOAN EXPERIENCE CARD (HOLC) — Financial Research Program

1. Loan no. 28T 5575 2. County 016

3. Place Paterson 4. Yr. bought 20

5. Cost $ 55 Sub. imp. $ 80

6. Owner's est. cur. value . . $ 14

7.

	1st - Mortgage - 2nd	
Date made		
Orig. amt.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 41	$

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 43

11. No. of dependents 9

12. Family income per mo. $ 6

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

14. Age of house 70

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

16. Justified land value . . .$ 50

17. No. of families provided for 2

18. No. of rooms 12 No. of baths 2

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 115 Dep. $ 40

21. Tot. fair normal mo. rent $ 90

22. Capitalized rental value $ 76

23. Present market price . . .$ 115

24. Dep. value land & imp. . .$ 135

25. HOLC formula valuation . .$ 101

26. Final HOLC review appraisal 107

27. HOLC payments:
To mortgagees 1st $ 41
Other $ 0
Taxes . . . . . $ 80
Cost included in loan $ 6
Reconditioning . . . . . $ 23
Total loan . . . . . $ 52

28. Loan extended: Yes ( ) No (✓)

29. Active (bal.) . . . . . $

30. Paid off (date) 12/25/43

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

(Do not write here)

1	125	21	
2	66	22	
3	127	23	
4	79	24	
5	49	25	
6	35	26	
7		27	
8		28	
9		29	
10		30	
11		31	
12		32	
13		33	
14		34	
15		35	
16		36	
17		37	
18		38	
19		39	
20		40	

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2 5 1 1 2 0 1 6 8 1 4 2 0 0 4 1 0 0 0 4 9 0 8 2 1 4 0 5 2 1 0 9 1 0 7 0 5 2 2 1 2 4 3 1 7 7

0 7 9 4 9 3 5