National Bureau of Economic Research

# MORTGAGE LOAN EXPERIENCE CARD

Financial Research Program

A. $1600 0190707

B. Location of property: State Ohio City or town Cleveland Heights Cuya Loga

C. Type of property (check one)

1 ☐ One-family, no business
2 ☒ Two-family, no business
3 ☐ Three-family, no business
4 ☐ Four-family, no business
5 ☐ Business and 1- to 4-family
6 ☐ Apartments, no business
7 ☐ Apartments and business
8 ☐ Office building
9 ☐ Store only
10 ☐ Store and office
11 ☐ Manufacturing and industrial
12 ☐ Vacant lot or land
13 ☐ Other (please specify) .....

D. Type of loan at time of making (check one)

1 ☐ FHA
2 ☒ Conventional, fully amortized
3 ☐ Conventional, partially amortized
4 ☐ Conventional, non-amortized
5 ☐ Veterans Adm. guaranteed or insured loan

E. Original schedule of payments (check)

| | Prin. | Int. |
|---|---|---|
| 1 Monthly | ☒ | ☒ |
| 2 Quarterly | ☐ | ☐ |
| 3 Semi-annual | ☐ | ☐ |
| 4 Annual | ☐ | ☐ |
| 5 None | ☐ | |

F. Is this a purchase money mortgage? Yes ☒ No ☐

G. Is this a real estate sales contract? Yes ☐ No ☒

H. Original loan: (1) Year loan was made 43

(2) Amt. $ 12,000. (3) Appraised value $ 15,000.

(4) Contract term (in years) 15

(5) Contract rate of interest 5 %

(Do not write in these boxes)

| |
|---|
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| 80 |
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| |
| |

I. Subsequent modifications in loan or sales contract:

| Month and Year of Modification (1) | Unpaid Balance at Time of Modification (2) | Changes in Outstanding Balance: Advance of Additional Funds (3) | Reduction of Principal: By Compromise (4) | Reduction of Principal: By Payment (5) | Extension of Contract Term (in yrs.) (6) | Change in Contract Rate of Interest (7) | Changes in Loan Type (see D above) (8) | New Appraisal (9) | Unpaid Balance after Modifications (10) |
|---|---|---|---|---|---|---|---|---|---|
| First ---- | $ ---- | $ ---- | $ ---- | $ ---- | ---- | to ----- % | ---- | $ ---- | $ ---- |
| Second | | | | | | to ..... % | | | |
| Third | | | | | | to ..... % | | | |

J. Loan status: (1) Still on books (state unpaid balance) $ 2,363. (2) Paid off (year) ----

(3) Transferred to HOLC (year) ---- (4) Loan sold or assigned (year) ----

(5) Title acquired (year) ----; by foreclosure ☐; by voluntary deed ☐

(If property was acquired *and* sold fill in Schedule K on reverse side of this card)

(Do not write below this line)

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