NATIONAL BUREAU OF ECONOMIC RESEARCH — MORTGAGE LOAN EXPERIENCE CARD — FINANCIAL RESEARCH PROGRAM

A. 48400 022 0133

B. Location of property: State Ohio City or town Youngstown Mahoning Co.

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 ☐ Vcterans 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 27
(2) Amt. $ 15000 (3) Appraised value $ 30000
(4) Contract term (in years) 10
(5) Contract rate of interest 5½ %

(Do not write in these boxes)

6
50;60;34

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 2/37	$ 11,400	$ ✓	$ ✓	$ ✓	5	to 5 %	✓	$ 19,000	$ 11,400
Second 12/42	9000	✓	✓	4500	1	to 4½ %	✓	14,000	4500
Third						to %			

J. Loan status: (1) Still on books (state unpaid balance) $ ✓ (2) Paid off (year) 43
(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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43

NATIONAL BUREAU OF ECONOMIC RESEARCH — MORTGAGE LOAN EXPERIENCE CARD — City or town

A. 48500 022 0201

B. Location of property: State Colorado Denver Co

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 27
(2) Amt. $ 5000 (3) Appraised value $ 10,500
(4) Contract term (in years) 5
(5) Contract rate of interest 5½ %

(Do not write in these boxes)

16
42;50;46;31

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 4/32	$ 4000	$ ✓	$ ✓	$ 25	5	to ✓ %	✓	$ 7500	$ 3750
Second 12/36	2750	✓	✓	✓	5	to 5 %	✓	6000	2750
Third 5/42	1625	✓	✓	✓	✓	to 4 %	D 4	5,250	1625

J. Loan status: (1) Still on books (state unpaid balance) $ ✓ (2) Paid off (year) 43
(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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43