National Bureau of Economic Research

MORTGAGE LOAN EXPERIENCE CARD

Financial Research Program

A. **145500** 40 023 3164

B. Location of property: State Mass. City or town Chicopee
HAMPDEN

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 25

(2) Amt. $ 5800 (3) Appraised value $ 12,000

(4) Contract term (in years) 3

(5) Contract rate of interest 5.50 %

(Do not write in these boxes)

12
21,50 2,50

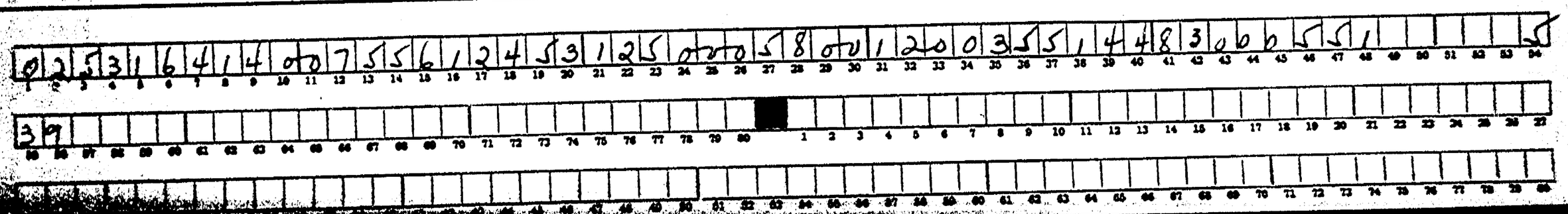
I. Subsequent modifications in loan or sales contract:

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 4/28	$ 5800.	$	$	$	5	to.....%	3	$ 11,600.	$ 5800.
Second 4/33	5220.				5	to.....%		8,400.	5220.
Third 4/39	5220.				3	to.....%		6,500	5220.

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

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

(5) Title acquired (year) 39; by foreclosure ☐; by voluntary deed ☐

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

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