National Bureau of Economic Research

MORTGAGE LOAN EXPERIENCE CARD (HOLC)

Financial Research Program

1. Loan no. BOA 28408 2. County 024
3. Place Bklyn 4. Yr. bought 32
5. Cost $ 98 Sub. imp. $ 3
6. Owner's est. cur. value . . $ NA

7.

	1st - Mortgage	2nd
Date made	NA	NA
Orig. amt.	$ 75	$ 23
Int. rate	6	6
Date due	33	35
Prin. unpd.	$ 70	$ 16
Lender	5	10
Int. unpd.	$ 20	$ 2
Total due	$ 72	$ 16

8. Total due other notes . . $
9. Taxes due: $ No. of yrs.
10. Borrower's age 30
11. No. of dependents 2

12. Family income per mo. $ 15
13. District:
Residential ✓ Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )
14. Age of house 50
15. Native white (✓) Foreign white ( )
Oriental ( ) Negro (✓)
16. Justified land value . . . $ 35
17. No. of families provided for 2
18. No. of rooms 12 No. of baths 2
19. Heat: Central ✓ Noncentral
20. Repro. cost $ 92 Dep. $ 28
21. Tot. fair normal mo. rent $ 115
22. Capitalized rental value $ 115
23. Present market price . . . $ 90
24. Dep. value land & imp. . . $ 99
25. HOLC formula valuation . . $ 101
26. Final HOLC review appraisal

27. HOLC payments:
To mortgagees 1st $ 74
Other $ 5
Taxes . . . . . $ 26
Cost included in loan $ 7
Reconditioning . . . . . $ 0
Total loan . . . . . $ 82
28. Loan extended: Yes (✓) No ( )
29. Active (bal.) . . . . . $
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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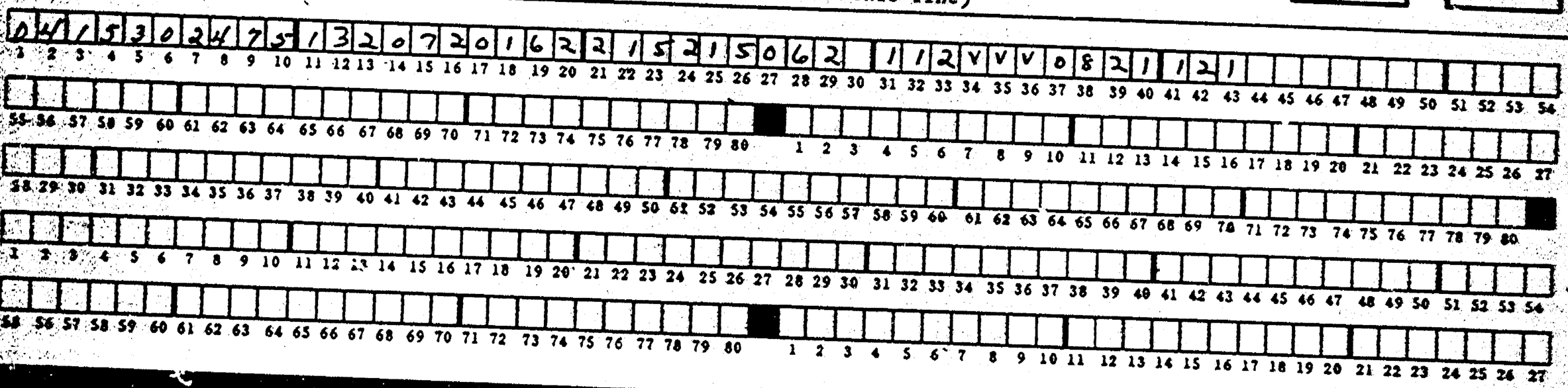
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