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

1. Loan no. 3E-4813 2. County 028
3. Place Rochester 4. Yr. bought 19
5. Cost $ 35 Sub. imp. $ 6
6. Owner's est. cur. value . . $ 50

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ 25	$
Int. rate	5	
Date due	NA	
Prin. unpd.	$ NA	$
Lender	3	
Int. unpd.	$ 13	$
Total due	$ 26	$

8. Total due other notes . . $
9. Taxes due: $ No. of yrs.
10. Borrower's age 6
11. No. of dependents 3

12. Family income per mo. $ 3
13. District:
Residential ✓ Other ✓
Transition: Yes ( ) No ( )
Trend: Static ( ) Up ( ) Down ✓
14. Age of house 25
15. Native white ✓ Foreign white ✓
Oriental ( ) Negro ( )
16. Justified land value . . . $ 10
17. No. of families provided for 1
18. No. of rooms 6 No. of baths 1
19. Heat: Central ✓ Noncentral
20. Repro. cost $ 40 Dep. $ 10
21. Tot. fair normal mo. rent $ 40
22. Capitalized rental value $ 35
23. Present market price . . . $ 42
24. Dep. value land & imp. . . $ 43
25. HOLC formula valuation . . $ 40
26. Final HOLC review appraisal 38

27. HOLC payments:
To mortgagees 1st $ 18
Other $ —
Taxes . . . . . $ 29
Cost included in loan $ 11
Reconditioning . . . . . $ 18
Total loan . . . . . $ 23
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

(Do not write here)

1		21	
2		22	
3		23	
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