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

1. Loan 225670 2. County 009
3. Place Albany 4. Yr. bought 31
5. Cost $ 57 Rub. imp. $ 7
6. Owner's est. cur. value . . $ 60
7. 1st - Mortgage - 2nd

	1st - Mortgage	2nd
Date made		
Orig. amt.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 30	$

8. Total due other notes . . $
9. Taxes due: $ X No. of yrs.
10. Borrower's age 47
11. No. of dependents 6
12. Family income per mo. $ 40
13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )
14. Age of house 6
15. Native white (✓) Foreign white ( )
Oriental ( ) Negro ( )
16. Justified land value . . . $ 14
17. No. of families provided for 1
18. No. of rooms 6 No. of baths 1
19. Heat: Central ✓ Noncentral
20. Repro. cost $ 54 Dep. $ 3
21. Tot. fair normal mo. rent $ 52
22. Capitalized rental value $ 72
23. Present market price . . . $ 63
24. Dep. value land & imp. . . $ 69
25. HOLC formula valuation . . $ 68
26. Final HOLC review appraisal 68
27. HOLC payments:
To mortgagee 1st $ 33
Other $
Taxes . . . . . $ 12
Cost included in loan $ 6
Reconditioning . . . . . $
Total loan . . . . . $ 38
28. Loan extended: Yes ( ) No (✓)
29. Active (bal.) . . . . . $
30. Paid off (date) X
31. Foreclosed: Year 36 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	C 2	21	
2	40	22	
3	4 2	23	
4	16	24	
5	56	25	
6	6	26	
7		27	
8		28	
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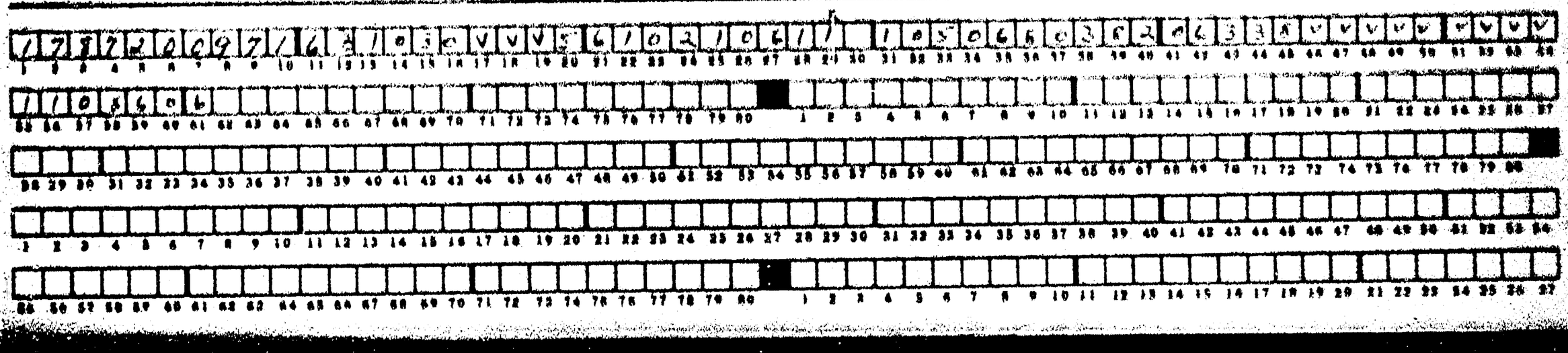
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