National Bureau of Economic Research — MORTGAGE LOAN EXPERIENCE CARD (HOLC) — NJ-F-120 — Financial Research Program

1. Loan No. 28 [223] 2. County 002
3. Place Clifton 4. Yr. bought 20
5. Cost $ 212 Sub. imp. $ 30
6. Owner's est. cur. value . . $ 200

7.

	1st - Mortgage - 2nd	
Date made		
Orig. amt.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 129	$

8. Total due other notes . . $
9. Taxes due: $ ~~X~~ No. of yrs.
10. Borrower's age 57
11. No. of dependents 2

12. Family income per mo. $ 25
13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )
14. Age of house 60
15. Native white (✓) Foreign white (✓)
Oriental ( ) Negro ( )
16. Justified land value . . . $ 74
17. No. of families provided for 2
18. No. of rooms 4 No. of baths 3
19. Heat: Central ✓ Noncentral
20. Repro. cost $ 157 Dep. $ 32
21. Tot. fair normal mo. rent $ 650
22. Capitalized rental value $ 150
23. Present market price . . . $ 180
24. Dep. value land & imp. . . $ 27
25. HOLC formula valuation . . $ 129
26. Final HOLC review appraisal 180

27. HOLC payments:
To mortgagees 1st $ 123
Other $ —
Taxes . . . . . $ 17
Cost included in loan $ 6
Reconditioning . . . . . $ —
Total loan . . . . . $ 140
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)

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