

# National Bureau of Economic Research

## MORTGAGE LOAN EXPERIENCE CARD (HOLC)

Financial Research Program

(Do not write here)

1. Loan no. 3083 2. County 008

3. Place Elmira 4. Yr. bought 26

5. Cost \$ 110 Sub. imp. \$ MA

6. Owner's est. cur. value . . \$ MA

7. 1st - Mortgage - 2nd

Date made		
Orig. amt.	\$	\$
Int. rate		
Date due		
Prin. unpd.	\$	\$
Lender		
Int. unpd.	\$	\$
Total due	\$ <u>74</u>	\$ <u>0</u>

8. Total due other notes \$ 0

9. Taxes due: \$ 0 No. of yrs. 1

10. Borrower's age 48

11. No. of dependents 0

12. Family income per mo. \$ 25

13. District:  
Residential ☒ Other ☐  
Transition: Yes ☐ No ☒  
Trend: Static ☐ Up ☒ Down ☐

14. Age of house 15

15. Native white ☒ Foreign white ☐  
Oriental ☐ Negro ☐

16. Justified land value . . \$ 16

17. No. of families provided for 1

18. No. of rooms 8 No. of baths 1

19. Heat: Central ☒ Noncentral ☐

20. Repro. cost \$ 80 Dep. \$ 2

21. Tot. fair normal mo. rent \$ 75

22. Capitalized rental value \$ 80

23. Present market price . . \$ 82

24. Dep. value land & imp. . \$ 98

25. HOLC formula valuation . \$ 87

26. Final HOLC review appraisal 87

27. HOLC payments:  
To mortgagee 1st \$ 0  
Other \$ 0

Taxes . . . . . \$ 39

Cost included in loan \$ 7

Reconditioning . . . . . \$ 0

Total loan . . . . . \$ 69

28. Loan extended: Yes ☐ No ☒

29. Active (bal.) no . . . \$ 0

30. Paid off (date) no

31. Foreclosed:  
Year no Amount due \$ 0

32. Foreclosure reason no

Months delinquent no

Reconditioning expense \$ 0

Profit or loss at date of sale . . . . . \$ 0

Sale price . . . . . \$ 0

Total profit or loss . . . \$ 0

Date of sale no

(Do not write below this line)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	00
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