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

1. Loan no. 3-A-12392. County 024

3. Place N.Y.C. 4. Yr. bought 27/22

5. Cost $ 120 Sub. imp. $ 5

6. Owner's est. cur. value . . $ ____

7.

| | 1st - Mortgage | 2nd |
|---|---|---|
| Date made | | |
| Orig. amt. | $ | $ |
| Int. rate | | |
| Date due | | |
| Prin. unpd. | $ | $ |
| Lender | | |
| Int. unpd. | $ | $ |
| Total due | $ 65 | $ 21 |

8. Total due other notes . . $ ____

9. Taxes due: $ ____ No. of yrs. ____

10. Borrower's age 45

11. No. of dependents 9

12. Family income per mo. $ 7

13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static ( ) Up ( ) Down (✓)

14. Age of house 7

15. Native white ( ) Foreign white (✓)
Oriental ( ) Negro ( )

16. Justified land value . . . $ 15

17. No. of families provided for 3

18. No. of rooms 5 No. of baths 2

19. Heat: Central ✓ Noncentral ____

20. Repro. cost $ 103 Dep. $ 5

21. Tot. fair normal mo. rent $ 135

22. Capitalized rental value $ 123

23. Present market price . . . $ 165

24. Dep. value land & imp. . . $ 113

25. HOLC formula valuation . . $ 114

26. Final HOLC review appraisal 110

27. HOLC payments:

| | | |
|---|---|---|
| To mortgagees | 1st | $ 67 |
| | Other | $ 0 |
| Taxes . . . . . | | $ 67 |
| Cost included in loan | | $ 7 |
| Reconditioning . . . . . | | $ 0 |
| Total loan . . . . . | | $ 75 |

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 | |
| 4 | | 24 | |
| 5 | | 25 | |
| 6 | | 26 | |
| 7 | | 27 | |
| 8 | | 28 | |
| 9 | | 29 | |
| 10 | | 30 | |
| 11 | | 31 | |
| 12 | | 32 | |
| 13 | | 33 | |
| 14 | | 34 | |
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| 17 | | 37 | |
| 18 | | 38 | |
| 19 | | 39 | |
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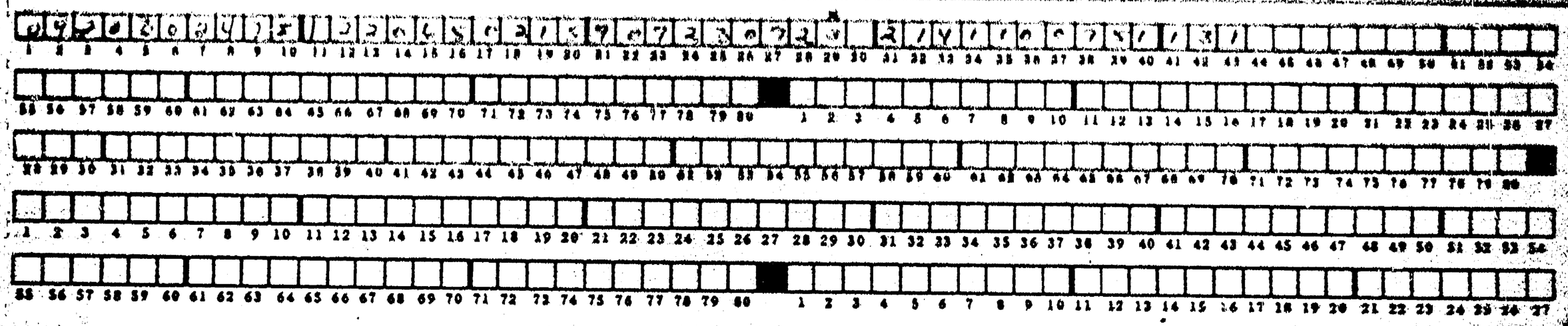
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