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

1. Loan no. 30-A-34718 Co. County 041
3. Place N.Y.C. 4. Yr. bought 28
5. Cost $ 96 Sub. imp. $ N.A.
6. Owner's est. cur. value . . $ N.A.
7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ N.A.	$
Int. rate	N.A.	
Date due	N.A.	
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 50	$

8. Total due other notes . . $
9. Taxes due: $ No. of yrs.
10. Borrower's age 46
11. No. of dependents 4
12. Family income per mo. $ 12
13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )
14. Age of house
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 $ 57 Dep. $ 0
21. Tot. fair normal mo. rent $ 66
22. Capitalized rental value $ 67
23. Present market price . . .$ 67
24. Dep. value land & imp. . .$ 67
25. HOLC formula valuation . .$ 67
26. Final HOLC review appraisal 68
27. HOLC payments:
To mortgagees 1st $ 50
Other $
Taxes . . . . . $ 35
Cost included in loan $ 6
Reconditioning . . . . . $ 0
Total loan . . . . . $ 54
28. Loan extended: Yes ( ) No (✓)
29. Active (bal.) . . . . . $
30. Paid off (date) 44
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	14	22	
3	26	23	
4	✓	24	
5	79	25	
6	0	26	
7		27	
8		28	
9		29	
10		30	
11		31	
12		32	
13		33	
14		34	
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16		36	
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