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

1. Loan no. 30-6-4100 2. County 028

3. Place Berkeley Yr. bought 34

5. Cost $94 Sub. imp. $3

6. Owner's est. cur. value . . $80

7.

	1st - Mortgage - 2nd	
Date made	30	
Orig. amt.	$70	$
Int. rate	5%	
Date due	D1	
Prin. unpd.	$40	$
Lender	3	
Int. unpd.	$40	$
Total due	$44	$

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 47

11. No. of dependents 3

12. Family income per mo. $10

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

14. Age of house 10

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

16. Justified land value . . .$12

17. No. of families provided for 1✓

18. No. of rooms 7 No. of baths 1

19. Heat: Central ✓ Noncentral

20. Repro. cost $64 Dep. $16

21. Tot. fair normal mo. rent $40

22. Capitalized rental value $55

23. Present market price . . .$60

24. Dep. value land & imp. . .$62

25. HOLC formula valuation . .$59

26. Final HOLC review appraisal 59

27. HOLC payments:
To mortgagees 1st $42
~~Other~~
Taxes $41
Cost included in loan $5
Reconditioning $10
Total loan $47

28. Loan extended: Yes ( ) No (✓)

29. Active (bal.) . Mar. $

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	97	21	
2	12	22	
3	36	23	
4	61	24	
5	50	25	
6	25	26	
7		27	
8		28	
9		29	
10		30	
11		31	
12		32	
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