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

1. Loan no. 28 B5101 2. County 009

3. Place Bayonne 4. Yr. bought 24

5. Cost $ 160 Sub. imp. $ 8

6. Owner's est. cur. value . . $ 120

7.

	1st - Mortgage	2nd
Date made		
Orig. mat.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 35	$ 10

8. Total due-other notes . . $ 1

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

10. Borrower's age 60

11. No. of dependents 10

12. Family income per mo. $ 72

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

14. Age of house 40

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

16. Justified land value . . . $ 37

17. No. of families provided for 1

18. No. of rooms 9 No. of baths 1

19. Heat: Central ✓ Noncentral ____

20. Repro. cost $ 86 Dep. $ 43

21. Tot. fair normal mo. rent $ 55

22. Capitalized rental value $ 63

23. Present market price . . . $ 70

24. Dep. value land & imp. . . $ 80

25. HOLC formula valuation . . $ 71

26. Final HOLC review appraisal _____

27. HOLC payments:
To mortgagees 1st $ 34
Other $ 9
Taxes . . . . . $ 136
Cost included in loan $ 5
Reconditioning . . . . . $ 0
Total loan . . . . . $ 57

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	108	21	
2	11	22	
3	19	23	
4	✓	24	
5	✓	25	
6	50	26	
7		27	
8		28	
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