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

1. Loan no. 28A4931 2. County 018

3. Place Highland Pk. 4. Yr. bought 27

5. Cost $ 48 Sub. imp. $ 0

6. Owner's est. cur. value . . $ 48

7.

	1st - Mortgage	2nd
Date made	31	
Orig. amt.	$ 16	$
Int. rate	NA	
Date due	NA	
Prin. unpd.	$ 12	$
Lender	1	
Int. unpd.	$ 9	$
Total due	$ 13	$

8. Total due other notes . . $

9. Taxes due: $ 11 No. of yrs. 2

10. Borrower's age 62

11. No. of dependents 1

12. Family income per mo. $ 13

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 . . .$ 7

17. No. of families provided for 1

18. No. of rooms 6 No. of baths 1

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 35 Dep. $ 14

21. Tot. fair normal mo. rent $ 25

22. Capitalized rental value $ 37

23. Present market price . . .$ 35

24. Dep. value land & imp. . .$ 38

25. HOLC formula valuation . .$ 37

26. Final HOLC review appraisal 37

27. HOLC payments:
To mortgagees 1st $ 14
Other $ 0
Taxes . . . . . $ 9
Cost included in loan $ 4
Reconditioning . . . . . $ 0
Total loan . . . . . $ 15

28. Loan extended: Yes ( ) No (✓)

29. Active (bal.) . NO. . . $

30. Paid off (date) 46

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	45	21	
2	21	22	
3	140	23	
4	82	24	
5	41	25	
6	11	26	
7		27	
8		28	
9		29	
10		30	
11		31	
12		32	
13		33	
14		34	
15		35	
16		36	
17		37	
18		38	
19		39	
20		40	

(Do not write below this line)

0 3 5 0 2 0 1 8 ✓ ✓ 0 2 4 0 1 3 0 0 0 8 1 1 3 2 2 1 0 1 1 1 0 3 0 3 7 0 1 5 2 0 6 2 4 6 1 F b

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

0 8 2 4 1 1 1

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

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

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

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