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

1. Loan no. 6B-12482. County 003

3. Place Watertown 4. Yr. bought 14

5. Cost $ 21 Sub. imp. $ 10

6. Owner's est. cur. value . . $ 30

7.

	1st - Mortgage	- 2nd
Date made		
Orig. amt.	$ 14	$ 5
Int. rate	6	6
Date due	D	D
Prin. unpd.	$ 14	$ 5
Lender	6	6
Int. unpd.	$ 14	$ 17
Total due	$ 15	$ 6

8. Total due other notes . . $ -

9. Taxes due: $ 47 No. of yrs. 6

10. Borrower's age 70

11. No. of dependents 2

12. Family income per mo. $ 60

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

14. Age of house 20

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

16. Justified land value . . .$ 3

17. No. of families provided for 1

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

19. Heat: Central ✓ Noncentral ____

20. Repro. cost $ 46 Dep. $ 14

21. Tot. fair normal mo. rent $ 30

22. Capitalized rental value $ 36

23. Present market price . . .$ 30

24. Dep. value land & imp. . .$ 36

25. HOLC formula valuation . .$ 34

26. Final HOLC review appraisal 28

27. HOLC payments:
To mortgagees 1st $ 15
Other $ -
Taxes . . . . . $ 48
Cost included in loan $ 6
Reconditioning . . . . . $ 9
Total loan . . . . . $ 21

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) → no . . . . . $

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	31	21	
2	4	22	
3	19	23	
4	9	24	
5	75	25	
6	30	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	

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