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

1. Loan no. 368745 2. County 042
3. Place Norwich Falls 4. Yr. bought 20
5. Cost $ 25 Sub. imp. $ 20
6. Owner's est. cur. value . . $ 45

3rd Mtg

	1st - Mortgage - 2nd	
Date made	25	29
Orig. amt.	$ 6	$ 6
Int. rate	6	6
Date due	NA	NA
Prin. unpd.	$ 1	$ 4
Leader	1	1
Int. unpd.	$ 1	$ 4
Total due	$ 1	$ 5

15 ← 7. Total due other notes . . $

9. Taxes due: $. No. of yrs.
10. Borrower's age 46
11. No. of dependents 3
12. Family income per mo. $ 11
13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )
14. Age of house 50
15. Native white (✓) Foreign white ( )
Oriental ( ) Negro ( )
16. Justified land value . . .$ 5
17. No. of families provided for 2✓
18. No. of rooms 14 No. of baths 1
19. Heat: Central ✓ Noncentral
20. Repro. cost $ 66 Dep. $ 20
21. Tot. fair normal mo. rent $ 30
22. Capitalized rental value $ 36
23. Present market price . . .$ 38
24. Dep. value land & imp. . .$ 57
25. HOLC formula valuation . .$ 44
26. Final HOLC review appraisal 40

27. HOLC payments:
To mortgagees 1st $ 22
Other $ 0
Taxes . . . . . $ 33
Cost included in loan $ 6
Reconditioning . . . . . $ 12
Total loan . . . . . $ 27
28. Loan extended: Yes (✓) No ( )
29. Active (Mar.) . . . . . $
30. Paid off (date) 47
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	Unc ✓	21	
2	4 ✓	22	
3	15	23	
4	89	24	
5	68	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	

(Do not write below this line)

2 7 6 3 3 0 4 2 2 0 9 2 0 0 0 1 0 0 5 5 3 1 1 2 1 5 0 1 2 2 0 3 0 4 0 0 2 7 1 1 4 2 4 7 0 1 5
0 8 9 6 8 3 0