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

1. Loan no. 30-C-4104 2. County 051

3. Place Corning 4. Yr. bought N.A.

5. Cost $ N.A. Sub. imp. $ N.A.

6. Owner's est. cur. value . . $ N.A.

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ N.A.	$
Int. rate		
Date due		
Prin. unpd.	$ N.A.	$
Lender		
Int. unpd.	$	$
Total due	$ 12	$

8. Total due other notes . . $ 1

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

10. Borrower's age 42

11. No. of dependents 3

12. Family income per mo. $ 7

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

14. Age of house 30

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

16. Justified land value . . .$ 8

17. No. of families provided for 1

18. No. of rooms 8 No. of baths 1

19. Heat: Central ____ Noncentral ✓

20. Repro. cost $ 33 Dep. $ 5

21. Tot. fair normal mo. rent $ 20

22. Capitalized rental value $ 25

23. Present market price . . .$ 28

24. Dep. value land & imp. . .$ 37

25. HOLC formula valuation . .$ 30

26. Final HOLC review appraisal 20

27. HOLC payments:
To mortgagees 1st $ 12
Other $ _____
Taxes . . . . . $ 0
Cost included in loan $ 5
Reconditioning . . . . . $ 0
Total loan . . . . . $ 13

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) . . NA ✓ . . $ _____

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	NA	21	
2	16	22	
3	123	23	
4	NA	24	
5	65	25	
6	15	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)

X

2 1 / 1 3 0 5 1 1 1 7 V V 0 1 2 0 0 0 4 3 0 7 2 1 3 0 5 1 5 0 2 0 2 0 0 1 3 1 0 8 2 4 6 1 2 3

V V V 6 5 1 5