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

1. Loan no. 30-C-8102 2. County 015

3. Place Buffalo 4. Yr. bought 28

5. Cost $ 90 Sub. imp. $ 0

6. Owner's est. cur. value . . $ 90

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ NA	$ NA
Int. rate	NA	NA
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 36	$ 8

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 46

11. No. of dependents 6

12. Family income per mo. $ 10

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

14. Age of house 9

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

16. Justified land value . . .$ 18

17. No. of families provided for 1

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

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 50 Dep. $ 5

21. Tot. fair normal mo. rent $ 40

22. Capitalized rental value $ 45

23. Present market price . . .$ 56

24. Dep. value land & imp. . .$ 59

25. HOLC formula valuation . .$ 53

26. Final HOLC review appraisal 57

27. HOLC payments:
To mortgagees 1st $ 24
Other $ 2
Taxes . . . . . $ 41
Cost included in loan $ 6
Reconditioning . . . . . $ 12
Total loan . . . . . $ 32

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	90	21	
2	8	22	
3	25	23	
4	63	24	
5	56	25	
6	10	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 1 6 8 3 0 1 5 5 7 2 2 8 0 3 6 0 0 8 5 6 1 0 2 1 0 9 5 1 X 1 0 4 0 5 7 0 3 2 1 0 9 2 4 6 0 2 5

0 6 3 5 6 1 0