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

1. Loan no. 30-E-549 2. County 001

3. Place Elmira 4. Yr. bought 14

5. Cost $ 20 Sub. imp. $ 15

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

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ N.A.	$
Int. rate	N.A.	
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 16	$

8. Total due other notes . . $ _____

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

10. Borrower's age 62

11. No. of dependents 2

12. Family income per mo. $ 3

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

14. Age of house 26

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

16. Justified land value . . . $ 8

17. No. of families provided for 1

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

19. Heat: Central ✓ Noncentral ____

20. Repro. cost $ 31 Dep. $ 5

21. Tot. fair normal mo. rent $ 23

22. Capitalized rental value $ 25

23. Present market price . . . $ 34

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

25. HOLC formula valuation . . $ 32

26. Final HOLC review appraisal 24

27. HOLC payments:
To mortgagees 1st $ 18
Other $ _____
Taxes . . . . . $ 7
Cost included in loan $ 5
Reconditioning . . . . . $ 0
Total loan . . . . . $ 19

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) . . N.A. $ _____

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	35	21	
2	17	22	
3	89	23	
4	69	24	
5	79	25	
6	16	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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2 1 5 2 3 0 0 8 1 0 6 1 4 0 1 6 0 0 0 8 2 0 3 2 1 2 6 1 1 1 0 2 0 2 4 0 1 9 1 0 7 2 4 6 0 8 9

0 6 9 7 9 1 6