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

1. Loan no. 28G1167 2. County 015

3. Place Lakewood 4. Yr. bought 21

5. Cost $ 49 Sub. imp. $ 3

6. Owner's est. cur. value . . $ 52

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 24	$

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 36

11. No. of dependents 3

12. Family income per mo. $ 11

13. District:
Residential (9) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static (✓) Up ( ) Down ( )

14. Age of house 8

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

16. Justified land value . . .$ 3

17. No. of families provided for 1

18. No. of rooms 6 No. of baths 1

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 46 Dep. $ 5

21. Tot. fair normal mo. rent $ 25

22. Capitalized rental value $ 32

23. Present market price . . .$ 35

24. Dep. value land & imp. . .$ 44

25. HOLC formula valuation . .$ 37

26. Final HOLC review appraisal 37

27. HOLC payments:
To mortgagees 1st $ 27
Other $ 0
Taxes . . . . . $ 10
Cost included in loan $ 6
Reconditioning . . . . . $ 0
Total loan . . . . . $ 29

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) . . . . . $

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	52	21	
2	10	22	
3	34	23	
4	71	24	
5	78	25	
6	11	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 2 0 2 2 0 1 3 2 1 0 2 1 0 2 4 0 0 0 3 3 1 1 2 1 0 8 9 1 1 0 3 0 3 7 0 2 9 1 0 6 2 4 6 6 3 4

0 7 1 7 8 1 1