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

1. Loan no. 28-C-7878 2. County 020

3. Place Clark Township Yr. bought 31

5. Cost $ 54 Sub. imp. $ 0

6. Owner's est. cur. value . . $ 60

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$ N.A.	$ N.A.
Int. rate	N.A.	N.A.
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 35	$ 3

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 42

11. No. of dependents 1

12. Family income per mo. $ 7

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

14. Age of house 15

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

16. Justified land value . . .$ 13

17. No. of families provided for 2 ✓

18. No. of rooms 9 No. of baths 2

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 92 Dep. $ 15

21. Tot. fair normal mo. rent $ 85

22. Capitalized rental value $ 77

23. Present market price . . .$ 60

24. Dep. value land & imp. . .$ 73

25. HOLC formula valuation . .$ 70

26. Final HOLC review appraisal 70

27. HOLC payments:
To mortgagees 1st $ 36
Other $ 3
Taxes . . . . . $ 23
Cost included in loan $ 6
Reconditioning . . . . . $ 0
Total loan . . . . . $ 43

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	54	21	
2	20	22	
3	47	23	
4	130	24	
5	61	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	

(Do not write below this line)

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

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54

1 3 0 6 1 1 6

55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27

28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54

55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27