NATIONAL BUREAU OF ECONOMIC RESEARCH

MORTGAGE LOAN EXPERIENCE CARD (C.B.)

FINANCIAL RESEARCH PROGRAM

A. ADAM 431 0002

B. Location of property: State NEW YORK County BROOME City or town BINGHAMTON

C. Type of property (check one)

1 [X] One-family, no business
2 [ ] Two-family, no business
3 [ ] Three-family, no business
4 [ ] Four-family, no business
5 [ ] Business and 1- to 4-family
6 [ ] Apartments, no business
7 [ ] Apartments and business
8 [ ] Office building
9 [ ] Store only
10 [ ] Store and office
11 [ ] Manufacturing and industrial
12 [ ] Vacant lot or land
13 [ ] Other (please specify).....

D. Type of loan at time of making (check one)

1 [ ] FHA
2 [ ] Conventional, fully amortized
3 [X] Conventional, partially amortized
4 [ ] Conventional, non-amortized
5 [ ] Veterans Adm. guaranteed or insured loan

E. Original schedule of payments (check)

	Prin.	Int.
1 Monthly	X	X
2 Quarterly		
3 Semi-annual		
4 Annual		
5 None		

F. Is this a purchase money mortgage? Yes [X] No [ ]

G. Is this a real estate sales contract? Yes [ ] No [X]

H. Original loan: (1) Year loan was made 32

(2) Amt. $ 3,950.00 (3) Appraised value $ 4,100

(4) Contract term (in years) 2

(5) Contract rate of interest 6 %

(Do not write in these boxes)

a	15+
b	96,23,27,NH,69
c	
d	
e	

I. Subsequent modifications in loan or sales contract:

Month and Year of Modification (1)	Unpaid Balance at Time of Modification (2)	Changes in Outstanding Balance: Advance of Additional Funds (3)	Changes in Outstanding Balance: Reduction of Principal: By Compromise (4)	Changes in Outstanding Balance: Reduction of Principal: By Payment (5)	Extension of Contract Term (in yrs.) (6)	Change in Contract Rate of Interest (7)	Changes in Loan Type (see D above) (8)	New Appraisal (9)	Unpaid Balance after Modifications (10)
First OCT 33	$3,800	$	$	$		to .....%	to non-amortized	$ 4,100	$ 3,800
Second JAN 38	3,665		415			to 4 %		3,750	3,250
JAN 39	3,250						to partially amortized		3,250
Third FEB 44	2,710					to .....%	to non-amortized	3,900	2,710
JUL 47	2,710						to partially amortized		2,710

J. Loan status: (1) Still on books (state unpaid balance) $ 2,710 (2) Paid off (year).....

(3) Transferred to HOLC (year)..... (4) Loan sold or assigned (year).....

(5) Title acquired (year).....; by foreclosure [ ]; by voluntary deed [ ]

(If property was acquired *and* sold fill in Schedule K on reverse side of this card)

MARINE MIDLAND TRUST COMPANY OF BINGHAMTON

(Do not write below this line)