Chapter 1

ALL PROPERTIES

Tables 1 to 3 present statistics for the United States and for each of the four census regions, by government insurance status of the mortgage. Tables 4, 5, 9, and 10 present data for the United States for all mortgages. The tables are numbered to correspond with tables containing essentially the same subjects in all chapters.

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Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
			FHA		VA			
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
UNITED STATES								
Total	9,442,886	44,485,261	1,328,941	9,018,421	1,263,553	7,553,251	6,850,408	27,913,589
Average debt per property	...	4.7	...	6.8	...	6.0	...	4.1
Total Mortgage Loan on Property								
Less than $2,000	1,462,478	1,180,722	9,491	6,266	17,636	16,298	1,435,355	1,158,158
$2,000 to $3,999	2,661,649	5,618,141	188,368	411,290	170,613	415,215	2,302,680	4,791,636
$4,000 to $5,999	2,102,609	7,979,408	364,539	1,431,786	282,263	1,189,161	1,455,839	5,358,461
$6,000 to $7,999	1,579,460	9,281,823	390,308	2,467,376	396,825	2,441,935	792,356	4,372,512
$8,000 to $9,999	885,619	6,880,870	261,118	2,155,351	267,949	2,138,815	356,581	2,586,704
$10,000 to $11,999	346,131	3,189,617	74,527	738,454	83,136	785,627	188,475	1,665,536
$12,000 to $14,999	191,144	2,138,637	27,402	327,794	33,352	391,098	130,401	1,419,745
$15,000 to $19,999	107,714	1,522,565	7,757	114,796	10,649	158,694	89,310	1,249,075
$20,000 to $24,999	33,683	592,034	585	11,381	1,089	14,177	32,012	566,476
$25,000 to $29,999	15,372	327,218	35	757	88	2,231	15,249	324,230
$30,000 to $49,999	23,718	699,551	204	8,609	...	...	23,514	690,942
$50,000 to $74,999	10,207	506,390	851	50,284	...	...	9,357	456,096
$75,000 to $99,999	5,757	430,200	551	45,972	...	...	5,207	384,228
$100,000 to $149,999	7,196	761,020	1,195	131,598	...	...	6,003	629,422
$150,000 to $199,999	3,573	545,787	774	130,284	...	...	2,799	415,503
$200,000 or more	6,692	2,831,278	1,301	986,413	...	...	5,396	1,844,865
Median debt ... dollars	4,500	...	6,500	...	6,800	...	3,700	...
Total Outstanding Debt on Property								
Less than $2,000	2,760,541	2,903,943	107,638	130,907	63,901	88,108	2,589,006	2,684,927
$2,000 to $3,999	2,591,337	7,467,455	288,019	871,087	232,936	707,676	2,070,393	5,888,684
$4,000 to $5,999	1,671,645	8,176,039	279,983	1,394,356	335,423	1,681,899	1,056,252	5,099,771
$6,000 to $7,999	1,289,089	8,885,477	369,117	2,580,635	366,251	2,531,189	553,731	3,773,646
$8,000 to $9,999	656,626	5,801,319	207,144	1,833,619	199,618	1,757,611	249,899	2,210,081
$10,000 to $11,999	204,120	2,204,068	49,421	531,140	38,144	410,815	116,560	1,262,114
$12,000 to $14,999	127,594	1,685,544	17,258	227,518	21,423	279,308	88,921	1,178,718
$15,000 to $19,999	65,626	1,104,910	5,113	81,585	5,588	90,150	54,929	933,175
$20,000 to $24,999	21,058	460,902	242	5,119	209	4,184	20,608	451,599
$25,000 to $29,999	9,809	265,816	14	365	88	2,231	9,706	263,220
$30,000 to $49,999	17,453	660,169	462	20,895	...	...	16,992	639,274
$50,000 to $74,999	8,144	499,367	899	55,798	...	...	7,247	443,569
$75,000 to $99,999	5,165	446,836	740	67,111	...	...	4,425	379,725
$100,000 to $149,999	6,309	744,025	937	108,228	...	...	5,374	635,794
$150,000 to $199,999	2,942	503,135	779	134,058	...	...	2,164	369,077
$200,000 or more	5,522	2,676,254	1,239	976,000	...	...	4,285	1,700,254
Median debt ... dollars	3,400	...	5,900	...	5,900	...	2,700	...
NORTHEAST								
Total	2,788,764	15,060,987	222,331	1,605,286	430,566	2,628,304	2,135,876	10,827,397
Average debt per property	...	5.4	...	7.2	...	6.1	...	5.1
Total Mortgage Loan on Property								
Less than $2,000	345,282	306,342	1,349	1,037	4,716	5,043	339,219	300,262
$2,000 to $3,999	833,219	1,739,112	36,251	71,794	63,942	156,497	733,028	1,510,821
$4,000 to $5,999	658,428	2,439,934	71,196	242,039	90,286	376,417	496,958	1,821,478
$6,000 to $7,999	437,821	2,491,776	51,796	321,968	127,227	773,651	258,804	1,396,157
$8,000 to $9,999	247,953	1,898,445	42,966	352,497	86,510	687,723	118,488	858,225
$10,000 to $11,999	113,952	1,039,797	13,454	132,035	35,595	340,485	64,895	567,277
$12,000 to $14,999	63,431	699,679	3,322	41,329	14,933	175,854	45,181	482,496
$15,000 to $19,999	38,115	543,458	1,288	18,924	7,142	107,921	29,683	416,613
$20,000 to $24,999	11,931	219,415	...	...	137	2,482	11,794	216,933
$25,000 to $29,999	5,724	129,200	20	440	88	2,231	5,616	126,529
$30,000 to $49,999	11,998	374,136	5	180	...	...	11,993	373,956
$50,000 to $74,999	5,688	286,851	...	...	...	...	5,688	286,851
$75,000 to $99,999	3,708	275,151	1	95	...	...	3,707	275,056
$100,000 to $149,999	4,390	474,394	57	7,658	...	...	4,333	466,736
$150,000 to $199,999	2,300	350,086	101	17,417	...	...	2,199	332,669
$200,000 or more	4,849	1,793,211	537	397,873	...	...	4,315	1,395,338
Median debt ... dollars	4,500	...	6,100	...	6,800	...	3,900	...
Total Outstanding Debt on Property								
Less than $2,000	756,622	834,587	28,732	37,130	21,270	31,021	706,617	766,436
$2,000 to $3,999	829,764	2,374,057	63,933	195,240	82,780	248,426	683,061	1,930,391
$4,000 to $5,999	503,064	2,443,534	33,298	157,565	113,256	568,168	356,512	1,717,801
$6,000 to $7,999	335,542	2,303,495	48,775	342,963	109,590	755,121	177,181	1,205,411
$8,000 to $9,999	193,748	1,716,031	36,120	323,186	70,290	620,552	87,348	772,293
$10,000 to $11,999	63,947	690,595	7,567	81,126	20,071	216,596	36,311	392,873
$12,000 to $14,999	41,107	544,888	2,473	33,215	9,152	120,995	29,486	390,678
$15,000 to $19,999	23,610	393,956	721	11,198	4,075	65,194	18,814	317,564
$20,000 to $24,999	8,868	195,001	20	440	...	...	8,848	194,561
$25,000 to $29,999	4,603	125,915	...	...	88	2,231	4,515	123,684
$30,000 to $49,999	10,281	389,660	7	260	...	...	10,274	389,400
$50,000 to $74,999	4,667	289,868	...	...	...	...	4,667	289,868
$75,000 to $99,999	3,101	266,275	1	95	...	...	3,100	266,180
$100,000 to $149,999	3,981	480,588	58	7,753	...	...	3,923	472,835
$150,000 to $199,999	1,968	336,482	107	18,550	...	...	1,862	317,932
$200,000 or more	3,919	1,676,055	527	396,565	...	...	3,392	1,279,490
Median debt ... dollars	3,400	...	4,800	...	5,900	...	2,900	...

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
			FHA		VA			
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
NORTH CENTRAL								
Total	2,800,828	11,488,261	341,985	2,139,322	354,629	1,947,747	2,104,223	7,401,192
Average debt per property	...	4.1	...	6.3	...	5.5	...	3.5
Total Mortgage Loan on Property								
Less than $2,000	484,577	394,524	3,316	2,460	8,661	7,089	472,599	384,975
$2,000 to $3,999	822,163	1,717,930	39,976	86,250	63,248	148,567	718,946	1,483,113
$4,000 to $5,999	633,796	2,365,325	103,434	386,915	86,721	359,702	443,651	1,618,708
$6,000 to $7,999	431,408	2,487,734	91,515	566,920	100,199	604,817	239,693	1,315,997
$8,000 to $9,999	245,286	1,879,748	74,905	612,273	68,833	546,447	101,561	721,028
$10,000 to $11,999	84,772	761,656	17,398	169,571	16,562	151,860	50,819	440,225
$12,000 to $14,999	45,423	507,130	7,798	88,596	8,961	108,446	28,665	310,088
$15,000 to $19,999	33,157	462,499	2,512	36,558	1,295	18,075	29,352	407,866
$20,000 to $24,999	6,954	118,931	...	...	154	2,744	6,801	116,187
$25,000 to $29,999	3,948	74,556	...	...	...	...	3,948	74,556
$30,000 to $49,999	4,702	131,398	6	246	...	...	4,696	131,152
$50,000 to $74,999	1,642	81,989	346	22,424	...	...	1,297	59,565
$75,000 to $99,999	874	65,900	160	12,349	...	...	716	53,551
$100,000 to $149,999	1,239	127,565	448	47,793	...	...	792	79,772
$150,000 to $199,999	342	48,804	63	10,639	...	...	279	38,165
$200,000 or more	585	262,572	128	96,328	...	...	457	166,244
Median debt.....dollars	4,200	...	6,500	...	6,300	...	3,500	...
Total Outstanding Debt on Property								
Less than $2,000	905,519	936,083	29,373	32,792	26,946	35,711	849,206	867,580
$2,000 to $3,999	787,442	2,290,416	77,137	235,927	81,940	247,664	628,377	1,806,835
$4,000 to $5,999	488,044	2,376,579	73,020	361,550	93,776	461,846	321,253	1,553,181
$6,000 to $7,999	342,460	2,358,014	89,054	628,577	91,391	626,513	162,015	1,102,924
$8,000 to $9,999	166,800	1,476,068	54,121	479,476	47,808	420,911	64,884	575,673
$10,000 to $11,999	44,614	480,544	11,647	122,685	5,091	55,374	27,881	302,485
$12,000 to $14,999	35,752	471,845	4,945	64,211	7,260	92,863	23,547	314,771
$15,000 to $19,999	17,939	307,269	1,562	24,325	408	6,623	15,973	276,321
$20,000 to $24,999	3,722	81,377	...	...	12	242	3,710	81,135
$25,000 to $29,999	2,010	54,713	...	...	...	...	2,010	54,713
$30,000 to $49,999	2,652	96,219	6	246	...	...	2,646	95,973
$50,000 to $74,999	1,304	81,838	437	29,131	...	...	868	52,707
$75,000 to $99,999	1,142	100,346	332	31,377	...	...	810	68,969
$100,000 to $149,999	748	91,370	193	23,218	...	...	555	68,152
$150,000 to $199,999	228	38,240	65	11,349	...	...	163	26,891
$200,000 or more	488	247,340	118	94,458	...	...	370	152,882
Median debt.....dollars	3,100	...	5,700	...	5,400	...	2,500	...
SOUTH								
Total	2,226,881	9,659,003	432,927	3,079,443	276,799	1,631,369	1,517,148	4,948,191
Average debt per property	...	4.3	...	7.1	...	5.9	...	3.3
Total Mortgage Loan on Property								
Less than $2,000	471,920	348,168	3,862	2,060	3,795	3,603	464,265	342,505
$2,000 to $3,999	609,498	1,285,108	66,005	146,822	33,426	84,250	510,069	1,054,036
$4,000 to $5,999	451,012	1,795,879	115,445	510,670	73,344	315,718	262,223	969,491
$6,000 to $7,999	375,909	2,288,792	153,934	982,923	94,839	594,447	127,140	711,422
$8,000 to $9,999	168,609	1,327,655	58,595	487,016	49,732	405,215	60,285	435,424
$10,000 to $11,999	70,149	660,264	21,239	215,929	14,671	141,197	34,243	303,138
$12,000 to $14,999	42,794	491,415	9,947	121,132	5,106	57,550	27,743	312,733
$15,000 to $19,999	18,858	271,568	1,594	23,574	1,652	24,645	15,614	223,349
$20,000 to $24,999	7,969	141,451	376	6,964	238	4,744	7,355	129,743
$25,000 to $29,999	2,336	49,654	...	...	...	...	2,336	49,654
$30,000 to $49,999	4,368	115,323	187	8,003	...	...	4,181	107,320
$50,000 to $74,999	665	33,123	135	7,992	...	...	530	25,131
$75,000 to $99,999	447	35,013	256	21,924	...	...	191	13,089
$100,000 to $149,999	942	92,254	478	52,675	...	...	465	39,579
$150,000 to $199,999	416	64,383	314	51,679	...	...	102	12,704
$200,000 or more	1,012	658,953	576	440,080	...	...	438	218,873
Median debt.....dollars	4,100	...	6,300	...	6,500	...	3,000	...
Total Outstanding Debt on Property								
Less than $2,000	743,774	704,756	28,435	33,768	12,189	16,232	703,151	654,756
$2,000 to $3,999	571,219	1,633,088	82,678	245,448	50,642	156,929	437,900	1,230,711
$4,000 to $5,999	370,296	1,831,066	111,218	564,873	80,749	408,805	178,334	857,388
$6,000 to $7,999	308,839	2,115,179	135,577	930,374	82,280	564,500	90,991	620,305
$8,000 to $9,999	133,216	1,174,765	48,181	422,989	41,125	364,926	43,922	386,850
$10,000 to $11,999	46,419	503,035	17,550	190,799	5,112	54,645	23,754	257,593
$12,000 to $14,999	27,951	368,325	5,941	78,833	3,610	46,685	18,402	242,807
$15,000 to $19,999	13,475	225,195	1,220	20,723	907	14,705	11,349	189,767
$20,000 to $24,999	4,697	100,765	...	...	197	3,942	4,500	96,823
$25,000 to $29,999	1,431	37,785	...	...	...	...	1,431	37,785
$30,000 to $49,999	2,456	93,182	390	17,594	...	...	2,066	75,588
$50,000 to $74,999	578	34,446	139	8,431	...	...	438	26,015
$75,000 to $99,999	448	38,313	277	23,923	...	...	171	14,390
$100,000 to $149,999	797	90,022	475	52,642	...	...	323	37,380
$150,000 to $199,999	400	68,912	327	56,041	...	...	73	12,871
$200,000 or more	897	640,167	535	433,005	...	...	363	207,162
Median debt.....dollars	3,200	...	5,900	...	5,800	...	2,200	...

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Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
			FHA		VA			
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
WEST								
Total	1,626,413	8,277,010	331,698	2,194,370	201,559	1,345,831	1,093,161	4,736,809
Average debt per property	...	5.1	...	6.6	...	6.7	...	4.3
Total Mortgage Loan on Property								
Less than $2,000	160,699	131,688	964	709	464	563	159,272	130,416
$2,000 to $3,999	396,769	875,991	46,136	106,424	9,997	25,901	340,637	743,666
$4,000 to $5,999	359,373	1,378,270	74,464	292,162	31,912	137,324	253,007	948,784
$6,000 to $7,999	334,322	2,013,521	93,063	595,565	74,550	469,020	166,719	948,936
$8,000 to $9,999	223,771	1,775,022	84,652	703,565	62,874	499,430	76,247	572,027
$10,000 to $11,999	77,258	727,900	22,436	220,919	16,308	152,085	38,518	354,896
$12,000 to $14,999	39,496	440,413	6,335	76,737	4,352	49,248	28,812	314,428
$15,000 to $19,999	17,584	245,040	2,363	35,740	560	8,053	14,661	201,247
$20,000 to $24,999	6,829	112,237	209	4,417	560	4,207	6,062	103,613
$25,000 to $29,999	3,364	73,808	15	317	...	...	3,349	73,491
$30,000 to $49,999	2,650	78,694	6	180	...	...	2,644	78,514
$50,000 to $74,999	2,212	104,427	370	19,878	...	...	1,842	84,549
$75,000 to $99,999	728	54,136	134	11,604	...	...	593	42,532
$100,000 to $149,999	625	66,807	212	23,472	...	...	413	43,335
$150,000 to $199,999	515	82,514	296	50,549	...	...	219	31,965
$200,000 or more	246	116,542	60	52,132	...	...	186	64,410
Median debt.....dollars	5,300	...	6,900	...	7,600	...	4,300	...
Total Outstanding Debt on Property								
Less than $2,000	354,626	428,517	21,098	27,217	3,496	5,144	330,032	396,156
$2,000 to $3,999	402,912	1,169,894	64,271	194,472	17,574	54,657	321,073	920,765
$4,000 to $5,999	310,241	1,524,860	62,447	310,368	47,642	243,080	200,153	971,412
$6,000 to $7,999	302,248	2,138,789	95,711	678,721	82,990	585,135	123,554	844,933
$8,000 to $9,999	162,862	1,434,455	68,722	607,968	40,395	351,222	53,745	475,265
$10,000 to $11,999	49,254	531,057	12,657	136,530	7,863	84,200	28,728	310,327
$12,000 to $14,999	22,784	300,486	3,899	51,259	1,401	18,765	17,486	230,462
$15,000 to $19,999	10,602	178,490	1,610	25,339	198	3,628	8,793	149,523
$20,000 to $24,999	3,771	83,759	222	4,679	...	...	3,550	79,080
$25,000 to $29,999	1,765	47,403	14	365	...	...	1,750	47,038
$30,000 to $49,999	2,064	81,108	59	2,795	...	...	2,006	78,313
$50,000 to $74,999	1,595	93,215	323	18,236	...	...	1,274	74,979
$75,000 to $99,999	474	41,902	130	11,716	...	...	344	30,186
$100,000 to $149,999	669	80,882	211	24,615	...	...	459	56,267
$150,000 to $199,999	346	59,501	280	48,118	...	...	66	11,383
$200,000 or more	218	112,692	59	51,972	...	...	160	60,720
Median debt.....dollars	4,300	...	6,400	...	6,800	...	3,200	...

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
UNITED STATES													
Total mortgages	9,442,886	8,636,811	806,075	[1]1,328,941	969,381	326,003	1,263,553	6,850,408	6,443,785	406,644	823,981	326,018	497,973
Type of Mortgage Holder													
Commercial bank or trust company	2,019,196	1,864,092	155,104	441,534	355,762	73,745	397,891	1,179,786	1,126,170	53,616	119,654	75,243	44,412
Mutual savings bank	848,488	764,507	83,981	131,110	91,320	37,499	139,778	577,613	539,353	38,260	49,317	36,965	12,355
Savings and loan association	2,678,326	2,496,747	181,579	121,558	89,239	29,618	394,769	2,161,999	2,024,727	137,272	75,207	31,461	43,748
Life insurance company	1,138,727	945,649	193,078	535,717	374,791	148,878	173,794	429,232	400,615	28,617	147,929	143,598	4,330
Mortgage company	98,075	80,737	17,338	37,725	23,373	13,174	17,503	42,859	40,317	2,542	24,001	15,746	8,256
Federal National Mortgage Association	148,932	130,693	18,239	30,513	12,949	15,888	118,424	...	...	...	12,913	12,913	...
Individual	2,154,959	2,027,125	127,834	...	...	...	1,140	2,153,820	2,025,999	127,822	348,188	823	347,366
Other	356,273	327,318	28,955	30,827	21,976	7,219	20,258	305,186	286,650	18,536	46,772	9,269	37,506
Form of Debt													
Mortgage or deed of trust	8,708,842	7,906,929	801,913	1,328,945	969,383	326,004	1,263,537	6,116,390	5,713,913	402,480	802,470	326,001	476,468
Contract to purchase	734,040	729,882	4,158	...	...	...	...	734,040	729,882	4,158	21,473	...	21,474
Amortization													
Fully amortized	7,741,689	7,040,057	701,632	1,328,940	969,381	326,004	1,263,540	5,149,242	4,847,037	302,208	652,526	326,007	326,530
Partially amortized	775,572	719,269	56,303	...	...	...	...	775,572	719,269	56,303	55,813	...	55,813
Not amortized	417,965	391,768	26,197	...	...	...	...	417,965	391,768	26,197	66,538	...	66,538
On demand	507,690	485,748	21,942	...	...	...	...	507,690	485,748	21,942	49,091	...	49,092
Regular principal payments required	202,341	191,944	10,397	...	...	...	...	202,341	191,944	10,397	8,540	...	8,540
No regular principal payments required	305,349	293,804	11,545	...	...	...	...	305,349	293,804	11,545	40,551	...	40,552
Current Status of Payments													
Ahead or up-to-date in scheduled payments	8,699,180	7,958,018	741,162	1,280,007	942,549	305,784	1,197,181	6,222,061	5,856,270	365,794	714,298	306,844	397,479
Delinquent:													
Foreclosure in process	17,260	11,806	5,454	5,675	1,492	3,970	1,023	10,566	9,403	1,163	6,861	4,364	2,497
Foreclosure not in process	507,901	452,545	55,356	43,302	25,382	16,267	65,371	399,247	363,670	35,577	54,483	14,814	39,674
No regular payments required	218,635	214,494	4,141	...	...	...	...	218,635	214,494	4,141	48,339	...	48,339
Year Mortgage Made or Assumed													
1950 (part)	1,517,792	1,368,171	149,621	199,245	116,164	75,976	180,074	1,138,490	1,077,427	61,063	188,139	75,957	112,186
1949	2,106,473	1,855,630	250,843	317,207	190,347	117,616	254,413	1,534,862	1,423,466	111,397	279,558	118,184	161,379
1948	1,681,977	1,499,655	182,322	239,638	152,172	82,178	217,296	1,225,054	1,139,450	85,604	188,305	83,363	104,954
1947	1,334,733	1,218,308	116,425	135,186	88,624	41,625	325,137	874,429	812,060	62,369	98,166	40,178	57,989
1946	977,497	929,399	48,098	60,663	49,982	7,668	270,852	645,990	613,518	32,472	32,156	7,405	24,758
1942 to 1945	1,088,144	1,046,286	41,858	175,411	171,648	954	15,803	896,944	858,978	37,966	26,238	928	25,309
1940 to 1941	339,373	332,495	6,878	119,854	119,114	...	...	219,519	213,381	6,138	3,190	...	3,190
1935 to 1939	250,750	245,161	5,589	81,790	81,378	...	...	168,965	163,789	5,176	3,001	...	3,001
1930 to 1934	68,070	66,576	1,494	...	...	...	...	68,070	66,576	1,494	1,981	...	1,981
1929 or earlier	78,201	75,201	3,000	...	...	...	...	78,201	75,201	3,000	3,311	...	3,311
Term of Mortgage													
On demand	507,668	485,415	22,253	...	...	...	...	507,669	485,731	21,938	49,088	...	49,088
Less than 5 years	859,631	811,512	48,119	2,835	2,800	...	1,169	855,630	808,037	47,593	138,757	197	138,560
5 to 9 years	1,581,702	1,489,646	92,056	3,290	2,789	211	30,145	1,548,275	1,459,037	89,238	158,406	3,428	154,977
10 to 12 years	2,274,332	2,129,246	145,086	22,515	21,877	68	122,989	2,128,835	1,990,405	138,431	112,445	13,575	98,871
13 to 14 years	294,816	275,306	19,510	7,777	6,088	289	39,829	247,219	232,084	15,135	12,621	3,792	8,830
15 years	1,048,717	987,623	61,094	89,063	84,431	3,113	207,855	751,808	699,182	52,626	55,266	38,306	16,962
16 to 19 years	443,232	400,714	42,518	50,961	36,706	9,423	110,082	282,199	261,485	20,714	27,015	14,476	12,541
20 years	1,377,537	1,240,157	137,380	523,264	412,793	101,789	461,865	392,411	376,675	15,736	138,088	128,473	9,618
21 to 24 years	194,461	165,867	28,594	66,833	43,685	17,754	81,737	45,893	42,786	3,107	26,486	23,388	3,098
25 years	818,534	612,670	205,864	550,395	349,401	190,466	205,967	62,180	60,470	1,710	103,229	100,348	2,885
26 years or more	42,372	38,724	3,648	12,040	8,840	2,897	1,923	28,411	27,964	447	2,590	40	2,550
Median term ....years	12	12	18	20	20	25	20	11	11	11	12	20	7
Year Mortgage Due													
On demand	507,690	485,748	21,942	...	...	...	...	507,690	485,748	21,942	49,091	...	49,092
Fully amortized	7,741,689	7,040,057	701,632	1,328,975	969,412	326,010	1,263,561	5,149,242	4,847,037	302,208	652,526	326,015	326,525
Past due	11,219	10,608	611	...	...	...	...	11,219	10,608	611	1,040	...	1,040
1950 to 1951	285,681	277,334	8,347	5,927	5,730	...	2,203	277,530	269,868	7,664	34,576	...	34,576
1952 to 1953	552,375	529,574	22,801	12,595	12,523	...	5,010	534,772	512,353	22,419	69,164	312	68,853
1954 to 1955	708,494	680,779	27,715	15,949	15,838	...	11,664	680,884	653,659	27,225	56,141	870	55,273
1956 to 1957	824,472	776,644	47,828	35,682	35,233	211	50,474	738,324	693,216	45,108	41,926	4,246	37,681
1958 to 1959	986,071	924,702	61,369	44,151	43,147	265	56,382	885,551	828,851	56,700	53,421	7,169	46,255
1960 to 1964	1,882,555	1,759,432	123,123	165,419	157,004	3,033	289,750	1,427,416	1,322,399	105,018	90,836	34,010	56,828
1965 to 1969	1,507,348	1,352,197	155,151	514,823	408,924	94,007	514,416	478,116	444,990	33,126	149,357	132,009	17,353
1970 to 1974	813,235	610,396	202,839	437,494	245,337	179,469	278,317	97,432	93,389	4,043	132,271	125,981	6,290
1975 or later	170,272	118,424	51,848	96,935	45,676	49,025	55,345	17,998	17,704	294	23,794	21,418	2,376
Partially or not amortized	1,193,537	1,111,037	82,500	...	...	...	...	1,193,537	1,111,037	82,500	122,372	...	122,372
Past due	26,042	21,014	5,028	...	...	...	...	26,042	21,014	5,028	3,136	...	3,136
1950 to 1951	437,900	411,511	26,389	...	...	...	...	437,900	411,511	26,389	40,533	...	40,533
1952 to 1953	304,855	283,386	21,469	...	...	...	...	304,855	283,386	21,469	35,238	...	35,238
1954 to 1955	189,370	175,767	13,603	...	...	...	...	189,370	175,767	13,603	21,336	...	21,336
1956 to 1957	79,951	72,537	7,414	...	...	...	...	79,951	72,537	7,414	5,296	...	5,296
1958 to 1959	84,194	80,179	4,015	...	...	...	...	84,194	80,179	4,015	7,516	...	7,516
1960 to 1964	53,999	50,896	3,103	...	...	...	...	53,999	50,896	3,103	6,071	...	6,071
1965 to 1969	12,536	12,351	185	...	...	...	...	12,536	12,351	185	1,692	...	1,692
1970 to 1974	3,807	2,541	1,266	...	...	...	...	3,807	2,541	1,266	1,359	...	1,359
1975 or later	883	855	28	...	...	...	...	883	855	28	195	...	195

[1] Includes 33,557 FHA-insured first mortgages with conventional second mortgage.

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
UNITED STATES--Con.													
Interest Rate													
Less than 3.0 percent	86,410	84,510	1,900	3	3	...	362	86,045	84,145	1,900	24,423	...	24,423
3.0 percent	71,823	69,221	2,602	1,024	971	53	507	70,293	67,744	2,549	6,441	53	6,388
3.1 percent to 3.5 percent	21,809	20,500	1,309	1,046	693	197	295	20,468	19,512	956	897	40	857
3.6 percent to 3.9 percent	2,015	1,889	126	520	520	...	...	1,495	1,369	126	1	...	1
4.0 percent	2,201,902	2,004,749	197,153	291,067	165,931	112,356	1,262,652	648,486	616,168	32,318	371,223	325,912	45,323
4.1 percent to 4.4 percent	32,307	28,193	4,114	23,443	19,565	3,588	...	8,860	8,626	234	67	...	67
4.5 percent	1,754,331	1,483,373	270,958	954,463	724,790	209,693	...	799,885	758,768	41,117	13,473	...	13,473
4.6 percent to 5.0 percent	2,338,498	2,198,008	140,490	57,397	56,916	123	...	2,281,108	2,141,100	140,009	136,636	...	136,636
5.1 percent to 5.5 percent	276,958	257,068	19,890	...	...	...	...	276,958	257,068	19,890	7,805	...	7,805
5.6 percent to 6.0 percent	2,379,645	2,230,109	149,536	...	...	...	...	2,379,646	2,230,111	149,536	238,976	...	238,976
6.1 percent or more	277,292	259,270	18,022	...	...	...	...	277,292	259,270	18,022	24,035	...	24,035
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.5	4.0	6.0
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	8,666,893	7,899,901	766,992	1,328,996	969,419	326,027	1,263,586	6,074,435	5,706,887	367,548	705,865	325,672	380,201
Less than $20	1,657,042	1,553,066	103,976	102,636	93,288	6,937	106,790	1,447,635	1,358,737	88,898	525,799	323,298	202,506
$20 to $24	923,405	868,995	54,410	158,084	143,427	10,446	104,435	660,896	623,645	37,251	45,104	1,785	43,321
$25 to $29	1,020,645	939,394	81,251	184,073	151,249	27,267	108,321	728,253	683,653	44,600	46,891	413	46,478
$30 to $34	998,467	888,718	109,749	204,704	138,059	61,802	146,003	647,785	608,422	39,363	24,290	149	24,142
$35 to $39	924,035	807,155	116,880	209,954	129,269	77,354	187,229	526,855	494,739	32,116	14,949	...	14,949
$40 to $44	907,136	773,835	133,301	240,656	140,422	92,237	190,999	475,497	447,645	27,852	10,255	27	10,228
$45 to $49	521,351	468,120	53,231	81,802	52,955	26,957	155,004	284,547	265,508	19,039	6,400	...	6,400
$50 to $54	572,803	524,939	47,864	59,203	44,832	13,571	118,045	395,563	366,513	29,050	12,361	...	12,361
$55 to $59	266,744	251,798	14,946	24,757	20,883	2,777	60,092	181,907	172,528	9,379	2,755	...	2,755
$60 to $64	240,424	222,351	18,073	31,007	25,796	4,225	33,492	175,930	164,349	11,581	4,655	...	4,655
$65 to $69	128,168	119,929	8,239	8,511	7,463	866	16,146	103,516	96,763	6,753	1,574	...	1,574
$70 to $79	191,806	183,003	8,803	11,026	10,069	710	17,486	163,304	156,189	7,115	4,019	...	4,019
$80 to $99	146,056	137,424	8,632	10,144	9,465	681	10,727	125,181	117,616	7,565	1,573	...	1,573
$100 to $119	98,113	92,624	5,489	2,111	1,914	197	6,856	89,153	84,315	4,838	3,089	...	3,089
$120 or more	70,698	68,550	2,148	328	328	...	1,961	68,413	66,265	2,148	2,151	...	2,151
Median payment.....dollars	33	33	36	35	33	38	39	31	31	31	13	10	18
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	4,188,785	3,707,869	480,918	1,326,342	967,298	325,524	995,943	1,866,638	1,773,117	93,521	...	...	...
Less than $25	514,753	485,618	29,135	52,308	46,505	4,334	67,172	395,299	375,047	20,252	...	...	...
$25 to $29	314,866	295,743	19,123	65,986	57,493	6,878	58,034	190,853	182,435	8,418	...	...	...
$30 to $34	375,950	348,504	27,446	109,014	93,606	10,750	77,259	189,687	179,793	9,894	...	...	...
$35 to $39	396,267	358,195	38,072	134,721	108,169	23,791	86,181	175,378	166,237	9,141	...	...	...
$40 to $44	453,832	391,234	62,598	180,676	130,652	47,019	94,312	178,853	168,526	10,327	...	...	...
$45 to $49	421,463	356,060	65,403	170,071	114,384	51,433	119,824	131,571	124,035	7,536	...	...	...
$50 to $54	438,048	360,177	77,871	180,661	112,488	64,433	129,358	128,044	122,421	5,623	...	...	...
$55 to $59	342,743	280,490	62,253	135,083	79,592	51,519	111,941	95,729	90,906	4,823	...	...	...
$60 to $64	277,408	235,550	41,858	107,917	72,843	31,211	84,323	85,185	82,095	3,090	...	...	...
$65 to $69	182,190	158,878	23,312	63,887	46,162	16,250	60,055	58,256	53,569	4,687	...	...	...
$70 to $79	204,903	188,116	16,787	65,227	53,034	11,326	57,800	81,891	79,466	2,425	...	...	...
$80 to $99	163,465	150,683	12,782	42,840	35,917	5,295	32,765	87,866	82,518	5,348	...	...	...
$100 to $119	56,012	53,597	2,415	10,169	9,561	608	10,282	35,561	34,260	1,301	...	...	...
$120 or more	46,331	44,685	1,646	7,430	6,757	460	6,524	32,376	31,720	656	...	...	...
Amount for other items not reported	554	337	217	352	135	217	113	89	89	...	...	...	...
Median payment.....dollars	45	44	49	48	47	51	49	39	39	39	...	...	...
NORTHEAST													
Total mortgages	2,788,764	2,607,330	181,434	222,331	174,716	44,748	430,566	2,135,876	2,015,738	120,139	186,410	44,752	141,661
Type of Mortgage Holder													
Commercial bank or trust company	496,720	471,494	25,226	73,266	65,810	6,596	117,909	305,556	290,138	15,418	16,192	6,997	9,196
Mutual savings bank	763,678	689,279	74,399	98,860	66,648	30,706	129,291	535,537	499,227	36,310	40,574	30,088	10,487
Savings and loan association	771,298	738,251	33,047	14,603	12,734	1,655	137,564	619,131	593,027	26,104	10,758	1,631	9,125
Life insurance company	142,412	132,459	9,953	27,572	22,351	4,933	27,562	87,281	82,730	4,551	5,268	4,697	571
Mortgage company	11,941	11,003	938	3,862	3,462	399	3,395	4,684	4,145	539	2,493	546	1,948
Federal National Mortgage Association	12,049	11,996	53	...	...	...	12,049	...	...	...	...	...	...
Individual	507,685	475,028	32,657	...	...	...	211	507,473	474,816	32,657	99,856	316	99,541
Other	82,982	77,817	5,165	4,176	3,714	463	2,583	76,225	71,660	4,565	11,269	477	10,793
Form of Debt													
Mortgage or deed of trust	2,742,534	2,561,475	181,059	222,330	174,718	44,749	430,560	2,089,652	1,969,886	119,767	185,781	44,749	141,032
Contract to purchase	46,230	45,859	371	...	...	...	...	46,229	45,858	371	622	...	622
Amortization													
Fully amortized	1,934,048	1,807,903	126,145	222,328	174,718	44,747	430,560	1,281,168	1,216,312	64,856	110,098	44,749	65,355
Partially amortized	364,842	334,131	30,711	...	...	...	...	364,842	334,131	30,711	24,140	...	24,140
Not amortized	150,001	141,731	8,270	...	...	...	...	150,001	141,731	8,270	23,567	...	23,567
On demand	339,890	323,579	16,311	...	...	...	...	339,890	323,579	16,311	28,668	...	28,669
Regular principal payments required	142,221	134,241	7,980	...	...	...	...	142,221	134,241	7,980	4,984	...	4,984
No regular principal payments required	197,669	189,338	8,331	...	...	...	...	197,669	189,338	8,331	23,684	...	23,685

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Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
NORTHEAST--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	2,593,439	2,430,154	163,285	214,701	169,307	42,528	412,081	1,966,677	1,862,085	104,593	152,201	42,581	109,619
Delinquent:													
Foreclosure in process	3,103	2,606	497	56	40	16	187	2,861	2,380	481	565	16	549
Foreclosure not in process	131,751	116,068	15,683	7,584	5,379	2,206	18,303	105,868	92,770	13,098	14,542	2,153	12,390
No regular payments required	60,493	58,511	1,982	...	...	...	...	60,493	58,511	1,982	19,103	...	19,103
Year Mortgage Made or Assumed													
1950 (part)	378,418	349,837	28,581	23,682	12,971	9,989	47,929	306,807	289,541	17,266	39,733	9,989	29,744
1949	528,739	480,105	48,634	43,283	22,878	19,656	98,512	386,948	362,569	24,379	59,545	19,779	39,768
1948	452,007	414,441	37,566	32,544	21,125	11,163	85,616	333,856	310,776	23,080	37,360	11,404	25,959
1947	379,500	351,286	28,214	17,896	14,552	2,884	107,779	253,834	232,961	20,873	22,842	2,521	20,320
1946	289,199	277,721	11,478	8,373	7,345	973	83,873	196,953	188,667	8,286	8,827	999	7,829
1942 to 1945	390,028	373,991	16,037	36,904	36,396	86	6,861	346,269	330,739	15,530	9,751	60	9,690
1940 to 1941	135,503	131,100	4,403	31,618	31,414	...	...	103,886	99,687	4,199	1,655	...	1,655
1935 to 1939	119,333	117,103	2,230	28,045	28,045	...	...	91,285	89,055	2,230	1,860	...	1,860
1930 to 1934	44,668	43,270	1,398	...	...	...	...	44,668	43,270	1,398	1,673	...	1,673
1929 or earlier	71,392	68,484	2,908	...	...	...	...	71,392	68,484	2,908	3,236	...	3,236
Term of Mortgage													
On demand	339,890	323,256	16,622	...	...	...	...	339,879	323,572	16,307	28,669	...	28,669
Less than 5 years	240,108	221,554	18,554	248	248	...	...	239,860	221,306	18,554	39,913	...	39,913
5 to 9 years	326,375	305,397	20,978	723	600	123	4,795	320,857	300,845	20,012	35,850	136	35,714
10 to 12 years	588,719	558,264	30,455	5,428	5,428	...	41,768	541,524	512,561	28,963	23,878	778	23,100
13 to 14 years	65,169	62,676	2,493	567	567	...	8,430	56,173	54,506	1,667	975	...	975
15 years	414,370	391,334	23,036	21,832	21,077	702	87,549	304,989	284,684	20,305	7,934	1,569	6,365
16 to 19 years	127,322	119,759	7,563	6,426	5,006	577	28,835	92,062	87,441	4,621	3,169	577	2,592
20 years	469,817	446,025	23,792	82,138	70,051	11,475	185,735	201,941	194,971	6,970	14,599	11,537	3,062
21 to 24 years	19,976	16,928	3,048	4,646	3,498	576	6,467	8,864	6,965	1,899	1,385	954	432
25 years	183,073	148,761	34,312	98,818	66,967	31,071	65,753	18,498	18,013	485	29,897	29,196	702
26 years or more	13,977	13,388	589	1,503	1,272	224	1,231	11,246	10,888	358	138	...	138
Median term.....years	15	14	15	20	20	25	20	11	11	11	10	25	7
Year Mortgage Due													
On demand	339,890	323,579	16,311	...	...	...	...	339,912	323,605	16,307	28,669	...	28,670
Fully amortized	1,934,058	1,807,905	126,223	222,342	174,721	44,753	430,564	1,281,168	1,216,312	64,856	110,101	44,752	65,352
Past due	3,290	3,123	167	...	...	...	...	3,290	3,123	167	243	...	243
1950 to 1951	52,979	51,234	1,625	1,488	1,488	...	281	51,216	49,979	1,237	11,822	...	11,822
1952 to 1953	85,246	80,040	5,206	2,410	2,410	...	1,513	81,322	76,116	5,206	15,561	14	15,547
1954 to 1955	140,598	136,987	3,611	5,272	5,272	...	1,624	133,701	130,090	3,611	8,104	...	8,104
1956 to 1957	180,211	169,904	10,307	14,180	14,057	123	12,105	153,927	144,091	9,836	6,469	439	6,030
1958 to 1959	238,122	227,470	10,652	12,124	12,124	...	19,876	206,127	197,032	9,095	6,707	...	6,707
1960 to 1964	573,327	545,853	27,474	40,334	39,731	...	108,414	424,585	401,095	23,490	12,785	1,013	11,772
1965 to 1969	464,477	434,871	29,606	74,023	61,660	11,369	198,027	192,431	181,176	11,255	15,377	11,493	3,887
1970 to 1974	164,050	134,335	29,715	57,407	30,550	25,797	75,731	30,917	30,143	774	26,558	25,449	1,109
1975 or later	31,748	23,888	7,860	15,104	7,429	7,464	12,993	3,652	3,467	185	6,475	6,344	131
Partially or not amortized	514,836	475,846	38,900	...	...	...	...	514,836	475,846	38,990	47,648	...	47,648
Past due	11,813	8,875	2,938	...	...	...	...	11,813	8,875	2,938	406	...	406
1950 to 1951	193,008	179,317	13,691	...	...	...	...	193,008	179,317	13,691	15,654	...	15,654
1952 to 1953	136,960	128,692	8,268	...	...	...	...	136,960	128,692	8,268	11,922	...	11,922
1954 to 1955	77,331	71,853	5,478	...	...	...	...	77,331	71,853	5,478	8,468	...	8,468
1956 to 1957	36,254	32,931	3,323	...	...	...	...	36,254	32,931	3,323	2,863	...	2,863
1958 to 1959	29,177	26,594	2,583	...	...	...	...	29,177	26,594	2,583	3,464	...	3,464
1960 to 1964	21,855	20,528	1,327	...	...	...	...	21,855	20,528	1,327	3,041	...	3,041
1965 to 1969	6,073	5,952	121	...	...	...	...	6,073	5,952	121	1,026	...	1,026
1970 to 1974	1,875	617	1,258	...	...	...	...	1,875	617	1,258	804	...	804
1975 or later	490	487	3	...	...	...	...	490	487	3	...	...	...
Interest Rate													
Less than 3.0 percent	27,897	27,673	1,224	2	2	...	...	27,895	26,671	1,224	11,684	...	11,684
3.0 percent	16,947	15,098	1,849	2	2	...	...	16,945	15,096	1,849	3,911	...	3,911
3.1 percent to 3.5 percent	9,098	8,184	914	233	233	...	281	8,585	7,671	914	397	...	397
3.6 percent to 3.9 percent	649	604	45	7	7	...	...	642	597	45	1	...	1
4.0 percent	747,594	702,477	45,117	55,031	35,497	17,715	430,279	262,292	250,382	11,910	62,945	44,750	18,197
4.1 percent to 4.4 percent	13,247	12,510	737	9,101	8,570	327	...	4,145	3,939	206	19	...	19
4.5 percent	525,754	475,791	49,963	143,066	115,631	26,582	...	382,691	360,163	22,528	6,661	...	6,661
4.6 percent to 5.0 percent	962,038	903,581	58,458	14,894	14,772	123	...	947,145	888,810	58,335	60,727	...	60,727
5.1 percent to 5.5 percent	80,143	77,950	2,193	...	...	...	...	80,143	77,950	2,193	1,047	...	1,047
5.6 percent to 6.0 percent	404,706	383,783	20,923	...	...	...	...	404,706	383,783	20,923	37,312	...	37,312
6.1 percent or more	715	703	12	...	...	...	...	715	703	12	1,717	...	1,717
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	5.0	4.0	5.0
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	2,429,820	2,265,534	164,286	222,337	174,717	44,753	430,567	1,776,938	1,673,950	102,988	134,854	44,433	90,423
Less than $20	694,855	646,800	48,055	18,322	17,420	486	59,578	616,961	573,479	43,482	108,669	44,211	64,459
$20 to $24	300,191	287,553	12,638	28,048	26,115	1,738	50,248	221,894	212,447	9,447	8,512	222	8,291
$25 to $29	293,489	275,757	17,732	42,590	40,399	2,033	40,910	209,993	196,872	13,121	7,424	...	7,424
$30 to $34	242,758	227,632	15,126	27,080	22,248	4,368	46,367	169,316	160,489	8,827	1,875	...	1,875
$35 to $39	205,117	186,839	18,278	29,087	19,117	9,763	51,645	124,383	116,755	7,628	3,323	...	3,323
$40 to $44	199,197	174,968	24,229	42,103	25,027	16,142	54,705	102,393	97,271	5,122	1,089	...	1,089
$45 to $49	131,004	120,712	10,292	15,480	8,968	6,230	43,857	71,667	68,447	3,220	1,611	...	1,611
$50 to $54	106,214	99,811	6,403	9,168	7,394	1,776	30,351	66,696	62,755	3,941	482	...	482

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
NORTHEAST--Con.													
Monthly Interest and Principal Payment Per Dwelling Unit--Con.													
$55 to $59	61,882	59,583	2,299	2,649	2,027	622	19,125	40,110	38,631	1,479	248	...	248
$60 to $64	49,784	45,592	4,192	3,595	2,076	1,519	11,501	34,688	32,331	2,357	316	...	316
$65 to $69	26,436	25,698	738	952	952	...	6,280	19,206	18,586	620	1	...	1
$70 to $79	41,751	40,563	1,188	872	622	36	7,129	33,752	32,902	850	117	...	117
$80 to $99	36,988	36,313	675	1,454	1,415	40	5,261	30,269	29,816	453	76	...	76
$100 to $119	25,208	22,987	2,221	866	866	...	2,215	22,130	19,909	2,221	1,058	...	1,058
$120 or more	14,946	14,726	220	71	71	...	1,396	13,480	13,260	220	53	...	53
Median payment.....dollars..	28	28	31	34	30	41	36	26	26	24	12	10	14
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	1,290,942	1,204,700	86,242	221,669	174,503	44,314	338,137	731,174	702,340	28,834	...	...	...
Less than $25	198,808	189,769	9,039	5,937	5,493	40	32,454	160,420	153,437	6,983	...	...	...
$25 to $29	118,308	113,132	5,176	8,457	7,626	830	27,863	81,988	79,082	2,906	...	...	...
$30 to $34	118,219	112,425	5,793	115,266	14,034	1,037	28,094	74,865	71,648	3,217	...	...	...
$35 to $39	117,944	112,966	4,978	23,475	22,473	950	26,926	67,548	64,537	3,011	...	...	...
$40 to $44	115,902	107,383	8,519	28,855	25,282	3,521	24,008	63,042	58,593	4,449	...	...	...
$45 to $49	108,624	103,737	4,887	24,971	22,412	2,046	33,836	49,814	48,065	1,749	...	...	...
$50 to $54	116,302	104,935	11,367	30,046	21,828	8,214	36,332	49,938	48,473	1,465	...	...	...
$55 to $59	89,902	79,025	10,877	23,325	13,776	9,491	29,790	36,791	35,487	1,304	...	...	...
$60 to $64	72,542	62,289	10,253	22,246	13,107	8,263	25,764	24,540	24,257	283	...	...	...
$65 to $69	62,117	56,005	6,112	15,673	10,993	4,196	22,475	23,971	22,637	1,334	...	...	...
$70 to $79	65,994	60,716	5,278	11,822	7,639	4,182	24,316	29,856	29,312	544	...	...	...
$80 to $99	62,270	60,021	2,249	7,862	6,396	1,468	17,653	36,753	35,972	781	...	...	...
$100 to $119	22,595	21,499	1,096	1,709	1,673	36	3,008	17,878	17,118	760	...	...	...
$120 or more	21,414	20,796	618	2,024	1,770	40	5,618	13,770	13,722	48	...	...	...
Amount for other items not reported	1	1	...	1	1	...	...	...	...	...	...	...	...
Median payment.....dollars..	43	43	52	50	47	57	49	38	38	37	...	...	...
NORTH CENTRAL													
Total mortgages	2,800,828	2,643,876	156,952	341,985	281,678	56,689	354,629	2,104,223	2,014,908	89,324	160,624	56,691	103,935
Type of Mortgage Holder													
Commercial bank or trust company	657,198	626,240	30,958	139,711	123,755	14,065	120,445	397,042	385,901	11,141	24,428	13,824	10,605
Mutual savings bank	27,131	26,268	863	7,517	7,020	432	2,421	17,197	16,832	365	1,397	845	552
Savings and loan association	970,858	919,463	51,395	38,373	29,543	8,429	155,629	776,862	736,891	39,971	25,151	8,407	16,746
Life insurance company	295,743	261,498	34,245	134,487	104,234	29,272	45,488	115,772	111,905	3,867	29,263	28,291	971
Mortgage company	22,168	18,907	3,261	8,184	6,098	2,031	1,789	12,198	11,036	1,162	3,806	3,138	668
Federal National Mortgage Association	33,132	30,756	2,376	7,649	5,340	2,089	25,483	...	...	...	1,757	1,757	...
Individual	688,056	663,565	24,491	...	...	...	42	688,014	663,523	24,491	65,312	...	65,312
Other	106,577	97,201	9,376	6,074	5,695	373	3,332	97,173	88,840	8,333	9,510	429	9,081
Form of Debt													
Mortgage or deed of trust	2,405,364	2,249,923	155,441	341,984	281,675	56,708	354,624	1,708,771	1,620,958	87,813	151,044	56,689	94,356
Contract to purchase	395,465	393,954	1,511	...	...	...	...	395,465	393,954	1,511	9,572	...	9,572
Amortization													
Fully amortized	2,335,814	2,202,275	133,539	341,985	281,675	56,689	354,623	1,639,215	1,573,304	65,911	120,211	56,690	63,620
Partially amortized	245,529	233,408	12,121	...	...	...	...	245,529	233,408	12,121	11,535	...	11,535
Not amortized	145,635	135,517	10,118	...	...	...	...	145,635	135,517	10,118	22,921	...	22,921
On demand	73,864	72,691	1,173	...	...	...	...	73,864	72,691	1,173	5,958	...	5,958
Regular principal payments required	25,479	25,114	365	...	...	...	...	25,479	25,114	365	567	...	567
No regular principal payments required	48,385	47,577	808	...	...	...	...	48,385	47,577	808	5,391	...	5,391
Current Status of Payments													
Ahead or up-to-date in scheduled payments	2,576,097	2,429,725	146,372	332,179	274,811	53,973	330,863	1,913,081	1,830,928	82,153	137,011	54,226	82,794
Delinquent:													
Foreclosure in process	4,602	4,349	253	678	526	...	207	3,718	3,617	101	446	...	446
Foreclosure not in process	153,308	143,528	9,780	9,137	6,349	2,720	23,569	120,609	114,087	6,522	11,211	2,467	8,743
No regular payments required	66,852	66,295	557	...	...	...	...	66,852	66,295	557	11,957	...	11,957
Year Mortgage Made or Assumed													
1950 (part)	420,594	398,882	21,712	47,771	37,496	9,958	38,851	333,980	323,289	10,691	31,476	9,923	21,554
1949	641,400	590,802	50,598	79,226	54,493	23,187	67,295	494,880	471,506	23,374	58,276	23,221	35,056
1948	515,231	478,132	37,099	60,733	46,296	13,863	63,916	390,582	369,363	21,219	39,468	13,897	25,575
1947	400,343	377,603	22,740	27,229	19,148	7,281	94,452	278,666	265,291	13,375	17,905	7,247	10,659
1946	303,109	290,938	12,171	15,887	13,911	1,956	85,148	202,074	193,173	8,901	6,094	1,956	4,140
1942 to 1945	338,473	328,877	9,596	54,520	53,941	446	4,974	278,983	270,033	8,950	6,670	446	6,224
1940 to 1941	98,094	97,283	811	36,336	36,105	...	...	61,756	61,176	580	101	...	101
1935 to 1939	67,653	65,511	2,142	20,307	20,307	...	...	47,352	45,210	2,142	496	...	496
1930 to 1934	12,069	12,022	47	...	...	...	...	12,069	12,022	47	60	...	60
1929 or earlier	3,920	3,866	54	...	...	...	...	3,920	3,866	54	75	...	75
Term of Mortgage													
On demand	73,861	72,688	1,173	...	...	...	...	73,861	72,688	1,173	5,957	...	5,957
Less than 5 years	238,644	225,414	13,230	43	43	...	906	237,696	224,717	12,979	34,533	...	34,533
5 to 9 years	538,578	517,512	21,066	886	886	...	16,589	521,105	500,672	20,433	35,459	593	34,866
10 to 12 years	814,785	776,749	38,036	9,065	8,876	68	45,108	760,617	723,911	36,706	22,582	1,158	21,425
13 to 14 years	101,783	98,921	2,862	1,943	1,244	34	18,804	81,039	79,349	1,690	1,748	547	1,201
15 years	329,048	315,209	13,839	33,651	31,749	1,504	75,033	220,367	209,299	11,068	10,320	8,187	2,135
16 to 19 years	127,165	122,357	4,808	12,171	11,091	1,067	33,379	81,616	78,990	2,626	4,115	2,586	1,529
20 years	329,587	305,929	23,658	136,009	116,359	18,324	109,872	83,704	81,706	1,998	26,895	25,882	1,017
21 to 24 years	46,654	42,827	3,827	15,118	12,017	2,615	16,478	15,061	14,792	269	7,896	7,282	613
25 years	189,941	156,900	33,041	129,930	97,604	31,718	38,378	21,641	21,311	330	10,702	10,463	240
26 years or more	10,823	9,399	1,424	3,185	1,817	1,362	83	7,554	7,554	56	428	...	428
Median term.....years..	12	12	15	20	20	25	18	11	11	10	10	20	7

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
NORTH CENTRAL--Con.													
Year Mortgage Due													
On demand	73,861	72,688	1,173	...	...	...	...	73,861	72,688	1,173	5,953	...	5,953
Fully amortized	2,335,847	2,202,294	133,553	341,996	281,686	56,689	354,636	1,639,250	1,573,327	65,923	120,221	56,689	63,534
Past due	3,043	2,993	50	...	...	...	...	3,043	2,993	50	189	...	189
1950 to 1951	79,260	77,662	1,598	1,519	1,519	...	1,083	76,657	75,241	1,416	6,914	...	6,914
1952 to 1953	173,800	168,214	5,586	3,388	3,388	...	2,703	167,709	162,192	5,517	13,971	34	13,937
1954 to 1955	245,873	238,029	7,844	6,707	6,640	...	7,003	232,165	224,584	7,581	13,294	68	13,226
1956 to 1957	284,135	273,770	10,365	10,281	10,261	...	20,680	253,175	242,956	10,219	7,638	655	6,983
1958 to 1959	328,612	313,881	14,731	11,086	11,018	68	20,204	297,331	283,340	13,991	11,341	792	10,549
1960 to 1964	621,720	594,141	27,579	51,454	48,706	1,419	109,434	460,841	438,807	22,034	16,166	7,488	8,679
1965 to 1969	383,055	357,885	25,170	138,143	119,979	17,054	129,305	115,611	111,026	4,585	27,775	25,953	1,823
1970 to 1974	180,617	146,538	34,079	97,552	64,602	32,014	56,137	26,932	26,478	454	21,722	20,578	1,144
1975 or later	35,732	29,181	6,551	21,866	15,573	6,134	8,087	5,786	5,710	76	1,211	1,121	90
Partially or not amortized	391,181	368,942	22,239	...	...	...	...	391,181	368,942	22,239	34,464	...	34,464
Past due	7,323	5,359	1,964	...	...	...	...	7,323	5,359	1,964	2,153	...	2,153
1950 to 1951	126,121	119,600	6,521	...	...	...	...	126,121	119,600	6,521	10,308	...	10,308
1952 to 1953	108,882	101,039	7,843	...	...	...	...	108,882	101,039	7,843	12,116	...	12,116
1954 to 1955	71,200	66,938	4,262	...	...	...	...	71,200	66,938	4,262	5,460	...	5,460
1956 to 1957	22,490	21,561	929	...	...	...	...	22,490	21,561	929	1,272	...	1,272
1958 to 1959	35,503	35,097	406	...	...	...	...	35,503	35,097	406	1,954	...	1,954
1960 to 1964	15,671	15,365	306	...	...	...	...	15,671	15,365	306	864	...	864
1965 to 1969	3,084	3,084	...	...	...	...	...	3,084	3,084	...	167	...	167
1970 to 1974	766	758	8	...	...	...	...	766	758	8	4	...	4
1975 or later	141	141	...	...	...	...	...	141	141	...	166	...	166
Interest Rate													
Less than 3.0 percent	27,333	27,075	258	1	1	...	...	27,332	27,074	258	7,297	...	7,297
3.0 percent	23,567	23,050	517	2	2	...	...	23,565	23,048	517	1,808	...	1,808
3.1 percent to 3.5 percent	8,823	8,633	190	322	170	...	14	8,487	8,449	38	231	...	231
3.6 percent to 3.9 percent	735	660	75	2	2	...	...	733	658	75	...	...	...
4.0 percent	650,115	612,906	37,209	60,406	41,366	18,205	354,611	235,121	224,100	11,021	70,020	56,690	13,334
4.1 percent to 4.4 percent	11,421	10,633	788	8,339	7,557	781	...	3,082	3,075	7	48	...	48
4.5 percent	502,951	456,417	46,534	260,253	219,912	37,706	...	242,699	236,676	6,023	3,284	...	3,284
4.6 percent to 5.0 percent	760,759	724,563	36,196	12,668	12,668	...	...	748,095	711,899	36,196	36,210	...	36,210
5.1 percent to 5.5 percent	89,429	84,915	4,514	...	...	...	...	89,429	84,915	4,514	3,034	...	3,034
5.6 percent to 6.0 percent	659,199	631,325	27,874	...	...	...	...	659,199	631,325	27,874	33,718	...	33,718
6.1 percent or more	66,526	63,721	2,805	...	...	...	...	66,526	63,721	2,805	4,974	...	4,974
Median interest rate ....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.5	4.0	5.0
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.	2,591,231	2,445,552	145,679	342,002	281,691	56,696	354,638	1,894,625	1,816,578	78,047	129,284	56,690	72,596
Less than $20	445,131	424,386	20,745	19,318	17,435	1,784	29,210	396,609	378,678	17,931	102,469	56,108	46,362
$20 to $24	286,131	273,039	13,092	35,864	34,150	1,383	25,058	225,215	214,290	10,925	6,420	410	6,011
$25 to $29	327,012	313,268	13,744	48,842	43,970	4,367	33,722	244,449	236,065	8,384	7,015	172	6,843
$30 to $34	311,269	294,765	16,504	51,053	42,851	7,935	42,913	217,308	209,924	7,384	2,948	...	2,948
$35 to $39	263,799	243,568	20,231	45,226	32,733	12,410	53,510	165,062	157,891	7,171	1,785	...	1,785
$40 to $44	268,238	243,615	24,623	62,046	42,507	18,273	47,107	159,087	154,428	4,659	1,173	...	1,173
$45 to $49	164,066	152,258	11,808	24,360	19,563	4,531	44,658	95,045	90,054	4,991	466	...	466
$50 to $54	172,729	160,700	12,029	18,523	14,254	4,202	33,028	121,182	114,019	7,163	2,482	...	2,482
$55 to $59	86,075	83,570	2,505	11,054	10,392	605	20,032	54,993	53,353	1,640	468	...	468
$60 to $64	79,724	75,480	4,244	13,444	12,259	545	9,515	56,766	54,040	2,726	512	...	512
$65 to $69	38,570	36,913	1,657	1,832	1,731	100	4,238	32,500	31,000	1,500	175	...	175
$70 to $79	54,838	53,403	1,435	4,885	4,673	178	5,615	44,343	43,451	892	1,743	...	1,743
$80 to $99	44,852	42,794	2,058	4,570	4,188	383	2,645	37,637	35,960	1,677	281	...	281
$100 to $119	24,679	24,059	620	818	818	...	3,180	20,684	20,064	620	551	...	551
$120 or more	24,118	23,734	384	167	167	...	207	23,745	23,361	384	796	...	796
Median payment ....dollars..	33	33	37	36	35	40	39	31	31	31	12	10	15
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	1,158,119	1,067,368	90,751	341,866	281,554	56,690	248,025	568,266	540,578	27,688	...	...	...
Less than $25	149,858	142,458	7,400	12,524	11,903	521	19,973	117,367	110,875	6,492	...	...	...
$25 to $29	84,921	79,264	5,657	11,996	10,203	1,461	13,268	59,660	56,141	3,519	...	...	...
$30 to $34	96,120	91,424	4,696	22,505	20,507	1,632	23,292	50,323	47,735	2,588	...	...	...
$35 to $39	107,112	102,154	4,958	33,268	30,589	2,679	22,820	51,026	48,920	2,106	...	...	...
$40 to $44	122,816	114,081	8,735	47,476	40,545	6,679	21,644	53,698	51,937	1,761	...	...	...
$45 to $49	104,374	94,656	9,718	38,214	30,789	7,130	23,677	42,488	40,306	2,182	...	...	...
$50 to $54	107,275	93,867	13,408	41,122	29,385	10,927	31,363	34,792	33,444	1,348	...	...	...
$55 to $59	98,177	85,178	12,999	34,553	23,341	10,810	30,483	33,144	31,798	1,346	...	...	...
$60 to $64	86,361	77,633	8,728	29,988	22,939	6,859	19,819	36,560	35,305	1,255	...	...	...
$65 to $69	53,725	47,631	6,094	21,405	17,069	4,192	14,302	18,020	16,321	1,699	...	...	...
$70 to $79	70,790	66,890	3,900	25,578	22,925	2,528	15,691	29,529	28,658	871	...	...	...
$80 to $99	46,656	43,106	3,550	15,461	14,021	833	6,747	24,446	22,394	2,052	...	...	...
$100 to $119	18,232	18,002	230	4,685	4,469	216	4,722	8,825	8,811	14	...	...	...
$120 or more	11,702	11,024	678	3,091	2,869	223	224	8,388	7,933	455	...	...	...
Amount for other items not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment ....dollars..	45	45	51	50	49	53	49	40	40	37	...	...	...

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
SOUTH													
Total mortgages	2,226,881	1,972,870	254,011	432,927	284,905	131,755	276,799	1,517,148	1,420,350	96,807	258,797	131,758	127,042
Type of Mortgage Holder													
Commercial bank or trust company	384,210	353,101	31,109	67,844	51,281	13,123	43,482	272,884	260,378	12,506	27,861	12,959	14,902
Mutual savings bank	26,454	21,607	4,847	11,495	6,953	4,056	3,119	11,838	11,534	304	4,559	3,727	832
Savings and loan association	630,202	575,766	54,436	40,178	26,737	12,008	69,035	520,998	482,843	38,155	24,687	13,898	10,791
Life insurance company	494,734	389,987	104,747	267,967	178,737	81,194	79,810	146,960	134,193	12,767	80,614	78,434	2,179
Mortgage company	44,097	34,066	10,031	17,695	8,288	8,630	9,678	16,726	16,237	489	12,895	9,715	3,180
Federal National Mortgage Association	72,385	63,070	9,315	13,696	4,934	7,913	58,681	12	12	...	6,964	6,964	...
Individual	474,387	444,745	29,642	...	...	...	742	473,648	444,253	29,395	83,262	344	82,918
Other	100,425	90,533	9,892	14,068	7,992	4,837	12,251	74,100	70,907	3,193	17,955	5,717	12,240
Form of Debt													
Mortgage or deed of trust	2,140,953	1,887,911	253,042	432,930	284,909	131,754	276,794	1,431,224	1,335,392	95,832	255,569	131,754	123,817
Contract to purchase	85,924	84,958	966	...	...	...	...	85,924	84,958	966	3,215	...	3,215
Amortization													
Fully amortized	1,980,720	1,739,425	241,295	432,930	284,909	131,756	276,795	1,271,002	1,186,910	84,092	227,956	131,756	96,202
Partially amortized	83,813	79,792	4,021	...	...	...	...	83,813	79,792	4,021	9,185	...	9,185
Not amortized	87,003	81,599	5,404	...	...	...	...	87,003	81,599	5,404	14,273	...	14,273
On demand	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,379	...	7,379
Regular principal payments required	27,388	26,203	1,185	...	...	...	...	27,388	26,203	1,185	574	...	574
No regular principal payments required	47,947	45,845	2,102	...	...	...	...	47,947	45,845	2,102	6,805	...	6,805
Current Status of Payments													
Ahead or up-to-date in scheduled payments	2,012,199	1,779,785	232,414	412,988	275,785	121,699	263,747	1,335,477	1,248,799	86,678	224,291	121,966	102,328
Delinquent:													
Foreclosure in process	7,328	3,679	3,649	4,184	600	3,523	261	2,883	2,818	65	4,726	3,917	809
Foreclosure not in process	134,492	117,485	17,007	15,765	8,530	6,536	12,789	105,941	96,817	9,124	17,850	5,875	11,977
No regular payments required	72,866	71,925	941	...	...	...	...	72,866	71,925	941	11,926	...	11,926
Year Mortgage Made or Assumed													
1950 (part)	416,417	362,887	53,530	70,554	34,765	32,105	61,958	283,910	268,511	15,399	64,376	32,120	32,256
1949	541,986	460,668	81,318	111,018	64,147	43,223	54,196	376,771	345,293	31,478	86,136	43,744	42,394
1948	406,877	349,436	57,441	86,703	51,164	32,924	37,217	282,956	262,837	20,119	58,529	32,387	26,141
1947	317,024	280,616	36,408	53,780	31,652	19,776	66,004	197,242	184,134	13,108	32,624	19,776	12,850
1946	219,288	205,466	13,822	21,339	15,464	3,497	54,763	143,190	136,107	7,083	10,535	3,497	7,038
1942 to 1945	205,970	196,564	9,406	39,164	37,793	233	2,661	164,148	156,174	7,974	5,057	233	4,823
1940 to 1941	66,472	65,516	956	28,778	28,581	...	...	37,693	36,934	759	816	...	816
1935 to 1939	41,811	40,756	1,055	21,604	21,353	...	...	20,209	19,405	804	478	...	478
1930 to 1934	9,473	9,424	49	...	...	...	...	9,473	9,424	49	248	...	248
1929 or earlier	1,587	1,549	38	...	...	...	...	1,587	1,549	38	...	...	...
Term of Mortgage													
On demand	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,378	...	7,378
Less than 5 years	251,897	241,462	10,435	2,053	2,053	...	22	249,822	239,387	10,435	36,760	197	36,563
5 to 9 years	424,894	401,563	23,331	1,214	1,033	...	5,869	417,813	394,711	23,102	46,300	2,120	44,179
10 to 12 years	472,067	441,823	30,244	3,158	2,900	...	26,391	442,519	415,310	27,209	31,216	8,248	22,968
13 to 14 years	60,172	53,195	6,977	2,905	2,003	107	8,915	48,356	42,830	5,526	5,419	1,798	3,621
15 years	188,484	175,470	13,014	17,865	16,504	569	30,472	140,152	128,673	11,479	26,786	21,619	5,166
16 to 19 years	102,023	81,764	20,259	18,877	10,305	6,030	22,949	60,201	50,127	10,074	11,786	8,478	3,309
20 years	322,252	268,641	53,611	162,325	116,563	42,117	101,590	58,343	53,786	4,557	57,204	54,686	2,517
21 to 24 years	59,082	45,939	13,143	29,703	17,442	10,120	20,357	9,022	8,541	481	6,742	6,316	426
25 years	261,035	182,519	78,516	189,984	112,467	71,587	59,862	11,192	10,525	667	28,769	28,256	514
26 years or more	9,661	8,454	1,207	4,855	3,648	1,166	377	4,428	4,428	...	437	40	397
Median term ... years	12	12	20	22	20	25	20	10	10	11	15	20	7
Year Mortgage Due													
On demand	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,379	...	7,379
Fully amortized	1,980,720	1,739,425	241,295	432,934	284,915	131,759	276,794	1,271,002	1,186,910	84,092	227,956	131,759	96,202
Past due	3,157	2,763	394	...	...	...	...	3,157	2,763	394	209	...	209
1950 to 1951	102,683	99,800	2,883	1,437	1,240	...	730	100,529	97,833	2,693	9,580	...	9,580
1952 to 1953	188,501	180,465	8,036	5,041	5,041	...	553	182,908	174,872	8,036	22,010	264	21,747
1954 to 1955	187,842	179,743	8,099	1,941	1,941	...	1,689	184,212	176,151	8,061	20,207	468	19,740
1956 to 1957	206,661	193,633	13,028	6,424	6,424	...	11,368	188,870	176,829	12,041	12,202	2,774	9,428
1958 to 1959	236,741	222,255	14,486	11,022	10,392	197	12,841	212,876	200,225	12,651	16,988	4,654	12,335
1960 to 1964	374,522	342,512	32,010	38,337	34,332	1,131	48,100	288,090	261,583	26,507	34,469	17,439	17,030
1965 to 1969	364,536	302,568	61,968	167,872	121,145	40,964	106,034	90,632	78,727	11,905	66,851	62,191	4,663
1970 to 1974	250,571	171,821	78,750	166,398	91,468	69,104	67,026	17,144	15,340	1,804	39,248	38,273	975
1975 or later	65,506	43,865	21,641	34,462	12,932	20,363	28,453	2,587	2,587	...	6,192	5,696	497
Partially or not amortized	170,868	161,417	9,451	...	...	...	...	170,868	161,417	9,451	23,459	...	23,459
Past due	5,200	5,162	38	...	...	...	...	5,200	5,162	38	416	...	416
1950 to 1951	87,101	83,578	3,523	...	...	...	...	87,101	83,578	3,523	10,149	...	10,149
1952 to 1953	31,308	29,138	2,170	...	...	...	...	31,308	29,138	2,170	5,668	...	5,668
1954 to 1955	21,080	19,385	1,695	...	...	...	...	21,080	19,385	1,695	3,591	...	3,591
1956 to 1957	9,186	8,220	966	...	...	...	...	9,186	8,220	966	802	...	802
1958 to 1959	8,572	7,977	595	...	...	...	...	8,572	7,977	595	926	...	926
1960 to 1964	6,780	6,344	436	...	...	...	...	6,780	6,344	436	1,544	...	1,544
1965 to 1969	1,356	1,353	3	...	...	...	...	1,356	1,353	3	261	...	261
1970 to 1974	62	62	...	...	...	...	...	62	62	...	102	...	102
1975 or later	223	198	25	...	...	...	...	223	198	25	...	...	...

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Medinn not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
SOUTH--Con.													
Interest Rate													
Less than 3.0 percent	21,188	21,163	25	...	...	...	...	21,188	21,163	25	3,126	...	3,126
3.0 percent	4,280	4,242	38	27	27	...	...	4,253	4,215	38	527	...	527
3.1 percent to 3.5 percent	2,388	2,183	205	293	92	197	...	2,094	2,090	4	123	40	83
3.6 percent to 3.9 percent	144	139	5	35	35	...	...	109	104	5	...	...	...
4.0 percent	486,598	419,955	66,643	110,146	59,642	44,437	276,795	99,659	92,711	6,948	141,752	131,715	10,040
4.1 percent to 4.4 percent	3,786	2,660	1,126	2,399	1,281	1,119	...	1,386	1,379	7	...	...	...
4.5 percent	421,319	317,277	104,042	301,077	205,080	6,002	...	120,247	112,200	8,047	2,104	...	2,104
4.6 percent to 5.0 percent	334,629	308,827	25,802	18,958	18,761	...	...	315,671	290,066	25,605	20,483	...	20,483
5.1 percent to 5.5 percent	38,940	34,444	4,496	...	...	...	...	38,940	34,444	4,496	1,044	...	1,044
5.6 percent to 6.0 percent	767,726	725,624	42,102	...	...	...	...	767,726	725,624	42,102	80,283	...	80,283
6.1 percent or more	145,898	136,366	9,532	...	...	...	...	145,898	136,366	9,532	9,352	...	9,352
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	4.0	4.0	6.0
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.	2,074,112	1,827,889	246,223	432,941	284,922	131,762	276,805	1,364,388	1,275,379	89,009	234,984	131,739	103,250
Less than $20	374,041	353,076	20,965	43,433	38,187	4,156	13,692	316,920	301,565	15,355	175,269	130,671	44,603
$20 to $24	217,218	199,121	18,097	55,182	46,353	6,283	21,367	140,672	131,641	9,031	13,304	783	12,521
$25 to $29	239,649	206,805	32,844	56,396	35,076	18,334	25,033	158,221	147,304	10,917	14,559	197	14,362
$30 to $34	267,107	216,406	50,701	83,739	43,346	37,570	37,855	145,519	135,893	9,626	8,704	61	8,643
$35 to $39	261,961	220,813	41,148	81,686	49,828	29,941	51,649	128,625	120,962	7,663	4,768	...	4,768
$40 to $44	210,149	176,157	33,992	59,384	34,534	22,619	44,110	106,659	98,292	8,367	4,338	27	4,311
$45 to $49	106,929	94,156	12,773	16,413	8,989	6,587	31,980	58,533	54,132	4,401	2,002	...	2,002
$50 to $54	136,275	121,530	14,745	14,697	10,914	3,183	26,355	95,222	86,596	8,626	5,210	...	5,210
$55 to $59	61,172	56,588	4,584	6,069	4,214	1,067	8,962	46,147	43,933	2,214	1,338	...	1,338
$60 to $64	52,717	48,569	4,148	7,635	6,375	1,000	6,844	38,242	35,698	2,544	2,059	...	2,059
$65 to $69	30,286	27,703	2,583	3,204	2,735	289	2,967	24,115	22,123	1,992	855	...	855
$70 to $79	46,396	42,790	3,606	2,383	1,997	387	2,412	41,601	38,504	3,097	1,414	...	1,414
$80 to $99	33,332	29,766	3,566	2,482	2,333	149	1,958	28,891	25,535	3,356	436	...	436
$100 to $119	20,401	18,711	1,690	238	41	197	1,408	18,755	17,716	1,039	209	...	209
$120 or more	16,479	15,698	781	...	...	...	213	16,266	15,485	781	519	...	519
Median payment.....dollars..	33	33	35	33	32	34	38	32	32	34	13	10	22
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	1,042,604	866,491	176,113	431,482	283,480	131,741	229,478	381,675	359,707	21,968	...	...	...
Less than $25	129,635	121,024	8,631	25,768	21,778	3,210	9,569	94,331	90,049	4,282	...	...	...
$25 to $29	79,666	73,508	6,158	31,521	26,858	4,074	12,427	35,720	34,461	1,259	...	...	...
$30 to $34	110,266	96,966	13,300	46,446	35,974	6,918	19,327	44,494	42,064	2,430	...	...	...
$35 to $39	106,556	84,675	21,881	46,452	27,702	17,224	24,516	35,589	32,919	2,670	...	...	...
$40 to $44	128,980	96,152	32,828	65,151	35,489	27,590	29,712	34,119	31,543	2,576	...	...	...
$45 to $49	125,365	92,743	32,622	67,002	37,648	27,627	34,318	24,044	21,544	2,500	...	...	...
$50 to $54	122,274	96,722	25,552	59,656	35,935	22,061	33,116	29,500	28,420	1,080	...	...	...
$55 to $59	67,807	55,118	12,689	30,412	19,077	9,508	22,616	14,781	13,531	1,250	...	...	...
$60 to $64	53,979	45,298	8,681	22,737	16,404	5,378	17,570	13,675	12,801	874	...	...	...
$65 to $69	32,860	26,980	5,880	11,047	6,463	4,153	10,935	10,879	9,830	1,049	...	...	...
$70 to $79	37,543	33,619	3,924	13,527	10,800	2,027	9,218	14,802	14,181	621	...	...	...
$80 to $99	28,326	25,407	2,919	8,492	6,742	1,310	3,849	15,992	14,941	1,051	...	...	...
$100 to $119	9,100	8,619	481	1,877	1,630	247	1,743	5,480	5,307	173	...	...	...
$120 or more	9,815	9,465	350	1,043	846	197	537	8,233	8,080	153	...	...	...
Amount for other items not reported	412	195	217	351	134	217	25	36	36	...	...	...	...
Median payment.....dollars..	43	42	45	45	44	46	47	37	37	40	...	...	...
WEST													
Total mortgages	1,626,413	1,412,735	213,678	331,698	228,082	92,811	201,559	1,093,161	992,789	100,374	218,150	92,817	125,335
Type of Mortgage Holder													
Commercial bank or trust company	481,068	413,257	67,811	160,713	114,916	39,961	116,055	204,304	189,753	14,551	51,173	41,463	9,709
Mutual savings bank	31,225	27,353	3,872	13,238	10,699	2,305	4,947	13,041	11,760	1,281	2,787	2,305	484
Savings and loan association	305,935	263,469	42,466	28,405	20,225	7,526	32,541	244,995	211,953	33,042	14,611	7,525	7,086
Life insurance company	205,838	161,705	44,133	105,691	69,469	33,479	20,934	79,219	71,787	7,432	32,784	32,176	609
Mortgage company	19,869	16,761	3,108	7,984	5,525	2,114	2,641	9,251	8,899	352	4,807	2,347	2,460
Federal National Mortgage Association	31,378	24,883	6,495	9,168	2,675	5,886	22,211	...	...	...	4,192	4,192	...
Individual	484,830	443,551	41,279	...	...	...	145	484,685	443,406	41,279	99,758	163	99,595
Other	66,289	61,767	4,522	6,509	4,575	1,546	2,092	57,688	55,243	2,445	8,038	2,646	5,392
Form of Debt													
Mortgage or deed of trust	1,420,545	1,208,176	212,369	331,701	228,081	92,813	201,559	887,297	788,229	99,068	210,076	92,809	117,263
Contract to purchase	205,868	204,558	1,310	...	...	...	...	205,868	204,558	1,310	8,063	...	8,065
Amortization													
Fully amortized	1,491,107	1,290,454	200,653	331,697	228,079	92,812	201,562	957,857	870,508	87,349	194,261	92,812	101,453
Partially amortized	81,388	71,938	9,450	...	...	...	...	81,388	71,938	9,450	11,015	...	11,015
Not amortized	35,326	32,921	2,405	...	...	...	...	35,326	32,921	2,405	5,777	...	5,777
On demand	18,601	17,430	1,171	...	...	...	...	18,601	17,430	1,171	7,086	...	7,086
Regular principal payments required	7,253	6,386	867	...	...	...	...	7,253	6,386	867	2,415	...	2,415
No regular principal payments required	11,348	11,044	304	...	...	...	...	11,348	11,044	304	4,671	...	4,671

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
WEST--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,517,445	1,318,354	199,091	320,139	222,646	87,584	190,490	1,006,826	914,456	92,370	200,795	88,071	112,730
Delinquent:													
Foreclosure in process	2,227	1,172	1,055	757	326	431	368	1,104	588	516	1,124	431	693
Foreclosure not in process	88,350	75,464	12,886	10,816	5,124	4,805	10,710	66,829	59,996	6,833	10,880	4,319	6,564
No regular payments required	18,424	17,763	661	...	...	...	...	18,424	17,763	661	5,353	...	5,353
Year Mortgage Made or Assumed													
1950 (part)	302,303	256,565	45,798	57,238	30,932	23,924	31,336	213,793	196,086	17,707	52,554	23,925	28,632
1949	394,348	324,055	70,293	83,680	48,829	31,550	34,410	276,263	244,097	32,166	75,601	31,440	44,161
1948	307,862	257,646	50,216	59,658	33,587	24,228	30,547	217,660	196,474	21,186	52,948	25,675	27,279
1947	237,866	208,803	29,063	36,281	23,272	11,684	56,902	144,687	129,674	15,013	24,795	10,634	14,160
1946	165,901	155,274	10,627	15,064	13,262	1,242	47,068	103,773	95,571	8,202	6,700	953	5,751
1942 to 1945	153,673	146,854	6,819	44,823	43,518	189	1,307	107,544	102,032	5,512	4,760	189	4,572
1940 to 1941	39,304	38,596	708	23,122	23,014	...	...	16,184	15,584	600	618	...	618
1935 to 1939	21,953	21,791	162	11,834	11,673	...	...	10,119	10,119	...	167	...	167
1930 to 1934	1,860	1,860	...	...	...	...	...	1,860	1,860	...	...	...	...
1929 or earlier	1,302	1,302	...	...	...	...	...	1,302	1,302	...	...	...	...
Term of Mortgage													
On demand	18,594	17,423	1,171	...	...	...	...	18,594	17,423	1,171	7,084	...	7,084
Less than 5 years	128,982	123,082	5,900	491	456	...	241	128,252	122,627	5,626	27,551	...	27,551
5 to 9 years	291,855	265,174	26,681	467	270	88	2,892	288,500	262,809	25,691	40,797	579	40,218
10 to 12 years	398,761	352,410	46,351	4,864	4,673	...	9,722	384,175	338,622	45,553	34,769	3,391	31,378
13 to 14 years	67,692	60,514	7,178	2,362	2,274	88	3,680	61,651	55,399	6,252	4,479	1,447	3,033
15 years	116,815	105,610	11,205	15,715	15,101	338	14,801	86,300	76,526	9,774	10,226	6,931	3,296
16 to 19 years	86,722	76,834	9,888	13,487	10,304	1,749	24,919	48,320	44,927	3,393	7,945	2,835	5,111
20 years	255,881	219,562	36,319	142,792	109,820	29,873	64,668	48,423	46,212	2,211	39,390	36,368	3,022
21 to 24 years	68,749	60,173	8,576	17,366	10,728	4,443	38,435	12,946	12,488	458	10,463	8,836	1,627
25 years	184,485	124,490	59,995	131,663	72,363	56,090	41,974	10,849	10,621	228	33,861	32,433	1,429
26 years or more	7,911	7,483	428	2,497	2,103	145	232	5,183	5,150	33	1,587	...	1,587
Median term.....years	12	12	19	20	20	25	20	10	10	11	14	20	8
Year Mortgage Due													
On demand	18,601	17,430	1,171	...	...	...	...	18,601	17,430	1,171	7,084	...	7,084
Fully amortized	1,491,107	1,290,454	200,653	331,703	228,090	92,809	201,567	957,857	870,508	87,349	194,275	92,815	101,462
Past due	1,729	1,729	...	...	...	...	...	1,729	1,729	...	399	...	399
1950 to 1951	50,759	48,426	2,333	1,483	1,483	...	109	49,166	46,836	2,330	6,287	...	6,287
1952 to 1953	103,828	100,855	3,973	1,756	1,684	...	241	102,833	99,173	3,660	17,622	...	17,622
1954 to 1955	134,181	126,020	8,161	2,029	1,985	...	1,348	130,806	122,834	7,972	14,536	334	14,203
1956 to 1957	153,465	139,337	14,128	4,797	4,491	88	6,321	142,352	129,340	13,012	15,617	378	15,240
1958 to 1959	182,596	161,096	21,500	9,919	9,613	...	3,461	169,217	148,254	20,963	18,385	1,723	16,664
1960 to 1964	312,986	276,926	36,060	35,294	34,235	483	23,802	253,900	220,913	32,987	27,416	8,070	19,347
1965 to 1969	295,280	256,873	38,407	134,785	106,140	24,620	81,050	79,442	74,061	5,381	39,354	32,372	6,980
1970 to 1974	217,997	157,702	60,295	116,137	58,717	52,554	79,423	22,439	21,428	1,011	44,743	41,681	3,062
1975 or later	37,286	21,490	15,796	25,503	9,742	15,064	5,812	5,973	5,940	33	9,916	8,257	1,658
Partially or not amortized	116,746	104,880	11,866	...	...	...	...	116,746	104,880	11,866	16,801	...	16,801
Past due	1,706	1,618	88	...	...	...	...	1,706	1,618	88	161	...	161
1950 to 1951	31,764	29,064	2,700	...	...	...	...	31,764	29,064	2,700	4,422	...	4,422
1952 to 1953	27,705	24,517	3,188	...	...	...	...	27,705	24,517	3,188	5,532	...	5,532
1954 to 1955	19,759	17,591	2,168	...	...	...	...	19,759	17,591	2,168	3,817	...	3,817
1956 to 1957	12,021	9,825	2,196	...	...	...	...	12,021	9,825	2,196	359	...	359
1958 to 1959	10,942	10,511	431	...	...	...	...	10,942	10,511	431	1,172	...	1,172
1960 to 1964	9,693	8,659	1,034	...	...	...	...	9,693	8,659	1,034	622	...	622
1965 to 1969	2,023	1,962	61	...	...	...	...	2,023	1,962	61	238	...	238
1970 to 1974	1,104	1,104	...	...	...	...	...	1,104	1,104	...	449	...	449
1975 or later	29	29	...	...	...	...	...	29	29	...	29	...	29
Interest Rate													
Less than 3.0 percent	9,992	9,599	393	...	...	...	362	9,630	9,237	393	2,316	...	2,316
3.0 percent	27,029	26,831	198	993	940	53	507	25,530	25,385	145	195	53	142
3.1 percent to 3.5 percent	1,500	1,500	...	198	198	...	...	1,302	1,302	...	146	...	146
3.6 percent to 3.9 percent	487	486	1	476	476	...	...	11	10	1	...	...	...
4.0 percent	317,585	269,401	48,184	65,484	29,426	31,999	200,693	51,414	48,975	2,439	96,506	92,757	3,752
4.1 percent to 4.4 percent	3,853	2,390	1,463	3,604	2,157	1,361	...	247	233	14	...	...	...
4.5 percent	304,317	233,898	70,419	250,067	184,167	59,403	...	54,248	49,729	4,519	1,424	...	1,424
4.6 percent to 5.0 percent	281,071	261,037	20,034	10,877	10,715	...	...	270,197	250,324	19,873	19,216	...	19,216
5.1 percent to 5.5 percent	68,446	59,759	8,687	...	...	...	...	68,446	59,759	8,687	2,680	...	2,680
5.6 percent to 6.0 percent	548,014	489,377	58,637	...	...	...	...	548,015	489,378	58,637	87,663	...	87,663
6.1 percent or more	64,153	58,480	5,673	...	...	...	...	64,153	58,480	5,673	7,992	...	7,992
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.0	4.0	6.0

Table 2.—ALL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
WEST--Con.													
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.	1,571,730	1,360,926	210,804	331,716	228,089	92,816	201,576	1,038,484	940,980	97,504	206,743	92,810	113,932
Less than $20	143,015	128,804	14,211	21,563	20,246	511	4,310	117,145	105,015	12,130	139,392	92,308	47,082
$20 to $24	119,865	109,282	10,583	38,990	36,809	1,042	7,762	73,115	65,267	7,848	16,868	370	16,498
$25 to $29	160,495	143,564	16,931	36,245	31,804	2,533	8,656	115,590	103,412	12,178	17,893	44	17,849
$30 to $34	177,333	149,915	27,418	42,832	29,614	11,929	18,868	115,642	102,116	13,526	10,763	88	10,676
$35 to $39	193,158	155,935	37,223	53,955	27,591	25,240	30,425	108,785	99,131	9,654	5,073	...	5,073
$40 to $44	229,552	179,095	50,457	77,123	38,354	35,203	45,078	107,358	97,654	9,704	3,655	...	3,655
$45 to $49	119,352	100,994	18,358	25,549	15,435	9,609	34,509	59,302	52,875	6,427	2,321	...	2,321
$50 to $54	157,585	142,898	14,687	16,815	12,270	4,410	28,311	112,463	103,143	9,320	4,187	...	4,187
$55 to $59	57,615	52,057	5,558	4,985	4,250	483	11,973	40,657	36,611	4,046	701	...	701
$60 to $64	58,199	52,710	5,489	6,333	5,086	1,161	5,632	46,234	42,280	3,954	1,768	...	1,768
$65 to $69	32,876	29,615	3,261	2,523	2,045	477	2,661	27,695	25,054	2,641	543	...	543
$70 to $79	48,821	46,247	2,574	2,886	2,777	109	2,330	43,608	41,332	2,276	745	...	745
$80 to $99	30,884	28,551	2,333	1,638	1,529	109	863	28,384	26,305	2,079	780	...	780
$100 to $119	27,825	26,867	958	189	189	...	53	27,584	26,626	958	1,271	...	1,271
$120 or more	15,155	14,392	763	90	90	...	145	14,922	14,159	763	783	...	783
Median payment.....dollars..	39	39	39	37	34	40	43	39	39	36	14	10	22
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	697,120	569,308	127,812	331,325	227,761	92,779	180,303	185,523	170,492	15,031	...	...	...
Less than $25	36,432	32,367	4,065	8,079	7,331	563	5,176	23,181	20,686	2,495	...	...	...
$25 to $29	31,971	29,839	2,132	14,012	12,806	513	4,476	13,485	12,751	734	...	...	...
$30 to $34	51,345	47,688	3,657	24,797	23,091	1,163	6,546	20,005	18,346	1,659	...	...	...
$35 to $39	64,[illegible]	58,400	6,255	31,526	27,405	2,938	11,919	21,215	19,861	1,354	...	...	...
$40 to $44	86,134	73,618	12,516	39,194	29,336	9,229	18,949	27,994	26,453	1,541	...	...	...
$45 to $49	83,100	64,924	18,176	39,884	23,535	14,630	27,993	15,225	14,120	1,105	...	...	...
$50 to $54	92,197	64,653	27,544	49,837	25,340	23,231	28,547	13,814	12,084	1,730	...	...	...
$55 to $59	86,857	61,169	25,688	46,793	23,398	21,710	29,052	11,013	10,090	923	...	...	...
$60 to $64	64,526	50,330	14,196	32,946	20,393	10,711	21,170	10,410	9,732	678	...	...	...
$65 to $69	33,488	28,262	5,226	15,762	11,637	3,709	12,343	5,386	4,781	605	...	...	...
$70 to $79	30,576	26,891	3,685	14,300	11,670	2,589	8,575	7,704	7,315	389	...	...	...
$80 to $99	26,213	22,149	4,064	11,025	8,758	1,684	4,516	10,675	9,211	1,464	...	...	...
$100 to $119	6,085	5,477	608	1,898	1,789	109	809	3,378	3,024	354	...	...	...
$120 or more	3,400	3,400	...	1,272	1,272	...	145	1,985	1,985	...	...	...	...
Amount for other items not reported	141	141	...	...	...	...	88	53	53	...	...	...	...
Median payment.....dollars..	49	48	53	50	47	53	52	42	42	44	...	...	...

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES													
Total properties	9,442,886	8,636,811	806,075	1,328,941	969,381	326,003	33,569	1,263,553	1,223,674	39,879	6,850,408	6,443,785	406,644
Dwelling Units on Property													
1 dwelling unit	7,611,797	6,958,622	653,176	1,253,710	906,920	315,714	31,081	1,082,445	1,050,693	31,752	5,275,653	5,001,022	274,640
2 to 4 dwelling units	1,560,239	1,442,775	117,464	69,696	57,526	10,227	1,947	178,550	170,851	7,699	1,311,996	1,214,410	97,603
5 to 49 dwelling units	259,746	226,806	32,940	4,517	3,924	62	530	2,557	2,125	432	252,678	220,765	31,919
50 dwelling units or more	11,127	8,627	2,500	1,036	1,023	...	13	...	...	...	10,091	7,605	2,487
Business Floor Space on Property													
None	9,147,192	8,368,288	778,904	1,321,562	963,725	324,493	33,358	1,248,468	1,209,775	38,693	6,577,180	6,194,809	382,394
Less than half	295,689	268,527	27,172	7,380	5,658	1,514	212	15,078	13,894	1,184	273,198	248,951	24,266
Year Structure Built													
1950 (part)	205,456	169,110	36,346	69,814	37,427	31,607	781	56,738	56,372	366	78,914	75,322	3,594
1949	617,412	492,776	124,636	208,212	110,742	93,504	3,972	103,887	102,825	1,062	305,317	279,224	26,104
1948	594,598	484,340	110,258	198,950	112,646	80,027	6,272	86,897	84,414	2,483	308,759	287,293	21,476
1947	538,955	464,398	74,557	124,913	69,407	48,994	6,518	148,537	145,182	3,355	265,513	249,818	15,696
1946	334,197	301,805	32,392	38,349	20,177	17,225	948	111,520	107,847	3,673	184,343	173,797	10,549
1942 to 1945	532,651	482,187	50,464	174,970	149,056	19,443	6,478	80,651	77,713	2,938	277,039	255,437	21,613
1940 to 1941	595,075	556,790	38,285	192,228	176,569	12,824	2,842	75,374	72,231	3,143	327,477	308,000	19,478
1930 to 1939	1,366,899	1,284,122	82,777	152,062	140,445	9,489	2,128	152,606	147,618	4,988	1,062,232	996,063	66,173
1929 or earlier	4,507,356	4,260,158	247,198	161,414	146,476	11,730	3,214	430,269	412,653	17,616	3,915,679	3,701,054	214,643
Not reported	150,409	141,200	9,209	8,082	6,482	1,176	426	17,134	16,868	266	125,196	117,856	7,346
Year Structure Acquired													
1950 (part)	861,243	727,410	133,833	185,059	102,596	75,367	7,101	175,350	169,874	5,476	500,852	454,967	45,901
1949	1,468,280	1,235,338	232,942	300,474	173,372	117,954	9,155	247,111	234,784	12,327	920,703	827,197	93,515
1948	1,358,326	1,187,094	171,232	232,778	145,449	82,029	5,307	215,593	206,980	8,613	909,961	834,677	75,293
1947	1,228,316	1,118,655	109,661	132,035	85,984	41,534	4,521	323,707	315,748	7,959	772,575	716,930	55,649
1946	1,031,750	982,553	49,197	61,470	50,473	8,029	2,969	273,658	268,957	4,701	696,634	663,138	33,503
1942 to 1945	1,560,273	1,498,441	61,832	187,398	183,306	1,051	3,051	24,419	23,617	802	1,348,457	1,291,534	56,931
1940 to 1941	610,007	597,142	12,865	132,667	131,660	53	956	1,247	1,247	...	476,092	464,238	11,859
1930 to 1939	719,022	703,632	15,390	84,479	83,964	...	517	2,105	2,105	...	632,445	617,572	14,875
1929 or earlier	591,641	572,733	18,908	12,458	12,458	...	...	200	200	...	578,979	560,079	18,908
Not reported	14,139	13,884	255	167	167	...	...	182	182	...	13,791	13,535	255
Structure New or Previously Occupied when Acquired													
New	2,806,039	2,486,104	319,935	782,459	548,260	219,824	14,384	424,516	418,985	5,531	1,599,083	1,517,886	81,205
Previously occupied	6,636,837	6,150,692	486,145	546,497	421,135	106,186	19,191	839,040	804,692	34,348	5,251,326	4,925,908	325,437
Purchase Price													
Less than $2,000	650,915	637,691	13,224	3,293	3,096	...	197	14,171	14,156	15	633,459	620,450	13,012
$2,000 to $3,999	1,648,046	1,594,303	53,743	76,845	73,205	2,618	1,019	115,783	112,894	2,889	1,455,415	1,408,209	47,217
$4,000 to $5,999	1,835,410	1,727,614	107,796	236,675	214,833	18,055	3,788	218,915	212,672	6,243	1,379,831	1,300,124	79,719
$6,000 to $7,999	1,743,672	1,556,748	186,924	348,633	245,459	94,432	8,743	348,066	337,350	10,716	1,046,991	973,961	73,044
$8,000 to $9,999	1,246,087	1,053,838	192,249	306,769	175,827	124,321	6,633	272,781	266,724	6,057	666,551	611,306	55,251
$10,000 to $11,999	774,392	670,114	104,278	173,840	107,206	60,738	5,299	154,936	148,053	6,883	445,619	414,276	31,356
$12,000 to $14,999	585,553	520,325	65,228	104,695	81,418	18,386	4,888	85,187	80,813	4,374	395,668	358,101	37,580
$15,000 to $19,999	387,171	347,427	39,744	48,332	41,242	5,114	1,979	34,533	32,489	2,044	304,313	273,705	30,614
$20,000 to $24,999	133,486	123,930	9,556	10,341	9,438	543	360	8,812	8,667	145	114,336	105,831	8,511
$25,000 to $29,999	72,058	65,553	6,505	2,837	2,499	194	145	1,948	1,744	204	67,277	61,312	5,964
$30,000 to $49,999	76,756	68,311	8,445	1,600	1,357	243	...	670	582	88	74,485	66,378	8,114
$50,000 to $74,999	23,799	20,764	3,035	657	460	197	...	98	98	...	23,039	20,207	2,838
$75,000 to $99,999	8,987	7,163	1,824	1,097	953	...	145	44	44	...	7,847	6,167	1,679
$100,000 to $149,999	10,710	9,006	1,704	1,140	1,123	...	17	...	...	...	9,563	7,881	1,687
$150,000 to $199,999	4,836	3,878	958	607	607	...	...	...	...	...	4,229	3,271	958
$200,000 or more	9,648	7,569	2,079	1,578	1,547	...	31	...	...	...	8,070	6,023	2,048
Property not acquired by purchase	121,565	118,060	3,505	823	823	...	...	799	799	...	119,945	116,440	3,505
Not reported	110,046	104,677	5,369	9,265	7,749	1,182	335	6,867	6,637	230	93,909	90,291	3,623
Median purchase price.....dollars	6,500	6,200	8,300	7,900	7,400	8,700	9,100	7,600	7,600	7,900	5,700	5,600	7,600
Market Value													
Less than $2,000	219,047	211,490	7,557	4,555	987	3,173	394	6,762	6,321	441	207,719	204,174	3,548
$2,000 to $3,999	818,444	790,900	27,544	9,117	8,493	624	...	56,326	54,875	1,451	753,008	727,540	25,472
$4,000 to $5,999	1,272,639	1,196,180	76,459	54,881	37,090	15,403	2,387	163,921	160,843	3,078	1,053,853	998,276	55,598
$6,000 to $7,999	1,687,051	1,531,482	155,569	241,454	162,121	72,734	6,603	292,745	282,631	10,114	1,152,870	1,086,755	66,119
$8,000 to $9,999	1,607,540	1,421,670	185,870	352,589	236,285	109,797	6,505	302,564	295,771	6,793	952,425	889,640	62,793
$10,000 to $11,999	1,243,519	1,111,437	132,082	274,234	193,440	74,124	6,680	197,578	189,003	8,575	771,733	729,021	42,731
$12,000 to $14,999	1,089,364	993,815	95,549	225,305	181,144	37,755	6,410	151,142	146,267	4,875	712,933	666,421	46,521
$15,000 to $19,999	805,711	736,929	68,782	114,153	99,910	10,750	3,518	66,868	63,443	3,425	624,667	573,584	51,095
$20,000 to $24,999	256,557	241,645	14,912	23,696	22,568	852	276	13,122	12,701	421	219,742	206,384	13,363
$25,000 to $29,999	134,360	123,022	11,338	11,370	10,993	55	323	4,041	3,684	357	118,947	108,352	10,604
$30,000 to $49,999	144,355	131,777	12,578	5,376	4,931	437	10	3,937	3,876	61	135,046	122,976	12,072
$50,000 to $74,999	33,802	29,630	4,172	1,468	1,271	197	...	230	142	88	32,110	28,221	3,887
$75,000 to $99,999	14,291	12,342	1,949	968	824	...	145	...	...	...	13,321	11,519	1,804
$100,000 to $149,999	10,527	8,563	1,964	691	674	...	17	...	...	...	9,835	7,887	1,947
$150,000 to $199,999	5,490	4,175	1,315	1,037	1,031	...	6	...	...	...	4,453	3,143	1,309
$200,000 or more	11,036	9,222	1,814	1,730	1,683	...	48	71	71	...	9,236	7,471	1,766
Not reported	89,569	82,785	6,784	6,395	6,008	130	257	4,312	4,102	210	78,862	72,679	6,187
Median market value.....dollars	8,800	8,700	9,300	9,900	10,300	9,200	10,200	8,700	8,700	9,300	8,400	8,300	9,400

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES--Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	1,674,674	1,652,384	22,290	104,980	104,136	486	359	13,007	12,431	576	1,556,593	1,535,733	20,869
20 to 39 percent	2,740,304	2,655,290	85,014	264,944	262,398	393	2,152	79,825	78,969	856	2,395,537	2,313,927	81,616
40 to 59 percent	2,224,631	2,083,093	141,538	250,551	233,179	12,288	5,081	293,290	287,514	5,776	1,680,800	1,562,410	118,400
60 to 69 percent	939,594	833,790	105,804	171,873	141,129	25,078	5,665	256,063	248,517	7,546	511,663	444,155	67,516
70 to 79 percent	745,057	609,122	135,935	187,441	117,912	62,954	6,579	251,029	241,726	9,303	306,597	249,494	57,104
80 to 84 percent	318,991	243,290	75,701	98,583	49,764	44,279	4,543	113,060	107,606	5,454	107,341	85,922	21,427
85 to 89 percent	240,727	164,328	76,399	91,673	30,234	58,220	3,224	83,434	80,975	2,459	65,621	53,123	12,499
90 to 94 percent	181,380	114,924	66,456	66,451	10,899	53,862	1,692	64,373	61,293	3,080	50,559	42,742	7,823
95 to 99 percent	137,554	90,870	46,684	46,071	4,490	40,047	1,540	67,913	66,677	1,236	23,570	19,707	3,863
100 percent or more	151,047	107,512	43,535	39,942	9,174	28,283	2,489	37,321	33,934	3,387	73,785	64,410	9,379
Market value not reported	89,084	82,300	6,784	6,395	6,008	130	257	4,272	4,062	210	78,419	72,236	6,187
Median percent	42	40	73	62	50	86	75	70	69	75	35	34	57
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	351,955	319,022	32,933	37,827	22,844	12,318	2,672	48,455	46,067	2,388	265,680	250,101	15,559
$2.50 to $4.99	624,574	577,094	47,480	62,524	44,463	16,976	1,083	77,855	76,280	1,575	484,197	456,353	27,845
$5.00 to $7.49	1,065,659	976,353	89,306	136,856	99,798	34,104	2,959	153,926	148,389	5,537	774,885	728,169	46,712
$7.50 to $9.99	1,080,741	985,458	95,283	158,713	120,419	32,913	5,370	148,346	142,981	5,365	773,713	722,074	51,643
$10.00 to $12.49	1,360,232	1,253,211	107,021	201,672	157,765	38,352	5,566	180,549	174,982	5,567	978,016	920,482	57,549
$12.50 to $14.99	911,106	849,140	61,966	146,796	123,207	20,385	3,210	128,174	124,004	4,170	636,149	601,950	34,202
$15.00 to $17.49	778,293	729,940	48,353	119,393	102,308	14,895	2,191	98,925	95,983	2,942	559,978	531,657	28,323
$17.50 to $19.99	405,716	381,323	24,393	56,228	46,213	8,933	1,087	51,639	49,877	1,762	297,846	285,238	12,617
$20.00 to $24.99	657,937	623,496	34,441	63,456	52,984	8,897	1,577	88,582	86,358	2,224	505,916	484,169	21,748
$25.00 or more	649,209	608,303	40,906	28,453	23,031	5,226	197	68,391	65,324	3,067	552,370	519,955	32,414
Taxes not payable in 1949[1]	762,569	608,341	154,228	260,911	136,646	119,740	4,506	157,677	155,557	2,120	343,907	316,068	27,836
Taxes or value not reported	324,944	301,329	23,615	8,348	6,401	1,355	594	20,816	19,182	1,634	295,771	275,755	20,031
Rental properties with less than 90 percent of dwelling units in rental market for entire year	469,951	423,801	46,150	47,764	33,302	11,909	2,557	40,218	38,690	1,528	381,980	351,814	30,165
Median taxes.....dollars	11.51	11.58	10.61	11.36	11.73	10.01	10.39	11.30	11.31	11.09	11.57	11.61	10.98
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	6,711,012	5,999,276	711,736	1,232,136	875,470	323,974	32,692	1,223,142	1,186,758	36,384	4,255,759	3,937,056	318,714
Mortgage refinanced or renewed	1,647,810	1,581,278	66,532	71,702	69,093	1,850	763	27,857	24,538	3,319	1,548,259	1,487,682	60,602
To increase loan for improvements or repairs	475,933	461,265	14,668	18,242	18,133	...	110	11,444	10,381	1,063	446,253	432,765	13,494
To increase loan for other reasons	240,543	232,596	7,947	9,678	9,292	199	187	2,669	1,895	774	228,196	221,407	6,787
To secure better terms	420,923	404,289	16,634	33,755	32,877	672	208	9,564	8,698	866	377,611	362,729	14,890
To renew or extend loan without increasing amount	335,390	319,251	16,139	3,283	3,257	26	...	1,280	991	289	330,828	315,007	15,824
For other purpose	175,021	163,877	11,144	6,744	5,534	953	258	2,900	2,573	327	165,371	155,774	9,607
Mortgage placed later than acquisition of property	1,084,217	1,056,379	27,838	25,127	24,830	181	116	12,558	12,383	175	1,046,525	1,019,175	27,366
To make improvements or repairs	498,314	482,944	15,370	11,786	11,570	181	35	7,174	7,174	...	479,355	464,206	15,154
To invest in other properties	117,543	115,565	1,978	1,296	1,259	...	37	2,102	2,102	...	114,144	112,207	1,941
To invest in business other than real estate	116,200	114,166	2,034	1,941	1,941	...	...	481	306	175	113,775	111,921	1,859
For other purpose	352,160	343,704	8,456	10,104	10,060	...	44	2,801	2,801	...	339,251	330,841	8,412
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	1,647,810	1,581,278	66,532	71,702	69,093	1,850	763	27,857	24,538	3,319	1,548,259	1,487,682	60,602
Same lender	1,077,037	1,032,736	44,301	38,917	37,723	936	261	20,449	17,828	2,621	1,017,668	977,203	40,482
Different lender	570,773	548,542	22,231	32,785	31,370	914	502	7,408	6,710	698	530,591	510,479	20,120
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	6,711,369	5,999,331	712,038	1,232,182	875,535	323,987	32,707	1,223,460	1,186,819	36,641	4,255,789	3,937,091	318,735
Less than 50 percent	941,847	812,890	128,957	38,667	34,767	1,165	2,738	19,533	17,771	1,762	883,644	760,356	123,294
50 to 59 percent	832,193	734,613	97,580	84,632	69,950	9,660	5,027	42,757	39,612	3,145	704,815	625,060	79,753
60 to 64 percent	539,207	483,564	55,643	79,440	61,868	13,430	4,149	40,484	36,735	3,749	419,277	384,970	34,320
65 to 69 percent	569,109	508,800	60,309	117,081	86,831	27,434	2,824	48,930	46,062	2,868	403,091	375,914	27,188
70 to 74 percent	553,514	479,664	73,850	156,356	104,831	46,111	5,418	62,962	55,944	7,018	334,219	318,905	15,312
75 to 79 percent	612,642	519,379	93,263	194,351	117,109	71,997	5,249	90,993	88,126	2,867	327,302	314,156	13,144
80 to 84 percent	658,806	550,329	108,477	239,746	147,064	91,340	1,346	120,687	115,941	4,746	298,379	287,334	11,052
85 to 89 percent	558,450	495,416	63,034	194,297	137,955	52,302	4,042	142,537	138,251	4,286	221,620	219,217	2,403
90 to 94 percent	427,156	415,248	11,908	81,014	72,182	7,346	1,493	178,690	177,199	1,491	167,470	165,890	1,582
95 to 99 percent	146,533	143,859	2,674	13,135	11,819	1,317	...	79,840	78,920	920	53,563	53,126	437
100 percent or more	777,836	766,864	10,972	26,454	25,640	703	111	388,953	385,394	3,559	362,437	355,839	6,599
Purchase price not reported or property not acquired by purchase	94,076	88,705	5,371	7,009	5,519	1,182	310	7,094	6,864	230	79,972	76,324	3,651
Median percent	74	74	71	79	78	79	71	91	91	75	66	67	54

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES--Con.													
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	6,711,369	5,999,331	712,038	1,232,182	875,535	323,987	32,707	1,223,460	1,186,819	36,641	4,255,789	3,937,091	318,735
Less than 50 percent	831,950	812,891	19,059	35,255	34,768	290	197	17,889	17,771	118	778,814	760,358	18,453
50 to 59 percent	755,215	734,612	20,603	71,111	69,949	592	571	39,813	39,612	201	644,303	625,059	19,239
60 to 64 percent	501,393	483,564	17,829	62,647	61,868	562	218	37,424	36,736	688	401,321	384,971	16,363
65 to 69 percent	537,384	508,800	28,584	90,368	86,831	2,051	1,486	46,205	46,062	143	400,803	375,913	24,905
70 to 74 percent	519,101	479,664	39,437	111,716	104,831	5,375	1,512	57,929	55,944	1,985	349,474	318,905	30,569
75 to 79 percent	567,917	519,378	48,539	129,717	117,109	10,038	2,573	90,098	88,126	1,972	348,108	314,156	33,962
80 to 84 percent	621,514	550,327	71,187	173,017	147,063	22,736	3,222	118,987	115,940	3,047	329,511	287,333	42,188
85 to 89 percent	589,503	495,416	94,087	186,463	137,955	40,874	7,635	145,305	138,251	7,054	257,745	219,217	38,531
90 to 94 percent	508,001	415,248	92,753	131,232	72,182	56,148	2,902	182,494	177,199	5,295	194,308	165,890	28,418
95 to 99 percent	233,587	143,859	89,728	85,039	11,819	68,636	4,586	81,816	78,920	2,896	66,736	53,126	13,611
100 percent or more	951,740	766,864	184,876	148,623	25,640	115,495	7,491	398,407	385,393	13,014	404,738	355,839	48,899
Purchase price not reported or property not acquired by purchase	94,079	88,708	5,371	7,009	5,519	1,182	310	7,094	6,864	230	79,976	76,327	3,651
Median percent	76	74	91	83	78	97	89	91	91	93	68	67	82
NORTHEAST													
Total properties	2,788,764	2,607,330	181,434	222,331	174,716	44,748	2,870	430,566	416,886	13,680	2,135,876	2,015,738	120,139
Dwelling Units on Property													
1 dwelling unit	1,983,372	1,868,227	115,146	206,810	163,099	41,461	2,252	323,152	314,993	8,159	1,453,414	1,390,139	63,277
2 to 4 dwelling units	665,734	621,129	44,605	14,346	10,803	3,247	295	106,421	100,901	5,520	544,962	509,429	35,542
5 to 49 dwelling units	131,927	112,257	19,670	762	406	40	316	989	989	...	130,178	110,863	19,315
50 dwelling units or more	7,740	5,724	2,016	417	410	...	7	...	...	...	7,323	5,315	2,009
Business Floor Space on Property													
None	2,643,853	2,478,146	165,707	219,955	172,706	44,385	2,870	423,372	410,236	13,136	2,000,537	1,895,219	105,319
Less than half	144,909	129,186	15,723	2,375	2,011	364	...	7,195	6,651	544	135,341	120,522	14,815
Year Structure Built													
1950 (part)	33,562	29,023	4,539	11,206	6,729	4,477	...	9,392	9,392	...	12,963	12,900	62
1949	118,406	94,823	23,583	29,673	11,656	17,549	470	28,441	28,125	316	60,291	55,044	5,252
1948	106,555	90,681	15,874	26,518	15,700	10,755	60	24,330	23,010	1,320	55,710	51,971	3,738
1947	89,766	84,003	5,763	12,264	8,418	3,179	667	33,956	33,516	440	43,545	42,070	1,475
1946	48,767	46,402	2,365	2,439	1,408	1,031	...	21,708	21,309	399	24,622	23,688	934
1942 to 1945	62,959	58,928	4,031	19,759	18,739	878	141	13,752	13,071	681	29,445	27,117	2,330
1940 to 1941	119,317	113,217	6,100	37,091	35,126	1,233	733	16,548	15,926	622	65,677	62,164	3,512
1930 to 1939	344,237	325,474	18,763	37,029	34,974	2,000	53	49,743	49,373	370	257,464	241,126	16,339
1929 or earlier	1,825,181	1,727,148	98,033	45,513	41,323	3,647	542	227,341	217,807	9,534	1,552,326	1,468,021	84,311
Not reported	40,052	37,656	2,396	850	646	...	204	5,359	5,359	...	33,846	31,651	2,192
Year Structure Acquired													
1950 (part)	169,199	148,038	21,161	21,675	11,016	9,936	725	46,063	45,463	600	101,461	91,563	9,902
1949	343,773	300,416	43,357	41,485	21,027	19,709	790	93,380	89,326	4,054	208,909	190,067	18,845
1948	326,044	296,188	29,856	31,700	20,280	11,163	255	83,837	81,289	2,548	210,500	194,614	15,891
1947	318,039	291,728	26,311	16,021	12,891	2,884	247	105,611	101,298	4,313	196,409	177,544	18,867
1946	294,171	281,645	12,526	8,016	7,085	876	53	87,089	84,926	2,163	199,076	189,638	9,434
1942 to 1945	484,914	464,592	20,322	38,343	37,740	183	422	12,325	12,325	...	434,244	414,527	19,718
1940 to 1941	212,245	205,729	6,516	34,803	34,385	...	418	683	683	...	176,759	170,660	6,098
1930 to 1939	289,068	280,998	8,070	26,270	26,270	...	...	1,193	1,193	...	261,607	253,538	8,070
1929 or earlier	345,943	332,654	13,289	4,027	4,027	...	...	200	200	...	341,717	328,428	13,289
Not reported	5,394	5,363	31	1	1	...	...	182	182	...	5,212	5,180	31
Structure New or Previously Occupied when Acquired													
New	672,475	615,769	56,706	142,806	107,871	34,018	916	104,097	101,459	2,638	425,576	405,445	20,133
Previously occupied	2,116,289	1,991,560	124,729	79,529	66,847	10,732	1,954	326,468	315,425	11,043	1,710,303	1,610,298	100,006
Purchase Price													
Less than $2,000	109,820	108,171	1,649	138	138	...	...	5,049	5,049	...	104,638	102,988	1,649
$2,000 to $3,999	457,869	440,303	17,566	13,875	13,875	...	...	46,753	45,095	1,658	397,241	381,329	15,909
$4,000 to $5,999	552,491	525,009	27,482	50,901	50,626	275	...	68,047	65,396	2,651	433,546	408,988	24,558
$6,000 to $7,999	493,908	469,320	24,588	51,577	45,804	4,999	772	105,623	102,530	3,093	336,717	320,990	15,727
$8,000 to $9,999	356,950	318,532	38,418	51,583	29,202	21,911	475	79,136	77,603	1,533	226,235	211,735	14,500
$10,000 to $11,999	250,061	225,225	24,836	32,193	18,888	12,305	999	63,403	61,355	2,048	154,462	144,982	9,484
$12,000 to $14,999	196,419	181,225	15,194	12,000	7,906	3,877	214	36,485	34,979	1,506	147,932	138,341	9,597
$15,000 to $19,999	127,315	115,700	11,615	6,092	4,564	1,212	316	18,421	17,474	947	102,810	93,669	9,143
$20,000 to $24,999	48,432	45,244	3,188	973	959	14	...	4,918	4,918	...	42,540	39,368	3,174
$25,000 to $29,999	25,479	23,317	2,162	385	385	...	...	1,186	1,068	118	23,908	21,864	2,044
$30,000 to $49,999	26,456	23,213	3,243	40	...	40	...	88	...	88	26,328	23,213	3,115
$50,000 to $74,999	9,585	8,077	1,508	5	5	...	...	98	98	...	9,480	7,975	1,508
$75,000 to $99,999	5,031	3,732	1,299	282	282	...	...	...	...	...	4,749	3,450	1,299
$100,000 to $149,999	6,211	4,878	1,333	17	17	...	...	...	...	...	6,191	4,861	1,333
$150,000 to $199,999	2,975	2,263	712	74	74	...	...	...	...	...	2,902	2,190	712
$200,000 or more	6,586	4,880	1,706	523	516	...	7	...	...	...	6,065	4,366	1,699
Property not acquired by purchase	67,581	64,999	2,582	399	399	...	...	315	315	...	66,871	64,286	2,582
Not reported	45,664	43,295	2,369	1,291	1,080	123	88	1,054	1,015	39	43,313	41,194	2,118
Median purchase price.....dollars	6,800	6,600	8,800	7,700	6,800	9,600	...	7,800	7,800	7,500	6,400	6,300	7,900

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTHEAST--Con.													
Market Value													
Less than $2,000	28,478	28,105	373	867	632	235	...	1,447	1,447	...	26,159	26,022	138
$2,000 to $3,999	144,524	141,283	3,241	804	804	...	...	16,643	16,189	454	127,080	124,291	2,788
$4,000 to $5,999	299,923	281,358	18,565	4,989	4,558	432	...	46,776	45,790	986	248,162	231,017	17,148
$6,000 to $7,999	437,131	416,943	20,188	21,372	18,024	3,092	257	88,653	85,517	3,136	327,110	313,402	13,705
$8,000 to $9,999	488,565	453,894	34,671	61,658	45,029	16,428	204	93,621	91,615	2,006	333,290	317,249	16,040
$10,000 to $11,999	428,150	395,549	32,601	58,949	41,364	16,669	915	75,057	72,256	2,801	294,147	281,929	12,217
$12,000 to $14,999	387,069	364,112	22,957	44,513	37,796	5,861	855	63,552	61,615	1,937	279,011	264,713	14,305
$15,000 to $19,999	300,719	278,623	22,096	20,458	18,245	1,896	316	31,915	29,981	1,934	248,341	230,397	17,949
$20,000 to $24,999	95,361	89,191	6,170	3,493	3,453	40	...	7,414	7,232	182	84,456	78,507	5,948
$25,000 to $29,999	48,811	44,836	3,975	2,502	2,288	...	214	2,087	2,087	...	44,218	40,460	3,761
$30,000 to $49,999	50,157	44,817	5,340	130	91	40	...	1,851	1,851	...	48,175	42,876	5,300
$50,000 to $74,999	14,883	12,841	2,042	702	702	...	...	186	98	88	13,997	12,042	1,954
$75,000 to $99,999	5,745	4,300	1,445	6	6	...	...	...	...	...	5,739	4,295	1,445
$100,000 to $149,999	5,097	3,837	1,260	...	...	...	...	...	...	...	5,097	3,837	1,260
$150,000 to $199,999	3,319	2,320	999	70	70	...	...	...	...	...	3,250	2,250	999
$200,000 or more	7,170	5,680	1,490	504	497	...	7	71	71	...	6,597	5,113	1,483
Not reported	43,709	39,684	4,025	1,318	1,158	60	100	1,303	1,146	157	41,084	37,376	3,708
Median market value.....dollars..	9,800	9,700	10,500	10,500	10,600	10,100	...	9,100	9,000	10,000	9,800	9,800	10,900
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	550,037	538,507	11,530	27,284	27,162	123	...	5,863	5,863	...	516,790	505,389	11,407
20 to 39 percent	901,060	873,364	27,696	68,835	68,298	...	538	34,899	34,695	204	797,321	770,367	26,954
40 to 59 percent	661,246	619,204	42,042	33,499	30,231	2,573	697	120,119	117,143	2,976	507,630	471,834	35,797
60 to 69 percent	248,713	226,693	22,020	19,401	16,815	2,583	...	83,038	79,716	3,322	146,283	130,164	16,117
70 to 79 percent	177,694	154,683	23,011	24,835	16,873	7,304	657	87,840	84,487	3,353	65,021	53,327	11,698
80 to 84 percent	73,279	60,647	12,632	12,240	8,122	3,836	282	39,662	37,702	1,960	21,374	14,822	6,554
85 to 89 percent	45,423	35,294	10,129	10,484	3,270	7,027	187	24,423	24,068	355	10,514	7,954	2,560
90 to 94 percent	33,533	22,194	11,339	10,331	1,481	8,849	1	15,335	14,742	593	7,869	5,974	1,897
95 to 99 percent	23,800	13,625	10,175	9,183	170	8,605	409	11,761	11,343	418	2,857	2,112	743
100 percent or more	30,300	23,462	6,838	4,834	1,045	3,789	...	6,322	5,980	342	19,142	16,438	2,705
Market value not reported	43,708	39,683	4,025	1,318	1,158	60	100	1,303	1,146	157	41,083	37,375	3,708
Median percent	38	37	63	49	37	89	...	66	66	71	33	33	51
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	22,593	20,426	2,167	1,247	180	1,068	...	4,177	4,099	78	17,169	16,147	1,022
$2.50 to $4.99	46,052	42,900	3,152	2,750	1,271	1,480	...	9,639	9,568	71	33,661	32,060	1,602
$5.00 to $7.49	113,751	107,058	6,693	7,893	7,162	549	182	23,381	22,431	950	82,478	77,464	5,013
$7.50 to $9.99	176,762	164,307	12,455	13,786	9,902	3,883	...	28,465	27,625	840	134,520	126,787	7,734
$10.00 to $12.49	305,027	286,534	18,493	27,257	23,263	3,601	394	53,053	51,291	1,762	224,711	211,979	12,736
$12.50 to $14.99	313,433	297,183	16,250	33,042	30,287	2,704	53	55,053	53,467	1,586	225,339	213,433	11,908
$15.00 to $17.49	354,989	336,803	18,186	36,456	32,604	3,572	281	49,466	48,067	1,399	269,063	256,135	12,931
$17.50 to $19.99	224,813	215,796	9,017	19,659	17,736	1,869	53	35,452	33,909	1,543	169,703	164,150	5,553
$20.00 to $24.99	417,828	398,119	19,709	25,598	22,721	2,058	817	63,840	61,853	1,987	328,392	313,548	14,848
$25.00 or more	486,235	454,313	31,922	10,403	8,687	1,716	...	54,225	51,808	2,417	421,603	393,820	27,787
Taxes not payable in 1949[1]	144,699	117,721	26,978	39,160	17,621	21,071	469	37,816	37,502	314	67,730	62,585	5,123
Taxes or value not reported	77,089	72,070	5,019	1,866	1,425	341	100	5,920	5,411	509	69,302	65,237	4,069
Rental properties with less than 90 percent of dwelling units in rental market for entire year	105,493	94,100	11,393	3,214	1,857	836	521	10,079	9,855	224	92,205	82,391	9,813
Median taxes.....dollars..	16.78	16.81	16.35	15.21	15.37	13.12	...	15.74	15.71	16.84	17.19	17.20	17.04
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,878,755	1,735,756	142,999	204,836	157,778	44,407	2,656	410,918	399,029	11,889	1,263,003	1,178,955	84,052
Mortgage refinanced or renewed	662,514	633,445	29,069	13,679	13,122	342	214	14,813	13,196	1,617	634,031	607,138	26,895
To increase loan for improvements or repairs	162,710	157,454	5,256	3,767	3,767	...	...	8,463	7,477	986	150,482	146,213	4,269
To increase loan for other reasons	78,025	76,632	1,393	2,357	2,357	...	...	1,018	1,018	...	74,651	73,257	1,393
To secure better terms	164,813	155,103	9,710	5,260	4,944	316	...	3,676	3,045	631	155,883	147,120	8,764
To renew or extend loan without increasing amount	193,462	183,835	9,627	795	769	26	...	354	354	...	192,315	182,712	9,600
For other purpose	63,504	60,421	3,083	1,500	1,285	...	214	1,302	1,302	...	60,700	57,836	2,869
Mortgage placed later than acquisition of property	247,535	238,158	9,377	3,822	3,822	...	...	4,836	4,661	175	238,874	229,676	9,202
To make improvements or repairs	121,287	116,847	4,440	1,338	1,338	...	...	2,031	2,031	...	117,919	113,479	4,440
To invest in other properties	21,888	21,138	750	...	...	...	...	1,865	1,865	...	20,023	19,273	750
To invest in business other than real estate	20,454	19,699	755	71	71	...	...	175	...	175	20,207	19,628	580
For other purpose	83,906	80,474	3,432	2,413	2,413	...	...	765	765	...	80,725	77,296	3,432
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	662,514	633,445	29,069	13,679	13,122	342	214	14,813	13,196	1,617	634,031	607,138	26,895
Same lender	455,705	436,154	19,551	8,420	8,394	26	...	11,692	10,391	1,301	435,593	417,373	18,222
Different lender	206,809	197,291	9,518	5,259	4,728	316	214	3,121	2,805	316	198,438	189,765	8,673

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTHEAST--Con.													
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,878,779	1,735,778	143,001	204,838	157,777	44,406	2,657	410,932	399,045	11,887	1,263,011	1,178,965	84,048
Less than 50 percent	276,642	249,497	27,145	4,026	3,908	65	53	8,189	7,603	586	264,423	237,987	26,440
50 to 59 percent	226,237	206,757	19,480	9,633	7,318	1,537	779	14,476	13,514	962	202,129	185,924	16,202
60 to 64 percent	152,217	138,340	13,877	11,162	7,778	3,136	248	15,336	14,212	1,124	125,724	116,358	9,371
65 to 69 percent	181,586	166,979	14,607	17,159	13,903	3,143	113	21,583	20,426	1,157	142,836	132,648	10,191
70 to 74 percent	164,088	149,601	14,487	29,037	22,487	6,271	281	21,055	19,496	1,559	114,006	107,623	6,378
75 to 79 percent	173,154	158,704	14,450	35,678	25,967	9,246	464	30,693	29,743	950	106,783	102,996	3,786
80 to 84 percent	172,587	155,978	16,609	39,105	27,388	11,699	17	46,517	45,488	1,029	86,970	83,107	3,863
85 to 89 percent	142,478	131,084	11,394	34,361	25,906	8,250	205	50,524	48,784	1,740	57,591	56,391	1,199
90 to 94 percent	118,796	117,026	1,770	14,136	13,493	234	409	65,932	65,577	355	38,730	37,958	772
95 to 99 percent	36,875	35,205	1,670	1,994	1,293	702	...	23,469	22,901	568	11,408	11,008	400
100 percent or more	185,693	180,725	4,968	7,241	7,241	...	...	112,052	110,234	1,818	66,402	63,252	3,150
Purchase price not reported or property not acquired by purchase	48,425	45,881	2,544	1,306	1,095	123	88	1,106	1,067	39	46,007	43,713	2,294
Median percent	72	73	68	79	79	79	...	90	90	78	66	66	59
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,878,779	1,735,778	143,001	204,838	157,777	44,406	2,657	410,932	339,045	11,887	1,263,011	1,178,965	84,048
Less than 50 percent	256,689	249,497	7,192	3,933	3,908	25	...	7,721	7,603	118	245,038	237,987	7,049
50 to 59 percent	212,115	206,757	5,358	7,410	7,318	40	53	13,514	13,514	...	191,188	185,924	5,265
60 to 64 percent	141,091	138,340	2,751	7,786	7,778	8	...	14,212	14,212	...	119,101	116,358	2,743
65 to 69 percent	171,982	166,979	5,003	14,098	13,903	...	195	20,426	20,426	...	137,453	132,648	4,808
70 to 74 percent	155,646	149,601	6,045	23,864	22,487	1,378	...	19,813	19,496	317	111,976	107,623	4,351
75 to 79 percent	169,198	158,704	10,494	27,669	25,967	1,386	316	30,527	29,743	784	111,004	102,996	8,009
80 to 84 percent	173,493	155,978	17,515	32,241	27,388	4,289	562	46,330	45,488	842	94,925	83,107	11,823
85 to 89 percent	149,584	131,084	18,500	32,160	25,906	5,499	753	52,021	48,784	3,237	65,408	56,391	9,013
90 to 94 percent	131,412	117,026	14,386	20,162	13,493	6,593	76	66,975	65,577	1,398	44,271	37,958	6,317
95 to 99 percent	48,516	35,205	13,311	10,386	1,293	9,093	...	23,301	22,901	400	14,830	11,008	3,818
100 percent or more	220,654	180,725	39,929	23,833	7,241	15,976	613	114,987	110,234	4,753	81,838	63,252	18,591
Purchase price not reported or property not acquired by purchase	48,425	45,881	2,544	1,306	1,095	123	88	1,106	1,067	39	46,010	43,713	2,294
Median percent	74	73	89	83	79	97	...	90	90	92	67	66	84
NORTH CENTRAL													
Total properties	2,800,828	2,643,876	156,952	341,985	281,678	56,689	3,624	354,629	347,306	7,323	2,104,223	2,014,908	89,324
Dwelling Units on Property													
1 dwelling unit	2,312,743	2,187,524	125,219	325,037	266,656	55,233	3,151	313,875	307,508	6,367	1,673,835	1,613,368	60,470
2 to 4 dwelling units	430,667	402,917	27,750	15,737	13,815	1,456	467	39,457	38,933	524	375,470	350,170	25,307
5 to 49 dwelling units	55,786	52,017	3,769	1,134	1,128	...	6	1,296	864	432	53,358	50,028	3,332
50 dwelling units or more	1,644	1,427	217	81	81	...	...	...	...	...	1,563	1,346	217
Business Floor Space on Property													
None	2,737,388	2,583,221	154,167	341,375	281,066	56,690	3,624	350,919	343,956	6,963	2,045,103	1,958,207	86,901
Less than half	63,439	60,658	2,781	611	611	...	...	3,700	3,348	359	59,090	56,673	2,422
Year Structure Built													
1950 (part)	38,657	34,192	4,465	11,373	8,188	3,233	152	9,253	9,058	195	17,836	16,951	885
1949	156,884	135,237	21,647	45,768	28,947	16,563	260	23,939	23,883	56	87,181	82,414	4,769
1948	155,719	137,850	17,869	44,993	31,908	12,806	277	27,125	26,975	150	83,607	78,976	4,635
1947	133,656	121,898	11,758	23,534	15,929	7,024	580	39,403	38,887	516	70,726	67,084	3,641
1946	82,276	77,699	4,577	8,385	4,871	3,446	67	24,740	23,990	750	49,158	48,843	314
1942 to 1945	135,816	126,956	8,860	46,160	41,870	4,291	...	16,092	16,092	...	73,567	69,000	4,570
1940 to 1941	173,879	167,881	5,998	51,710	48,746	2,679	285	21,553	21,553	...	100,618	97,587	3,034
1930 to 1939	360,215	343,962	16,253	34,842	33,291	1,338	213	46,804	45,599	1,205	278,567	265,076	13,496
1929 or earlier	1,523,958	1,459,692	64,266	73,598	66,585	5,226	1,791	139,920	135,560	4,360	1,310,442	1,257,555	52,891
Not reported	39,817	38,547	1,270	1,446	1,361	85	...	5,818	5,727	91	32,556	31,463	1,094
Year Structure Acquired													
1950 (part)	238,933	220,077	18,856	42,912	32,716	9,879	319	37,844	37,098	746	158,186	150,274	7,917
1949	428,919	383,920	44,999	73,249	48,505	23,267	1,477	65,287	63,459	1,828	290,383	271,961	18,426
1948	405,241	369,027	36,214	56,818	42,603	13,703	513	63,615	62,176	1,439	284,814	264,254	20,561
1947	370,359	350,886	19,473	28,561	20,322	7,441	798	95,433	93,999	1,434	246,366	236,567	9,798
1946	314,518	303,053	11,465	14,964	12,922	1,956	87	85,390	84,256	1,133	214,165	205,879	8,291
1942 to 1945	505,905	486,714	19,191	59,011	58,433	446	134	6,672	5,931	741	440,227	422,358	17,870
1940 to 1941	189,971	188,173	1,798	40,153	39,922	...	232	55	55	...	149,761	148,198	1,567
1930 to 1939	207,659	204,454	3,205	22,134	22,067	...	67	339	339	...	185,190	182,054	3,139
1929 or earlier	135,677	133,910	1,767	4,038	4,038	...	...	...	...	...	131,637	129,874	1,767
Not reported	3,694	3,694	...	166	166	...	...	...	...	...	3,528	3,528	...
Structure New or Previously Occupied When Acquired													
New	715,083	660,374	54,709	183,301	145,325	36,760	1,220	106,861	105,833	1,028	424,933	409,229	15,705
Previously occupied	2,085,744	1,983,498	102,246	158,690	136,358	19,934	2,406	247,770	241,475	6,295	1,679,293	1,605,683	73,620

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTH CENTRAL—Con.													
Purchase Price													
Less than $2,000	235,709	228,902	6,807	699	699	...	...	5,910	5,895	15	229,100	222,310	6,792
$2,000 to $3,999	524,323	513,930	10,393	13,068	12,549	518	...	43,263	42,860	403	467,995	458,528	9,472
$4,000 to $5,999	563,471	542,214	21,257	58,747	56,444	2,084	219	71,446	70,035	1,411	433,281	415,739	17,544
$6,000 to $7,999	499,451	463,882	35,569	84,066	70,442	12,961	665	85,589	83,528	2,061	329,797	309,920	19,886
$8,000 to $9,999	349,670	312,375	37,295	77,657	54,407	22,358	895	76,276	74,931	1,345	195,738	183,042	12,697
$10,000 to $11,999	218,650	197,296	21,354	48,898	33,988	14,458	452	38,112	37,069	1,043	131,636	126,247	5,398
$12,000 to $14,999	170,343	158,508	11,835	37,708	33,046	3,412	1,250	21,246	20,567	679	111,386	104,894	6,495
$15,000 to $19,999	108,452	101,627	6,825	13,507	12,685	683	138	8,098	7,734	364	86,844	81,206	5,639
$20,000 to $24,999	30,865	29,333	1,532	3,130	3,081	49	...	1,886	1,886	...	25,850	24,368	1,483
$25,000 to $29,999	19,935	18,429	1,506	642	475	167	...	463	463	...	18,831	17,493	1,340
$30,000 to $49,999	17,947	16,838	1,109	72	72	...	...	172	172	...	17,701	16,596	1,109
$50,000 to $74,999	5,503	5,039	464	23	23	...	...	...	...	...	5,479	5,016	464
$75,000 to $99,999	1,564	1,314	250	443	443	...	...	...	...	...	1,122	871	250
$100,000 to $149,999	2,154	1,894	260	387	387	...	...	...	...	...	1,765	1,507	260
$150,000 to $199,999	802	749	53	105	105	...	...	...	...	...	698	645	53
$200,000 or more	1,217	1,142	75	145	139	...	6	...	...	...	1,071	1,003	69
Property not acquired by purchase	25,977	25,769	208	257	257	...	...	194	194	...	25,525	25,318	208
Not reported	24,887	24,693	194	2,456	2,456	...	...	1,989	1,989	...	20,440	20,249	194
Median purchase price.....dollars	6,100	6,000	8,200	8,300	7,900	9,200	...	7,300	7,300	...	5,500	5,400	7,100
Market Value													
Less than $2,000	61,916	60,314	1,602	1,771	1,101	670	...	3,078	2,746	332	57,066	56,466	600
$2,000 to $3,999	267,313	258,897	8,416	2,664	2,512	152	...	21,385	21,154	231	243,263	235,233	8,034
$4,000 to $5,999	424,736	410,993	13,743	6,497	4,758	1,739	...	53,885	53,273	612	364,357	352,973	11,392
$6,000 to $7,9999	505,556	480,598	24,958	43,215	36,602	6,029	585	74,427	72,432	2,095	387,823	371,574	16,248
$8,000 to $9,999	458,013	422,171	35,842	83,579	63,288	20,292	...	82,690	81,782	908	291,749	27,711	14,640
$10,000 to $11,999	349,346	320,477	28,869	76,222	58,871	16,018	1,334	54,681	52,892	1,789	218,452	208,721	9,729
$12,000 to $14,999	334,717	313,540	21,177	79,155	68,804	9,464	887	38,408	37,763	645	217,160	206,977	10,183
$15,000 to $19,999	230,481	216,276	14,205	34,233	31,311	2,113	812	20,760	20,399	361	175,482	164,567	10,919
$20,000 to $24,999	66,984	65,041	1,943	6,750	6,716	34	...	1,632	1,615	17	58,598	56,711	1,893
$25,000 to $29,999	34,520	31,852	2,668	3,720	3,705	15	...	1,400	1,068	332	29,398	27,081	2,321
$30,000 to $49,999	36,138	34,544	1,594	2,302	2,136	167	...	676	676	...	33,157	31,732	1,428
$50,000 to $74,999	6,796	6,332	464	54	54	...	...	...	...	...	6,744	6,279	464
$75,000 to $99,999	3,647	3,556	91	378	378	...	...	...	...	...	3,269	3,178	91
$100,000 to $149,999	2,458	1,945	513	203	203	...	...	...	...	...	2,256	1,742	513
$150,000 to $199,999	978	913	65	402	396	...	6	...	...	...	575	516	59
$200,000 or more	1,393	1,327	66	154	154	...	...	...	...	...	1,239	1,174	66
Not reported	15,920	15,160	760	713	713	...	...	1,519	1,519	...	13,689	12,929	760
Median market value.....dollars	8,500	8,400	9,600	10,600	10,800	9,900	...	8,500	8,500	...	7,900	7,900	8,800
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	531,717	526,712	5,005	30,717	30,551	166	...	3,548	3,366	182	497,455	492,796	4,657
20 to 39 percent	823,799	805,955	17,844	78,684	78,331	135	219	24,476	24,406	70	720,635	703,218	17,422
40 to 59 percent	709,584	673,783	35,801	77,638	75,064	2,218	356	106,108	104,683	1,425	525,838	494,037	31,802
60 to 69 percent	301,120	279,206	21,914	51,994	45,143	6,110	743	88,574	87,300	1,274	160,553	146,767	13,788
70 to 79 percent	208,868	174,690	34,178	48,933	30,444	17,277	1,214	64,848	62,788	2,060	95,093	81,463	13,630
80 to 84 percent	71,706	58,207	13,499	20,046	10,204	9,294	548	20,172	18,902	1,270	31,486	29,101	2,389
85 to 89 percent	53,626	42,050	11,576	15,624	6,285	9,119	222	17,985	17,958	27	20,017	17,809	2,208
90 to 94 percent	39,146	30,369	8,777	10,056	1,980	7,753	324	12,988	12,816	172	16,097	15,571	529
95 to 99 percent	21,804	17,288	4,516	4,344	1,407	2,937	...	11,322	10,869	453	6,140	5,014	1,126
100 percent or more	23,600	20,497	3,103	3,252	1,565	1,687	...	3,091	2,703	388	17,254	16,226	1,027
Market value not reported	15,920	15,160	760	713	713	...	...	1,519	1,519	...	13,689	12,929	760
Median percent	41	40	69	56	48	81	...	65	65	...	35	34	54
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	67,306	62,937	4,369	4,133	2,429	1,704	...	10,255	10,161	94	52,921	50,350	2,570
$2.50 to $4.99	221,970	210,409	11,561	11,458	9,868	1,588	...	25,756	25,756	...	184,760	174,788	9,971
$5.00 to $7.49	429,021	405,506	23,515	37,123	33,116	3,773	234	65,861	64,532	1,329	326,042	307,861	18,180
$7.50 to $9.99	396,245	376,086	20,159	47,354	40,230	5,693	1,430	51,080	49,851	1,229	297,816	286,009	11,809
$10.00 to $12.49	480,700	454,727	25,973	59,328	47,479	10,616	1,233	61,285	60,236	1,049	360,092	347,020	13,076
$12.50 to $14.99	292,276	280,982	11,294	39,319	34,445	4,724	152	36,266	35,238	1,028	216,694	211,304	5,391
$15.00 to $17.49	224,749	215,578	9,171	38,160	35,606	2,553	...	26,227	25,520	707	160,366	154,455	5,910
$17.50 6o $19.99	102,972	96,802	6,170	17,140	15,103	1,875	164	9,802	9,583	219	76,032	72,122	3,912
$20.00 to $24.99	132,895	126,351	6,544	19,960	16,833	3,128	...	13,155	13,063	92	99,781	96,456	3,323
$25.00 or more	80,428	76,823	3,605	7,137	6,164	974	...	6,997	6,647	350	66,296	64,012	2,282
Taxes not payable in 1949[1]	182,104	156,518	25,586	54,727	35,076	19,242	411	31,606	31,352	254	95,756	90,068	5,686
Taxes or value not reported	76,331	73,207	3,124	641	641	...	...	6,560	6,228	332	69,120	66,340	2,791
Rental properties with less than 90 percent of dwelling units in rental market for entire year	113,831	107,950	5,881	5,505	4,688	819	...	9,779	9,139	640	98,547	94,123	4,423
Median taxes.....dollars	10.52	10.54	10.15	11.71	11.84	11.31	...	10.02	10.00	...	10.41	10.45	9.09
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,950,828	1,816,802	134,026	310,044	250,460	56,094	3,490	342,515	336,116	6,399	1,298,280	1,230,230	68,051
Mortgage refinanced or renewed	491,692	476,358	15,334	23,761	23,035	594	133	6,825	5,902	923	461,108	447,429	13,684
To increase loan for improvements or repairs	161,262	157,870	3,392	4,963	4,963	...	...	2,012	1,935	77	154,290	150,976	3,315
To increase loan for other reasons	76,384	74,052	2,332	3,313	3,090	90	133	775	111	664	72,294	70,851	1,445
To secure better terms	126,953	124,052	2,901	12,512	12,512	...	...	3,768	3,768	...	110,674	107,774	2,901
To renew or extend loan without increasing amount	78,256	76,389	1,867	1,165	1,165	...	...	37	37	...	77,055	75,188	1,867
For other purpose	48,837	43,995	4,842	1,808	1,305	504	...	233	51	182	46,795	42,640	4,156

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTH CENTRAL--Con.													
Origin and Purpose of First Mortgage--Con.													
Mortgage placed later than acquisition of property	358,354	350,761	7,593	8,186	8,186	...	...	5,283	5,283	...	344,888	337,297	7,593
To make improvements or repairs	163,428	159,149	4,279	4,214	4,214	...	...	3,712	3,712	...	155,503	151,225	4,279
To invest in other properties	35,544	35,373	171	680	680	...	...	56	56	...	34,810	34,639	171
To invest in business other than real estate	46,573	45,769	804	227	227	...	...	...	...	...	46,344	45,542	804
For other purpose	112,809	110,470	2,339	3,065	3,065	...	...	1,515	1,515	...	108,231	105,891	2,339
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	491,692	476,358	15,334	23,761	23,035	594	133	6,825	5,902	923	461,108	447,429	13,684
Same lender	321,544	310,444	11,100	10,014	9,924	90	...	4,474	3,743	732	307,057	296,781	10,278
Different lender	170,148	165,914	4,234	13,747	13,111	504	133	2,351	2,160	191	154,051	150,648	3,406
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,950,890	1,816,846	134,044	310,064	250,482	56,097	3,491	342,539	336,141	6,398	1,298,319	1,230,274	68,059
Less than 50 percent	249,294	226,080	23,214	8,789	8,405	330	54	5,670	5,478	192	234,831	212,198	22,640
50 to 59 percent	260,649	238,755	21,894	27,708	24,477	1,945	1,286	12,864	11,790	1,074	220,084	202,495	17,586
60 to 64 percent	166,778	154,113	12,665	23,347	19,230	3,773	345	12,545	12,057	488	130,881	122,826	8,059
65 60 69 percent	173,939	159,014	14,925	36,919	28,590	8,318	12	13,236	12,623	613	123,785	117,805	5,982
70 to 74 percent	159,167	146,882	12,285	39,430	30,726	7,985	720	21,694	20,789	905	98,050	95,375	2,677
75 to 79 percent	175,599	156,943	18,656	45,396	32,829	12,210	358	29,530	29,269	261	100,673	94,848	5,826
80 to 84 percent	190,707	170,620	20,087	60,684	44,087	16,519	80	37,229	36,567	662	92,798	89,971	2,827
85 to 89 percent	161,701	156,310	5,391	41,122	36,333	4,305	484	45,626	45,488	138	74,957	74,493	464
90 to 94 percent	125,926	124,670	1,256	19,498	18,634	712	152	55,162	54,818	344	51,279	51,231	48
95 to 99 percent	40,767	40,652	115	2,943	2,943	...	...	19,088	18,994	94	18,739	18,718	21
100 percent or more	229,453	226,224	3,229	3,176	3,176	...	...	87,828	86,201	1,627	138,449	136,847	1,602
Purchase price not reported or property not acquired by purchase	16,910	16,583	327	1,052	1,052	...	...	2,067	2,067	...	13,793	13,467	327
Median percent	74	74	68	77	77	77	...	89	89	...	67	68	56
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,950,890	1,816,846	134,044	310,064	250,482	56,097	3,491	342,539	336,141	6,398	1,298,319	1,230,274	68,059
Less than 50 percent	230,986	226,081	4,905	8,473	8,405	68	...	5,478	5,478	...	217,037	212,199	4,837
50 to 59 percent	243,130	238,754	4,376	24,658	24,476	182	...	11,846	11,790	56	206,631	202,494	4,137
60 to 64 percent	157,833	154,113	3,720	19,287	19,230	...	56	12,403	12,057	346	126,139	122,827	3,318
65 to 69 percent	166,304	159,014	7,290	29,163	28,590	506	67	12,671	12,623	48	124,465	117,805	6,669
70 to 74 percent	155,073	146,882	8,191	32,211	30,726	1,418	67	21,520	20,789	731	101,345	95,375	5,974
75 to 79 percent	166,895	156,943	9,952	35,797	32,829	2,249	720	29,277	29,269	8	101,821	94,848	6,975
80 to 84 percent	187,025	170,618	16,407	51,507	44,086	6,983	439	36,678	36,566	112	98,839	89,970	8,870
85 to 89 percent	178,863	156,310	22,553	49,511	36,333	12,911	268	46,355	45,488	867	82,997	74,493	8,510
90 to 94 percent	141,001	124,670	16,331	29,190	18,634	10,270	286	55,695	54,818	877	56,133	51,231	4,903
95 to 99 percent	53,595	40,652	12,943	14,196	2,943	10,144	1,110	19,703	18,994	709	19,697	18,718	982
100 percent or more	253,286	226,224	27,062	15,023	3,176	11,368	480	88,845	86,201	2,644	149,418	136,847	12,574
Purchase price not reported or property not acquired by purchase	16,910	16,583	327	1,052	1,052	...	...	2,067	2,067	...	13,793	13,467	327
Median percent	75	74	88	80	77	92	...	89	89	...	69	68	81
SOUTH													
Total properties	2,226,881	1,972,870	254,011	432,927	284,905	131,755	16,267	276,799	267,610	9,189	1,517,148	1,420,350	96,807
Dwelling Units on Property													
1 dwelling unit	1,914,546	1,687,546	227,000	407,386	264,091	127,629	15,665	257,338	248,462	8,876	1,249,821	1,174,990	74,833
2 to 4 dwelling units	278,932	255,647	23,285	23,480	18,818	4,105	560	19,291	18,977	314	236,165	217,856	18,311
5 to 49 dwelling units	32,259	28,630	3,629	1,581	1,522	22	37	168	168	...	30,512	26,944	3,571
50 dwelling units or more	1,143	1,044	99	488	482	...	6	...	...	...	654	561	93
Business Floor Space on Property													
None	2,170,501	1,921,090	249,411	430,774	283,520	130,992	16,262	274,490	265,311	9,179	1,465,237	1,372,255	92,983
Less than half	56,375	51,776	4,599	2,155	1,388	764	4	2,303	2,294	9	51,912	48,093	3,822
Year Structure Built													
1950 (part)	81,947	66,263	15,684	28,117	13,504	14,128	484	26,814	26,643	171	27,021	26,121	901
1949	205,198	162,684	42,514	74,058	41,413	30,716	1,931	34,818	34,128	690	96,326	87,149	9,180
1948	194,615	152,775	41,840	74,713	40,484	31,292	2,934	23,225	22,756	469	96,677	89,537	7,143
1947	180,699	146,331	34,368	54,044	24,981	26,033	3,032	38,801	37,354	1,447	87,857	84,001	3,857
1946	121,242	103,767	17,475	18,406	8,009	9,562	835	36,043	35,015	1,028	66,796	60,747	6,050
1942 to 1945	178,727	158,173	20,554	59,242	45,038	9,501	4,707	20,279	19,397	882	99,212	93,748	5,468
1940 to 1941	174,079	158,693	15,386	60,213	53,360	5,647	1,208	19,849	18,185	1,664	94,020	87,152	6,866
1930 to 1939	373,806	352,218	21,588	43,961	40,487	2,747	728	33,133	31,936	1,197	296,712	279,797	16,915
1929 or earlier	670,659	629,684	40,975	16,481	14,930	1,355	197	38,947	37,428	1,519	615,229	577,332	37,903
Not reported	45,927	42,286	3,641	3,705	2,715	778	212	4,910	4,788	122	37,310	34,783	2,531

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
SOUTH—Con.													
Year Structure Acquired													
1950 (part)	254,955	205,993	48,962	68,726	53,026	32,015	3,685	61,296	58,955	2,341	124,935	114,016	10,920
1949	396,399	318,198	78,201	106,377	59,167	43,556	3,648	54,763	51,596	3,167	235,263	207,431	27,834
1948	348,622	293,008	55,614	83,489	48,543	32,402	2,547	36,542	34,873	1,669	228,596	209,595	19,000
1947	307,732	270,995	36,737	52,292	30,088	19,939	2,268	64,570	63,399	1,171	190,868	177,507	13,362
1946	239,484	224,737	14,747	22,477	16,486	3,614	2,377	54,972	54,194	778	162,036	154,059	7,979
1942 to 1945	319,408	308,494	10,914	40,518	38,994	233	1,293	3,736	3,675	61	275,155	265,829	9,327
1940 to 1941	133,715	130,635	3,080	33,383	33,186	...	197	509	509	...	99,825	96,943	2,883
1930 to 1939	141,589	139,019	2,570	22,420	22,169	...	251	416	416	...	118,756	116,435	2,319
1929 or earlier	81,135	78,122	3,013	3,254	3,254	...	...	...	...	...	77,878	74,869	3,013
Not reported	3,855	3,674	181	...	...	...	...	...	...	...	3,855	3,674	181
Structure New or Previously Occupied when Acquired													
New	856,389	740,994	115,395	262,253	175,271	79,975	7,009	128,030	126,600	1,430	466,102	439,127	27,979
Previously occupied	1,370,487	1,231,866	138,621	170,679	109,642	51,780	9,258	148,767	141,008	7,759	1,051,045	981,223	69,828
Purchase Price													
Less than $2,000	241,960	238,020	3,940	2,064	1,867	...	197	2,923	2,923	...	236,974	233,232	3,743
$2,000 to $3,999	454,118	435,366	18,752	36,826	33,885	2,054	885	21,943	21,692	251	395,342	379,791	15,560
$4,000 to $5,999	425,158	387,525	37,633	76,348	60,217	13,377	2,754	59,331	57,759	1,572	289,479	269,553	19,931
$6,000 to $7,999	444,746	358,672	86,074	148,252	82,165	61,304	4,781	95,938	92,862	3,076	200,569	183,651	16,914
$8,000 to $9,999	249,519	200,517	49,002	82,860	44,367	35,302	3,194	51,928	50,877	1,051	114,738	105,278	9,460
$10,000 to $11,999	134,043	111,936	22,107	38,281	24,559	12,543	1,179	24,007	22,301	1,706	71,756	65,082	6,677
$12,000 to $14,999	100,852	82,821	18,031	25,303	19,295	4,313	1,693	11,714	10,789	925	63,837	52,742	11,098
$15,000 to $19,999	70,560	60,859	9,701	13,274	10,928	1,183	1,163	5,381	5,012	369	51,908	44,921	6,986
$20,000 to $24,999	28,341	25,766	2,575	3,218	2,741	296	181	557	557	...	24,566	22,468	2,100
$25,000 to $29,999	11,721	10,360	1,361	844	817	27	...	299	213	86	10,583	9,329	1,249
$30,000 to $49,999	13,753	12,026	1,727	376	179	197	...	410	410	...	12,966	11,437	1,530
$50,000 to $74,999	4,082	3,615	467	465	268	197	...	...	...	...	3,615	3,346	270
$75,000 to $99,999	596	564	32	98	98	...	...	...	...	...	498	466	32
$100,000 to $149,999	1,277	1,272	5	588	588	...	...	...	...	...	688	683	5
$150,000 to $199,999	629	440	189	205	205	...	...	...	...	...	422	233	189
$200,000 or more	1,196	1,093	103	657	639	...	18	...	...	...	538	453	85
Property not acquired by purchase	20,066	19,634	432	167	167	...	...	290	290	...	19,610	19,178	432
Not reported	24,301	22,406	1,895	3,126	1,939	965	222	2,087	1,935	152	19,090	18,533	558
Median purchase price.....dollars	5,800	5,400	7,500	7,300	7,000	7,600	7,500	7,100	7,100	...	4,600	4,500	6,900
Market Value													
Less than $2,000	106,977	103,479	3,498	773	23	355	394	1,892	1,892	...	104,309	101,561	2,748
$2,000 to $3,999	313,873	301,347	12,526	5,424	4,952	472	...	16,012	15,777	235	292,441	280,632	11,819
$4,000 to $5,999	370,272	341,867	28,405	36,397	22,740	11,602	2,053	49,436	48,413	1,023	284,440	270,718	13,730
$6,000 to $7,999	453,019	375,912	77,107	132,253	76,375	51,096	4,785	85,769	83,168	2,601	234,998	216,376	18,627
$8,000 to $9,999	325,049	268,968	56,081	111,333	68,223	39,390	3,709	60,125	58,403	1,722	153,607	142,349	11,263
$10,000 to $11,999	216,192	188,496	27,706	60,142	41,523	17,162	1,461	28,865	26,858	2,007	127,193	126,115	7,079
$12,000 to $14,999	176,676	154,198	22,478	44,887	34,935	7,559	2,393	22,140	21,080	1,060	109,652	98,183	11,467
$15,000 to $19,999	133,313	117,611	15,702	26,468	22,226	3,192	1,069	7,8[illegible]	7,503	378	98,950	87,885	11,066
$20,000 to $24,999	48,796	45,063	3,733	6,835	6,180	449	206	2,4[illegible]	2,407	77	39,476	36,478	3,001
$25,000 to $29,999	24,319	22,404	1,915	1,272	1,233	40	...	187	162	25	22,862	21,011	1,851
$30,000 to $49,999	26,221	23,599	2,622	1,590	1,366	224	...	1,301	1,240	61	23,334	20,994	2,337
$50,000 to $74,999	5,630	4,836	794	473	276	197	...	...	...	...	5,157	4,560	597
$75,000 to $99,999	2,450	2,422	28	284	284	...	...	...	...	...	2,166	2,138	28
$100,000 to $149,999	1,198	1,178	20	307	307	...	...	...	...	...	889	869	20
$150,000 to $199,999	705	520	185	375	375	...	...	...	...	...	330	145	185
$200,000 or more	1,457	1,327	130	750	710	...	41	...	...	...	707	618	89
Not reported	20,777	19,680	1,097	3,389	3,203	29	157	720	720	...	16,668	15,759	911
Median market value.....dollars	7,300	7,200	8,100	8,700	9,000	8,100	8,300	7,600	7,500	...	6,500	6,400	8,100
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	360,872	357,762	3,110	23,858	23,464	197	197	2,041	1,647	394	334,976	332,658	2,321
20 to 39 percent	587,293	564,978	22,315	56,731	55,971	113	645	14,128	13,694	434	516,438	495,317	21,123
40 to 59 percent	472,789	443,340	29,449	69,782	62,461	5,003	2,315	37,538	37,033	505	365,468	343,844	21,628
60 to 69 percent	221,406	186,394	35,012	57,760	44,215	10,188	3,354	45,025	43,483	1,542	118,615	98,696	19,924
70 to 79 percent	195,193	157,162	38,031	65,020	43,153	19,534	2,335	55,353	53,864	1,489	74,821	60,145	14,675
80 to 84 percent	94,867	68,004	26,863	42,556	23,415	16,922	2,218	25,085	23,780	1,305	27,227	20,811	6,416
85 to 89 percent	82,827	51,342	31,485	42,347	15,660	24,773	1,914	23,951	23,190	761	16,534	12,493	4,040
90 to 94 percent	63,044	39,964	23,080	25,460	5,680	19,122	657	24,074	22,894	1,180	13,515	11,395	2,119
95 to 99 percent	61,716	40,273	21,443	22,883	2,451	19,827	610	30,985	30,702	283	7,845	7,120	725
100 percent or more	66,545	44,401	22,144	23,159	5,246	16,051	1,864	17,949	16,654	1,295	25,439	22,505	2,938
Market value not reported	20,360	19,263	1,097	3,389	3,203	29	157	680	680	...	16,292	15,383	911
Median percent	47	42	80	71	60	88	77	77	77	...	36	35	61
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	201,167	180,714	20,453	26,797	16,484	8,037	2,279	24,010	22,083	1,927	150,360	142,129	8,212
$2.50 to $4.99	266,947	243,753	23,194	37,910	26,401	10,588	920	29,454	28,890	564	199,582	188,463	11,122
$5.00 to $7.49	321,084	284,921	36,163	59,754	39,189	18,822	1,745	31,669	30,330	1,339	229,661	215,400	14,260
$7.50 to $9.99	264,069	230,095	33,974	55,941	38,419	14,572	2,937	31,842	30,359	1,483	176,301	161,318	14,983
$10.00 to $12.49	293,732	264,884	28,848	58,732	43,949	12,647	2,141	35,301	34,593	708	199,697	186,343	13,358
$12.50 to $14.99	120,907	108,209	12,698	29,492	22,415	5,790	1,288	15,761	15,463	298	75,659	70,337	5,323
$15.00 to $17.49	88,805	81,679	7,126	18,778	14,061	3,751	966	11,382	11,321	61	58,646	56,299	2,347
$17.50 to $19.99	34,145	30,386	3,759	9,229	6,358	2,675	197	3,838	3,838	...	21,074	20,189	888

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
SOUTH--Con.													
Real Estate Taxes Per $1,000 of Market Value--Con.													
$20.00 to $24.99	61,655	56,945	4,710	7,434	4,525	2,910	...	9,324	9,324	...	44,902	43,100	1,802
$25.00 or more	52,548	49,216	3,332	6,826	4,426	2,203	197	5,619	5,619	...	40,105	39,173	932
Taxes not payable in 1949[1]	263,724	208,173	55,551	94,490	49,239	43,070	2,177	60,710	59,150	1,560	108,494	99,779	8,733
Taxes or value not reported	118,840	109,092	9,748	4,499	3,219	788	494	7,167	6,374	793	107,172	99,499	7,673
Rental properties with less than 90 percent of dwelling units in rental market for entire year	139,258	124,803	14,455	23,045	16,220	5,902	926	10,722	10,266	456	105,495	98,321	7,174
Median taxes.....dollars	8.10	8.11	8.04	8.88	9.19	8.11	8.68	8.60	8.70	...	7.76	7.74	8.00
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,641,513	1,406,410	235,103	409,485	262,446	130,983	16,057	272,866	263,788	9,078	959,163	880,176	78,993
Mortgage refinanced or renewed	288,259	275,803	12,456	15,956	15,157	591	209	2,145	2,035	110	270,156	258,616	11,546
To increase loan for improvements or repairs	91,872	88,882	2,990	4,554	4,554	...	...	247	247	...	87,075	84,086	2,990
To increase loan for other reasons	46,897	44,452	2,445	2,112	2,058	...	54	386	276	110	44,398	42,115	2,281
To secure better terms	72,561	70,136	2,425	7,011	6,517	340	155	560	560	...	64,989	63,062	1,930
To renew or extend loan without increasing amount	40,985	37,846	3,139	408	408	...	...	197	197	...	40,377	37,242	3,139
For other purpose	35,944	34,487	1,457	1,871	1,620	251	...	755	755	...	33,317	32,111	1,206
Mortgage placed later than acquisition of property	297,133	290,677	6,456	7,492	7,311	181	...	1,789	1,789	...	287,850	281,581	6,275
To make improvements or repairs	147,086	143,191	3,895	3,782	3,601	181	...	1,085	1,085	...	142,220	138,507	3,714
To invest in other properties	34,421	33,646	775	197	197	...	...	181	181	...	34,031	33,268	775
To invest in business other than real estate	25,783	25,501	282	1,469	1,469	...	...	306	306	...	24,008	23,727	282
For other purpose	89,843	88,339	1,504	2,044	2,044	...	...	217	217	...	87,584	86,079	1,504
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	288,259	275,803	12,456	15,956	15,157	591	209	2,145	2,035	110	270,156	258,616	11,546
Same lender	187,042	179,181	7,861	9,720	9,169	497	54	1,713	1,603	110	175,605	168,411	7,200
Different lender	101,217	96,622	4,595	6,236	5,988	94	155	432	432	...	94,551	90,205	4,346
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,641,500	1,406,375	235,125	409,494	262,463	130,990	16,063	272,879	263,800	9,079	959,128	880,141	79,004
Less than 50 percent	206,902	177,628	29,274	10,073	8,519	405	1,150	3,242	2,836	406	193,591	166,278	27,312
50 to 59 percent	177,488	149,831	27,657	20,896	16,959	2,764	1,176	9,104	8,494	610	147,485	124,380	23,108
60 to 64 percent	127,590	112,870	14,720	19,109	14,539	2,292	2,282	5,412	5,027	385	103,064	93,304	9,763
65 to 69 percent	125,503	108,294	17,209	30,484	21,174	8,154	1,158	6,475	6,169	306	88,543	80,953	7,593
70 to 74 percent	123,609	99,925	23,684	42,178	24,733	15,280	2,167	10,142	7,558	2,584	71,288	67,634	3,655
75 to 79 percent	146,366	113,253	33,113	58,588	28,698	26,468	3,427	15,859	15,085	774	71,919	69,473	2,445
80 to 84 percent	174,500	131,704	42,796	86,418	48,145	37,436	836	19,798	18,289	1,509	68,281	65,272	3,016
85 to 89 percent	159,784	124,530	35,254	83,236	49,829	30,666	2,743	26,787	25,282	1,505	49,762	49,423	339
90 to 94 percent	116,424	109,541	6,883	35,973	29,944	5,242	791	31,867	31,347	520	48,584	48,252	332
95 to 99 percent	43,448	42,575	873	7,189	6,574	615	...	24,530	24,272	258	11,734	11,734	...
100 percent or more	221,082	219,303	1,779	12,250	11,436	703	111	117,479	117,409	70	91,356	90,461	895
Purchase price not reported or property not acquired by purchase	18,804	16,921	1,883	3,100	1,913	965	222	2,184	2,032	152	13,521	12,977	546
Median percent	77	77	76	81	82	81	75	96	97	...	67	68	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,641,500	1,406,375	235,125	409,494	262,463	130,990	16,063	272,879	263,800	9,079	959,128	880,141	79,004
Less than 50 percent	182,257	177,628	4,629	8,913	8,519	197	197	2,836	2,836	...	170,511	166,278	4,234
50 to 59 percent	152,731	149,831	2,900	17,321	16,959	181	181	8,494	8,494	...	126,922	124,380	2,538
60 to 64 percent	116,793	112,870	3,923	14,570	14,539	32	...	5,224	5,027	197	96,995	93,304	3,694
65 to 69 percent	115,443	108,294	7,149	23,227	21,174	939	1,115	6,181	6,169	12	86,035	80,953	5,084
70 to 74 percent	110,794	99,925	10,869	26,743	24,733	1,374	636	7,659	7,558	101	76,393	67,634	8,761
75 to 79 percent	124,743	113,253	11,490	32,077	28,698	2,849	529	15,454	15,085	369	77,215	69,473	7,746
80 to 84 percent	150,873	131,704	19,169	55,587	48,145	6,326	1,117	19,351	18,289	1,062	75,938	65,272	10,667
85 to 89 percent	150,868	124,530	26,338	64,605	49,829	11,851	2,926	26,299	25,282	1,017	59,967	49,423	10,546
90 to 94 percent	140,492	109,541	30,951	50,364	29,944	18,475	1,947	32,350	31,347	1,003	57,780	48,252	9,530
95 to 99 percent	76,422	42,575	33,847	33,736	6,574	24,740	2,421	25,008	24,272	736	17,680	11,734	5,950
100 percent or more	301,251	219,303	81,948	79,248	11,436	63,042	4,771	121,840	117,409	4,431	100,172	90,461	9,713
Purchase price not reported or property not acquired by purchase	18,804	16,921	1,883	3,100	1,913	965	222	2,184	2,032	152	13,521	12,977	546
Median percent	80	77	95	87	82	100	93	97	97	...	70	68	83
WEST													
Total properties	1,626,413	1,412,735	213,678	331,698	228,082	92,811	10,808	201,559	191,872	9,687	1,093,161	992,789	100,374
Dwelling Units on Property													
1 dwelling unit	1,401,136	1,215,325	185,811	314,477	213,074	91,391	10,013	188,080	179,730	8,350	898,583	822,525	76,060
2 to 4 dwelling units	184,906	163,082	21,824	16,133	14,090	1,419	625	13,381	12,040	1,341	155,399	136,955	18,443
5 to 49 dwelling units	39,774	33,902	5,872	1,040	868	...	171	104	104	...	38,630	32,930	5,701
50 dwelling units or more	600	432	168	50	50	...	...	...	...	...	551	383	168

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

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Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
WEST—Con.													
Business Floor Space on Property													
None	1,595,450	1,385,831	209,619	329,458	226,433	92,426	10,602	199,687	190,272	9,415	1,066,303	969,128	97,181
Less than half	30,966	26,907	4,059	2,239	1,648	386	208	1,873	1,601	272	26,855	23,663	3,197
Year Structure Built													
1950 (part)	51,290	39,632	11,658	18,918	9,006	9,769	145	11,279	11,279	...	21,094	19,350	1,746
1949	136,924	100,032	36,892	58,713	28,726	28,676	1,311	16,689	16,689	...	61,519	54,617	6,903
1948	137,709	103,034	34,675	52,726	24,554	25,174	3,001	12,217	11,673	544	72,765	66,809	5,960
1947	134,834	112,166	22,668	35,071	20,079	12,758	2,239	36,377	35,425	952	63,385	56,663	6,723
1946	81,912	73,937	7,975	9,119	5,889	3,186	46	29,029	27,533	1,496	43,767	40,519	3,251
1942 to 1945	155,149	138,130	17,019	49,809	43,409	4,773	1,630	30,528	29,153	1,375	74,815	65,572	9,243
1940 to 1941	127,800	116,999	10,801	43,214	39,337	3,265	616	17,424	16,567	857	67,162	61,097	6,066
1930 to 1939	288,641	262,468	26,173	36,230	31,693	3,404	1,134	22,926	20,710	2,216	229,489	210,066	19,423
1929 or earlier	487,558	443,634	43,924	25,822	23,638	1,502	684	24,061	21,858	2,203	437,682	398,146	39,538
Not reported	24,613	22,711	1,902	2,081	1,760	313	10	1,047	994	53	21,484	19,959	1,529
Year Structure Acquired													
1950 (part)	198,156	153,302	44,854	51,746	25,838	23,537	2,372	30,147	28,358	1,789	116,270	99,114	17,162
1949	299,189	232,804	66,385	79,363	44,664	31,422	3,280	33,681	30,403	3,278	186,146	157,738	28,410
1948	278,419	228,871	49,548	60,771	34,023	24,761	1,992	31,599	28,642	2,957	186,051	166,214	19,841
1947	232,186	205,046	27,140	35,161	22,683	11,270	1,208	58,093	57,052	1,041	138,932	125,312	13,622
1946	183,577	173,118	10,459	16,013	13,980	1,583	452	46,207	45,580	627	121,357	113,562	7,799
1942 to 1945	250,046	238,641	11,405	49,526	48,139	189	1,202	1,686	1,686	...	198,831	188,820	10,016
1940 to 1941	74,076	72,605	1,471	24,328	24,167	53	109	...	...	...	49,747	48,437	1,311
1930 to 1939	80,706	79,161	1,545	13,655	13,458	...	199	157	157	...	66,892	65,545	1,347
1929 or earlier	28,886	28,047	839	1,139	1,139	...	...	...	...	...	27,747	26,908	839
Not reported	1,196	1,153	43	...	...	...	...	...	...	...	1,196	1,153	43
Structure New or Previously Occupied When Acquired													
New	562,092	468,967	93,125	194,099	119,793	69,071	5,239	85,528	85,093	435	282,472	264,085	18,388
Previously occupied	1,064,317	943,768	120,549	137,599	108,288	23,740	5,573	116,035	106,784	9,251	810,685	728,704	81,983
Purchase Price													
Less than $2,000	63,426	62,598	828	392	392	...	...	289	289	...	62,747	61,920	828
$2,000 to $3,999	211,736	204,704	7,032	13,076	12,896	46	134	3,824	3,247	577	194,837	188,561	6,276
$4,000 to $5,999	294,290	272,866	21,424	50,679	47,546	2,319	815	20,091	19,482	609	223,525	205,844	17,686
$6,000 to $7,999	305,567	264,874	40,693	64,738	47,048	15,168	2,525	60,916	58,430	2,486	179,908	159,400	20,517
$8,000 to $9,999	289,948	222,414	67,534	94,669	47,851	44,750	2,069	65,441	63,313	2,128	129,840	111,251	18,594
$10,000 to $11,999	171,638	135,657	35,981	54,468	30,371	21,432	2,669	29,414	27,328	2,086	87,765	77,965	9,797
$12,000 to $14,999	117,939	97,771	20,168	29,684	21,171	6,784	1,731	15,742	14,478	1,264	72,513	62,124	10,390
$15,000 to $19,999	80,844	69,241	11,603	15,459	13,065	2,036	362	2,633	2,269	364	62,751	53,909	8,846
$20,000 to $24,999	25,848	23,587	2,261	3,020	2,657	184	179	1,451	1,306	145	21,380	19,627	1,754
$25,000 to $29,999	14,923	13,447	1,476	966	822	...	145	...	...	...	13,955	12,626	1,331
$30,000 to $49,999	18,600	16,234	2,366	1,112	1,106	6	...	...	...	...	17,490	15,132	2,360
$50,000 to $74,999	4,629	4,033	596	164	164	...	...	...	...	...	4,465	3,870	596
$75,000 to $99,999	1,796	1,553	243	274	130	...	145	44	44	...	1,478	1,380	98
$100,000 to $149,999	1,068	962	106	148	131	...	17	...	...	...	919	830	89
$150,000 to $199,999	430	426	4	223	223	...	...	...	...	...	207	203	4
$200,000 or more	649	454	195	253	253	...	...	...	...	...	396	201	195
Property not acquired by purchase	7,941	7,658	283	...	...	...	...	...	...	...	7,939	7,658	283
Not reported	15,194	14,283	911	2,392	2,274	94	25	1,737	1,698	39	11,066	10,315	753
Median purchase price.....dollars	7,500	7,100	8,900	8,700	8,200	9,100	9,900	8,300	8,300	8,600	6,500	6,300	8,400
Market Value													
Less than $2,000	21,676	20,855	821	1,144	493	651	...	345	236	109	20,185	20,125	61
$2,000 to $3,999	92,546	89,276	3,270	225	225	...	...	2,286	1,755	531	90,036	87,297	2,740
$4,000 to $5,999	177,708	161,962	15,746	6,998	5,034	1,630	334	13,824	13,367	457	156,894	143,568	13,328
$6,000 to $7,999	291,345	258,029	33,316	44,614	31,120	12,517	976	43,796	41,514	2,282	202,939	185,403	17,539
$8,000 to $9,999	335,913	276,637	59,276	90,019	59,745	33,687	2,592	66,128	63,971	2,157	173,779	152,931	20,850
$10,000 to $11,999	249,831	205,666	44,165	78,921	50,420	25,537	2,970	38,975	36,997	1,978	131,941	118,256	13,688
$12,000 to $14,999	190,902	161,965	28,937	56,750	39,609	14,871	2,274	27,042	25,809	1,233	107,110	96,548	10,566
$15,000 to $19,999	141,198	124,419	16,779	32,994	28,128	3,549	1,321	6,312	5,560	752	101,894	90,735	11,161
$20,000 to $24,999	45,416	42,350	3,066	6,618	6,219	329	70	1,592	1,447	145	37,212	34,688	2,521
$25,000 to $29,999	26,710	23,930	2,780	3,876	3,767	...	109	367	367	...	22,469	19,800	2,671
$30,000 to $49,999	31,839	28,817	3,022	1,354	1,338	6	10	109	109	...	30,380	27,374	3,007
$50,000 to $74,999	6,493	5,621	872	239	239	...	...	44	44	...	6,212	5,340	872
$75,000 to $99,999	2,449	2,064	385	300	156	...	145	...	...	...	2,147	1,908	240
$100,000 to $149,999	1,774	1,603	171	181	164	...	17	...	...	...	1,593	1,439	154
$150,000 to $199,999	488	422	66	190	190	...	...	...	...	...	298	232	66
$200,000 or more	1,016	888	128	322	322	...	...	...	...	...	693	566	128
Not reported	9,149	8,247	902	975	934	41	...	770	717	53	7,407	6,601	808
Median market value.....dollars	9,200	9,100	9,700	10,200	10,400	9,800	11,300	9,000	9,000	8,900	8,700	8,600	9,400
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	232,048	229,403	2,645	23,121	22,959	...	162	1,555	1,555	...	207,372	204,890	2,484
20 to 39 percent	428,152	410,993	17,159	60,694	59,798	145	750	6,322	6,174	148	361,143	345,025	16,117
40 to 59 percent	381,012	346,766	34,246	69,632	65,423	2,494	1,713	29,525	28,655	870	281,864	252,695	29,173
60 to 69 percent	168,355	141,497	26,858	42,718	34,956	6,197	1,568	39,426	38,018	1,408	86,212	68,528	17,687
70 to 79 percent	163,302	122,587	40,715	48,653	27,442	18,839	2,373	42,988	40,587	2,401	71,662	54,559	17,101
80 to 84 percent	79,139	56,432	22,707	23,741	8,023	14,227	1,495	28,141	27,222	919	27,254	21,188	6,068
85 to 89 percent	58,851	35,642	23,209	23,218	5,019	17,301	901	17,075	15,759	1,316	18,556	14,867	3,691
90 to 94 percent	43,657	22,397	23,260	20,604	1,758	18,138	710	11,976	10,841	1,135	13,078	9,802	3,278
95 to 99 percent	30,234	19,684	10,550	9,661	462	8,678	521	13,845	13,763	82	6,728	5,461	1,269
100 percent or more	30,602	19,152	11,450	8,697	1,318	6,756	625	9,959	8,597	1,362	11,950	9,241	2,709
Market value not reported	9,096	8,194	902	975	934	41	...	770	717	53	7,355	6,549	808
Median percent	48	44	76	63	49	86	75	75	75	80	39	37	61

Table 3.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
WEST—Con.													
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	60,889	54,945	5,944	5,650	3,751	1,509	393	10,013	9,724	289	45,230	41,475	3,755
$2.50 to $4.99	89,605	80,032	9,573	10,406	6,923	3,320	163	13,006	12,066	940	66,194	61,042	5,150
$5.00 to $7.49	201,803	178,868	22,935	32,086	20,331	10,960	798	33,015	31,096	1,919	136,704	127,444	9,259
$7.50 to $9.99	243,665	214,970	28,695	41,632	31,868	8,765	1,003	36,959	35,146	1,813	165,076	147,960	17,117
$10.00 to $12.49	280,773	247,066	33,707	56,355	43,074	11,488	1,798	30,910	28,862	2,048	193,516	175,140	18,379
$12.50 to $14.99	184,490	162,766	21,724	44,943	36,060	7,167	1,717	21,094	19,836	1,258	118,457	106,876	11,580
$15.00 to $17.49	109,750	95,880	13,870	25,999	20,037	5,019	944	11,850	11,075	775	71,903	64,768	7,135
$17.50 to $19.99	43,786	38,339	5,447	10,200	7,016	2,514	673	2,547	2,547	...	31,037	28,777	2,264
$20.00 to $24.99	45,559	42,081	3,478	10,464	8,905	801	760	2,263	2,118	145	32,841	31,065	1,775
$25.00 or more	29,998	27,951	2,047	4,087	3,754	333	....	1,550	1,250	300	24,366	22,950	1,413
Taxes not payable in 1949[1]	172,042	125,929	46,113	72,534	34,710	36,397	1,449	27,545	27,553	...	71,927	63,634	8,294
Taxes or value not reported	52,684	46,960	5,724	1,342	1,116	226	....	1,169	1,169	...	50,177	44,679	5,498
Rental properties with less than 90 percent of dwelling units in rental market for entire year	111,369	96,948	14,421	16,000	10,537	4,352	1,110	9,638	9,430	208	85,733	76,979	8,755
Median taxes ..... dollars	10.44	10.43	10.49	11.38	11.62	10.30	.....	9.23	9.21	...	10.38	10.37	10.49
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,239,916	1,040,308	199,608	307,771	204,796	92,490	10,489	196,843	187,825	9,018	735,313	647,695	87,618
Mortgage refinanced or renewed	205,345	195,672	9,673	18,306	17,779	323	207	4,074	3,405	669	182,964	174,499	8,477
To increase loan for improvements or repairs	60,089	57,059	3,030	4,958	4,849	...	110	722	722	...	54,406	51,490	2,920
To increase loan for other reasons	39,237	37,460	1,777	1,896	1,787	109	...	490	490	...	36,893	35,184	1,668
To secure better terms	56,596	54,998	1,598	8,972	8,904	16	53	1,560	1,325	235	46,065	44,773	1,295
To renew or extend loan without increasing amount	22,687	21,181	1,506	915	915	...	...	692	403	289	21,081	19,865	1,218
For other purpose	26,736	24,974	1,762	1,565	1,324	198	44	610	465	145	24,559	23,187	1,376
Mortgage placed later than acquisition of property	181,195	176,783	4,412	5,627	5,511	...	116	650	650	...	174,910	170,621	4,296
To make improvements or repairs	66,513	63,757	2,756	2,452	2,417	...	35	346	346	...	63,713	60,995	2,721
To invest in other properties	25,690	25,408	282	419	382	...	37	...	...	...	25,270	25,027	243
To invest in business other than real estate	23,390	23,197	193	174	174	...	...	...	...	...	23,216	23,024	193
For other purpose	65,602	64,421	1,181	2,582	2,538	...	44	304	304	...	62,711	61,575	1,137
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	205,345	195,672	9,673	18,306	17,779	323	207	4,074	3,405	669	182,964	174,499	8,477
Same lender	112,746	106,957	5,789	10,763	10,236	323	207	2,570	2,092	478	99,413	94,638	4,782
Different lender	92,599	88,715	3,884	7,543	7,543	...	...	1,504	1,313	191	83,551	79,861	3,695
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,240,200	1,040,332	199,868	307,786	204,813	92,494	10,496	197,110	187,833	9,277	735,331	647,711	87,624
Less than 50 percent	209,009	159,685	49,324	15,779	13,935	365	1,481	2,432	1,854	578	190,799	143,893	46,902
50 to 59 percent	167,819	139,270	28,549	26,395	21,196	3,414	1,786	6,313	5,814	499	135,117	112,261	22,857
60 to 64 percent	92,622	78,241	14,381	25,822	20,321	4,229	1,274	7,191	5,439	1,752	59,608	52,482	7,127
65 to 69 percent	88,081	74,513	13,568	32,519	23,164	7,819	1,541	7,636	6,844	792	47,927	44,508	3,422
70 to 74 percent	106,650	83,256	23,394	45,711	26,885	16,575	2,250	10,071	8,101	1,970	50,875	48,273	2,602
75 to 79 percent	117,523	90,479	27,044	54,689	29,615	24,073	1,000	14,911	14,029	882	47,927	46,839	1,087
80 to 84 percent	121,012	92,027	28,985	53,539	27,444	25,686	413	17,143	15,597	1,546	50,330	48,984	1,344
85 to 89 percent	94,487	83,492	10,995	35,578	25,887	9,081	610	19,600	18,697	903	39,310	38,910	401
90 to 94 percent	66,010	64,011	1,999	11,407	10,111	1,158	141	25,729	25,457	272	28,877	28,449	430
95 to 99 percent	25,443	25,427	16	1,009	1,009	...	...	12,753	12,753	...	11,682	11,666	16
100 percent or more	141,607	140,611	996	3,787	3,787	...	...	71,594	71,550	44	66,230	65,279	952
Purchase price not reported or property not acquired by purchase	9,937	9,320	617	1,551	1,459	94	...	1,737	1,698	39	6,649	6,167	484
Median percent	73	74	68	76	74	78	67	92	93	...	63	66	46
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,240,200	1,040,332	199,868	307,786	204,813	92,494	10,496	197,110	187,833	9,277	735,331	647,711	87,624
Less than 50 percent	162,018	159,685	2,333	13,936	13,936	...	...	1,854	1,854	...	146,228	143,894	2,333
50 to 59 percent	147,239	139,270	7,969	21,722	21,196	189	337	5,959	5,814	145	119,562	112,261	7,299
60 to 64 percent	85,676	78,241	7,435	21,004	20,321	522	162	5,585	5,440	145	59,086	52,482	6,608
65 to 69 percent	83,654	74,512	9,142	23,878	23,164	606	109	6,927	6,844	83	52,850	44,507	8,344
70 to 74 percent	97,588	83,256	14,332	28,898	26,885	1,205	809	8,937	8,101	836	59,756	48,273	11,483
75 to 79 percent	107,081	90,478	16,603	34,174	29,615	3,554	1,008	14,840	14,029	811	58,068	46,839	11,232
80 to 84 percent	110,123	92,027	18,096	33,682	27,444	5,138	1,104	16,628	15,597	1,031	59,809	48,984	10,828
85 to 89 percent	110,188	83,492	26,696	40,187	25,887	10,613	3,688	20,630	18,697	1,933	49,373	38,910	10,462
90 to 94 percent	95,096	64,011	31,085	31,511	10,111	20,810	593	27,474	25,457	2,017	36,117	28,449	7,668
95 to 99 percent	55,054	25,427	29,627	26,721	1,009	24,659	1,055	13,804	12,753	1,051	14,529	11,666	2,861
100 percent or more	176,548	140,611	35,937	30,519	3,787	25,109	1,627	72,735	71,549	1,186	73,300	65,279	8,021
Purchase price not reported or property not acquired by purchase	9,937	9,320	617	1,551	1,459	94	...	1,737	1,698	39	6,651	6,167	484
Median percent	77	74	89	81	74	96	87	93	93	...	69	66	78

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 4.—NUMBER OF DWELLING UNITS ON PROPERTY AND CHARACTERISTICS OF FIRST MORTGAGE, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	9,442,285	2,019,206	848,161	2,678,255	1,138,729	98,064	148,732	2,154,944	356,224	42,941	8,188	5,792	9,975	8,790	566	1,038	6,985	1,608
DWELLING UNITS ON PROPERTY																		
1 dwelling units	7,611,229	1,709,163	568,588	2,127,677	1,026,515	86,402	143,000	1,667,323	282,591	29,474	6,437	2,623	7,457	5,911	406	984	4,710	947
2 to 4 dwelling units	1,560,219	269,613	214,767	509,763	81,381	9,412	5,602	411,083	58,633	6,422	1,049	880	2,147	510	51	48	1,528	210
5 to 49 dwelling units	259,717	39,751	59,820	40,654	26,785	2,102	121	76,082	14,361	3,990	486	1,200	344	931	62	2	712	252
50 dwelling units or more	11,120	679	4,986	161	4,048	148	9	456	639	3,055	216	1,089	27	1,438	47	4	35	199
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	1,627,290	219,730	179,760	140,597	514,645	21,605	148,732	331,069	71,163	9,265	994	1,668	489	3,524	145	1,038	1,030	371
Originated	7,814,995	1,799,476	668,401	2,537,658	624,084	76,459	...	1,823,875	285,061	33,676	7,194	4,124	9,486	5,266	421	...	5,955	1,237
FORM OF DEBT																		
Mortgage or deed of trust	8,708,245	1,978,739	839,760	2,604,661	1,125,988	90,772	148,733	1,636,741	282,873	40,366	8,034	5,746	9,710	8,704	528	1,038	5,290	1,318
Contract to purchase	734,035	40,466	8,401	73,593	12,734	7,294	...	518,202	73,348	2,575	155	46	266	85	38	...	1,695	290
SERVICE OF MORTGAGE																		
Hold and service mortgage	7,902,745	1,848,085	748,326	2,641,198	520,781	78,481	...	1,762,483	303,404	34,042	7,394	5,057	9,817	4,451	424	...	5,634	1,276
Hold mortgage only	1,539,537	171,118	99,833	37,060	617,944	19,585	148,732	392,468	52,815	8,899	794	735	158	4,339	142	1,038	1,351	332
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	6,710,667	1,330,361	566,419	1,809,676	942,454	82,894	147,686	1,587,204	243,989	32,649	6,243	3,656	7,454	7,107	474	1,033	5,482	1,201
Mortgage refinanced or renewed	1,647,311	338,389	225,009	554,721	148,878	7,968	1,007	303,663	67,731	7,468	1,114	1,874	1,802	1,367	73	5	932	302
To increase loan for improvements or repairs	475,280	97,865	43,073	238,834	28,866	1,985	...	50,814	13,879	1,739	312	220	765	213	8	...	154	67
To increase loan for other reasons	239,672	56,750	21,821	98,652	23,613	1,066	...	30,142	7,639	1,127	210	157	384	240	9	...	92	35
To secure better terms	420,964	74,604	57,889	115,294	67,201	2,598	689	75,395	27,305	2,205	268	635	341	566	36	3	244	112
To renew or extend loan without increasing amount	336,438	73,635	82,945	32,601	16,607	1,749	36	114,583	14,292	1,745	215	750	78	254	17	...	354	77
For other purpose	174,957	35,535	19,281	69,370	12,591	570	282	32,729	4,616	652	109	112	234	94	3	2	88	11
Mortgage placed later than acquisition of property	1,084,317	350,474	56,752	313,867	47,406	7,206	39	264,088	44,515	2,825	832	262	719	314	20	...	572	105
To make improvements or repairs	498,304	152,097	25,640	173,679	17,973	2,966	...	108,496	17,471	1,146	318	125	344	102	9	...	216	33
To invest in other properties	117,531	37,222	6,999	32,890	5,704	323	...	30,868	3,529	419	123	28	116	48	1	...	84	19
To invest in business other than real estate	116,336	46,806	3,656	29,224	5,189	435	...	28,300	2,731	370	154	17	85	33	1	...	69	9
For other purpose	352,146	114,349	20,457	78,074	18,540	3,482	39	96,424	20,784	890	237	92	174	131	9	...	203	44
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	1,647,311	338,389	225,009	554,721	148,878	7,968	1,007	303,663	67,731	7,467	1,113	1,875	1,802	1,368	72	5	931	301
Same lender	1,077,006	228,809	163,265	379,013	66,558	5,096	36	192,647	41,612	4,669	729	1,233	1,177	708	53	...	578	191
Different lender	570,305	109,580	61,744	175,708	82,320	2,872	971	111,016	26,119	2,798	384	642	625	660	19	5	353	110
AMORTIZATION																		
Fully amortized	7,741,094	1,593,407	543,187	2,610,260	1,102,997	90,053	148,732	1,371,153	281,325	34,199	6,590	3,153	9,765	7,702	495	1,038	4,[illegible]	1,113
Partially amortized	775,372	251,268	149,173	47,523	28,877	4,736	...	254,097	39,900	5,992	1,129	2,154	168	1,023	63	...	1,091	364
Not amortized	417,952	82,682	32,966	5,808	4,816	2,348	...	271,307	18,034	1,279	204	109	14	53	6	...	821	72
On demand	507,661	91,851	122,837	14,663	2,035	927	...	258,389	16,965	1,471	266	376	28	11	2	...	730	59
Regular principal payments required	201,677	54,718	70,168	12,409	1,481	436	...	54,650	7,821	657	156	263	25	8	1	...	181	24
No regular principal payments required	305,984	37,133	52,669	2,254	554	491	...	203,739	9,144	814	110	113	3	3	1	...	549	35
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments	8,698,132	1,889,310	820,884	2,519,891	1,094,827	92,655	140,208	1,820,386	319,990	40,642	7,786	5,691	9,455	8,523	548	974	6,168	1,496
Delinquent	525,460	91,760	23,419	156,811	42,929	5,350	8,526	167,430	29,250	1,760	314	95	519	257	16	64	410	87
No regular payments required	218,689	38,138	3,859	1,554	969	60	...	167,133	6,981	539	89	6	1	10	...	...	407	25
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	1,517,761	359,890	149,452	388,042	167,370	24,797	59,858	317,392	50,968	7,982	1,492	1,078	1,776	1,526	179	421	1,219	290
1949	2,107,315	438,480	166,994	577,674	268,969	16,285	69,313	493,308	76,306	11,157	2,007	1,414	2,550	2,421	102	500	1,767	395
1948	1,680,770	340,508	131,720	470,541	217,562	16,844	13,405	431,466	58,721	8,578	1,595	1,092	2,025	1,867	103	88	1,516	291
1947	1,324,405	319,089	96,795	381,375	176,099	10,115	3,751	292,713	44,486	6,246	1,375	739	1,507	1,331	59	22	945	267
1946	987,581	250,697	75,424	307,970	94,994	11,813	902	219,926	25,864	3,927	933	489	1,063	620	75	4	621	121
1942 to 1945	1,087,484	175,345	96,785	381,106	117,568	9,492	197	273,780	33,217	3,268	460	550	811	689	26	...	616	116
1940 to 1941	339,643	73,510	41,926	102,017	56,022	4,806	421	40,149	20,798	881	186	189	150	220	10	1	87	36
1935 to 1939	250,803	46,581	37,530	57,952	34,453	3,803	888	37,556	32,047	532	107	104	73	98	10	...	88	52
1930 to 1934	68,332	7,358	17,665	9,291	4,493	102	...	18,757	10,670	174	17	57	15	12	...	...	46	27
1929 or earlier	78,196	7,757	33,878	2,297	1,213	16	...	29,897	3,145	195	16	78	4	5	...	...	80	12

Table 4.—NUMBER OF DWELLING UNITS ON PROPERTY AND CHARACTERISTICS OF FIRST MORTGAGE, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
		Holder of first mortgage									Holder of first mortgage							
	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
TERM OF MORTGAGE																		
On demand	507,502	91,848	122,699	14,662	2,027	924	...	258,386	16,948	1,470	266	376	28	11	2	...	729	59
Fully amortized	7,744,348	1,594,085	543,968	2,610,300	1,103,592	90,062	148,732	1,372,323	281,342	34,199	6,588	3,152	9,767	7,703	495	1,039	4,342	1,114
Less than 5 years	378,114	148,172	5,551	30,560	2,774	4,304	...	163,995	22,758	376	153	13	24	11	3	...	151	21
5 to 9 years	1,154,136	288,389	17,831	307,159	22,530	8,552	...	467,696	41,979	2,330	626	41	535	67	16	...	968	77
10 to 12 years	2,063,763	326,263	56,731	1,085,066	92,351	8,284	141	432,198	62,741	6,628	1,158	211	3,081	408	30	1	1,531	209
13 to 14 years	288,554	32,857	9,843	116,754	31,388	2,776	528	84,603	9,810	1,279	144	40	462	173	13	2	410	35
15 years	1,022,122	160,564	112,983	489,310	136,896	11,396	3,691	72,618	34,666	5,059	690	529	2,270	1,009	56	15	366	123
16 to 19 years	434,733	60,832	36,466	165,291	78,416	4,844	1,498	69,355	18,031	2,392	298	185	865	505	26	9	424	80
20 years	1,354,810	339,117	177,634	316,035	390,535	16,552	30,424	40,694	43,831	8,189	1,947	1,026	1,855	2,594	103	183	258	224
21 to 24 years	193,855	38,650	12,132	21,494	55,951	5,173	30,572	20,769	9,120	1,252	251	86	137	357	31	227	116	47
25 years or more	854,261	199,241	114,797	78,631	292,751	28,181	81,878	20,395	38,406	6,694	1,321	1,021	538	2,579	217	602	118	298
Median term.....years	14	15	20	12	20	20	25	10	15	...	...	...	...	...	...	...	...	...
Partially or not amortized	1,190,496	333,288	181,502	53,308	33,119	7,084	...	524,246	57,929	7,272	1,334	2,264	182	1,078	68	...	1,912	435
Less than 5 years	481,661	155,118	82,109	6,704	3,450	1,399	...	209,696	23,188	1,561	399	385	14	79	7	...	573	105
5 to 9 years	427,485	113,094	50,997	10,679	6,985	3,337	...	220,507	21,892	2,229	441	586	37	171	18	...	836	140
10 to 14 years	216,896	56,651	35,451	25,131	14,684	2,128	...	73,356	9,498	2,672	420	1,162	94	469	38	...	388	100
15 to 19 years	34,441	5,545	7,141	7,640	5,325	34	...	7,885	875	528	51	78	28	290	3	...	54	24
20 years	22,082	2,128	3,421	2,496	2,623	4	...	10,121	1,293	176	18	25	8	64	...	...	45	17
21 years or more	7,891	752	2,383	658	52	182	...	2,681	1,183	106	5	28	1	5	2	...	16	49
Median term.....years	6	5	5	11	11	...	...	6	6	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand	506,427	91,849	122,850	14,662	1,991	928	...	257,294	16,855	1,469	265	376	28	10	2	...	729	58
Fully amortized	7,740,705	1,593,430	543,193	2,610,280	1,103,051	90,062	148,732	1,370,696	281,335	34,200	6,589	3,153	9,765	7,703	495	1,040	4,345	1,114
Past due	11,101	1,521	673	2,249	65	6	...	6,015	575	12	2	1	2	...	...	...	5	1
1950 to 1951	285,288	84,520	9,875	52,458	6,314	2,247	664	104,348	24,861	188	58	14	30	10	1	...	61	15
1952 to 1953	552,367	154,608	10,475	129,811	14,381	6,416	...	206,778	29,900	650	195	21	120	31	6	...	246	32
1954 to 1955	708,446	165,555	21,347	226,729	22,750	5,317	152	234,524	32,079	1,259	322	44	324	50	9	1	456	54
1956 to 1957	824,397	175,489	25,060	333,758	44,937	6,188	...	211,755	27,217	2,059	477	62	723	143	17	...	564	72
1958 to 1959	986,085	180,223	38,336	440,315	67,654	4,426	141	220,611	34,394	3,372	685	127	1,337	266	20	1	829	108
1960 to 1964	1,881,682	280,354	137,775	916,459	203,469	16,111	3,274	267,168	57,080	8,855	1,239	653	3,927	1,307	74	17	1,405	233
1965 to 1969	1,507,637	345,350	180,872	397,698	412,035	18,367	21,477	86,950	44,897	9,333	1,976	1,082	2,444	2,787	113	125	538	268
1970 to 1974	813,149	179,139	101,281	94,690	280,805	18,157	91,620	24,956	22,515	6,000	1,280	768	720	2,093	133	660	182	165
1975 or later	170,553	26,671	17,499	16,113	50,641	12,827	31,404	7,591	7,817	2,472	355	381	138	1,016	122	236	59	166
Partially or not amortized	1,195,164	333,942	182,125	53,340	33,699	7,084	...	526,961	58,044	7,271	1,334	2,263	181	1,075	69	...	1,913	436
Past due	26,006	5,953	2,378	1,466	776	151	...	11,749	3,536	61	11	9	1	2	...	...	29	9
1950 to 1951	439,670	146,234	78,988	8,425	4,495	1,529	...	180,872	19,134	1,540	348	438	16	132	9	...	506	90
1952 to 1953	304,875	71,758	41,268	8,815	6,805	2,586	...	156,155	17,495	1,440	273	370	22	120	8	...	543	105
1954 to 1955	189,448	48,004	22,849	6,578	4,749	1,032	...	98,178	8,057	1,200	218	378	18	133	7	...	373	72
1956 to 1957	79,938	21,117	12,085	8,121	5,798	376	...	28,199	4,247	848	147	316	31	147	22	...	138	47
1958 to 1959	84,180	25,253	12,420	9,236	3,794	857	...	30,268	2,353	1,101	214	425	42	199	15	...	178	29
1960 to 1964	53,936	13,282	9,750	8,529	5,874	370	...	13,966	2,170	827	109	288	43	263	5	...	94	25
1965 to 1969	12,531	2,186	2,004	2,140	1,033	17	...	4,418	736	157	13	21	8	71	1	...	29	14
1970 or later	4,580	159	383	30	375	166	...	3,156	316	97	1	18	...	8	2	...	23	45
INTEREST RATE																		
Less than 4.0 percent	181,772	10,836	3,570	2,608	3,595	677	...	130,142	30,353	1,391	123	274	12	257	6	...	459	258
4.0 percent	2,201,519	590,915	272,856	507,392	410,670	26,378	138,136	193,616	61,958	15,273	3,449	2,770	2,722	3,879	203	983	797	471
4.1 to 4.5 percent	1,787,014	464,841	278,894	286,425	550,129	32,657	9,737	88,538	75,802	10,456	2,278	1,778	1,381	3,936	238	55	499	292
4.6 to 5.0 percent	2,338,199	447,393	252,798	790,716	128,161	8,085	861	620,695	89,500	8,635	1,412	876	3,085	586	30	...	2,316	328
5.1 to 5.5 percent	277,064	26,949	24,849	161,308	12,225	2,527	...	44,248	4,961	957	83	55	583	43	8	...	172	14
5.6 to 6.0 percent	2,379,567	427,862	14,650	854,228	31,356	21,815	...	946,397	83,265	5,793	790	36	2,060	82	74	...	2,524	227
6.1 percent or more	277,276	50,837	569	75,588	2,637	5,935	...	131,322	10,400	435	53	1	132	6	6	...	219	18
Median interest rate...percent	5.0	4.5	4.5	5.0	4.5	4.5	4.0	6.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount	7,681,372	1,586,733	613,923	2,631,996	1,098,164	88,897	148,732	1,226,486	286,467	36,297	6,930	4,362	9,836	8,186	513	1,038	4,180	1,252
Interest and principal at same time in increasing or decreasing total amount	821,669	231,830	139,250	32,489	34,361	3,711	...	343,358	36,675	3,954	747	1,161	108	527	44	...	1,146	221
Payment of interest only	519,265	85,095	84,234	7,253	4,408	2,790	...	314,083	21,408	1,615	239	230	17	48	6	...	987	90
Interest and principal at different times, or principal only	200,808	77,274	7,214	4,966	823	2,606	...	103,357	4,570	535	184	34	13	20	2	...	264	18
No regular interest or principal payments	219,163	38,276	3,543	1,554	969	60	...	167,663	7,103	539	89	5	1	10	...	...	408	26
MORTGAGE LOAN																		
Less than $2,000	1,503,185	372,633	89,262	413,276	13,101	12,828	...	530,618	71,471	1,217	292	82	364	13	9	...	406	50
$2,000 to $3,999	2,731,596	574,044	193,895	922,594	148,956	19,724	3,919	752,762	115,723	5,784	1,227	416	1,938	327	41	12	1,600	223
$4,000 to $5,999	2,141,415	442,014	202,196	618,329	303,491	20,872	32,133	449,058	73,343	8,182	1,663	761	2,338	1,235	89	156	1,678	262
$6,000 to $7,999	1,625,068	336,425	178,390	396,987	352,599	23,509	61,819	223,933	51,430	9,596	1,969	1,076	2,286	2,166	144	421	1,225	309
$8,000 to $9,999	786,917	166,249	96,814	183,530	173,983	12,754	42,249	90,215	21,136	6,038	1,252	759	1,391	1,380	104	356	649	148
$10,000 to $11,999	291,315	60,280	35,880	68,178	63,789	3,851	7,264	44,607	7,480	2,647	537	331	611	607	35	71	385	70
$12,000 to 14,999	167,459	31,539	16,866	46,668	37,646	2,335	1,137	25,609	5,663	1,857	326	186	536	425	27	14	283	61
$15,000 to $19,999	98,018	22,653	10,226	20,447	19,433	952	194	20,855	3,261	1,373	315	146	287	272	14	3	291	44
$20,000 to $24,999	30,356	5,370	5,104	4,107	6,262	369	...	6,842	2,303	531	84	97	69	103	7	...	126	46
$25,000 to $49,999	35,022	5,332	7,182	3,106	8,645	224	...	8,377	2,165	916	135	215	78	226	6	...	199	56
$50,000 to $99,999	15,656	1,499	5,331	666	4,685	481	...	1,725	1,273	924	79	338	39	264	34	...	97	73
$100,000 to $199,999	10,230	808	4,277	187	3,851	79	13	278	735	1,236	99	526	14	476	11	2	28	81
$200,000 or more	6,071	386	2,754	210	2,299	100	6	69	255	2,641	208	859	25	1,294	45	4	20	185
Median loan.....dollars	4,400	4,200	5,300	4,000	6,500	5,600	7,300	3,400	3,800	...	...	...	...	...	...	...	...	...

Table 4.—NUMBER OF DWELLING UNITS ON PROPERTY AND CHARACTERISTICS OF FIRST MORTGAGE, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages mad. or assumed at time property was purchased	6,710,697	1,330,386	566,428	1,809,676	942,465	82,902	147,691	1,587,204	243,995	32,649	6,243	3,656	7,454	7,107	474	1,033	5,482	1,201
Less than 50 percent	941,838	231,537	88,918	256,325	81,688	5,379	100	252,416	35,455	2,979	654	318	751	521	18	1	615	101
50 to 59 percent	832,179	163,561	64,981	274,766	107,113	4,890	445	197,902	18,528	3,770	710	378	1,115	780	21	4	678	85
60 to 64 percent	539,187	106,804	41,647	187,171	66,885	4,838	2,504	115,721	13,621	2,639	463	312	799	511	23	15	440	76
65 to 69 percent	569,171	106,615	45,185	186,688	91,193	3,132	2,977	118,345	15,039	2,830	554	289	776	686	23	17	426	59
70 to 74 percent	553,193	105,311	41,141	166,811	88,516	4,677	2,134	129,776	14,831	2,916	571	372	711	638	28	15	499	81
75 to 79 percent	612,378	120,901	48,463	168,843	102,185	9,161	4,735	135,208	22,896	3,136	611	357	710	728	49	32	537	113
80 to 84 percent	658,781	127,217	57,625	140,927	127,214	13,683	16,044	151,817	24,266	3,430	697	377	626	869	70	100	574	117
85 to 89 percent	558,436	106,224	61,850	105,348	112,329	11,223	11,845	120,836	28,787	3,107	553	441	479	854	62	78	500	140
90 to 94 percent	427,076	86,372	40,237	101,068	72,970	7,165	10,511	87,380	21,382	2,406	464	292	494	544	52	79	338	142
95 to 99 percent	146,523	26,670	10,997	29,274	24,644	3,235	15,339	30,218	6,142	1,114	195	134	153	293	20	110	146	62
100 percent or more	777,868	144,304	46,303	169,728	61,514	15,211	80,585	222,703	37,537	3,814	698	289	752	547	101	575	648	205
Purchase price not reported or property not acquired by purchase	94,067	14,870	19,081	22,727	6,214	308	472	24,882	5,511	508	75	99	87	136	5	7	81	19
Median percent	74	73	74	70	77	83	100+	74	80	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than $2,000	2,817,216	646,440	180,437	851,681	92,319	24,540	861	879,016	141,930	2,960	658	198	938	114	25	...	895	133
$2,000 to $3,999	2,640,695	580,682	224,699	838,656	216,047	17,605	5,626	662,607	94,780	7,608	1,688	658	2,412	660	54	19	1,848	271
$4,000 to $5,999	1,712,635	333,887	155,528	491,460	289,651	20,053	33,820	340,598	47,660	8,379	1,634	758	2,395	1,455	102	174	1,624	238
$6,000 to $7,999	1,319,429	283,313	155,172	289,402	313,073	21,386	69,852	144,761	42,499	9,079	1,950	1,078	1,983	2,158	150	492	977	291
$8,000 to $9,999	543,365	102,984	75,022	118,780	130,747	8,833	36,807	57,436	12,779	4,784	903	659	1,046	1,156	79	327	501	112
$10,000 to $11,999	169,289	31,979	18,204	42,586	41,361	2,061	777	26,930	5,406	1,827	342	198	461	450	22	9	288	59
$12,000 to $14,999	111,489	18,528	10,893	31,894	23,899	2,155	870	19,965	3,291	1,475	247	144	419	318	29	11	264	43
$15,000 to $19,999	58,268	12,904	7,170	9,915	13,439	446	106	12,336	2,353	977	212	121	165	223	7	2	207	40
$20,000 to $24,999	19,051	3,196	3,986	1,535	2,741	208	...	5,327	2,262	418	69	86	34	59	5	...	115	50
$25,000 to $49,999	23,919	3,601	6,453	1,754	6,093	220	...	4,421	1,380	821	120	229	57	216	9	...	143	48
$50,000 to $99,999	13,647	1,027	5,005	490	4,131	408	3	1,325	1,261	971	67	376	33	291	31	...	85	89
$100,000 to $199,999	8,190	724	3,508	78	3,237	79	10	155	399	1,123	95	486	11	445	12	2	19	51
$200,000 or more	5,102	361	2,295	54	1,993	87	6	68	239	2,521	204	800	23	1,245	43	4	20	183
Median debt.....dollars	3,300	3,100	4,200	3,000	5,800	4,700	7,000	2,500	2,700	...	...	...	...	...	...	...	...	...
Average debt.....dollars	4,500	4,100	6,800	3,700	7,700	5,800	7,000	3,200	4,500	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items	4,190,478	812,643	414,011	1,566,296	873,462	68,616	148,635	150,793	155,883	22,424	4,210	2,660	6,430	6,158	429	1,037	547	953
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items	1,279,737	427,820	120,396	114,502	521,341	37,094	29,508	...	29,083	7,323	2,139	751	613	3,245	210	184	...	180
Other items	46,385	11,724	10,653	6,893	14,192	623	804	...	1,497	1,204	177	269	52	595	28	10	...	72
Real estate taxes, and fire and hazard insurance premiums, with:																		
No other items	1,627,192	259,847	105,865	742,477	229,284	23,339	112,005	80,087	74,299	8,341	1,435	646	3,055	1,493	150	797	301	462
Ground rent	49,801	682	3,220	36,834	2,884	202	1,913	2,637	1,435	200	3	18	129	18	1	14	8	9
Life insurance premiums	29,153	332	485	23,671	2,621	342	71	950	625	124	...	1	105	10	...	1	4	3
Real estate taxes	867,731	91,335	158,871	517,144	39,089	3,035	54	38,988	19,222	3,975	380	892	2,013	438	15	...	146	91
Fire and hazard insurance premiums	48,741	9,866	827	21,508	1,136	793	764	11,061	2,785	140	28	3	66	7	3	4	22	5
Life insurance premiums	70,378	1,202	268	7,050	47,784	...	...	145	13,929	348	7	2	22	240	...	...	1	77
Other combinations:																		
Including real estate taxes	133,129	8,030	13,102	76,711	11,828	2,960	3,227	8,182	9,028	633	34	70	320	88	21	25	38	38
Not including real estate taxes	38,231	1,805	324	19,506	3,303	228	289	8,743	3,980	135	5	6	54	24	...	2	28	16

Table 5.—MORTGAGE CHARACTERISTICS FOR FIRST AND JUNIOR MORTGAGES, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages	10,266,256	4,092,667	4,311,447	1,114,012	748,130	44,484,711	20,031,845	19,311,802	3,323,225	1,817,839
Average debt per mortgage...dollars	4,300	4,900	4,500	3,000	2,400	...	...	...	...	...
Total first mortgages	9,442,270	3,624,856	3,993,011	1,087,777	736,626	42,941,013	19,139,399	18,752,314	3,268,949	1,780,351
Average debt per mortgage.....dol.	4,500	5,300	4,700	3,000	2,400	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	1,503,200	702,186	526,348	167,733	106,933	1,216,931	657,731	394,580	100,915	63,705
$2,000 to $3,999	2,731,605	868,182	1,094,434	464,462	304,527	5,783,880	2,260,098	2,298,857	784,505	440,420
$4,000 to $5,999	2,141,319	685,899	927,625	304,702	223,093	8,181,594	3,102,946	3,571,337	941,138	566,173
$6,000 to $7,999	1,625,077	721,731	754,559	85,915	62,872	9,596,431	4,702,122	4,331,769	351,280	211,260
$8,000 to $9,999	786,922	361,559	380,840	29,224	15,299	6,037,801	3,016,914	2,800,636	162,293	57,958
$10,000 to $11,999	291,324	131,362	139,464	12,462	8,036	2,646,697	1,295,169	1,215,438	86,639	49,451
$12,000 to $14,999	167,461	76,876	75,678	7,623	7,284	1,857,164	932,440	819,284	66,872	38,568
$15,000 to $19,999	98,019	43,323	47,502	4,976	2,218	1,372,673	651,515	643,462	54,888	20,808
$20,000 to $24,999	30,353	11,758	15,159	1,799	1,637	531,035	234,551	250,435	22,364	23,685
$25,000 to $49,999	35,026	11,591	16,362	4,419	2,654	915,602	351,946	401,618	112,315	49,723
$50,000 to $99,999	15,659	4,793	8,556	1,509	801	924,452	290,548	518,756	76,730	38,418
$100,000 or more	16,305	5,596	6,484	2,953	1,272	3,876,753	1,643,419	1,504,142	509,010	220,182
Median loan.....dollars	4,400	4,600	4,700	3,600	3,700	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized	7,741,064	2,958,515	3,370,977	901,896	509,676	34,200,988	15,788,891	15,133,308	2,288,192	990,597
Partially amortized	775,573	341,087	322,308	75,255	36,923	5,992,400	2,406,017	2,663,257	670,264	252,862
Not amortized	417,751	229,868	144,759	25,656	17,468	1,277,105	632,509	468,921	95,681	79,994
On demand	507,910	95,465	154,941	84,961	172,543	1,470,553	311,976	486,818	214,864	456,895
Regular principal payments required	203,359	44,207	73,115	29,875	56,162	658,994	163,781	238,406	78,469	178,338
No regular principal payments required	304,551	51,258	81,826	55,086	116,381	811,559	148,195	248,412	136,395	278,557
TERM OF FIRST MORTGAGE										
On demand	507,640	95,219	154,941	84,918	172,562	1,470,291	311,559	486,818	214,786	457,128
Fully amortized	7,741,239	2,953,456	3,377,864	900,601	509,318	34,198,936	15,726,657	15,198,823	2,284,630	988,826
Less than 5 years	377,957	263,847	111,897	1,461	752	375,560	291,035	82,759	1,177	589
5 to 9 years	1,154,203	491,501	537,587	123,439	1,676	2,330,003	1,283,013	934,425	111,288	1,277
10 to 12 years	2,063,764	725,550	936,319	328,350	73,545	6,624,671	2,973,573	3,078,641	521,593	50,864
13 to 14 years	288,555	98,860	127,604	41,610	20,481	1,279,089	569,599	576,222	103,757	29,511
15 years	1,019,712	303,428	472,980	150,549	92,760	5,098,720	2,038,143	2,455,744	437,883	126,950
16 to 19 years	434,937	158,088	169,620	53,628	53,601	2,393,346	1,079,586	985,646	223,487	104,627
20 years	1,354,616	465,186	654,389	98,812	136,229	8,188,056	3,443,524	4,046,496	374,118	323,918
21 to 24 years	193,198	97,034	62,329	19,090	14,745	1,251,910	725,804	407,162	86,538	32,406
25 years	813,886	333,664	296,918	79,478	103,826	5,158,945	2,507,204	2,072,567	303,988	275,186
26 years or more	40,406	16,298	8,221	4,184	11,703	1,538,636	815,176	559,161	120,801	43,498
Median term.....years	14	12	14	12	20	...	...	...	...	...
Partially or not amortized	1,193,577	576,254	460,338	102,214	54,771	7,271,747	3,101,102	3,066,663	769,562	334,420
Less than 5 years	481,646	351,289	120,597	4,398	5,362	1,560,835	1,097,245	440,498	8,709	14,383
5 to 9 years	427,491	150,436	227,055	46,983	3,017	2,228,969	874,433	1,134,947	201,873	17,716
10 to 14 years	216,953	64,523	96,657	38,733	17,040	2,672,442	954,463	1,154,055	408,826	155,098
15 to 19 years	36,852	5,380	10,243	7,824	13,405	527,239	126,209	219,750	110,834	70,446
20 years or more	30,635	4,626	5,786	4,276	15,947	282,262	48,752	117,413	39,320	76,777
Median term.....years	6	4	7	9	15	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	181,669	59,017	81,009	22,501	19,142	1,390,889	453,662	676,069	170,473	90,685
4.0 percent	2,201,510	709,353	1,330,536	102,449	59,172	15,273,697	5,854,549	8,503,361	629,907	285,880
4.1 to 4.5 percent	1,787,009	725,623	539,227	265,274	256,885	10,456,979	5,336,574	3,349,853	1,092,014	678,538
4.6 to 5.0 percent	2,338,205	855,241	931,713	321,821	229,430	8,634,657	3,856,511	3,543,892	758,235	476,019
5.1 to 5.5 percent	277,065	101,346	105,206	37,275	33,238	957,038	445,744	370,884	83,020	57,390
5.6 to 6.0 percent	2,379,569	1,023,658	917,768	309,715	128,428	5,793,334	2,938,701	2,176,819	496,642	181,172
6.1 percent or more	277,292	150,696	87,548	28,740	10,318	434,417	253,646	131,426	38,681	10,664
Median interest rate.....percent	5.0	5.0	5.0	5.0	4.6	...	...	...	...	...
Total junior mortgages	823,986	467,811	318,436	26,235	11,504	1,543,698	892,446	559,488	54,276	37,488
Average debt per mortgage.....dol.	1,900	1,900	1,800	2,100	3,300	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than $1,000	177,819	109,350	60,024	6,089	2,356	93,067	60,254	29,731	2,131	951
$1,000 to $1,999	371,836	210,036	146,516	11,029	4,255	444,909	270,470	161,752	8,279	4,408
$2,000 to $2,999	149,834	81,291	61,451	4,783	2,309	291,290	170,890	109,973	6,234	4,193
$3,000 to $3,999	54,192	30,044	21,769	1,783	596	150,430	91,947	53,390	3,502	1,591
$4,000 to $4,999	23,942	13,829	9,358	280	275	88,721	55,181	32,211	712	617
$5,000 to $6,999	24,123	13,132	10,144	384	463	117,010	67,952	44,934	1,659	2,465
$7,000 to $9,999	8,982	4,453	3,229	978	322	61,067	31,327	20,743	6,747	2,250
$10,000 to $14,999	6,070	2,151	3,051	346	522	53,652	22,282	24,669	2,180	4,521
$15,000 to $24,999	3,560	1,570	1,605	211	174	54,073	27,565	22,460	2,135	1,913
$25,000 to $49,999	2,293	1,107	927	141	118	70,123	35,263	28,022	3,213	3,625
$50,000 or more	1,535	848	362	211	114	119,356	59,315	31,603	17,484	10,954
Median loan.....dollars	1,600	1,500	1,600	1,600	1,700	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized	652,526	374,241	261,571	14,853	1,861	1,003,066	604,375	376,511	20,587	1,593
Partially amortized	55,809	34,224	19,430	1,940	215	231,377	138,185	81,965	10,463	764
Not amortized	66,528	43,177	17,858	4,297	1,196	174,750	99,808	59,840	9,864	5,238
On demand	49,092	16,161	19,576	5,146	8,209	134,506	50,078	41,172	13,363	29,893
Regular principal payments required	8,542	3,329	3,635	1,242	336	19,671	8,551	7,508	1,277	2,335
No regular principal payments required	40,550	12,832	15,941	3,904	7,873	114,835	41,527	33,664	12,086	27,558

[1] Data for 1950 are for part of the year only.

Table 5.—MORTGAGE CHARACTERISTICS FOR FIRST AND JUNIOR MORTGAGES, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand	49,208	16,158	19,726	5,116	8,208	135,574	50,178	42,338	13,165	29,893
Fully amortized	652,468	374,249	261,473	14,885	1,861	1,002,148	604,275	375,498	20,783	1,592
Less than 5 years	78,160	57,708	20,322	130	...	74,010	61,226	12,746	38	...
5 to 9 years	118,411	56,590	55,679	5,956	186	190,065	106,545	79,110	4,391	19
10 to 14 years	108,931	57,721	44,352	5,936	922	222,060	120,682	88,681	12,415	282
15 years	52,696	35,734	16,166	582	214	73,390	52,777	19,520	698	395
16 to 19 years	26,813	19,243	6,432	775	363	54,538	38,987	13,995	1,250	306
20 years	136,156	72,998	61,825	1,266	67	194,535	112,447	80,541	1,484	63
21 to 24 years	26,322	15,731	10,452	139	...	39,515	23,660	15,618	237	...
25 years or more	104,979	58,524	46,245	101	109	154,035	87,951	65,287	270	527
Median term.....years	15	15	15	10	...	...	...	...	...	...
Partially or not amortized	122,293	77,401	37,243	6,237	1,412	405,974	237,993	141,652	20,327	6,002
Less than 5 years	60,594	44,928	13,770	1,627	269	133,200	100,146	29,995	2,169	890
5 to 9 years	39,994	22,257	15,386	2,208	143	152,827	82,653	60,813	7,928	1,433
10 to 14 years	16,132	7,136	6,074	2,350	572	91,905	45,066	37,289	8,411	1,139
15 to 19 years	2,450	1,075	1,279	15	81	8,853	3,518	4,473	543	319
20 years or more	3,123	2,005	734	37	347	19,189	6,610	9,082	1,276	2,221
Median term.....years	5	4	6	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent	31,756	16,300	11,719	1,662	2,075	96,045	44,721	35,648	5,795	9,881
4.0 percent	371,221	218,178	147,571	3,895	1,577	545,245	327,573	201,545	13,450	2,677
4.1 to 4.5 percent	13,534	5,454	6,021	1,276	783	49,867	23,176	19,244	3,157	4,290
4.6 to 5.0 percent	136,630	70,502	55,566	7,608	2,954	363,656	195,630	138,829	19,628	9,569
5.1 to 6.0 percent	246,782	141,461	90,747	10,787	3,787	452,397	274,380	155,403	11,841	10,773
6.1 percent or more	24,035	15,912	6,813	1,008	302	36,489	26,966	8,819	406	298
Median interest rate.....percent	4.5	4.0	4.0	5.0	5.0	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

(This chapter does not contain tables 6, 7, and 8)

Table 9.—PURCHASE PRICE OF PROPERTY AND INTEREST RATE ON FIRST MORTGAGE, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	5,910,249	812,958	734,355	992,419	999,007	550,367	495,455	559,094	766,965
PURCHASE PRICE									
Total properties	5,910,249	812,958	734,355	992,419	999,007	550,367	495,455	559,094	766,965
Less than $2,000	274,403	22,735	24,143	34,739	39,543	26,784	16,341	18,927	91,202
$2,000 to $3,999	954,776	91,629	89,622	139,858	152,484	99,582	88,855	105,414	187,378
$4,000 to $5,999	1,192,429	128,481	109,503	174,979	226,634	131,167	128,486	132,043	161,186
$6,000 to $7,999	1,182,383	122,833	124,104	178,727	184,109	122,541	112,229	145,504	192,411
$8,000 to $9,999	853,166	120,275	100,035	132,954	155,501	78,945	87,725	83,376	94,390
$10,000 to $11,999	552,892	85,748	79,188	112,265	113,887	49,183	40,098	49,937	22,629
$12,000 to $14,999	409,656	84,639	85,480	105,051	75,305	24,086	12,332	12,761	10,032
$15,000 to $19,999	268,732	76,307	68,017	64,647	31,557	11,926	4,695	7,652	3,963
$20,000 to $24,999	96,155	30,814	22,192	25,348	10,118	2,732	1,645	1,156	2,170
$25,000 to $49,999	99,513	41,325	27,580	19,940	6,246	1,627	1,428	565	822
$50,000 or more	26,144	8,172	4,491	3,911	3,623	1,794	1,621	1,759	782
Median purchase price ... dollars	6,800	8,600	8,300	7,500	6,800	6,200	6,200	6,200	5,200
Properties acquired in 1949 to 1950	1,841,692	266,647	216,156	308,022	289,660	156,053	151,069	186,857	267,389
Less than $2,000	94,292	12,331	8,503	12,853	10,770	6,457	3,876	5,183	34,324
$2,000 to $3,999	213,823	27,819	20,587	32,278	25,042	18,158	19,477	28,759	41,714
$4,000 to $5,999	266,457	42,369	24,062	41,133	36,170	25,638	20,961	35,260	40,877
$6,000 to $7,999	357,187	27,636	32,286	42,449	44,808	33,619	39,625	53,332	83,461
$8,000 to $9,999	313,994	35,237	24,248	42,472	61,794	31,734	36,642	32,324	49,571
$10,000 to $11,999	228,974	30,476	29,853	47,207	47,881	20,780	21,777	21,093	9,928
$12,000 to $14,999	170,520	34,846	29,600	42,823	37,729	11,350	4,839	5,428	3,915
$15,000 to $19,999	113,114	28,264	25,998	28,489	17,182	5,366	2,231	4,002	1,595
$20,000 to $24,999	41,169	10,989	8,794	10,834	5,574	1,887	1,108	719	1,277
$25,000 to $49,999	32,789	13,308	10,421	6,625	1,313	470	216	73	373
$50,000 or more	9,373	3,372	1,804	859	1,397	594	317	684	354
Median purchase price ... dollars	7,900	9,200	9,800	9,100	8,800	7,600	7,600	6,700	6,400
New structures	621,493	102,830	65,665	86,509	85,476	50,505	55,448	73,281	101,821
Less than $2,000	19,285	6,682	1,685	2,469	3,493	703	400	800	3,051
$2,000 to $3,999	36,868	9,004	3,475	5,435	2,552	1,906	4,077	4,788	5,635
$4,000 to $5,999	56,755	11,886	6,931	8,633	5,596	4,325	2,529	6,618	10,243
$6,000 to $7,999	139,497	7,292	7,092	9,731	12,291	9,256	18,119	29,327	46,400
$8,000 to $9,999	133,201	12,529	7,425	12,132	20,743	15,128	18,868	16,793	29,591
$10,000 to $11,999	90,958	13,374	9,420	16,252	18,243	11,124	8,482	9,469	4,599
$12,000 to $14,999	62,599	13,920	10,784	14,023	14,365	4,861	1,345	2,373	931
$15,000 to $19,999	52,760	15,870	11,322	12,529	6,133	2,602	1,125	2,308	873
$20,000 to $24,999	13,429	4,816	3,311	2,848	1,665	222	281	289	...
$25,000 to $49,999	12,417	5,867	3,774	2,351	125	12	45	24	220
$50,000 or more	3,724	1,590	446	106	270	366	177	492	278
Median purchase price ... dollars	8,800	10,400	11,400	10,500	9,700	9,100	8,200	7,400	7,500
Properties acquired in 1946 to 1948	2,702,671	391,551	367,446	459,200	425,546	221,483	194,881	254,139	388,502
Less than $2,000	110,347	7,499	9,572	13,237	15,331	11,484	5,318	7,711	40,196
$2,000 to $3,999	383,940	34,431	39,654	63,383	55,658	32,981	29,271	34,027	94,548
$4,000 to $5,999	484,869	56,720	50,483	69,016	88,070	41,827	39,234	50,871	88,668
$6,000 to $7,999	566,530	65,227	58,825	83,843	83,062	51,089	48,680	74,063	101,763
$8,000 to $9,999	431,150	60,802	57,344	65,605	71,858	38,911	45,613	48,761	42,238
$10,000 to $11,999	272,829	42,250	40,717	51,336	57,089	25,843	16,347	27,228	12,030
$12,000 to $14,999	204,170	40,083	47,090	54,105	33,245	10,859	6,505	6,909	5,382
$15,000 to $19,999	135,700	40,713	35,701	33,079	12,363	6,118	2,273	3,120	2,345
$20,000 to $24,999	46,727	17,502	11,360	11,691	3,887	820	244	362	865
$25,000 to $49,999	53,950	21,948	14,922	11,728	3,457	666	668	277	288
$50,000 or more	12,459	4,376	1,778	2,177	1,526	885	728	810	179
Median purchase price ... dollars	7,300	9,000	8,700	8,000	7,200	6,800	7,200	6,900	5,300
Properties acquired in 1942 to 1945	811,275	74,364	97,741	163,391	186,719	98,928	71,319	53,083	65,792
Less than $2,000	43,122	1,631	4,585	4,993	10,333	5,624	3,380	3,548	9,029
$2,000 to $3,999	223,305	16,972	21,251	36,975	53,123	27,872	20,926	19,077	27,119
$4,000 to $5,999	251,289	13,112	22,583	49,012	63,041	35,841	28,722	17,006	21,975
$6,000 to $7,999	150,594	13,274	19,087	35,058	35,267	20,355	12,284	10,166	5,118
$8,000 to $9,999	65,354	11,510	13,740	15,189	12,987	5,433	3,584	1,491	1,434
$10,000 to $11,999	29,967	5,185	5,003	9,981	5,768	1,437	1,387	947	263
$12,000 to $14,999	20,922	4,263	4,711	6,442	2,691	1,581	367	247	627
$15,000 to $19,999	12,731	4,135	4,436	2,215	1,222	238	95	382	12
$20,000 to $24,999	3,560	810	539	1,621	467	25	72	...	28
$25,000 to $49,999	7,930	3,281	1,330	1,307	1,403	338	88	55	131
$50,000 or more	2,501	191	476	598	417	184	414	164	56
Median purchase price ... dollars	5,100	6,800	6,000	5,600	4,900	5,000	4,600	4,500	3,600
Properties acquired in 1940 to 1941	280,107	18,831	16,716	31,329	59,021	44,666	50,029	39,472	20,064
Less than $2,000	13,625	373	1,354	1,917	2,614	2,020	612	1,019	3,718
$2,000 to $3,999	71,861	2,694	2,724	3,849	12,442	12,937	13,121	11,770	12,326
$4,000 to $5,999	107,721	6,319	2,963	7,816	22,389	17,489	27,817	19,799	3,132
$6,000 to $7,999	50,134	1,454	3,889	9,698	12,953	9,556	6,405	5,780	400
$8,000 to $9,999	17,761	3,678	1,598	3,909	5,034	1,878	719	561	390
$10,000 to $11,999	7,167	1,199	1,190	1,894	1,856	497	254	206	73
$12,000 to $14,999	4,437	1,584	927	485	913	71	330	122	7
$15,000 to $19,999	2,882	559	1,398	360	434	61	70	...	...
$20,000 to $24,999	2,574	604	435	1,149	190	...	123	75	...
$25,000 to $49,999	1,238	339	83	176	68	67	445	60	2
$50,000 or more	707	28	155	76	128	90	133	80	16
Median purchase price ... dollars	4,900	6,000	6,800	6,400	5,200	4,900	4,700	4,600	2,900

Table 9.—PURCHASE PRICE OF PROPERTY AND INTEREST RATE ON FIRST MORTGAGE, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE—Con.									
Properties acquired in 1939 or earlier	273,892	61,565	36,214	30,477	38,045	29,237	28,157	25,361	24,886
Less than $2,000	12,685	901	129	1,739	495	1,199	3,155	1,466	3,603
$2,000 to $3,999	61,777	9,713	5,336	3,373	6,219	7,634	6,060	11,781	11,671
$4,000 to $5,999	81,895	9,961	9,412	8,002	16,948	10,372	11,752	8,925	6,534
$6,000 to $7,999	57,938	15,242	10,017	7,679	8,019	7,922	5,235	2,163	1,669
$8,000 to $9,999	24,907	9,048	3,105	5,779	3,828	989	1,167	239	757
$10,000 to $11,999	13,955	6,638	2,425	1,847	1,293	626	333	463	335
$12,000 to $14,999	9,595	3,863	3,140	1,196	727	225	291	55	101
$15,000 to $19,999	4,305	2,636	484	504	356	143	26	148	11
$20,000 to $24,999	2,125	909	1,064	53	...	...	98	...	...
$25,000 to $49,999	3,606	2,449	824	104	5	86	11	100	28
$50,000 or more	1,104	205	278	201	155	41	29	21	177
Median purchase price ... dollars	5,500	7,200	6,800	6,400	5,300	5,300	4,700	3,900	3,000
Year property acquired not reported	612	...	82	...	16	...	...	182	332
INTEREST RATE ON FIRST MORTGAGE									
Total properties	5,910,185	812,925	734,324	992,381	999,004	550,340	495,418	559,052	766,936
Less than 4.0 percent	117,648	18,906	9,150	19,378	11,551	12,455	7,867	9,437	28,918
4.0 percent	1,711,075	111,575	112,907	173,244	231,467	164,611	191,272	294,147	431,908
4.1 to 4.5 percent	1,106,013	138,668	161,709	221,183	231,910	125,264	115,511	82,478	29,332
4.6 to 5.0 percent	1,310,066	259,727	232,584	289,261	231,626	100,016	62,091	52,016	82,774
5.1 to 6.0 percent	1,528,479	255,730	204,034	268,095	269,178	139,119	110,782	108,088	173,486
6.1 percent or more	136,905	28,319	13,940	21,220	23,272	8,875	7,895	12,886	20,518
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	4.5	4.5	4.0	4.0
Properties acquired in 1949 to 1950	1,841,727	266,628	216,141	308,001	289,710	156,033	151,055	186,835	267,373
Less than 4.0 percent	37,397	5,879	2,892	6,099	4,381	3,064	3,348	3,231	8,504
4.0 percent	526,739	28,815	27,671	42,843	70,569	53,347	59,108	88,062	156,340
4.1 to 4.5 percent	366,292	49,188	49,901	80,169	85,619	36,182	33,091	26,518	5,632
4.6 to 5.0 percent	356,666	74,115	65,570	86,676	54,881	21,377	15,212	14,652	24,191
5.1 to 6.0 percent	495,760	94,878	65,412	83,806	65,315	37,814	37,802	49,047	61,697
6.1 percent or more	58,873	13,753	4,695	8,408	8,945	4,249	2,494	5,325	11,009
Median interest rate ... percent	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.5	4.0
Properties acquired in 1946 to 1948	2,702,595	391,496	367,644	459,198	425,361	221,474	194,868	254,130	388,492
Less than 4.0 percent	53,785	10,595	3,999	10,185	5,064	4,852	3,434	3,256	12,405
4.0 percent	1,069,629	62,580	70,870	110,214	142,351	103,011	122,893	194,881	262,852
4.1 to 4.5 percent	323,217	64,615	76,412	82,723	59,421	18,866	7,150	7,672	6,373
4.6 to 5.0 percent	559,779	130,134	113,658	127,870	91,122	33,020	15,473	13,964	34,546
5.1 to 6.0 percent	648,734	115,808	94,803	118,978	118,683	58,503	42,846	31,045	68,077
6.1 percent or more	47,451	7,764	7,902	9,228	8,720	3,222	3,072	3,312	4,239
Median interest rate ... percent	4.5	5.0	5.0	5.0	5.0	4.5	4.0	4.0	4.0
Properties acquired in 1942 to 1945	811,275	74,425	97,531	163,378	186,860	98,932	71,314	53,077	65,791
Less than 4.0 percent	14,153	575	1,164	799	1,242	3,417	326	676	5,958
4.0 percent	71,425	10,861	8,072	13,741	12,933	3,958	5,274	6,496	10,095
4.1 to 4.5 percent	217,227	13,056	23,448	42,148	48,144	35,385	32,024	18,198	4,832
4.6 to 5.0 percent	222,912	21,936	35,009	51,461	55,606	24,665	13,103	7,269	13,869
5.1 to 6.0 percent	264,472	23,026	28,924	52,088	65,088	30,679	18,528	17,951	28,193
6.1 percent or more	21,086	4,971	914	3,141	3,847	828	2,059	2,487	2,844
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.0	4.5	5.0	5.0
Properties acquired in 1940 to 1941	280,087	18,817	16,712	31,330	59,019	44,667	50,028	39,470	20,067
Less than 4.0 percent	4,783	723	514	637	380	879	544	443	667
4.0 percent	20,146	2,940	1,835	3,067	3,265	2,085	2,930	3,365	662
4.1 to 4.5 percent	137,328	5,322	6,222	10,886	28,261	26,609	32,985	22,223	4,827
4.6 to 5.0 percent	53,173	4,258	3,667	9,228	10,958	6,982	6,158	7,551	4,374
5.1 to 6.0 percent	58,958	3,960	4,474	7,315	14,906	7,681	7,170	5,552	7,904
6.1 percent or more	5,699	1,614	...	197	1,249	431	241	336	1,633
Median interest rate ... percent	4.5	5.0	4.5	5.0	4.5	4.5	4.5	4.5	5.0
Properties acquired in 1939 or earlier	273,889	61,559	36,214	30,474	38,038	29,234	28,153	25,358	24,881
Less than 4.0 percent	7,530	1,134	581	1,658	484	243	215	1,831	1,384
4.0 percent	22,954	6,379	4,459	3,379	2,349	2,210	1,067	1,161	1,959
4.1 to 4.5 percent	61,886	6,487	5,663	5,257	10,465	8,222	10,261	7,867	7,668
4.6 to 5.0 percent	117,535	29,284	14,680	14,026	19,059	13,972	12,145	8,580	5,794
5.1 to 6.0 percent	60,188	18,058	10,402	5,908	5,170	4,442	4,436	4,493	7,283
6.1 percent or more	3,796	217	429	246	511	145	29	1,426	793
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Year property acquired not reported	612	...	82	...	16	...	...	182	332

Table 10.—PURCHASE PRICE OF PROPERTY, FORM OF DEBT, AND INTEREST RATE ON FIRST MORTGAGE, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
Total properties	706,415	39,469	46,416	87,732	71,198	94,107	92,762	89,742	185,101
PURCHASE PRICE									
Total properties	706,415	39,469	46,416	87,732	71,198	94,107	92,762	89,742	185,101
Less than $4,000	47,166	3,841	2,757	3,825	3,337	4,396	3,268	1,648	24,096
$4,000 to $5,999	88,504	6,115	4,285	11,697	10,333	12,348	8,910	6,777	28,051
$6,000 to $7,999	172,077	5,835	9,676	17,650	15,238	20,836	19,687	22,670	60,512
$8,000 to $9,999	180,214	3,397	7,052	14,543	15,312	24,055	31,155	34,035	50,684
$10,000 to $11,999	100,105	2,446	4,321	11,018	11,118	17,043	20,531	19,866	13,781
$12,000 to $14,999	58,321	7,142	5,787	14,681	8,090	9,739	4,905	3,196	4,789
$15,000 to $19,999	34,544	4,603	7,950	8,476	4,711	3,708	2,557	981	1,569
$20,000 to $29,999	13,250	2,743	2,404	2,746	1,519	1,104	1,333	303	1,110
$30,000 to $49,999	6,471	1,819	1,742	1,493	391	503	196	32	294
$50,000 to $99,999	3,409	1,161	402	756	609	198	14	132	138
$100,000 or more	2,354	367	40	847	540	177	206	102	77
Median purchase price ... dollars	8,400	10,400	9,800	9,500	8,800	9,600	9,000	8,700	7,300
Properties acquired in 1949 to 1950	357,839	10,828	19,541	41,529	34,470	56,367	54,473	49,010	91,683
Less than $4,000	17,337	234	2,012	1,101	381	2,054	1,162	1,332	9,062
$4,000 to $5,999	28,024	91	1,247	4,149	4,117	4,235	3,706	2,037	8,448
$6,000 to $7,999	92,694	2,731	4,589	8,004	7,170	13,625	10,290	12,827	33,471
$8,000 to $9,999	105,151	787	3,362	6,922	6,750	17,477	21,912	19,162	28,789
$10,000 to $11,999	56,076	1,753	1,554	4,564	7,474	9,748	11,023	11,000	8,971
$12,000 to $14,999	30,479	1,002	2,299	9,563	3,962	5,920	3,294	1,995	2,449
$15,000 to $19,999	18,328	2,255	3,098	5,124	2,894	2,297	1,766	543	360
$20,000 to $49,999	7,318	1,568	1,074	1,216	1,152	863	1,272	97	81
$50,000 or more	2,432	407	306	886	570	148	48	17	52
Median purchase price ... dollars	8,700	...	8,900	10,100	9,600	8,800	9,100	8,800	7,700
New structures	161,316	3,549	4,037	8,534	7,222	19,103	24,512	34,922	59,454
Less than $4,000	2,581	39	...	22	...	530	301	...	1,688
$4,000 to $5,999	5,605	12	...	799	829	627	707	645	1,987
$6,000 to $7,999	44,337	979	2,372	627	926	3,099	3,655	8,021	24,660
$8,000 to $9,999	58,812	278	37	2,198	704	6,136	11,469	15,130	22,864
$10,000 to $11,999	30,082	511	225	934	2,152	4,050	6,086	9,421	6,707
$12,000 to $14,999	11,701	634	202	2,166	953	3,818	1,097	1,512	1,321
$15,000 to $19,999	6,043	262	1,026	1,250	1,267	814	1,061	160	206
$20,000 to $49,999	1,859	777	174	354	381	25	119	31	...
$50,000 or more	296	57	1	184	10	4	17	2	21
Median purchase price ... dollars	8,900	...	...	...	...	9,700	9,400	9,100	8,100
NUMBER OF MORTGAGES ON PROPERTY									
Total properties	706,372	39,663	46,401	87,711	71,185	94,088	92,749	89,728	184,870
Two mortgages	695,573	39,170	45,915	85,780	69,898	92,338	90,891	88,626	182,974
Three mortgages or more	10,799	493	486	1,931	1,287	1,750	1,858	1,102	1,896
Properties acquired in 1949 to 1950	357,839	10,820	19,541	41,511	34,470	56,366	54,465	49,043	91,683
Two mortgages	352,992	10,745	19,471	40,907	34,053	55,227	53,145	48,374	91,127
Three mortgages or more	4,847	75	70	604	417	1,139	1,320	669	556
INTEREST RATE ON FIRST MORTGAGE									
Total properties	706,382	39,663	46,406	87,716	71,187	94,095	92,745	89,731	184,878
Less than 4.0 percent	2,539	400	42	157	340	115	438	210	837
4.0 percent	179,529	4,815	2,831	11,188	12,907	21,396	28,104	34,313	63,983
4.1 to 4.5 percent	259,503	4,752	7,772	21,604	22,247	39,479	41,078	43,998	78,581
4.6 to 5.0 percent	111,056	12,002	13,373	24,748	16,801	15,112	9,493	3,332	16,201
5.1 to 6.0 percent	139,520	15,468	21,016	27,494	17,507	16,173	12,313	6,540	23,019
6.1 percent or more	14,235	2,226	1,372	2,525	1,385	1,820	1,319	1,338	2,257
Median interest rate ... percent	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.5	4.5
Properties acquired in 1949 to 1950	357,825	10,820	19,534	41,516	34,461	56,364	54,470	49,003	91,673
Less than 4.0 percent	333	60	41	44	6	101	41	4	36
4.0 percent	63,518	813	934	5,789	5,949	10,376	12,212	9,962	17,483
4.1 to 4.5 percent	178,819	1,635	3,602	12,806	13,337	27,321	29,813	34,010	56,300
4.6 to 5.0 percent	40,729	4,221	5,490	8,946	5,703	5,974	3,938	1,035	5,426
5.1 to 6.0 percent	67,534	4,052	8,275	12,857	9,197	11,198	7,831	2,854	11,274
6.1 percent or more	6,892	39	1,192	1,074	269	1,394	635	1,138	1,154
Median interest rate ... percent	4.5	...	5.0	5.0	4.5	4.5	4.5	4.5	4.5

Chapter 2

TOTAL OWNER-OCCUPIED PROPERTIES

Tables 1 to 3 present statistics for the United States and for each of the four census regions, by government insurance status of the mortgage. Tables 4 to 15, and corresponding tables with suffix letters, present data for the United States by government insurance status, and for territory inside and outside standard metropolitan areas. The tables are numbered to correspond with tables containing essentially the same subjects in all chapters. The suffix identification and page numbers for the tables are given in the index below.

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United States:														
All mortgages.....	...	37	40	60	76	97	104	111	122	125	135	140	144	149
Conventional.....	a	(1)	(1)	(1)	79	98	106	115	122	128	136	141	145	150
FHA-insured.....	b	(1)	(1)	(1)	87	100	...	118	...	130	137	...	146	151
VA-guaranteed.....	c	(1)	(1)	(1)	89	100	...	119	124	131	138	142	147	152
Inside standard metro. areas, all mortgages...	d	...	...	...	91	101	108	120	124	132	138	142	147	153
Outside standard metro. areas, all mortgages...	e	...	...	...	94	102	109	121	125	134	139	143	148	154

[1] Statistics by government insurance status are included in the table for all mortgages.

Table 1.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
			FHA		VA			
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
UNITED STATES								
Total	8,287,999	33,754,392	1,228,492	7,055,595	1,196,253	7,197,693	5,863,273	19,501,104
Average debt per property	...	4.1	...	5.7	...	6.0	...	3.3
Total Mortgage Loan on Property								
Less than $2,000	1,261,827	1,016,964	8,191	5,870	15,059	13,723	1,238,579	997,371
$2,000 to $2,999	1,171,599	1,966,337	50,971	80,214	53,152	98,647	1,067,481	1,787,476
$3,000 to $3,999	1,188,632	2,955,953	124,227	299,404	103,555	282,336	960,852	2,374,213
$4,000 to $4,999	1,023,000	3,405,559	172,076	567,700	115,825	426,859	735,102	2,411,000
$5,000 to $5,999	866,393	3,758,174	171,809	776,411	146,972	678,716	547,628	2,303,047
$6,000 to $6,999	774,765	4,173,586	182,824	1,039,755	186,674	1,056,515	405,270	2,077,316
$7,000 to $7,999	652,746	4,245,805	174,519	1,212,157	194,235	1,286,591	283,998	1,747,057
$8,000 to $8,999	486,326	3,597,614	150,579	1,177,388	148,928	1,124,470	186,835	1,295,756
$9,000 to $9,999	318,540	2,698,297	97,353	870,250	108,713	933,088	112,479	894,959
$10,000 to $10,999	215,789	1,948,526	52,149	503,639	59,756	550,916	103,893	893,971
$11,000 to $11,999	80,935	811,131	16,362	174,681	20,348	206,561	44,223	429,889
$12,000 to $14,999	150,867	1,699,807	20,670	246,192	31,983	375,383	98,221	1,078,232
$15,000 to $19,999	74,085	1,067,416	6,318	92,701	10,063	150,375	57,705	824,340
$20,000 or more	22,543	409,223	476	9,233	1,015	13,513	21,053	386,477
Median loan ... dollars	4,500	...	6,400	...	6,800	...	3,600	...
Total Outstanding Debt on Property								
Less than $2,000	2,424,884	2,518,079	102,346	125,174	57,760	80,216	2,264,779	2,312,689
$2,000 to $2,999	1,249,895	3,051,026	120,579	301,665	93,797	233,480	1,035,525	2,515,881
$3,000 to $3,999	1,044,584	3,570,504	150,147	517,511	122,198	422,864	772,248	2,630,129
$4,000 to $4,999	801,477	3,543,802	130,496	576,073	145,472	649,884	525,512	2,317,845
$5,000 to $5,999	690,059	3,754,922	130,540	721,786	170,221	932,484	389,298	2,100,652
$6,000 to $6,999	631,810	4,066,685	158,723	1,027,663	189,990	1,226,452	283,101	1,812,569
$7,000 to $7,999	536,426	3,991,022	178,736	1,334,746	161,967	1,205,742	195,732	1,450,534
$8,000 to $8,999	333,685	2,805,639	109,984	926,945	110,048	922,849	113,657	955,845
$9,000 to $9,999	256,888	2,413,471	85,898	806,949	81,895	768,419	89,107	838,103
$10,000 to $10,999	99,343	1,028,901	29,037	299,656	22,737	236,477	47,569	492,768
$11,000 to $11,999	68,019	777,569	13,454	153,868	13,753	156,204	40,817	467,497
$12,000 to $14,999	101,374	1,337,188	14,267	187,969	21,008	273,887	66,101	875,332
$15,000 to $19,999	41,763	702,182	3,900	61,890	5,123	82,320	32,739	557,972
$20,000 or more	7,825	193,402	406	13,700	297	6,415	7,123	173,289
Median debt ... dollars	3,400	...	5,800	...	6,000	...	2,600	...
NORTHEAST								
Total	2,425,088	9,807,961	209,721	1,099,730	413,091	2,524,584	1,802,286	6,183,647
Average debt per property	...	4.0	...	5.2	...	6.1	...	3.4
Total Mortgage Loan on Property								
Less than $2,000	305,275	269,587	1,226	1,000	4,225	4,622	299,825	263,965
$2,000 to $2,999	377,589	634,528	12,278	19,183	22,118	41,798	343,196	573,547
$3,000 to $3,999	367,198	909,604	22,680	50,316	37,743	103,443	306,773	755,845
$4,000 to $4,999	331,014	1,081,443	41,716	126,498	42,570	156,963	246,732	797,982
$5,000 to $5,999	262,670	1,112,571	28,763	112,586	44,282	205,690	189,633	794,295
$6,000 to $6,999	217,473	1,137,785	21,241	112,372	62,043	346,494	134,192	678,919
$7,000 to $7,999	167,210	1,057,410	23,353	159,589	61,132	400,266	82,724	497,555
$8,000 to $8,999	132,916	962,279	23,894	182,151	46,734	348,631	62,294	431,497
$9,000 to $9,999	90,207	760,229	17,887	161,310	36,910	316,295	35,411	282,624
$10,000 to $10,999	66,687	595,519	10,050	97,541	23,794	221,838	32,843	276,140
$11,000 to $11,999	27,022	269,650	3,083	31,390	10,797	109,426	13,138	128,834
$12,000 to $14,999	48,450	534,801	2,634	32,418	13,880	163,739	31,938	338,644
$15,000 to $19,999	25,032	358,810	927	13,376	6,681	101,379	17,424	244,055
$20,000 or more	6,360	123,745	...	...	186	4,000	6,174	119,745
Median loan ... dollars	4,400	...	5,900	...	6,800	...	3,800	...
Total Outstanding Debt on Property								
Less than $2,000	679,187	750,112	27,737	36,002	20,274	29,753	631,175	684,357
$2,000 to $2,999	404,418	976,944	26,666	66,447	35,459	86,837	342,297	823,660
$3,000 to $3,999	331,640	1,128,440	36,378	126,165	42,277	146,423	252,988	855,852
$4,000 to $4,999	244,825	1,077,517	21,437	92,895	49,746	220,089	173,645	764,533
$5,000 to $5,999	201,593	1,091,592	11,103	60,823	59,912	328,929	130,577	701,840
$6,000 to $6,999	165,743	1,065,229	18,798	121,851	60,648	393,391	86,297	549,987
$7,000 to $7,999	130,103	965,624	22,841	171,041	45,298	336,173	61,965	458,410
$8,000 to $8,999	92,098	774,312	17,268	145,533	37,710	316,770	37,120	312,009
$9,000 to $9,999	77,474	727,918	17,850	168,590	30,167	283,048	29,461	276,280
$10,000 to $10,999	30,536	316,309	5,563	57,899	11,693	121,572	13,281	136,838
$11,000 to $11,999	20,086	229,889	1,668	19,326	7,105	80,875	11,315	129,688
$12,000 to $14,999	31,313	414,415	1,997	26,712	8,895	117,561	20,422	270,142
$15,000 to $19,999	13,483	222,211	420	6,446	3,825	60,932	9,238	154,833
$20,000 or more	2,602	67,449	...	...	88	2,231	2,514	65,218
Median debt ... dollars	3,300	...	4,600	...	5,900	...	2,700	...

Table 1.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
			FHA		VA			
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
NORTH CENTRAL								
Total	2,526,928	9,734,773	327,552	1,870,969	337,803	1,872,686	1,861,578	5,991,118
Average debt per property	...	3.9	...	5.7	...	5.5	...	3.2
Total Mortgage Loan on Property								
Less than $2,000	423,215	345,321	2,665	2,224	8,278	6,526	412,272	336,571
$2,000 to $2,999	376,937	638,455	10,834	17,074	19,763	36,818	346,341	584,563
$3,000 to $3,999	370,661	921,555	27,696	66,064	38,266	101,267	304,702	754,224
$4,000 to $4,999	321,397	1,058,279	49,739	159,072	35,596	128,820	236,062	770,387
$5,000 to $5,999	260,283	1,110,224	50,718	216,102	45,341	206,563	164,229	687,559
$6,000 to $6,999	216,795	1,135,724	43,279	234,452	47,112	262,677	126,403	638,595
$7,000 to $7,999	184,349	1,185,034	43,503	302,367	50,044	322,938	90,806	559,729
$8,000 to $8,999	143,013	1,043,994	45,818	354,602	38,262	285,597	58,936	403,795
$9,000 to $9,999	84,895	715,779	26,799	239,006	28,688	246,282	29,412	230,491
$10,000 to $10,999	59,407	526,017	14,496	138,958	12,585	111,860	32,328	275,199
$11,000 to $11,999	16,738	161,620	2,474	26,367	3,637	36,662	10,629	98,591
$12,000 to $14,999	39,572	448,720	7,370	83,467	8,936	108,185	23,268	257,068
$15,000 to $19,999	24,747	353,629	2,169	31,214	1,220	17,005	21,358	305,410
$20,000 or more	4,934	90,422	...	...	84	1,486	4,850	88,936
Median loan ... dollars	4,200	...	6,500	...	6,400	...	3,500	...
Total Outstanding Debt on Property								
Less than $2,000	806,654	835,828	27,801	31,313	24,044	31,539	754,812	772,976
$2,000 to $2,999	389,332	968,609	31,469	79,288	35,603	89,052	322,261	800,269
$3,000 to $3,999	327,527	1,121,471	43,668	150,202	41,246	143,297	242,614	827,982
$4,000 to $4,999	249,838	1,104,413	38,037	168,786	45,997	204,668	165,804	730,959
$5,000 to $5,999	197,640	1,076,510	32,294	179,469	43,719	237,800	121,627	659,241
$6,000 to $6,999	169,424	1,088,399	34,330	222,814	48,264	309,648	86,831	555,937
$7,000 to $7,999	149,197	1,107,652	50,525	376,832	39,514	292,215	59,160	438,605
$8,000 to $8,999	87,929	742,105	29,931	253,934	27,433	229,708	30,567	258,463
$9,000 to $9,999	66,201	622,108	22,320	209,642	19,448	182,945	24,437	229,521
$10,000 to $10,999	22,985	237,080	8,303	84,573	2,569	26,776	12,115	125,721
$11,000 to $11,999	15,786	180,897	2,894	33,134	2,422	27,567	10,472	120,196
$12,000 to $14,999	31,116	410,141	4,743	61,590	7,260	92,863	19,113	255,688
$15,000 to $19,999	11,752	203,228	1,246	19,392	271	4,366	10,235	179,470
$20,000 or more	1,558	36,332	...	...	12	242	1,546	36,090
Median debt ... dollars	3,200	...	5,700	...	5,500	...	2,500	...
SOUTH								
Total	1,926,500	7,557,519	387,224	2,225,142	259,334	1,547,591	1,279,943	3,784,786
Average debt per property	...	3.9	...	5.7	...	6.0	...	3.0
Total Mortgage Loan on Property								
Less than $2,000	395,449	290,477	3,377	1,974	2,267	2,213	389,806	286,290
$2,000 to $2,999	265,211	447,339	18,326	28,822	9,097	15,972	237,790	402,545
$3,000 to $3,999	257,899	648,434	40,456	98,710	20,951	59,012	196,492	490,712
$4,000 to $4,999	205,846	712,728	42,466	152,333	27,578	104,310	135,801	456,085
$5,000 to $5,999	195,207	886,795	61,157	305,199	39,766	184,529	94,284	397,067
$6,000 to $6,999	182,269	1,030,989	75,610	446,763	47,284	276,151	59,375	308,075
$7,000 to $7,999	158,911	1,054,123	65,669	455,049	43,824	296,125	49,419	302,949
$8,000 to $8,999	90,373	679,006	32,964	262,228	27,427	211,819	29,987	204,959
$9,000 to $9,999	60,738	517,798	21,298	189,082	20,196	176,507	19,244	152,209
$10,000 to $10,999	41,070	377,124	11,241	109,534	11,569	110,176	18,264	157,414
$11,000 to $11,999	18,633	189,191	6,905	74,813	2,496	25,270	9,232	89,108
$12,000 to $14,999	33,675	389,406	6,096	75,114	5,042	56,825	22,538	257,467
$15,000 to $19,999	14,352	210,260	1,397	20,705	1,602	23,938	11,355	165,617
$20,000 or more	6,873	123,849	267	4,816	238	4,744	6,368	114,289
Median loan ... dollars	4,200	...	6,300	...	6,600	...	3,000	...
Total Outstanding Debt on Property								
Less than $2,000	632,151	600,031	27,321	32,715	10,349	14,350	594,480	552,966
$2,000 to $2,999	271,866	655,211	36,472	90,920	17,135	43,531	218,259	520,760
$3,000 to $3,999	221,933	759,785	35,921	123,798	28,983	99,746	157,031	536,241
$4,000 to $4,999	164,046	727,351	39,921	175,883	34,100	155,466	90,026	396,002
$5,000 to $5,999	161,436	882,090	59,910	330,287	39,836	218,999	61,691	332,804
$6,000 to $6,999	166,245	1,072,349	71,022	458,694	47,405	306,305	47,820	307,350
$7,000 to $7,999	115,683	857,631	53,327	395,012	32,348	240,224	30,011	222,395
$8,000 to $8,999	68,750	575,763	27,250	227,950	21,417	179,703	20,084	168,110
$9,000 to $9,999	50,618	476,453	16,909	158,499	18,110	171,292	15,603	146,662
$10,000 to $10,999	21,693	225,401	8,065	83,724	3,685	38,364	9,940	103,313
$11,000 to $11,999	15,794	180,323	5,284	59,807	1,342	15,407	9,168	105,109
$12,000 to $14,999	23,293	307,073	4,573	60,868	3,551	45,944	15,169	200,261
$15,000 to $19,999	10,439	174,680	1,057	17,702	882	14,318	8,500	142,660
$20,000 or more	2,560	63,378	197	9,283	197	3,942	2,166	50,153
Median debt ... dollars	3,200	...	5,900	...	5,900	...	2,200	...

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WEST								
Total	1,409,483	6,654,139	303,995	1,859,754	186,025	1,252,832	919,466	3,541,553
Average debt per property	...	4.7	...	6.1	...	6.7	...	3.9
Total Mortgage Loan on Property								
Less than $2,000	137,888	111,579	923	672	289	362	136,676	110,545
$2,000 to $2,999	151,862	246,015	9,533	15,135	2,174	4,059	140,154	226,821
$3,000 to $3,999	192,874	476,360	33,395	84,314	6,595	18,614	152,885	373,432
$4,000 to $4,999	164,743	553,109	38,155	129,797	10,081	36,766	116,507	386,546
$5,000 to $5,999	148,233	648,584	31,171	142,524	17,583	81,934	99,482	424,126
$6,000 to $6,999	158,228	869,088	42,694	246,168	30,235	171,193	85,300	451,727
$7,000 to $7,999	142,276	949,238	41,994	295,152	39,235	267,262	61,049	386,824
$8,000 to $8,999	120,024	912,335	47,903	378,407	36,505	278,423	35,618	255,505
$9,000 to $9,999	82,700	704,491	31,369	280,852	22,919	194,004	28,412	229,635
$10,000 to $10,999	48,625	449,866	16,362	157,606	11,808	107,042	20,458	185,218
$11,000 to $11,999	18,542	190,670	3,900	42,111	3,418	35,203	11,224	113,356
$12,000 to $14,999	29,170	326,880	4,570	55,193	4,125	46,634	20,477	225,053
$15,000 to $19,999	9,954	144,717	1,825	27,406	560	8,053	7,568	109,258
$20,000 or more	4,376	71,207	209	4,417	507	3,283	3,661	63,507
Median loan ... dollars	5,300	...	6,900	...	7,600	...	4,200	...
Total Outstanding Debt on Property								
Less than $2,000	306,892	332,108	19,487	25,144	3,093	4,574	284,312	302,390
$2,000 to $2,999	184,279	450,262	25,972	65,010	5,600	14,060	152,708	371,192
$3,000 to $3,999	163,484	560,808	34,180	117,346	9,692	33,398	119,615	410,064
$4,000 to $4,999	142,768	634,521	31,101	138,509	15,629	69,661	96,036	426,351
$5,000 to $5,999	129,390	704,730	27,233	151,207	26,754	146,756	75,403	406,767
$6,000 to $6,999	130,398	840,708	34,573	224,304	33,673	217,108	62,153	399,296
$7,000 to $7,999	141,443	1,060,115	52,043	391,861	44,807	337,130	44,596	331,124
$8,000 to $8,999	84,908	713,459	35,535	299,528	23,488	196,668	25,886	217,263
$9,000 to $9,999	62,595	586,992	28,819	270,218	14,170	131,134	19,606	185,640
$10,000 to $10,999	24,129	250,111	7,106	73,460	4,790	49,765	12,233	126,886
$11,000 to $11,999	16,353	186,460	3,608	41,601	2,884	32,355	9,862	112,503
$12,000 to $14,999	15,652	205,559	2,954	38,799	1,302	17,519	11,397	149,241
$15,000 to $19,999	6,089	102,063	1,177	18,350	145	2,704	4,766	81,009
$20,000 or more	1,105	26,243	209	4,417	...	...	897	21,826
Median debt ... dollars	4,300	...	6,400	...	6,900	...	3,100	...

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Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
UNITED STATES													
Total outstanding debt	32,691,258	29,034,741	3,656,516	[1]6,603,056	4,412,245	2,018,795	7,149,186	18,939,015	17,685,715	1,253,300	1,063,264	403,463	659,803
Average debt per mortgage	3.9	3.8	5.2	5.4	5.0	6.5	6.0	3.2	3.2	3.8	1.5	1.3	1.6
Type of Mortgage Holder													
Commercial bank or trust company	6,847,745	6,139,455	708,290	1,986,478	1,478,715	450,179	2,035,615	2,825,650	2,708,395	117,255	147,514	96,363	51,151
Mutual savings bank	3,200,634	2,797,408	403,226	683,305	409,590	264,798	859,114	1,658,215	1,564,172	94,043	61,423	51,242	10,181
Savings and loan association	8,798,248	8,051,640	746,608	600,758	413,646	173,590	2,098,834	6,098,656	5,593,447	505,209	80,149	36,545	43,604
Life insurance company	5,956,511	4,799,991	1,156,520	2,854,077	1,875,495	913,149	1,123,546	1,978,888	1,826,078	152,810	183,446	173,687	9,759
Mortgage company	420,791	322,977	97,814	193,232	103,534	82,887	112,888	114,671	108,433	6,238	28,539	18,837	9,702
Federal National Mortgage Association	967,712	858,995	108,717	151,663	49,399	91,637	816,049	...	...	...	15,187	15,187	...
Individual	5,474,960	5,148,442	326,518	...	...	...	4,634	5,470,326	5,143,808	326,518	492,455	865	491,590
Other	1,024,658	915,833	108,825	133,543	81,866	42,555	98,506	792,609	741,382	51,227	54,549	10,733	43,816
Manner Mortgage Acquired by Present Holder													
Purchased	6,697,416	5,477,190	1,220,226	2,670,431	1,662,546	924,926	1,963,271	2,063,714	1,896,405	167,309	259,242	162,740	96,502
Originated	25,993,841	23,557,551	2,436,290	3,932,625	2,749,699	1,093,868	5,185,915	16,875,301	15,789,310	1,085,991	804,020	240,719	563,301
Origin of First Mortgage													
Mortgage made or assumed at time property acquired	26,218,309	22,821,480	3,396,829	6,216,117	4,039,399	2,008,551	6,977,935	13,024,257	12,000,830	1,023,427	...	...	...
Mortgage refinanced or renewed	4,470,654	4,276,301	194,353	296,482	282,540	10,243	137,247	4,036,925	3,871,447	165,478	...	...	...
Mortgage placed later than acquisition of property	2,002,292	1,936,960	65,332	90,455	90,306	...	34,004	1,877,833	1,813,438	64,395	...	...	...
Amortization													
Fully amortized	28,576,266	25,158,647	3,417,619	6,603,056	4,412,245	2,018,796	7,149,186	14,824,024	13,809,621	1,014,403	828,358	403,459	424,899
Partially amortized	2,196,430	2,082,025	114,405	...	...	...	...	2,196,430	2,082,025	114,405	68,699	...	68,699
Not amortized	880,286	801,924	78,362	...	...	...	...	880,286	801,924	78,362	101,070	...	101,070
On demand	1,038,275	992,145	46,130	...	...	...	...	1,038,275	992,145	46,130	65,135	...	65,135
Regular principal payments required	450,437	427,430	23,007	...	...	...	...	450,437	427,430	23,007	11,046	...	11,046
No regular principal payments required	587,838	564,715	23,123	...	...	...	...	587,838	564,715	23,123	54,089	...	54,089
Current Status of Payments													
Ahead or up-to-date in scheduled payments	30,772,295	27,353,888	3,418,407	6,370,124	4,302,917	1,904,791	6,834,589	17,567,582	16,420,313	1,147,269	922,445	381,210	541,235
Delinquent:													
Foreclosure in process	56,314	32,254	24,060	24,047	5,175	18,483	5,121	27,146	22,512	4,634	8,688	4,775	3,913
Foreclosure not in process	1,432,575	1,229,679	202,896	208,883	104,153	95,520	309,476	914,216	823,970	90,246	63,296	17,474	45,822
No regular payments required	430,071	418,920	11,151	...	...	...	...	430,071	418,920	11,151	68,833	...	68,833
Year Mortgage Made or Assumed													
1950 (part)	6,126,905	5,333,161	793,744	1,296,127	761,831	496,439	1,229,024	3,601,754	3,377,044	224,710	257,240	98,515	158,725
1949	8,636,282	7,336,455	1,299,827	2,000,195	1,182,337	761,640	1,644,244	4,991,843	4,585,711	406,132	390,426	150,282	240,144
1948	6,549,631	5,693,058	856,573	1,370,982	837,809	499,017	1,258,707	3,919,942	3,636,013	283,929	245,010	104,643	140,367
1947	4,907,034	4,440,524	466,510	695,266	442,310	226,790	1,731,637	2,480,131	2,306,575	173,556	106,964	43,007	63,957
1946	2,997,737	2,860,048	137,689	224,574	184,190	31,668	1,233,120	1,540,043	1,464,554	75,489	34,690	6,314	28,376
1942 to 1945	2,190,086	2,118,939	71,147	536,562	526,047	3,239	52,454	1,601,070	1,540,983	60,087	18,771	698	18,073
1940 to 1941	650,578	639,447	11,131	320,633	319,638	...	...	329,945	319,809	10,136	1,953	...	1,953
1935 to 1939	393,005	381,095	11,910	158,715	158,083	...	...	234,290	223,012	11,278	2,588	...	2,588
1930 to 1934	111,269	109,644	1,625	...	...	...	...	111,269	109,644	1,625	1,642	...	1,642
1929 or earlier	128,728	122,370	6,358	...	...	...	...	128,728	122,370	6,358	3,978	...	3,978
Year Mortgage Due													
On demand	1,038,275	992,145	46,130	...	...	...	...	1,038,275	992,145	46,130	65,135	...	65,135
Fully amortized	28,576,266	25,158,647	3,417,619	6,603,055	4,412,245	2,018,793	7,149,186	14,824,024	13,809,621	1,014,403	828,358	403,459	424,899
Past due	11,785	10,670	1,115	...	...	...	...	11,785	10,670	1,115	1,148	631	517
1950 to 1951	149,838	144,314	5,524	4,306	4,286	...	3,342	142,190	136,704	5,486	16,803	...	16,803
1952 to 1953	513,093	493,247	19,846	11,629	11,528	...	4,953	496,511	477,125	19,386	55,317	193	55,124
1954 to 1955	1,019,891	979,418	40,473	21,904	21,749	...	16,421	981,566	941,870	39,696	61,985	392	61,593
1956 to 1957	1,698,211	1,595,371	102,840	68,008	67,344	184	103,696	1,526,506	1,429,673	96,833	58,009	2,455	55,554
1958 to 1959	2,772,901	2,592,870	180,031	107,639	105,301	1,399	167,634	2,497,628	2,334,949	162,679	81,916	6,185	75,731
1960 to 1964	7,494,934	6,973,926	521,008	530,187	503,620	10,848	1,320,321	5,644,425	5,195,355	449,070	134,160	36,563	97,597
1965 to 1969	8,418,038	7,539,085	878,953	2,574,700	2,000,549	513,647	3,049,854	2,793,484	2,580,317	213,167	199,073	160,157	38,916
1970 to 1974	5,326,881	4,015,722	1,311,159	2,646,562	1,412,578	1,153,541	2,050,986	629,333	603,406	25,927	184,545	167,615	16,930
1975 or later	1,170,694	814,024	356,670	638,120	285,290	339,174	431,978	100,596	99,552	1,044	35,402	29,268	6,134
Partially or not amortized	3,076,716	2,883,949	192,767	...	...	...	...	3,076,716	2,883,949	192,767	169,769	...	169,769
Past due	39,337	32,414	6,923	...	...	...	...	39,337	32,414	6,923	3,225	...	3,225
1950 to 1951	853,444	795,426	58,018	...	...	...	...	853,444	795,426	58,018	48,616	...	48,616
1952 to 1953	703,833	656,718	47,115	...	...	...	...	703,833	656,718	47,115	40,740	...	40,740
1954 to 1955	518,173	479,588	38,585	...	...	...	...	518,173	479,588	38,585	35,714	...	35,714
1956 to 1957	240,357	228,033	12,324	...	...	...	...	240,357	228,033	12,324	8,118	...	8,118
1958 to 1959	390,124	375,771	14,353	...	...	...	...	390,124	375,771	14,353	12,875	...	12,875
1960 to 1964	250,432	241,465	8,967	...	...	...	...	250,432	241,465	8,967	12,154	...	12,154
1965 to 1969	56,902	56,800	102	...	...	...	...	56,902	56,800	102	4,464	...	4,464
1970 to 1974	20,904	14,680	6,224	...	...	...	...	20,904	14,680	6,224	2,619	...	2,619
1975 or later	3,204	3,048	156	...	...	...	...	3,204	3,048	156	1,244	...	1,244
Interest Rate													
Less than 4.0 percent	575,117	557,557	17,560	8,065	7,079	986	9,205	557,847	541,273	16,574	65,339	20	65,319
4.0 percent	11,145,357	10,036,324	1,109,033	1,608,011	822,988	703,550	7,139,981	2,397,365	2,284,144	113,221	470,220	403,439	66,781
4.1 to 4.4 percent	186,973	162,675	24,298	145,568	121,270	23,764	...	41,405	41,405	...	96	...	96
4.5 percent	7,981,088	6,412,425	1,568,663	4,742,375	3,362,570	1,290,309	...	3,238,713	3,051,471	187,242	17,184	...	17,184
4.6 to 5.0 percent	6,870,652	6,387,436	483,216	99,035	98,338	184	...	6,771,617	6,289,098	482,519	170,538	...	170,538
5.1 to 5.5 percent	807,850	735,994	71,856	...	...	...	...	807,850	735,994	71,856	10,417	...	10,417
5.6 to 6.0 percent	4,763,296	4,409,864	353,432	...	...	...	...	4,763,296	4,409,864	353,432	311,217	...	311,217
6.1 percent or more	360,922	332,466	28,456	...	...	...	...	360,922	332,466	28,456	18,251	...	18,251

[1] Includes 172,016 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
UNITED STATES--Con.													
Mortgage Loan													
Less than $2,000	1,048,066	983,574	64,492	5,985	5,965	...	13,936	1,028,145	965,813	62,332	497,382	305,227	192,155
$2,000 to $2,999	2,025,031	1,919,280	105,751	86,699	79,863	4,888	101,422	1,836,910	1,742,105	94,805	260,622	85,532	175,090
$3,000 to $3,999	3,050,943	2,847,310	203,633	319,854	285,561	23,446	288,017	2,443,072	2,282,904	160,168	124,298	10,250	114,048
$4,000 to $4,999	3,498,270	3,194,093	304,177	646,691	538,083	89,415	438,085	2,413,494	2,240,491	173,003	69,801	1,608	68,193
$5,000 to $5,999	3,833,500	3,404,505	428,995	891,288	647,257	227,236	677,407	2,264,805	2,105,470	159,335	47,873	842	47,031
$6,000 to $6,999	4,421,029	3,687,481	733,548	1,326,563	770,354	531,959	1,066,897	2,027,569	1,886,944	140,625	28,308	...	28,308
$7,000 to $7,999	4,327,805	3,523,504	804,301	1,394,599	721,528	626,596	1,267,665	1,665,541	1,559,011	106,530	12,877	...	12,877
$8,000 to $8,999	3,360,181	2,863,021	497,160	963,800	593,203	349,388	1,127,983	1,268,398	1,169,411	98,987	9,062	...	9,062
$9,000 to $9,999	2,126,736	1,944,578	182,158	373,520	278,600	86,324	931,671	821,545	752,229	69,316	584	...	584
$10,000 to $10,999	1,646,832	1,524,563	122,269	282,112	227,673	43,390	547,812	816,908	768,524	48,384	7,996	...	7,996
$11,000 to $11,999	603,488	566,649	36,839	86,130	67,387	13,949	188,528	328,830	313,778	15,052	...	...	...
$12,000 to $14,999	1,462,638	1,343,641	118,997	157,538	134,639	16,394	353,494	951,606	872,595	79,011	2,930	...	2,930
$15,000 to $19,999	942,513	899,781	42,732	65,708	59,565	5,808	136,337	740,468	704,343	36,125	1,573	...	1,573
$20,000 or more	344,221	332,759	11,462	2,567	2,567	...	9,932	331,722	322,095	9,627	...	...	...
Outstanding Debt													
Less than $2,000	2,565,443	2,461,103	104,340	125,783	124,631	184	80,588	2,359,072	2,257,423	101,649	598,059	340,350	257,709
$2,000 to $2,999	3,113,943	2,944,667	169,276	314,871	297,037	10,937	235,939	2,563,133	2,419,154	143,979	215,037	54,649	160,388
$3,000 to $3,999	3,637,350	3,379,750	257,600	551,914	495,493	41,398	435,490	2,649,946	2,472,348	177,598	105,842	7,618	98,224
$4,000 to $4,999	3,619,518	3,252,943	366,575	660,922	508,744	138,591	647,106	2,311,490	2,118,214	193,276	61,336	842	60,494
$5,000 to $5,999	3,856,426	3,368,780	487,646	873,107	552,702	301,230	939,192	2,044,127	1,907,042	137,085	34,851	...	34,851
$6,000 to $6,999	4,201,536	3,495,338	706,198	1,244,295	684,657	531,553	1,214,496	1,742,745	1,626,757	115,988	23,098	...	23,098
$7,000 to $7,999	4,057,951	3,217,137	840,814	1,513,290	789,248	677,893	1,187,260	1,357,401	1,262,727	94,674	14,961	...	14,961
$8,000 to $8,999	2,397,286	2,056,820	340,466	532,548	322,542	189,913	943,823	920,915	824,757	96,158	1,233	...	1,233
$9,000 to $9,999	1,861,826	1,721,794	140,032	347,952	275,821	67,674	765,018	748,856	699,028	49,828	235	...	235
$10,000 to $10,999	837,380	756,523	80,857	180,611	141,982	28,891	222,320	434,449	399,067	35,382	4,743	...	4,743
$11,000 to $11,999	630,486	569,136	61,350	79,136	58,828	14,737	150,512	400,838	366,464	34,374	...	...	...
$12,000 to $14,999	1,149,690	1,075,809	73,881	129,943	115,657	12,348	246,926	772,821	720,913	51,908	2,365	...	2,365
$15,000 to $19,999	394,181	376,975	17,206	37,903	34,124	3,444	72,730	483,548	470,585	12,963	1,502	...	1,502
$20,000 or more	168,239	157,966	10,273	10,779	10,779	...	7,786	149,674	141,236	8,438	...	...	...
	Number of mortgages												
Total mortgages	8,287,999	7,582,701	705,298	[1]1,228,492	889,799	309,324	1,196,253	5,863,273	5,533,895	329,390	718,612	309,336	409,286
Type of Mortgage Holder													
Commercial bank or trust company	1,795,804	1,658,038	137,766	414,952	334,943	69,285	374,506	1,006,358	962,981	43,377	107,467	70,939	36,532
Mutual savings bank	711,339	644,734	66,605	119,419	81,725	36,176	132,144	459,784	436,702	23,082	45,583	35,642	9,944
Savings and loan association	2,394,554	2,232,800	161,754	113,787	83,646	27,666	374,880	1,905,899	1,785,455	120,445	68,369	28,916	39,453
Life insurance company	1,029,391	850,060	179,331	492,692	339,960	142,309	165,045	371,662	348,397	23,265	141,382	137,622	3,758
Mortgage company	87,146	70,873	16,273	34,951	21,101	12,826	16,566	35,636	33,547	2,089	22,104	15,398	6,707
Federal National Mortgage Association	139,073	121,913	17,160	25,188	8,703	14,809	113,888	...	...	...	11,842	11,842	...
Individual	1,826,030	1,722,801	103,229	...	...	...	1,108	1,824,923	1,721,930	102,994	284,028	823	283,206
Other	304,686	281,481	23,205	27,519	19,725	6,267	18,121	259,044	244,894	14,150	37,837	8,154	29,686
Manner Mortgage Acquired by Present Holder													
Purchased	1,434,370	1,237,510	196,860	504,585	355,695	135,344	296,077	633,699	592,141	41,558	183,228	127,824	55,407
Originated	6,853,634	6,345,195	508,439	723,897	534,103	173,984	900,164	5,229,573	4,941,749	287,826	535,371	181,505	353,867
Form of Debt													
Mortgage or deed of trust	7,623,653	6,922,152	701,501	1,228,490	889,798	309,324	1,196,243	5,198,934	4,873,351	325,586	699,768	309,321	390,442
Contract to purchase	664,348	660,549	3,799	...	...	...	...	664,348	660,549	3,799	18,831	...	18,832
Service of Mortgage													
Hold and service mortgage	6,917,074	6,425,447	491,627	675,548	499,921	159,041	915,195	5,326,321	5,042,011	284,312	513,383	164,156	349,243
Hold mortgage only	1,370,924	1,157,250	213,674	552,918	389,873	150,286	281,048	536,961	491,884	45,077	205,210	145,176	60,034
Amortization													
Fully amortized	6,933,442	6,299,448	633,994	1,228,487	889,796	309,324	1,196,246	4,508,729	4,250,643	258,088	590,410	309,328	281,087
Partially amortized	600,281	564,710	35,571	...	...	...	...	600,281	564,710	35,571	36,844	...	36,844
Not amortized	337,477	316,619	20,858	...	...	...	...	337,477	316,619	20,855	54,314	...	54,314
On demand	416,812	401,938	14,874	...	...	...	...	416,812	401,938	14,874	37,040	...	37,041
Regular principal payments required	168,416	161,386	7,030	...	...	...	...	168,416	161,386	7,030	5,882	...	5,882
No regular principal payments required	248,396	240,552	7,844	...	...	...	...	248,396	240,552	7,844	31,158	...	31,159
Frequency of Interest Payment													
Monthly	7,052,161	6,400,322	651,839	1,228,480	889,796	309,326	1,190,562	4,633,189	4,357,079	276,112	598,239	309,178	289,061
Quarterly, semi-annually or annually	970,265	922,243	48,022	...	...	...	5,358	964,909	917,069	47,840	70,501	147	70,353
Other regular interval	46,938	44,745	2,193	...	...	...	380	46,558	44,365	2,193	1,021	...	1,021
No regular payment	218,629	215,387	3,242	...	...	...	...	218,629	215,387	3,242	48,845	...	48,845
Frequency of Principal Payment													
Monthly	7,147,279	6,496,312	650,967	1,228,489	889,797	309,326	1,191,725	4,727,095	4,451,951	275,146	606,596	308,983	297,619
Quarterly, semi-annually or annually	494,664	471,981	22,683	...	...	...	4,143	490,523	467,928	22,595	22,915	344	22,571
Other regular interval	47,962	45,774	2,188	...	...	...	380	47,582	45,394	2,188	1,191	...	1,191
No regular payment	598,089	568,631	29,458	...	...	...	...	598,088	568,630	29,458	87,900	...	87,900
Method of Payment													
Interest and principal at same time in constant total amount	6,879,276	6,236,989	642,287	1,228,490	889,796	309,326	1,182,954	4,467,844	4,201,095	266,751	575,719	309,328	266,396
Interest and principal at same time in increasing or decreasing total amount	638,446	607,770	30,676	...	...	...	11,301	627,151	596,672	30,479	37,418	...	37,418
Payment of interest only	415,626	389,129	26,497	...	...	...	...	415,626	389,129	26,497	47,392	...	47,392
Interest and principal at different times, or principal only	172,841	170,113	2,728	...	...	...	1,993	170,848	168,302	2,546	15,914	...	15,914
No regular interest or principal payments	181,823	178,712	3,111	...	...	...	...	181,823	178,712	3,111	42,164	...	42,164

[1] Includes 29,369 FHA-insured first mortgages with conventional second mortgage.

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
UNITED STATES--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	7,643,251	6,995,636	647,615	1,182,950	865,032	290,269	1,135,908	5,324,399	5,030,103	294,298	624,216	291,188	333,036
Delinquent:													
Foreclosure in process	14,459	9,504	4,955	4,988	1,044	3,883	826	8,647	7,744	903	6,209	4,277	1,932
Foreclosure not in process	449,076	399,457	49,619	40,551	23,720	15,175	59,516	349,021	317,946	31,075	47,770	13,863	33,909
No regular payments required	181,217	178,106	3,111	...	...	...	...	181,217	178,106	3,111	40,403	...	40,403
Year Mortgage Made or Assumed													
1950 (part)	1,298,699	1,169,059	129,640	183,292	106,366	71,292	168,489	946,930	899,407	47,523	161,202	71,273	89,933
1949	1,839,907	1,610,897	229,010	295,307	173,272	113,540	241,757	1,302,846	1,208,035	94,811	252,185	114,108	138,080
1948	1,469,443	1,307,891	161,552	214,608	131,892	77,705	205,057	1,049,780	978,640	71,140	166,910	78,837	88,081
1947	1,179,226	1,079,480	99,746	121,523	78,200	38,966	309,840	747,866	698,880	48,986	82,795	37,572	45,223
1946	872,626	832,964	39,662	56,372	46,864	6,889	256,182	560,079	534,541	25,538	26,926	6,626	20,306
1942 to 1945	969,097	936,040	33,057	161,503	158,213	945	14,936	792,672	763,032	29,640	20,945	919	20,025
1940 to 1941	310,556	304,695	5,861	1,171,160	116,624	...	...	193,395	188,070	5,325	2,117	...	2,117
1935 to 1939	225,020	220,915	4,105	78,752	78,393	...	...	146,270	142,525	3,745	1,902	...	1,902
1930 to 1934	60,000	59,512	488	...	...	...	...	60,000	59,512	488	1,297	...	1,297
1929 or earlier	63,470	61,268	2,202	...	...	...	...	63,470	61,268	2,202	2,333	...	2,333
Term of Mortgage													
On demand	416,807	401,936	14,871	...	...	...	...	416,807	401,936	14,871	37,040	...	37,040
Less than 5 years	700,741	663,104	37,637	2,601	2,576	...	1,056	697,086	659,966	37,120	110,733	197	110,536
5 to 9 years	1,307,599	1,238,305	69,274	2,588	2,356	123	26,694	1,278,302	1,211,556	66,746	131,696	3,326	128,369
10 to 12 years	1,954,047	1,833,258	120,789	20,980	20,362	68	113,433	1,819,637	1,705,573	114,065	95,481	12,466	83,016
13 to 14 years	265,235	248,692	16,543	6,026	5,126	34	36,967	222,248	209,202	13,046	11,176	3,576	7,601
15 years	969,953	914,596	55,357	85,375	81,274	2,918	198,762	685,823	638,241	47,582	51,762	36,534	15,229
16 to 19 years	404,938	367,403	37,535	46,069	33,699	7,866	102,305	256,569	238,556	18,013	23,489	12,210	11,280
20 years	1,295,907	1,167,539	128,368	492,419	388,191	96,548	438,792	364,696	350,535	14,161	131,312	122,878	8,437
21 to 24 years	178,101	152,503	25,598	58,733	37,648	16,129	77,878	41,491	38,997	2,494	25,315	22,342	2,973
25 years	762,476	566,207	196,269	506,778	314,537	182,750	198,444	57,255	56,139	1,116	98,511	95,773	2,741
26 years or more	32,256	29,175	3,081	6,934	4,038	2,897	1,923	23,399	23,215	184	2,111	40	2,071
Median term.....years..	12	12	20	20	20	25	20	11	11	11	13	20	7
Year Mortgage Due													
On demand	416,812	401,938	14,874	...	...	...	...	416,812	401,938	14,874	37,040	...	37,040
Fully amortized	6,933,442	6,299,448	633,994	1,228,508	889,811	309,330	1,196,246	4,508,729	4,250,943	257,788	590,410	309,336	281,087
Past due	9,944	9,360	584	...	...	...	...	9,944	9,360	584	1,028	...	1,028
1950 to 1951	245,687	239,005	6,682	5,695	5,498	...	1,867	238,136	231,835	6,303	29,156	...	29,156
1952 to 1953	473,951	454,850	19,101	11,763	11,701	...	4,828	457,363	438,634	18,729	56,042	312	55,731
1954 to 1955	610,070	586,989	23,081	14,408	14,297	...	10,185	585,479	562,888	22,591	49,176	859	48,319
1956 to 1957	722,463	683,074	39,389	34,265	33,924	123	45,983	642,216	605,378	36,838	37,285	4,231	33,055
1958 to 1959	863,330	810,905	52,425	42,247	41,476	265	52,624	768,465	720,303	48,162	48,183	6,785	41,398
1960 to 1964	1,693,018	1,584,739	108,279	155,952	149,025	2,617	274,490	1,262,587	1,170,855	91,732	80,518	31,843	48,677
1965 to 1969	1,408,373	1,265,130	143,243	482,843	383,992	88,260	486,061	439,466	410,144	29,322	140,412	124,496	15,922
1970 to 1974	749,018	557,623	191,395	392,356	210,310	170,406	267,087	89,579	86,183	3,396	125,854	119,986	5,868
1975 or later	157,588	107,773	49,815	88,979	39,588	47,659	53,121	15,494	15,363	131	22,756	20,824	1,933
Partially or not amortized	937,818	881,045	56,773	...	...	...	...	937,818	881,045	56,773	91,167	...	91,167
Past due	22,026	17,234	4,792	...	...	...	...	22,026	17,234	4,792	2,336	...	2,336
1950 to 1951	350,641	331,561	19,080	...	...	...	...	350,641	331,561	19,080	30,575	...	30,575
1952 to 1953	235,121	220,409	14,712	...	...	...	...	235,121	220,409	14,712	26,061	...	26,061
1954 to 1955	146,328	137,410	8,918	...	...	...	...	146,328	137,410	8,918	16,493	...	16,493
1956 to 1957	62,150	58,108	4,042	...	...	...	...	62,150	58,108	4,042	2,594	...	2,594
1958 to 1959	65,583	63,528	2,055	...	...	...	...	65,583	63,528	2,055	5,398	...	5,398
1960 to 1964	41,784	39,930	1,854	...	...	...	...	41,784	39,930	1,854	4,942	...	4,942
1965 to 1969	10,257	10,218	39	...	...	...	...	10,257	10,218	39	1,492	...	1,492
1970 to 1974	3,084	1,828	1,256	...	...	...	...	3,084	1,828	1,256	1,110	...	1,110
1975 or later	844	819	25	...	...	...	...	844	819	25	166	...	166
Interest Rate													
Less than 4.0 percent	157,343	152,901	4,442	1,979	1,782	197	1,164	154,202	149,957	4,245	27,902	40	27,862
4.0 percent	1,990,414	1,809,299	181,115	251,457	132,794	106,891	1,195,084	543,890	518,487	25,403	349,180	309,285	39,900
4.1 to 4.4 percent	28,775	25,140	3,635	22,159	18,525	3,547	...	6,614	6,614	...	48	...	48
4.5 percent	1,583,153	1,338,337	244,816	898,276	682,498	198,574	...	684,884	656,016	28,868	10,492	...	10,492
4.6 to 5.0 percent	2,007,907	1,892,089	115,818	54,631	54,203	123	...	1,953,297	1,837,888	115,390	107,064	...	107,064
5.1 to 5.5 percent	246,024	229,007	17,017	...	...	...	...	246,024	229,007	17,017	6,948	...	6,948
5.6 to 6.0 percent	2,041,277	1,916,453	124,824	...	...	...	...	2,041,278	1,916,455	124,824	198,738	...	198,738
6.1 percent or more	233,157	219,509	13,648	...	...	...	...	233,157	219,509	13,648	18,236	...	18,236
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	6.0
Mortgage Loan													
Less than $2,000	1,296,515	1,242,420	54,095	8,388	8,191	...	15,353	1,272,776	1,219,371	53,405	502,654	263,323	239,337
$2,000 to $2,999	1,202,172	1,145,338	56,834	53,847	50,652	2,134	54,447	1,093,879	1,042,175	51,704	132,952	41,958	90,995
$3,000 to $3,999	1,220,908	1,142,943	77,965	130,515	119,728	7,171	105,645	984,749	921,386	63,363	44,400	3,422	40,978
$4,000 to $4,999	1,042,900	964,333	78,567	191,210	164,747	21,496	118,588	733,106	687,016	46,090	18,478	455	18,024
$5,000 to $5,999	878,032	790,822	87,210	192,985	145,876	43,895	146,571	538,487	503,626	34,861	10,442	172	10,270
$6,000 to $6,999	813,615	691,180	122,435	229,360	138,853	86,432	188,339	395,921	370,322	25,599	5,141	...	5,141
$7,000 to $7,999	661,725	547,825	113,900	198,938	105,260	87,269	191,370	271,418	254,836	16,582	1,866	...	1,866
$8,000 to $8,999	456,214	393,147	63,067	124,976	78,369	43,939	149,268	181,981	168,964	13,017	1,259	...	1,259
$9,000 to $9,999	254,181	233,454	20,727	42,367	31,838	9,563	108,479	103,346	95,195	8,151	80	...	80
$10,000 to $10,999	184,843	171,617	13,226	29,641	24,061	4,420	59,848	95,356	90,166	5,190	974	...	974
$11,000 to $11,999	60,804	57,386	3,418	8,197	6,475	1,287	18,587	34,031	32,615	1,416	...	...	...
$12,000 to $14,999	130,739	120,611	10,128	13,414	11,508	1,342	29,807	87,527	80,731	6,796	255	...	255
$15,000 to $19,999	66,132	62,894	3,238	4,543	4,128	393	9,135	52,457	49,659	2,798	103	...	103
$20,000 or more	19,292	18,775	517	134	134	...	845	18,314	17,885	429	...	...	...
Median loan.....dollars..	4,400	4,200	5,900	6,100	5,600	6,900	6,800	3,500	3,500	3,900	1,400	1,100	1,700

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
UNITED STATES--Con.													
Outstanding Debt													
Less than $2,000	2,472,952	2,380,342	92,610	102,849	101,917	123	58,368	2,311,740	2,221,520	90,220	566,920	282,283	284,640
$2,000 to $2,999	1,275,312	1,206,761	68,551	125,604	118,777	4,218	95,038	1,054,678	996,114	58,564	92,783	24,519	68,265
$3,000 to $3,999	1,064,237	989,318	74,919	159,773	143,877	11,505	125,809	778,660	726,417	52,243	31,650	2,353	29,294
$4,000 to $4,999	818,927	736,682	82,245	148,809	115,368	30,390	145,350	524,769	480,697	44,072	14,065	172	13,893
$5,000 to $5,999	707,447	619,124	88,323	157,373	99,784	54,109	171,372	378,703	353,419	25,284	6,590	...	6,590
$6,000 to $6,999	653,441	543,656	109,785	193,156	106,201	82,573	188,197	272,092	254,062	18,030	3,632	...	3,632
$7,000 to $7,999	546,446	433,174	113,272	203,276	105,815	91,287	159,680	183,484	170,642	12,842	2,046	...	2,046
$8,000 to $8,999	285,425	244,953	40,472	63,357	38,356	22,634	112,526	109,546	98,124	11,422	145	...	145
$9,000 to $9,999	198,478	183,518	14,960	37,166	29,443	7,236	81,539	79,777	74,445	5,332	26	...	26
$10,000 to $10,999	80,917	73,159	7,758	17,608	13,866	2,796	21,365	41,947	38,571	3,376	470	...	470
$11,000 to $11,999	55,150	49,788	5,362	6,929	5,157	1,284	13,245	34,982	31,980	3,002	...	...	...
$12,000 to $14,999	86,986	81,434	5,552	9,860	8,757	956	18,889	58,239	54,374	3,865	191	...	191
$15,000 to $19,999	35,582	34,516	1,066	2,489	2,241	226	4,541	28,555	27,762	793	93	...	93
$20,000 or more	6,766	6,318	448	261	261	...	337	6,168	5,808	360	...	...	...
Median debt.....dollars	3,300	3,200	5,300	5,400	4,600	6,600	6,000	2,500	2,500	3,300	1,200	1,000	1,400
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	7,656,142	6,980,379	675,762	1,228,519	889,817	309,347	1,196,271	5,231,424	4,931,587	299,837	623,681	308,992	314,690
Less than $20	1,248,163	1,185,683	62,480	90,093	81,978	6,312	92,942	1,065,134	1,015,793	49,341	459,781	306,706	153,074
$20 to $24	800,651	754,783	45,868	143,357	130,796	9,372	93,799	563,506	532,502	31,004	39,860	1,785	38,077
$25 to $29	917,972	845,338	72,634	169,861	140,630	24,291	100,590	647,518	607,832	39,686	43,620	413	43,207
$30 to $34	906,587	807,049	99,538	186,547	124,496	57,701	138,079	581,972	547,814	34,158	22,619	61	22,558
$35 to $39	854,586	744,814	109,772	194,386	117,439	74,036	180,361	479,841	450,654	29,187	13,988	...	13,988
$40 to $44	843,062	715,926	127,136	222,157	126,157	88,743	183,428	437,490	411,117	26,373	9,448	27	9,421
$45 to $49	495,041	443,546	51,495	79,880	51,392	26,598	149,954	265,209	247,457	17,752	5,946	...	5,946
$50 to $54	531,862	486,951	44,910	57,148	43,373	13,270	114,633	360,084	333,280	26,804	10,543	...	10,543
$55 to $59	248,773	234,364	14,409	24,044	20,182	3,765	57,991	166,745	157,768	8,977	2,274	...	2,274
$60 to $64	224,751	208,578	16,173	29,956	25,112	3,858	32,609	162,190	152,142	10,048	4,575	...	4,575
$65 to $69	119,750	111,968	7,782	8,312	7,317	813	15,730	95,712	89,364	6,348	1,477	...	1,477
$70 to $79	177,347	168,968	8,379	10,632	9,675	710	16,998	149,725	143,034	6,691	3,793	...	3,793
$80 to $99	135,559	127,016	8,543	9,707	9,028	681	10,555	115,291	107,815	7,476	1,497	...	1,497
$100 to $119	87,744	82,829	4,915	2,111	1,914	197	6,641	78,998	74,734	4,264	2,826	...	2,826
$120 or more	64,294	62,566	1,728	328	328	...	1,961	62,009	60,281	1,728	1,434	...	1,434
Median payment.....dollars	34	34	37	35	33	38	39	32	32	34	13	10	20
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	3,859,315	3,413,349	445,966	1,225,964	889,824	309,341	947,204	1,686,195	1,604,858	81,337	...	...	...
Less than $25	417,672	396,613	21,039	45,546	40,744	3,813	59,228	312,909	299,448	13,461	...	...	...
$25 to $29	283,563	266,499	17,064	58,299	50,306	6,518	54,286	170,982	163,928	7,054	...	...	...
$30 to $34	340,886	315,990	24,896	98,478	84,477	10,051	72,046	170,362	161,412	8,950	...	...	...
$35 to $39	364,661	330,342	34,319	122,172	98,072	21,738	79,758	162,734	154,832	7,902	...	...	...
$40 to $44	422,640	365,650	56,990	165,425	121,042	43,267	89,190	168,031	158,446	9,585	...	...	...
$45 to $49	396,701	335,473	61,228	157,436	106,590	47,938	115,444	123,817	116,577	7,240	...	...	...
$50 to $54	411,728	336,024	75,704	165,850	99,381	63,225	124,333	121,543	116,064	5,479	...	...	...
$55 to $59	324,881	265,116	59,765	126,037	72,591	49,729	108,320	90,528	85,926	4,602	...	...	...
$60 to $64	265,286	225,587	39,699	103,252	69,912	30,078	81,317	80,725	77,766	2,959	...	...	...
$65 to $69	175,247	153,009	22,238	60,679	43,873	15,739	58,073	56,500	51,942	4,558	...	...	...
$70 to $79	198,234	181,818	16,416	63,564	51,648	11,048	56,352	78,331	75,999	2,332	...	...	...
$80 to $99	158,319	145,984	12,335	41,602	35,062	4,912	32,109	84,610	79,327	5,283	...	...	...
$100 to $119	54,300	51,910	2,390	10,047	9,439	608	10,178	34,075	32,799	1,276	...	...	...
$120 or more	44,697	43,051	1,646	7,226	6,553	460	6,457	31,012	30,356	656	...	...	...
Amount for other items not reported	500	283	217	351	134	217	113	36	36	...	...	...	...
Median payment.....dollars	46	45	50	48	47	51	50	40	40	41	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items	3,859,372	3,413,433	445,939	1,225,937	887,713	308,871	947,182	1,686,255	1,604,936	81,319	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items	1,182,931	855,369	327,562	1,182,928	855,602	298,986	...	...	...	...	...	...	...
Ground rent	7,704	4,251	3,453	7,706	4,253	3,117	...	...	...	...	...	...	...
Life insurance premiums	5,184	4,564	620	5,183	4,564	620	...	...	...	...	...	...	...
Other items	30,120	23,294	6,826	30,120	23,294	6,148	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items	1,503,744	1,440,008	63,736	...	...	...	707,516	796,230	752,282	43,948	...	...	...
Ground rent	46,211	45,057	1,154	...	...	...	13,181	33,031	31,877	1,154	...	...	...
Life insurance premiums	28,838	27,134	1,704	...	...	...	6,385	22,451	21,306	1,145	...	...	...
Real estate taxes and ground rent	2,634	2,596	38	...	...	...	106	2,529	2,491	38	...	...	...
Real estate taxes	786,133	755,469	30,664	...	...	...	176,137	609,994	584,150	25,844	...	...	...
Ground rent	493	493	...	...	...	...	75	418	418	...	...	...	...
Fire and hazard insurance premiums	43,726	41,069	2,657	...	...	...	7,799	35,926	33,446	2,480	...	...	...
Life insurance premiums	69,640	68,118	1,522	...	...	...	1,411	68,230	67,102	1,128	...	...	...
Other combinations:													
Including real estate taxes	120,886	115,919	4,967	...	...	...	32,345	88,545	83,998	4,547	...	...	...
Not including real estate taxes	31,128	30,092	1,036	...	...	...	2,227	28,901	27,866	1,035	...	...	...

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
NORTHEAST													
Total outstanding debt	9,589,872	8,878,175	711,697	1,034,292	709,191	313,128	2,507,249	6,048,331	5,734,648	313,683	218,116	63,189	154,927
Average debt per mortgage	4.0	3.9	4.9	4.9	4.3	7.2	6.1	3.4	3.3	3.7	1.5	1.5	1.5
Type of Mortgage Holder													
Commercial bank or trust company	1,690,755	1,604,762	85,993	273,252	225,913	40,724	585,409	832,092	802,759	29,333	19,054	10,140	8,914
Mutual saving bank	2,819,992	2,474,121	345,871	516,094	292,369	219,487	792,964	1,510,934	1,424,116	86,818	50,873	42,060	8,813
Savings and loan association	2,731,757	2,600,041	131,716	68,838	57,941	10,829	813,924	1,848,995	1,753,793	95,202	11,315	2,284	9,031
Life insurance company	712,920	646,317	66,603	135,971	99,325	35,594	185,987	390,962	362,097	28,865	8,411	6,561	1,850
Mortgage company	57,921	53,401	4,520	21,252	18,217	3,035	24,856	11,813	10,328	1,485	2,647	720	1,927
Federal National Mortgage Association	86,761	86,134	627	...	...	...	86,761	...	...	...	...	...	...
Individual	1,263,194	1,196,208	66,986	...	...	...	583	1,262,611	1,195,625	66,986	111,210	631	110,579
Other	226,574	217,191	9,383	18,885	15,426	3,459	16,765	190,924	185,930	4,994	14,606	793	13,813
Manner Mortgage Acquired by Present Holder													
Purchased	1,897,586	1,606,677	290,909	611,282	378,984	223,986	595,869	690,435	641,216	49,219	58,696	38,279	20,417
Originated	7,692,286	7,271,498	420,788	423,010	330,207	89,142	1,911,380	5,357,896	5,093,432	264,464	159,420	24,910	134,510
Origin of First Mortgage													
Mortgage made or assumed at time property acquired	7,273,294	6,655,244	618,050	972,763	652,601	310,461	2,422,149	3,878,382	3,645,239	233,143	...	...	...
Mortgage refinanced or renewed	1,792,331	1,721,527	70,804	50,273	45,334	2,667	77,232	1,664,826	1,606,341	58,485	...	...	...
Mortgage placed later than acquisition of property	524,247	501,404	22,843	11,256	11,256	...	7,868	505,123	483,068	22,055	...	...	...
Amortization													
Fully amortized	7,629,499	7,014,961	614,538	1,034,292	709,191	313,128	2,507,249	4,087,958	3,870,645	217,313	125,325	63,189	62,136
Partially amortized	891,010	848,468	42,542	...	...	...	...	891,010	848,468	42,542	22,911	...	22,911
Not amortized	363,506	343,230	20,276	...	...	...	...	363,506	343,230	20,276	38,611	...	38,611
On demand	705,857	671,516	34,341	...	...	...	...	705,857	672,305	33,552	31,269	...	31,269
Regular principal payments required	309,057	292,114	16,943	...	...	...	...	309,057	292,903	16,154	6,500	...	6,500
No regular principal payments required	396,800	379,402	17,398	...	...	...	...	396,800	379,402	17,398	24,769	...	24,769
Current Status of Payments													
Ahead or up-to-date in scheduled payments	9,050,078	8,389,712	660,366	1,002,499	690,636	299,890	2,422,029	5,625,550	5,348,892	276,658	173,218	59,477	113,741
Delinquent:													
Foreclosure in process	9,819	8,081	1,738	...	...	...	1,195	8,624	6,886	1,738	973	...	973
Foreclosure not in process	383,065	340,430	42,635	31,793	18,555	13,238	84,025	267,247	238,918	28,329	19,338	3,712	15,626
No regular payments required	146,910	139,952	6,958	...	...	...	...	146,910	139,952	6,958	24,587	...	24,587
Year Mortgage Made or Assumed													
1950 (part)	1,462,341	1,334,096	128,245	167,378	90,007	77,371	332,344	962,619	914,661	47,958	47,360	13,552	33,808
1949	2,359,980	2,102,550	257,430	289,356	143,893	139,730	635,936	1,434,688	1,346,449	88,239	81,832	29,354	52,478
1948	1,886,148	1,725,333	160,815	182,354	107,271	73,591	540,007	1,163,787	1,091,096	72,691	47,875	16,130	31,745
1947	1,457,651	1,369,599	88,052	91,775	71,755	16,676	590,098	775,778	729,069	46,709	18,719	2,839	15,880
1946	945,512	912,187	33,325	33,350	27,756	5,440	385,839	526,323	510,497	15,826	9,559	1,284	8,275
1942 to 1945	808,249	781,724	26,525	115,987	114,417	320	23,025	669,237	644,282	24,955	5,407	30	5,377
1940 to 1941	269,490	263,493	5,997	90,145	90,145	...	...	179,345	173,348	5,997	790	...	790
1935 to 1939	197,561	194,140	3,421	63,947	63,947	...	...	133,614	130,193	3,421	1,341	...	1,341
1930 to 1934	81,808	80,240	1,568	...	...	...	...	81,808	80,240	1,568	1,277	...	1,277
1929 or earlier	121,132	114,813	6,319	...	...	...	...	121,132	114,813	6,319	3,956	...	3,956
Year Mortgage Due													
On demand	705,857	671,516	34,341	...	...	...	...	705,857	672,305	33,552	31,269	...	31,269
Fully amortized	7,629,499	7,014,961	614,538	1,034,292	709,191	313,128	2,507,249	4,087,958	3,870,645	217,313	125,325	63,189	62,136
Past due	6,936	6,229	707	...	...	...	...	6,936	6,229	707	704	631	73
1950 to 1951	42,282	40,098	2,184	397	397	...	2,105	39,780	37,596	2,184	6,044	...	6,044
1952 to 1953	92,134	86,710	5,424	2,635	2,635	...	2,131	87,368	81,944	5,424	11,555	16	11,539
1954 to 1955	192,389	187,931	4,458	8,325	8,325	...	2,197	181,867	177,409	4,458	6,963	...	6,963
1956 to 1957	345,520	327,602	17,918	29,500	29,316	184	25,201	290,819	274,289	16,530	6,472	238	6,234
1958 to 1959	638,430	606,115	32,315	29,708	29,708	...	64,195	544,527	518,734	25,793	10,630	...	10,630
1960 to 1964	2,284,396	2,174,196	110,200	130,755	129,346	...	517,445	1,636,196	1,544,094	92,102	15,632	1,672	13,960
1965 to 1969	2,641,205	2,471,790	169,415	359,935	287,132	68,624	1,203,516	1,077,754	1,010,788	66,966	21,870	16,432	5,438
1970 to 1974	1,133,640	920,269	213,371	361,738	169,351	186,002	577,176	194,726	191,805	2,921	37,053	35,851	1,202
1975 or later	252,567	194,021	58,546	111,299	52,981	58,318	113,283	27,985	27,757	228	8,402	8,349	53
Partially or not amortized	1,254,516	1,191,698	62,818	...	...	...	...	1,254,516	1,191,698	62,818	61,522	...	61,522
Past due	15,974	15,694	280	...	...	...	...	15,974	15,694	280	72	...	72
1950 to 1951	428,335	403,882	24,453	...	...	...	...	428,335	403,882	24,453	20,777	...	20,777
1952 to 1953	310,548	299,031	11,517	...	...	...	...	310,548	299,031	11,517	9,554	...	9,554
1954 to 1955	191,771	184,118	7,653	...	...	...	...	191,771	184,118	7,653	13,319	...	13,319
1956 to 1957	97,280	94,586	2,694	...	...	...	...	97,280	94,586	2,694	2,292	...	2,292
1958 to 1959	103,665	94,990	8,675	...	...	...	...	103,665	94,990	8,675	6,972	...	6,972
1960 to 1964	76,715	75,495	1,220	...	...	...	...	76,715	75,495	1,220	4,739	...	4,739
1965 to 1969	22,710	22,608	102	...	...	...	...	22,710	22,608	102	2,480	...	2,480
1970 to 1974	6,434	210	6,224	...	...	...	...	6,434	210	6,224	1,317	...	1,317
1975 or later	1,078	1,078	...	...	...	...	...	1,078	1,078	...	...	...	...
Interest Rate													
Less than 4.0 percent	166,078	154,746	11,332	468	468	...	2,582	163,028	151,696	11,332	32,861	...	32,861
4.0 percent	3,784,863	3,549,283	235,580	296,385	164,743	122,091	2,504,667	983,811	952,786	31,025	83,484	63,189	21,295
4.1 to 4.4 percent	47,686	44,683	3,003	32,634	39,631	3,003	...	15,052	15,052	...	...	...	...
4.5 percent	2,086,171	1,821,921	264,250	674,012	483,740	187,850	...	1,412,159	1,338,181	73,978	7,830	...	7,830
4.6 to 5.0 percent	2,599,451	2,450,358	149,093	30,793	30,609	184	...	2,568,658	2,419,749	148,909	59,712	...	59,712
5.1 to 5.5 percent	162,216	156,707	5,509	...	...	...	...	162,216	156,707	5,509	1,370	...	1,370
5.6 to 6.0 percent	742,858	699,928	42,930	...	...	...	...	742,858	699,928	42,930	31,942	...	31,942
6.1 percent or more	549	549	...	...	...	...	...	549	549	...	917	...	917

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
NORTHEAST--Con.													
Mortgage Loan													
Less than $2,000	280,810	252,230	28,580	1,095	1,095	...	4,566	275,149	248,368	26,781	93,802	44,988	48,814
$2,000 to $2,999	644,912	618,661	26,251	19,134	18,950	184	43,182	582,596	558,639	23,957	53,802	15,003	38,799
$3,000 to $3,999	927,390	884,966	42,424	51,067	50,062	702	105,023	771,300	732,762	38,538	24,487	3,055	21,432
$4,000 to $4,999	1,071,631	1,025,159	46,472	130,131	125,708	3,173	159,976	781,524	747,825	33,699	17,533	143	17,390
$5,000 to $5,999	1,120,300	1,048,288	72,012	127,447	107,057	19,535	205,384	787,469	744,692	42,777	20,105	...	20,105
$6,000 to $6,999	1,138,970	1,068,126	70,844	128,709	93,296	34,361	347,808	662,453	637,710	24,743	5,287	...	5,287
$7,000 to $7,999	1,145,893	981,657	164,236	262,089	128,013	130,080	400,486	483,318	462,139	21,179	2,574	...	2,574
$8,000 to $8,999	953,563	830,611	122,952	176,362	87,826	86,291	344,244	432,957	404,463	28,494	238	...	238
$9,000 to $9,999	635,701	593,238	42,463	47,113	30,347	16,766	315,795	272,793	252,423	20,370	288	...	288
$10,000 to $10,999	545,861	506,063	39,798	51,505	35,547	15,958	220,999	273,357	256,036	17,321	...	...	...
$11,000 to $11,999	216,836	215,179	1,657	11,721	10,527	1,194	101,842	103,273	102,810	463	...	...	...
$12,000 to $14,999	489,209	443,135	46,074	23,118	16,176	4,670	162,099	303,992	274,516	29,476	...	...	...
$15,000 to $19,999	306,925	301,424	5,501	4,801	4,587	214	92,241	209,883	204,596	5,287	...	...	...
$20,000 or more	111,871	109,438	2,433	...	...	...	3,604	108,267	107,669	598	...	...	...
Outstanding Debt													
Less than $2,000	763,227	731,735	31,492	35,953	35,769	184	29,812	697,462	666,213	31,249	113,032	51,696	61,336
$2,000 to $2,999	985,448	945,930	39,518	66,750	66,447	...	89,054	829,644	794,255	35,389	44,463	9,728	34,735
$3,000 to $3,999	1,135,084	1,076,425	58,659	128,123	125,216	1,869	151,912	855,049	809,115	45,934	24,102	1,765	22,337
$4,000 to $4,999	1,067,365	1,005,236	62,129	102,888	89,737	12,084	216,756	747,721	708,095	39,626	16,659	...	16,659
$5,000 to $5,999	1,102,674	1,042,740	59,934	70,214	55,065	14,029	326,768	705,692	667,331	38,361	12,288	...	12,288
$6,000 to $6,999	1,092,465	989,662	102,803	163,553	98,121	65,432	393,045	535,867	509,526	26,341	6,429	...	6,429
$7,000 to $7,999	1,024,113	864,742	159,371	246,273	114,667	127,678	335,830	442,010	422,373	19,637	908	...	908
$8,000 to $8,999	721,113	627,450	93,663	102,460	41,491	58,724	320,127	298,526	274,954	23,572	...	...	...
$9,000 to $9,999	623,525	578,847	44,678	68,208	42,481	25,727	282,549	272,768	257,480	15,288	235	...	235
$10,000 to $10,999	259,071	243,475	15,596	24,888	20,720	1,896	114,031	120,152	121,131	8,021	...	...	...
$11,000 to $11,999	189,088	173,018	16,070	6,510	2,075	4,435	74,414	108,164	98,326	9,838	...	...	...
$12,000 to $14,999	379,939	354,802	25,137	13,671	12,815	856	115,169	251,099	231,270	19,829	...	...	...
$15,000 to $19,999	183,843	183,031	812	4,801	4,587	214	55,947	123,095	122,497	598	...	...	...
$20,000 or more	62,917	61,082	1,835	...	...	...	1,835	61,082	61,082	...	...	...	...
	Number of mortgages												
Total mortgages	2,425,088	2,281,239	143,849	209,721	164,574	43,302	413,091	1,802,286	1,716,487	85,799	145,751	43,306	102,435
Type of Mortgage Holder													
Commercial bank or trust company	446,349	424,632	21,717	71,529	64,257	6,412	113,271	261,556	249,203	12,353	14,754	6,814	7,943
Mutual savings bank	636,096	578,462	57,634	89,840	59,452	29,606	122,616	423,645	402,184	21,461	37,129	28,988	8,142
Savings and loan association	708,360	679,556	28,804	13,638	12,136	1,492	132,563	562,158	539,510	22,648	10,122	1,468	8,652
Life insurance company	130,005	121,310	8,695	26,896	21,770	4,933	26,837	76,275	72,887	3,388	5,229	4,697	532
Mortgage company	10,576	9,701	875	3,776	3,376	399	3,395	3,406	2,930	476	1,587	546	1,042
Federal National Mortgage Association	11,636	11,583	53	...	...	...	11,636	...	...	...	...	...	...
Individual	414,621	391,089	23,532	...	...	...	203	414,417	390,885	23,532	69,597	316	69,282
Other	67,447	64,900	2,547	4,046	3,584	463	2,571	60,832	58,885	1,947	7,338	477	6,862
Manner Mortgage Acquired by Present Holder													
Purchased	363,494	330,063	33,431	92,813	70,901	21,028	60,807	209,870	199,661	10,209	29,755	20,359	9,397
Originated	2,061,600	1,951,177	110,423	116,906	93,673	22,275	352,278	1,592,417	1,516,825	75,592	115,999	22,944	93,054
Form of Debt													
Mortgage or deed of trust	2,382,904	2,239,201	143,703	209,720	164,574	43,302	413,088	1,760,102	1,674,449	85,653	145,531	43,302	102,228
Contract to purchase	42,186	42,037	149	...	...	...	...	42,185	42,036	149	223	...	223
Service of Mortgage													
Hold and service mortgage	2,184,105	2,071,144	112,961	118,048	95,301	21,510	360,140	1,705,919	1,628,096	77,823	119,023	21,925	97,105
Hold mortgage only	240,986	210,095	30,891	91,673	69,273	21,791	52,946	96,366	88,390	7,976	26,727	21,379	5,347
Amortization													
Fully amortized	1,769,182	1,657,785	111,397	209,718	164,574	43,300	413,088	1,146,380	1,093,034	53,346	96,110	43,303	52,809
Partially amortized	254,097	238,918	15,179	...	...	...	...	254,097	238,918	15,179	10,982	...	10,982
Not amortized	122,115	116,283	5,832	...	...	...	...	122,115	116,283	5,832	17,447	...	17,447
On demand	279,707	268,259	11,448	...	...	...	...	279,707	268,259	11,448	21,217	...	21,218
Regular principal payments required	115,296	110,045	5,251	...	...	...	...	115,296	110,045	5,251	3,532	...	3,532
No regular principal payments required	164,411	158,214	6,197	...	...	...	...	164,411	158,214	6,197	17,685	...	17,686
Frequency of Interest Payment													
Monthly	1,820,993	1,704,134	116,859	209,711	164,457	43,303	410,594	1,200,686	1,141,878	58,808	91,077	43,303	47,777
Quarterly, semi-annually or annually	538,258	513,017	25,241	...	...	...	2,497	535,762	510,521	25,241	36,712	...	36,712
Other regular interval	6,672	6,651	21	...	...	...	...	6,672	6,651	21	119	...	119
No regular payment	59,165	57,433	1,732	...	...	...	...	59,165	57,433	1,732	17,845	...	17,845
Frequency of Principal Payment													
Monthly	1,815,252	1,698,798	116,454	209,721	164,574	43,303	410,185	1,195,353	1,136,862	58,491	94,032	43,303	50,731
Quarterly, semi-annually or annually	310,050	294,918	15,132	...	...	...	2,901	307,151	292,107	15,044	14,133	...	14,133
Other regular interval	7,453	7,453	...	...	...	...	...	7,453	7,453	...	228	...	228
No regular payment	292,334	280,069	12,265	...	...	...	...	292,334	280,069	12,265	37,363	...	37,363
Method of Payment													
Interest and principal at same time in constant total amount	1,802,248	1,687,699	114,549	209,721	164,574	43,303	408,273	1,184,252	1,127,758	56,494	86,649	43,303	43,347
Interest and principal at same time in increasing or decreasing total amount	301,603	285,211	16,392	...	...	...	4,813	296,792	280,400	16,392	16,047	...	16,047
Payment of interest only	239,681	228,971	10,710	...	...	...	...	239,681	228,971	10,710	21,662	...	21,662
Interest and principal at different times, or principal only	28,443	27,970	473	...	...	...	...	28,443	27,970	473	5,569	...	5,569
No regular interest or principal payments	53,122	51,390	1,732	...	...	...	...	53,122	51,390	1,732	15,829	...	15,829

Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
NORTHEAST--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	2,252,382	2,124,755	127,627	202,560	159,504	41,209	396,145	1,653,679	1,581,630	72,049	117,838	41,209	76,631
Delinquent:													
Foreclosure in process	2,181	1,836	345	...	...	...	187	1,994	1,649	345	415	...	415
Foreclosure not in process	117,372	103,223	14,149	7,161	5,069	2,093	16,755	93,457	81,780	11,677	12,057	2,093	9,965
No regular payments required	53,156	51,424	1,732	...	...	...	...	53,156	51,424	1,732	15,442	...	15,442
Year Mortgage Made or Assumed													
1950 (part)	315,046	293,615	21,431	21,600	11,911	9,691	45,195	248,254	237,036	11,218	29,987	9,691	20,297
1949	462,515	420,472	42,043	41,814	21,903	19,169	92,924	327,783	309,291	18,492	49,803	19,292	30,514
1948	392,279	360,911	31,368	27,834	16,670	10,910	82,856	281,593	264,043	17,550	30,115	11,151	18,966
1947	331,939	310,728	21,211	15,540	12,502	2,577	103,765	212,637	198,459	14,178	17,826	2,214	15,611
1946	256,165	247,771	8,394	8,197	7,270	873	81,822	166,148	160,772	5,376	6,464	899	5,567
1942 to 1945	343,937	331,921	12,016	36,124	35,704	86	6,530	301,288	289,691	11,597	6,447	60	6,386
1940 to 1941	121,412	117,789	3,623	31,130	31,130	...	...	90,284	86,661	3,623	852	...	852
1935 to 1939	105,045	103,823	1,222	27,491	27,491	...	...	77,552	76,330	1,222	956	...	956
1930 to 1934	38,681	38,248	433	...	...	...	...	38,681	38,248	433	1,045	...	1,045
1929 or earlier	58,076	55,960	2,116	...	...	...	...	58,076	55,960	2,116	2,265	...	2,265
Term of Mortgage													
On demand	279,702	268,256	11,446	...	...	...	...	279,703	268,257	11,446	21,218	...	21,218
Less than 5 years	189,305	177,381	11,924	208	208	...	...	189,097	177,173	11,924	26,384	...	26,384
5 to 9 years	249,592	238,015	11,577	723	600	123	4,352	244,518	233,907	10,611	24,577	136	24,441
10 to 12 years	496,019	473,495	22,524	5,380	5,380	...	38,760	451,880	430,840	21,040	18,680	778	17,902
13 to 14 years	59,232	56,905	2,327	567	567	...	8,067	50,598	49,097	1,501	778	...	778
15 years	386,301	365,808	20,493	21,205	20,450	702	85,057	280,039	262,270	17,769	7,311	1,569	5,742
16 to 19 years	118,476	112,382	6,094	5,838	4,813	498	27,948	84,690	81,065	3,625	2,680	498	2,182
20 years	445,149	423,120	22,029	79,475	68,146	10,922	177,554	188,119	181,992	6,127	13,484	10,802	2,682
21 to 24 years	18,561	16,258	2,303	4,164	3,308	576	6,336	8,060	6,614	1,446	1,372	954	419
25 years	171,740	138,929	32,811	91,326	60,491	30,259	63,784	16,626	16,422	204	29,267	28,566	702
26 years or more	11,020	10,690	330	833	609	224	1,231	8,958	8,852	106	8	...	8
Median term.....years	15	15	15	20	20	25	20	12	12	12	11	25	7
Year Mortgage Due													
On demand	279,723	268,277	11,446	...	...	...	...	279,724	268,278	11,446	21,217	...	21,218
Fully amortized	1,769,192	1,657,792	111,400	209,729	164,578	43,307	413,089	1,146,380	1,093,030	53,350	96,112	43,306	52,809
Past due	3,204	3,058	146	...	...	...	...	3,204	3,058	146	243	...	243
1950 to 1951	46,929	46,212	717	1,441	1,441	...	281	45,208	44,491	717	8,918	...	8,918
1952 to 1953	72,960	69,276	3,684	2,374	2,374	...	1,513	69,073	65,389	3,684	11,549	14	11,535
1954 to 1955	124,254	121,262	2,992	4,770	4,770	...	972	118,510	115,518	2,992	6,578	...	6,578
1956 to 1957	160,572	152,300	8,272	14,110	13,987	123	11,318	135,144	127,343	7,801	5,116	439	4,677
1958 to 1959	212,627	204,068	8,559	11,815	11,815	...	19,195	181,620	174,610	7,010	5,934	...	5,934
1960 to 1964	527,064	502,219	24,845	39,579	39,180	...	104,370	383,119	362,047	21,072	11,217	1,013	10,204
1965 to 1969	440,871	414,222	26,649	72,241	60,697	10,955	189,853	178,776	169,459	9,317	14,511	10,897	3,617
1970 to 1974	150,815	122,796	28,019	49,360	23,739	24,765	72,681	28,775	28,217	558	25,694	24,599	1,095
1975 or later	29,896	22,379	7,517	14,039	6,575	7,464	12,906	2,951	2,898	53	6,352	6,344	8
Partially or not amortized	376,190	355,180	21,010	...	...	...	...	376,190	355,180	21,010	28,434	...	28,434
Past due	9,571	6,773	2,798	...	...	...	...	9,571	6,773	2,798	98	...	98
1950 to 1951	150,520	141,972	8,548	...	...	...	...	150,520	141,972	8,548	10,157	...	10,157
1952 to 1953	98,445	94,370	4,075	...	...	...	...	98,445	94,370	4,075	6,257	...	6,257
1954 to 1955	53,992	51,768	2,224	...	...	...	...	53,992	51,768	2,224	5,283	...	5,283
1956 to 1957	25,061	24,267	794	...	...	...	...	25,061	24,267	794	906	...	906
1958 to 1959	17,752	16,813	939	...	...	...	...	17,752	16,813	939	2,012	...	2,012
1960 to 1964	14,525	14,188	337	...	...	...	...	14,525	14,188	337	2,215	...	2,215
1965 to 1969	4,467	4,428	39	...	...	...	...	4,467	4,428	39	947	...	947
1970 to 1974	1,376	120	1,256	...	...	...	...	1,376	120	1,256	559	...	559
1975 or later	481	481	...	...	...	...	...	481	481	...	...	...	...
Interest Rate													
Less than 4.0 percent	45,268	42,228	3,040	187	187	...	281	44,801	41,761	3,040	13,618	...	13,618
4.0 percent	672,482	634,645	37,837	47,137	28,966	16,859	412,809	212,544	205,780	6,764	58,866	43,303	15,563
4.1 to 4.4 percent	11,129	10,802	327	8,442	8,115	327	...	2,686	2,686	...	...	...	...
4.5 percent	455,074	415,137	39,937	139,504	112,972	25,994	...	315,571	302,165	13,406	4,330	...	4,330
4.6 to 5.0 percent	816,239	772,526	43,713	14,455	14,333	123	...	801,784	758,194	43,590	41,972	...	41,972
5.1 to 5.5 percent	71,507	69,476	2,031	...	...	...	...	71,507	69,476	2,031	885	...	885
5.6 to 6.0 percent	353,181	336,211	16,970	...	...	...	...	353,181	336,211	16,970	24,871	...	24,871
6.1 percent or more	222	222	...	...	...	...	...	222	222	...	1,219	...	1,219
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.5	4.0	5.0
Mortgage Loan													
Less than $2,000	316,500	300,731	15,769	1,226	1,226	...	4,225	311,050	295,281	15,769	98,963	34,813	64,150
$2,000 to $2,999	382,451	368,860	13,591	12,278	12,156	123	22,789	347,386	334,903	12,483	27,228	7,405	19,825
$3,000 to $3,999	374,001	352,192	21,809	22,939	22,627	206	38,354	312,705	292,767	19,938	9,193	1,045	8,147
$4,000 to $4,999	327,910	315,405	12,505	42,626	41,510	784	43,452	241,837	232,720	9,117	4,479	40	4,440
$5,000 to $5,999	263,951	248,591	15,360	31,742	27,682	3,879	44,215	188,001	178,593	9,408	4,553	...	4,553
$6,000 to $6,999	217,204	205,124	12,080	23,786	18,097	5,496	62,153	131,270	126,697	4,573	862	...	862
$7,000 to $7,999	179,206	155,771	23,435	37,603	18,946	18,124	61,171	80,431	77,033	3,398	407	...	407
$8,000 to $8,999	131,868	116,286	15,582	23,173	12,234	10,657	46,103	62,597	58,711	3,886	30	...	30
$9,000 to $9,999	76,320	71,415	4,905	5,397	3,568	1,830	36,826	34,100	31,639	2,461	34	...	34
$10,000 to $10,999	61,656	57,378	4,278	5,467	3,770	1,696	23,766	32,422	30,568	1,854	...	...	...
$11,000 to $11,999	22,054	21,898	156	1,306	1,200	106	10,083	10,663	10,613	50	...	...	...
$12,000 to $14,999	44,411	40,563	3,848	1,867	1,259	393	13,692	28,857	26,423	2,434	...	...	...
$15,000 to $19,999	21,752	21,340	412	320	306	14	6,085	15,347	14,949	398	...	...	...
$20,000 or more	5,819	5,698	121	...	...	...	186	5,633	5,600	33	...	...	...
Median loan.....dollars	4,400	4,300	5,500	5,800	5,100	7,600	6,800	3,700	3,700	3,700	1,400	1,200	1,500

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
NORTHEAST--Con.													
Outstanding Debt													
Less than $2,000	692,604	665,355	27,249	27,737	27,615	123	20,313	644,554	617,467	27,087	111,624	38,359	73,267
$2,000 to $2,999	408,319	391,896	16,423	26,772	26,666	...	36,455	345,098	330,408	14,690	19,469	4,380	15,088
$3,000 to $3,999	333,721	316,481	17,240	36,919	36,118	522	43,817	252,989	239,351	13,638	7,352	563	6,788
$4,000 to $4,999	242,565	228,699	13,866	23,535	20,735	2,567	49,049	169,985	161,007	8,978	3,734	...	3,734
$5,000 to $5,999	203,641	192,597	11,044	12,831	10,047	2,577	59,508	131,301	124,196	7,105	2,396	...	2,396
$6,000 to $6,999	169,845	154,052	15,793	25,133	15,127	10,008	60,675	84,040	80,012	4,028	1,026	...	1,026
$7,000 to $7,999	138,101	116,682	21,419	33,003	15,369	17,112	45,258	59,839	57,136	2,703	126	...	126
$8,000 to $8,999	85,991	74,782	11,209	12,322	4,986	7,054	38,096	35,575	32,774	2,801	...	...	...
$9,000 to $9,999	66,445	61,710	4,735	7,228	4,518	2,710	30,110	29,106	27,461	1,645	26	...	26
$10,000 to $10,999	24,980	23,500	1,480	2,352	1,962	176	10,950	11,679	10,904	775	...	...	...
$11,000 to $11,999	16,523	15,131	1,392	563	182	381	6,519	9,443	8,583	860	...	...	...
$12,000 to $14,999	28,686	26,819	1,867	1,011	947	65	8,743	18,931	17,470	1,461	...	...	...
$15,000 to $19,999	11,272	11,225	47	320	306	14	3,509	7,443	7,410	33	...	...	...
$20,000 or more	2,404	2,316	88	...	...	...	88	2,316	2,316	...	...	...	...
Median debt.....dollars	3,300	3,200	4,700	4,500	3,700	7,300	5,900	2,700	2,700	3,000	1,300	1,100	1,300
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	2,128,479	1,997,064	131,415	209,727	164,577	43,307	413,090	1,505,675	1,432,317	73,358	107,049	42,986	64,063
Less than $20	510,922	486,832	24,090	16,217	15,864	341	55,377	439,329	419,123	20,206	83,837	42,764	41,072
$20 to $24	269,168	258,373	10,795	27,457	25,606	1,657	45,791	195,919	188,234	7,685	7,214	222	6,993
$25 to $29	272,482	255,513	16,969	41,945	39,877	1,910	38,515	192,026	179,545	12,481	7,069	...	7,069
$30 to $34	229,698	216,058	13,640	26,485	21,776	4,245	45,278	157,938	150,231	7,707	1,605	...	1,605
$35 to $39	192,307	175,345	16,962	26,905	17,322	9,585	50,510	114,891	108,154	6,737	3,035	...	3,035
$40 to $44	184,213	161,697	22,516	36,205	20,275	15,406	53,217	94,793	90,010	4,783	884	...	884
$45 to $49	126,815	116,749	10,066	15,156	8,704	6,170	42,667	68,992	65,938	3,054	1,434	...	1,434
$50 to $54	101,074	95,105	5,969	9,102	7,328	1,776	29,875	62,098	58,591	3,507	480	...	480
$55 to $59	58,653	56,485	2,168	2,649	2,027	622	18,790	37,216	35,745	1,471	146	...	146
$60 to $64	47,181	43,881	3,300	3,595	2,076	1,519	11,083	32,502	31,037	1,465	316	...	316
$65 to $69	25,177	24,445	732	952	952	...	6,280	17,947	17,333	614	...	...	...
$70 to $79	38,403	37,221	1,182	872	622	36	7,089	30,444	29,600	844	53	...	53
$80 to $99	34,984	34,310	674	1,250	1,211	40	5,222	28,508	28,056	452	...	...	...
$100 to $119	23,769	21,636	2,133	866	866	...	2,000	20,905	18,772	2,133	923	...	923
$120 or more	13,633	13,414	219	71	71	...	1,396	12,167	11,948	219	53	...	53
Median payment.....dollars	30	29	35	33	30	41	37	28	28	28	12	10	15
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	1,199,753	1,122,167	77,586	209,056	164,359	42,870	325,988	664,721	641,427	23,294	...	...	...
Less than $25	164,019	158,923	5,096	4,656	4,656	...	30,459	128,907	125,375	3,532	...	...	...
$25 to $29	107,853	103,517	4,336	7,941	7,278	662	26,020	73,891	71,563	2,328	...	...	...
$30 to $34	108,847	103,512	5,335	14,687	13,473	1,019	26,784	67,380	64,603	2,777	...	...	...
$35 to $39	111,437	106,978	4,459	22,760	21,758	950	24,906	63,773	61,281	2,492	...	...	...
$40 to $44	110,949	102,819	8,130	28,512	25,063	3,398	23,029	59,411	55,188	4,223	...	...	...
$45 to $49	104,342	99,620	4,722	24,558	22,122	1,923	33,436	46,345	44,599	1,746	...	...	...
$50 to $54	108,700	97,789	10,911	25,620	17,596	8,026	35,371	47,712	46,306	1,406	...	...	...
$55 to $59	85,603	75,073	10,530	21,343	11,960	9,325	29,185	35,076	33,932	1,144	...	...	...
$60 to $64	69,310	60,168	9,142	20,837	12,606	7,765	25,207	23,271	22,988	283	...	...	...
$65 to $69	60,399	54,615	5,784	15,061	10,645	4,136	21,745	23,593	22,323	1,270	...	...	...
$70 to $79	64,980	59,802	5,178	11,692	7,569	4,122	24,106	29,181	28,677	504	...	...	...
$80 to $99	60,524	58,275	2,249	7,860	6,394	1,468	17,193	35,469	34,688	781	...	...	...
$100 to $119	22,210	21,114	1,096	1,709	1,673	36	2,929	17,572	16,812	760	...	...	...
$120 or more	20,580	19,962	618	1,820	1,566	40	5,618	13,140	13,092	48	...	...	...
Amount for other items not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars	44	44	53	50	47	57	49	39	39	40	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items	1,199,742	1,122,161	77,581	209,051	164,354	42,865	325,984	664,707	641,417	23,290	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items	192,572	150,697	41,875	192,572	150,698	40,040	...	...	...	...	...	...	...
Ground rent	292	146	146	292	146	146	...	...	...	...	...	...	...
Life insurance premiums	412	...	412	412	...	412	...	...	...	...	...	...	...
Other items	15,777	13,510	2,267	15,775	13,510	2,267	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items	362,992	350,820	12,172	...	...	...	170,568	192,424	185,390	7,034	...	...	...
Ground rent	880	880	...	...	...	...	...	880	880	...	...	...	...
Life insurance premiums	6,828	6,633	195	...	...	...	1,281	5,546	5,351	195	...	...	...
Real estate taxes and ground rent	1,079	1,079	...	...	...	...	...	1,079	1,079	...	...	...	...
Real estate taxes	506,634	488,898	17,736	...	...	...	130,044	376,590	362,888	13,702	...	...	...
Ground rent	...	...	...	...	...	...	...	...	...	...	...	...	...
Fire and hazard insurance premiums	6,200	6,160	40	...	...	...	578	5,622	5,582	40	...	...	...
Life insurance premiums	18,595	18,595	...	...	...	...	...	18,595	18,595	...	...	...	...
Other combinations:													
Including real estate taxes	78,136	75,607	2,529	...	...	...	23,513	54,626	52,516	2,110	...	...	...
Not including real estate taxes	9,345	9,136	209	...	...	...	...	9,345	9,136	209	...	...	...

Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
NORTH CENTRAL													
Total outstanding debt	9,526,352	8,817,776	708,575	1,792,204	1,404,553	365,407	1,864,954	5,869,193	5,583,236	285,957	208,414	72,026	136,390
Average debt per mortgage	3.8	3.7	5.0	5.5	5.2	6.7	5.5	3.2	3.1	3.7	1.4	1.3	1.5
Type of Mortgage Holder													
Commercial bank or trust company	2,196,374	2,058,673	137,701	673,198	573,908	87,561	556,248	966,928	948,088	18,840	26,498	16,772	9,726
Mutual savings bank	110,869	106,794	4,075	35,298	33,030	1,775	17,235	58,336	56,529	1,807	1,357	1,040	317
Savings and loan association	3,175,259	2,962,809	212,450	190,272	139,435	47,376	775,406	2,209,581	2,058,972	150,609	26,122	9,136	16,986
Life insurance company	1,597,671	1,375,074	222,597	773,615	569,895	199,103	302,197	521,859	503,876	17,983	41,019	38,003	3,016
Mortgage company	90,398	73,377	17,021	47,256	33,532	13,296	8,697	34,445	31,230	3,215	4,437	3,631	806
Federal National Mortgage Association	228,429	213,046	15,383	42,488	27,598	13,374	185,941	...	...	...	2,768	2,768	...
Individual	1,831,702	1,764,793	66,909	...	...	...	275	1,831,427	1,764,518	66,909	96,670	...	96,670
Other	295,649	263,210	32,439	30,077	27,155	2,922	18,955	246,617	220,023	26,594	9,541	672	8,869
Manner Mortgage Acquired by Present Holder													
Purchased	1,593,996	1,426,133	167,863	628,300	492,517	129,327	386,216	579,480	549,703	29,777	38,832	24,388	14,444
Originated	7,932,355	7,391,643	540,712	1,163,904	912,036	236,080	1,478,738	5,289,713	5,033,533	256,180	169,580	47,634	121,946
Origin of First Mortgage													
Mortgage made or assumed at time property acquired	7,561,255	6,921,406	639,849	1,644,393	1,260,957	362,191	1,815,524	4,101,338	3,876,677	224,661	...	...	...
Mortgage refinanced or renewed	1,295,827	1,248,460	47,367	112,435	108,222	3,214	29,429	1,153,963	1,114,024	39,939	...	...	...
Mortgage placed later than acquisition of property	669,267	647,910	21,357	35,374	35,374	...	20,001	613,892	592,535	21,357	...	...	...
Amortization													
Fully amortized	8,284,556	7,647,083	637,473	1,792,204	1,404,553	365,407	1,864,954	4,627,398	4,412,543	214,855	147,711	72,022	75,689
Partially amortized	815,335	777,711	37,624	...	...	...	...	815,335	777,711	37,624	13,413	...	13,413
Not amortized	275,694	245,936	29,758	...	...	...	...	275,694	245,936	29,758	33,738	...	33,738
On demand	150,766	147,046	3,720	...	...	...	...	150,766	147,046	3,720	13,550	...	13,550
Regular principal payments required	63,783	62,468	1,315	...	...	...	...	63,783	62,468	1,315	1,288	...	1,288
No regular principal payments required	86,983	84,578	2,405	...	...	...	...	86,983	84,578	2,405	12,262	...	12,262
Current Status of Payments													
Ahead or up-to-date in scheduled payments	8,967,777	8,307,423	660,354	1,739,866	1,371,299	346,829	1,759,935	5,467,976	5,206,980	260,996	176,751	68,542	108,209
Delinquent:													
Foreclosure in process	12,930	12,930	...	2,675	2,675	...	873	9,382	9,382	...	619	...	619
Foreclosure not in process	425,224	379,028	46,196	49,661	30,579	18,576	104,146	271,417	248,479	22,938	13,664	3,480	10,184
No regular payments required	120,418	118,395	2,023	...	...	...	...	120,418	118,395	2,023	17,378	...	17,378
Year Mortgage Made or Assumed													
1950 (part)	1,711,801	1,596,106	115,695	351,677	283,309	65,849	262,329	1,097,795	1,056,277	41,518	45,209	13,204	32,005
1949	2,587,093	2,321,949	265,144	541,583	370,378	163,084	430,596	1,614,914	1,534,520	80,394	80,272	30,945	49,327
1948	2,008,316	1,836,476	171,840	378,657	284,350	88,970	341,034	1,288,625	1,214,381	74,244	48,616	17,949	30,667
1947	1,371,158	1,277,546	93,612	142,063	98,948	37,741	460,326	768,769	726,025	42,744	18,902	7,853	11,049
1946	884,740	845,358	39,382	57,400	49,213	8,187	357,882	469,458	442,623	26,835	9,137	1,665	7,472
1942 to 1945	686,630	672,262	14,368	186,974	184,947	1,574	12,787	486,869	474,739	12,130	5,393	406	4,987
1940 to 1941	164,284	162,857	1,427	95,972	95,532	...	...	68,312	67,324	987	45	...	45
1935 to 1939	93,751	86,717	7,034	37,876	37,876	...	...	55,875	48,841	7,034	803	...	803
1930 to 1934	14,110	14,063	47	...	...	...	...	14,110	14,063	47	13	...	13
1929 or earlier	4,466	4,442	24	...	...	...	...	4,466	4,442	24	22	...	22
Year Mortgage Due													
On demand	150,766	147,046	3,720	...	...	...	...	150,766	147,046	3,720	13,550	...	13,550
Fully amortized	8,284,554	7,647,083	637,471	1,792,202	1,404,553	365,405	1,864,954	4,627,398	4,412,543	214,855	147,711	72,022	75,689
Past due	1,498	1,405	93	...	...	...	...	1,498	1,405	93	80	...	80
1950 to 1951	37,926	37,424	502	482	482	...	219	37,225	36,741	484	5,164	...	5,164
1952 to 1953	162,584	158,519	4,065	4,194	4,194	...	2,004	156,386	152,439	3,947	11,188	10	11,178
1954 to 1955	347,054	338,064	8,990	7,983	7,876	...	9,474	329,597	321,016	8,581	16,422	20	16,402
1956 to 1957	595,621	568,125	27,496	18,036	18,036	...	40,719	536,866	509,642	27,224	11,632	369	11,263
1958 to 1959	928,366	889,401	38,965	33,146	32,969	177	58,426	836,794	800,053	36,741	14,512	571	13,941
1960 to 1964	2,492,912	2,372,115	120,797	186,725	175,711	5,775	492,102	1,814,085	1,716,210	97,875	18,407	8,204	10,203
1965 to 1969	2,205,427	2,046,867	158,560	736,008	627,392	99,549	769,246	700,173	663,898	36,275	36,214	32,647	3,567
1970 to 1974	1,275,290	1,043,234	232,056	659,696	435,518	217,258	428,751	186,843	183,900	2,943	31,983	28,339	3,644
1975 or later	237,876	191,929	45,947	145,932	102,375	42,646	64,013	27,931	27,239	692	2,109	1,862	247
Partially or not amortized	1,091,029	1,023,647	67,382	...	...	...	...	1,091,029	1,023,647	67,382	47,151	...	47,151
Past due	11,560	4,932	6,628	...	...	...	...	11,560	4,932	6,628	2,437	...	2,437
1950 to 1951	233,906	216,382	17,524	...	...	...	...	233,906	216,382	17,524	10,845	...	10,845
1952 to 1953	265,748	246,844	18,904	...	...	...	...	265,748	246,844	18,904	16,577	...	16,577
1954 to 1955	214,971	197,874	17,097	...	...	...	...	214,971	197,874	17,097	7,614	...	7,614
1956 to 1957	77,673	73,586	4,087	...	...	...	...	77,673	73,586	4,087	4,227	...	4,227
1958 to 1959	194,763	192,863	1,900	...	...	...	...	194,763	192,863	1,900	2,295	...	2,295
1960 to 1964	69,501	68,259	1,242	...	...	...	...	69,501	68,259	1,242	1,718	...	1,718
1965 to 1969	15,082	15,082	...	...	...	...	...	15,082	15,082	...	194	...	194
1970 to 1974	7,333	7,333	...	...	...	...	...	7,333	7,333	...	...	...	...
1975 or later	492	492	...	...	...	...	...	492	492	...	1,244	...	1,244
Interest Rate													
Less than 4.0 percent	170,266	167,399	2,867	89	89	...	132	170,045	167,178	2,867	19,316	...	19,316
4.0 percent	3,082,550	2,876,463	206,087	373,928	246,464	120,919	1,861,947	846,675	801,403	45,272	94,086	72,022	22,064
4.1 to 4.4 percent	90,179	84,617	5,562	73,744	68,182	5,562	...	16,435	16,435	...	96	...	96
4.5 percent	2,287,306	2,000,001	287,305	1,324,427	1,069,804	238,924	2,875	960,004	928,938	31,066	5,031	...	5,031
4.6 to 5.0 percent	2,198,265	2,065,007	133,258	20,014	20,014	...	...	2,178,251	2,044,993	133,258	48,840	...	48,840
5.1 to 5.5 percent	271,098	258,366	12,732	...	...	...	...	271,098	258,366	12,732	2,762	...	2,762
5.6 to 6.0 percent	1,350,417	1,292,535	57,882	...	...	...	...	1,350,417	1,292,535	57,882	36,473	...	36,473
6.1 percent or more	76,268	73,388	2,880	...	...	...	...	76,268	73,388	2,880	1,808	...	1,808

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
NORTH CENTRAL--Con.													
Mortgage Loan													
Less than $2,000	351,345	338,145	13,200	2,224	2,224	...	6,483	342,638	329,467	13,171	103,047	53,026	50,021
$2,000 to $2,999	645,984	625,776	20,208	17,252	17,074	71	37,020	591,712	571,884	19,828	46,736	16,304	30,432
$3,000 to $3,999	942,742	898,498	44,244	70,392	64,763	4,550	102,107	770,243	732,829	37,414	23,421	1,793	21,628
$4,000 to $4,999	1,083,232	1,009,130	74,102	169,343	154,324	11,523	135,873	778,016	727,291	50,725	11,498	57	11,441
$5,000 to $5,999	1,120,783	1,039,130	81,653	241,283	202,244	38,766	198,394	681,106	640,286	40,820	5,890	842	5,048
$6,000 to $6,999	1,176,815	1,047,792	129,023	281,689	196,665	83,375	268,687	626,439	589,920	36,519	3,330	...	3,330
$7,000 to $7,999	1,184,145	1,052,133	132,012	333,078	223,866	105,180	318,094	532,973	513,043	19,930	6,383	...	6,383
$8,000 to $8,999	977,054	876,033	101,021	320,088	235,446	83,080	282,175	374,791	362,002	12,789	1,356	...	1,356
$9,000 to $9,999	619,482	577,491	41,991	142,504	118,326	23,094	246,984	229,994	213,860	16,134	...	...	...
$10,000 to $10,999	468,964	441,184	27,780	111,914	95,154	8,158	113,297	243,753	236,811	6,942	5,143	...	5,143
$11,000 to $11,999	136,563	130,918	5,645	15,099	12,312	2,427	34,719	86,745	83,887	2,858	...	...	...
$12,000 to $14,999	399,412	379,761	19,651	58,201	55,618	2,583	102,852	238,359	224,977	13,382	1,537	...	1,537
$15,000 to $19,999	342,040	328,588	13,452	29,135	26,537	2,598	16,783	296,122	285,268	10,854	71	...	71
$20,000 or more	77,788	73,197	4,591	...	...	...	1,486	76,302	71,711	4,591	...	...	...
Outstanding Debt													
Less than $2,000	848,235	822,095	26,140	31,307	31,200	...	32,037	784,891	759,428	25,463	120,743	58,522	62,221
$2,000 to $2,999	970,031	943,582	26,449	81,924	79,196	1,325	88,699	799,408	776,024	23,384	38,549	10,808	27,741
$3,000 to $3,999	1,151,945	1,089,028	62,917	156,304	147,786	8,402	147,512	848,129	799,186	48,943	18,047	1,850	16,197
$4,000 to $4,999	1,132,132	1,039,985	92,147	184,407	156,773	23,987	206,353	741,372	682,629	58,743	10,359	842	9,517
$5,000 to $5,999	1,077,909	987,291	90,618	205,109	155,856	48,907	235,422	637,378	602,105	35,273	5,642	...	5,642
$6,000 to $6,999	1,094,204	986,143	108,061	258,342	175,674	81,473	305,835	530,027	507,366	22,661	5,161	...	5,161
$7,000 to $7,999	1,129,306	960,993	168,313	434,044	284,323	144,337	291,990	403,272	386,587	16,685	6,014	...	6,014
$8,000 to $8,999	643,236	587,910	57,326	167,795	128,083	33,527	225,561	251,880	237,071	14,809	470	...	470
$9,000 to $9,999	505,266	481,917	23,349	117,112	107,308	9,804	187,160	200,994	192,487	8,507	...	...	...
$10,000 to $10,999	221,239	205,134	16,105	72,441	62,089	6,491	24,288	124,510	119,331	5,179	1,890	...	1,890
$11,000 to $11,999	156,471	142,799	13,672	15,488	13,517	1,971	31,253	109,730	101,715	8,015	...	...	...
$12,000 to $14,999	379,336	362,021	17,315	52,082	47,135	4,947	84,236	243,018	230,650	12,368	1,537	...	1,537
$15,000 to $19,999	184,748	182,885	1,863	15,847	15,613	234	4,366	164,535	162,906	1,629	...	...	...
$20,000 or more	30,291	25,993	4,298	...	...	...	242	30,049	25,751	4,298	...	...	...
	Number of mortgages												
Total mortgages	2,526,928	2,384,285	142,643	327,552	269,392	54,716	337,803	1,861,578	1,783,620	77,964	146,075	54,719	91,358
Type of Mortgage Holder													
Commercial bank or trust company	599,530	572,190	27,340	134,691	118,936	13,883	113,858	350,980	342,578	8,402	21,130	13,642	7,489
Mutual savings bank	24,860	24,031	829	7,264	6,767	432	2,367	15,230	14,899	331	1,383	845	538
Savings and loan association	878,088	831,063	47,025	36,595	28,858	7,337	147,543	693,955	657,138	36,817	23,042	7,315	15,729
Life insurance company	273,484	240,707	32,777	128,506	98,834	28,841	44,341	100,637	97,655	2,982	28,813	27,860	952
Mortgage company	18,355	15,514	2,841	7,518	5,607	1,855	1,635	9,203	8,285	918	3,405	2,962	443
Federal National Mortgage Association	32,213	29,928	2,285	7,203	4,985	1,998	25,009	...	...	...	1,666	1,666	...
Individual	606,830	586,004	20,826	...	...	...	30	606,800	585,974	20,826	58,213	...	58,213
Other	93,582	84,852	8,730	5,776	5,403	373	3,018	84,791	77,098	7,693	8,423	429	7,994
Manner Mortgage Acquired by Present Holder													
Purchased	366,183	338,062	28,121	120,533	100,075	19,308	59,732	185,914	178,726	7,188	27,767	18,952	8,815
Originated	2,160,746	2,046,225	114,521	207,014	169,315	35,410	278,069	1,675,661	1,604,890	70,771	118,304	35,766	82,539
Form of Debt													
Mortgage or deed of trust	2,166,977	2,025,834	141,143	327,550	269,389	54,715	337,800	1,501,630	1,425,167	76,463	137,346	54,716	82,630
Contract to purchase	359,952	358,452	1,500	...	...	...	...	359,953	358,454	1,499	8,723	...	8,723
Service of Mortgage													
Hold and service mortgage	2,121,014	2,016,141	104,873	180,313	146,859	30,755	273,823	1,666,882	1,601,792	65,090	107,561	29,858	77,707
Hold mortgage only	405,911	368,140	37,771	147,231	122,530	23,964	63,977	194,702	181,828	12,874	38,509	24,863	13,649
Amortization													
Fully amortized	2,125,796	2,003,091	122,705	327,551	269,389	54,716	337,800	1,460,451	1,402,425	58,026	110,620	54,717	55,901
Partially amortized	214,968	204,873	10,095	...	...	...	...	214,968	204,873	10,095	9,750	...	9,750
Not amortized	122,229	113,353	8,876	...	...	...	...	122,229	113,353	8,876	20,555	...	20,555
On demand	63,937	62,971	966	...	...	...	...	63,937	62,971	966	5,151	...	5,151
Regular principal payments required	23,595	23,234	361	...	...	...	...	23,595	23,234	361	486	...	486
No regular principal payments required	40,342	39,737	605	...	...	...	...	40,342	39,737	605	4,665	...	4,665
Frequency of Interest Payment													
Monthly	2,194,339	2,064,659	129,680	327,551	269,389	54,716	335,080	1,531,716	1,466,532	65,184	114,710	54,716	59,992
Quarterly, semi-annually or annually	254,838	242,519	12,319	...	...	...	2,341	252,497	240,360	12,137	17,336	...	17,336
Other regular interval	8,102	7,852	250	...	...	...	380	7,722	7,472	250	168	...	168
No regular payment	69,648	69,257	391	...	...	...	...	69,648	69,257	391	13,859	...	13,859
Frequency of Principal Payment													
Monthly	2,264,982	2,135,742	129,240	327,551	269,390	54,716	336,218	1,601,224	1,536,662	64,562	117,092	54,717	62,378
Quarterly, semi-annually or annually	89,046	85,726	3,320	...	...	...	1,204	87,842	84,522	3,320	3,023	...	3,023
Other regular interval	7,994	7,744	250	...	...	...	380	7,614	7,364	250	168	...	168
No regular payment	164,902	155,070	9,832	...	...	...	...	164,902	155,070	9,832	25,788	...	25,788
Method of Payment													
Interest and principal at same time in constant total amount	2,121,289	1,993,669	127,620	327,551	269,389	54,716	331,367	1,462,378	1,399,058	63,320	109,087	54,717	54,370
Interest and principal at same time in increasing or decreasing total amount	154,655	150,124	4,531	...	...	...	4,924	149,733	145,399	4,334	6,978	...	6,978
Payment of interest only	107,603	98,189	9,414	...	...	...	...	107,603	98,189	9,414	14,692	...	14,692
Interest and principal at different times, or principal only	86,305	85,621	684	...	...	...	1,511	84,794	84,292	502	4,250	...	4,250
No regular interest or principal payments	57,081	56,690	391	...	...	...	...	57,081	56,690	391	11,066	...	11,066

Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
NORTH CENTRAL--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	2,328,990	2,195,835	133,155	318,274	262,852	52,048	315,266	1,695,451	1,623,768	71,683	124,427	52,301	72,129
Delinquent:													
Foreclosure in process	3,810	3,810	...	344	344	...	125	3,341	3,341	...	141	...	141
Foreclosure not in process	137,380	128,287	9,093	8,931	6,195	2,668	22,412	106,042	100,155	5,887	10,591	2,415	8,174
No regular payments required	56,748	56,357	391	...	...	...	...	56,748	56,357	391	10,911	...	10,911
Year Mortgage Made or Assumed													
1950 (part)	368,390	348,729	19,661	46,392	36,426	9,649	36,257	285,745	276,796	8,949	28,714	9,614	19,101
1949	577,833	529,417	48,416	76,621	52,167	22,909	64,495	436,709	415,203	21,506	55,282	22,943	32,339
1948	465,781	432,265	33,516	57,048	43,118	13,354	61,107	347,625	328,829	18,796	35,898	13,388	22,512
1947	360,960	340,881	20,079	24,682	17,605	6,435	90,671	245,610	233,892	11,718	14,014	6,401	7,614
1946	278,991	268,078	10,913	15,302	13,376	1,926	80,611	183,078	175,273	7,805	5,516	1,926	3,592
1942 to 1945	309,535	302,431	7,104	52,076	51,497	446	4,664	252,799	246,341	6,458	6,021	446	5,575
1940 to 1941	90,129	89,373	756	35,793	35,562	...	...	54,334	53,809	525	48	...	48
1935 to 1939	61,429	59,317	2,112	19,651	19,651	...	...	41,783	39,671	2,112	464	...	464
1930 to 1934	10,796	10,749	47	...	...	...	...	10,796	10,749	47	47	...	47
1929 or earlier	3,105	3,057	48	...	...	...	...	3,105	3,057	48	68	...	68
Term of Mortgage													
On demand	63,936	62,971	965	...	...	...	...	63,936	62,971	965	5,151	...	5,151
Less than 5 years	203,159	191,206	11,953	43	43	...	815	202,302	190,600	11,702	31,138	...	31,138
5 to 9 years	468,780	451,499	17,281	748	748	...	14,818	453,215	436,545	16,670	30,010	502	29,508
10 to 12 years	718,438	685,625	32,813	8,415	8,246	68	41,722	668,306	636,636	31,670	19,943	1,115	18,829
13 to 14 years	94,781	92,118	2,663	1,943	1,244	34	17,768	75,073	73,582	1,491	1,682	547	1,135
15 years	307,257	294,224	13,033	32,564	30,848	1,318	70,945	203,750	193,211	10,539	10,062	8,001	2,063
16 to 19 years	119,218	114,843	4,375	11,342	10,368	961	31,669	76,208	73,807	2,401	3,936	2,571	1,365
20 years	316,733	293,872	22,861	131,646	112,297	18,023	106,133	78,953	77,033	1,920	26,220	25,316	908
21 to 24 years	43,844	40,177	3,667	13,995	11,048	2,461	16,255	13,596	13,333	263	7,658	7,058	599
25 years	182,468	150,847	31,621	124,866	93,917	30,492	37,595	20,009	19,721	288	9,854	9,615	240
26 years or more	8,328	6,910	1,418	1,998	636	1,362	83	6,246	6,190	56	428	...	428
Median term.....years	12	12	15	20	20	25	18	11	11	10	11	20	7
Year Mortgage Due													
On demand	63,936	62,971	965	...	...	...	...	63,936	62,971	965	5,151	...	5,151
Fully amortized	2,125,804	2,003,096	122,708	327,556	269,395	54,716	337,803	1,460,461	1,402,432	58,029	110,623	54,716	55,908
Past due	2,541	2,497	44	...	...	...	...	2,541	2,497	44	189	...	189
1950 to 1951	69,860	68,741	1,119	1,519	1,519	...	1,083	67,257	66,320	937	6,044	...	6,044
1952 to 1953	151,804	146,678	5,126	3,177	3,177	...	2,521	146,106	141,049	5,057	10,778	34	10,744
1954 to 1955	213,773	208,369	5,404	6,106	6,039	...	6,705	200,963	195,822	5,141	12,365	68	12,297
1956 to 1957	258,874	249,092	9,782	9,768	9,768	...	19,095	230,012	220,347	9,665	7,075	640	6,435
1958 to 1959	291,391	278,187	13,194	11,026	10,958	68	17,736	262,632	250,013	12,619	10,468	673	9,794
1960 to 1964	566,157	541,278	24,879	49,557	46,961	1,267	103,523	413,080	393,386	19,694	14,721	7,336	7,386
1965 to 1969	366,137	342,035	24,102	133,522	115,799	16,613	124,239	108,376	104,000	4,376	27,135	25,337	1,799
1970 to 1974	172,195	139,647	32,548	92,312	60,877	30,649	55,127	24,758	24,318	440	20,652	19,522	1,130
1975 or later	33,072	26,562	6,510	20,569	14,297	6,119	7,774	4,736	4,680	56	1,196	1,106	90
Partially or not amortized	337,207	318,235	18,972	...	...	...	...	337,207	318,235	18,972	30,305	...	30,305
Past due	6,410	4,454	1,956	...	...	...	...	6,410	4,454	1,956	2,003	...	2,003
1950 to 1951	108,212	102,684	5,528	...	...	...	...	108,212	102,684	5,528	8,976	...	8,976
1952 to 1953	94,488	87,887	6,601	...	...	...	...	94,488	87,887	6,601	11,097	...	11,097
1954 to 1955	59,515	56,018	3,497	...	...	...	...	59,515	56,018	3,497	4,703	...	4,703
1956 to 1957	20,074	19,258	816	...	...	...	...	20,074	19,258	816	1,085	...	1,085
1958 to 1959	32,117	31,787	330	...	...	...	...	32,117	31,787	330	1,509	...	1,509
1960 to 1964	12,615	12,371	244	...	...	...	...	12,615	12,371	244	670	...	670
1965 to 1969	2,956	2,956	...	...	...	...	...	2,956	2,956	...	96	...	96
1970 to 1974	679	679	...	...	...	...	...	679	679	...	...	...	...
1975 or later	141	141	...	...	...	...	...	141	141	...	166	...	166
Interest Rate													
Less than 4.0 percent	52,759	52,002	757	44	44	...	14	52,701	51,944	757	8,656	...	8,656
4.0 percent	596,513	561,667	34,846	55,648	37,235	17,582	337,788	203,085	192,999	10,086	66,849	54,717	12,134
4.1 to 4.4 percent	10,887	10,106	781	8,260	7,478	781	...	2,628	2,628	...	48	...	48
4.5 percent	470,983	426,825	44,158	251,550	212,580	36,355	...	219,440	214,422	5,018	2,997	...	2,997
4.6 to 5.0 percent	675,964	642,611	33,353	12,055	12,055	...	...	663,910	630,557	33,353	32,554	...	32,554
5.1 to 5.5 percent	81,662	77,878	3,784	...	...	...	...	81,662	77,878	3,784	2,888	...	2,888
5.6 to 6.0 percent	580,786	556,775	24,011	...	...	...	...	580,786	556,775	24,011	29,048	...	29,048
6.1 percent or more	57,388	56,434	954	...	...	...	...	57,388	56,434	954	3,032	...	3,032
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	5.0
Mortgage Loan													
Less than $2,000	430,554	416,385	14,169	2,665	2,665	...	8,278	419,611	405,640	13,971	106,908	46,075	60,833
$2,000 to $2,999	381,438	370,019	11,419	10,935	10,834	34	19,889	350,614	339,421	11,193	23,747	7,883	15,864
$3,000 to $3,999	377,828	362,214	15,614	29,065	27,264	1,435	38,631	310,135	296,815	13,320	8,682	572	8,110
$4,000 to $4,999	327,220	307,928	19,292	52,342	48,602	2,922	37,246	237,633	224,171	13,462	3,002	15	2,987
$5,000 to $5,999	262,745	245,336	17,409	55,557	47,774	7,720	43,723	163,470	154,236	9,234	1,194	172	1,022
$6,000 to $6,999	223,184	201,338	21,846	50,720	37,025	13,386	48,248	124,215	117,482	6,733	618	...	618
$7,000 to $7,999	183,600	164,806	18,794	47,498	32,338	14,620	49,200	86,908	83,693	3,215	898	...	898
$8,000 to $8,999	134,564	121,562	13,002	41,966	31,174	10,592	37,860	54,742	52,979	1,763	197	...	197
$9,000 to $9,999	74,243	69,503	4,740	16,249	13,544	2,578	28,752	29,245	27,389	1,856	...	...	...
$10,000 to $10,999	53,315	50,388	2,927	11,732	10,009	804	12,710	28,872	28,097	775	692	...	692
$11,000 to $11,999	14,284	13,731	553	1,474	1,193	246	3,456	9,361	9,087	274	...	...	...
$12,000 to $14,999	35,599	33,861	1,738	5,285	5,085	201	8,531	21,782	20,577	1,205	128	...	128
$15,000 to $19,999	24,007	23,051	956	2,067	1,885	182	1,205	20,735	19,961	774	10	...	10
$20,000 or more	4,369	4,177	197	...	...	...	84	4,285	4,093	192	...	...	...
Median loan.....dollars	4,200	4,100	5,600	6,200	5,900	7,100	6,400	3,500	3,400	4,000	1,300	1,100	1,500

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
NORTH CENTRAL--Con.													
Outstanding Debt													
Less than $2,000	818,616	795,090	23,526	27,801	27,734	...	24,385	766,431	743,512	22,919	118,249	49,061	69,191
$2,000 to $2,999	389,636	378,971	10,665	32,421	31,435	502	35,458	321,761	312,209	9,552	16,733	4,896	11,837
$3,000 to $3,999	336,650	318,040	18,610	45,395	42,981	2,381	42,401	248,853	234,175	14,678	5,609	587	5,021
$4,000 to $4,999	256,140	235,206	20,934	41,361	35,325	5,227	46,406	168,370	154,776	13,594	2,426	172	2,254
$5,000 to $5,999	197,534	181,153	16,381	36,885	28,050	8,771	43,224	117,420	110,979	6,441	1,062	...	1,062
$6,000 to $6,999	170,022	153,468	16,554	39,704	27,090	21,419	47,638	82,678	79,150	3,528	805	...	805
$7,000 to $7,999	151,985	129,567	22,418	58,082	38,143	19,230	39,498	54,401	52,184	2,217	820	...	820
$8,000 to $8,999	76,445	69,749	6,696	19,768	15,133	3,938	26,952	29,731	28,009	1,722	56	...	56
$9,000 to $9,999	53,970	51,448	2,522	12,557	11,498	1,058	19,895	21,519	20,592	927	...	...	...
$10,000 to $10,999	21,502	19,937	1,565	7,164	6,150	632	2,341	11,996	11,500	496	188	...	188
$11,000 to $11,999	13,694	12,479	1,215	1,366	1,188	178	2,754	9,574	8,869	705	...	...	...
$12,000 to $14,999	28,726	27,443	1,283	4,006	3,639	367	6,564	18,157	17,241	916	128	...	128
$15,000 to $19,999	10,700	10,585	115	1,045	1,030	15	271	9,386	9,286	100	...	...	...
$20,000 or more	1,338	1,166	172	...	...	...	12	1,326	1,154	172	...	...	...
Median debt.....dollars	3,100	3,000	4,800	5,400	4,900	6,800	5,400	2,500	2,400	3,400	1,200	1,100	1,300
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	2,350,176	2,217,160	133,016	327,562	269,400	54,723	337,807	1,684,832	1,616,496	68,336	118,084	54,717	63,367
Less than $20	344,848	329,585	15,263	17,259	15,528	1,632	22,993	304,598	291,552	13,046	92,797	54,135	38,661
$20 to $24	253,190	240,828	12,362	34,412	32,698	1,383	23,039	195,744	185,435	10,309	6,030	410	5,621
$25 to $29	303,714	291,564	12,150	46,565	42,411	3,669	32,249	224,899	217,391	7,508	6,554	172	6,382
$30 to $34	287,995	273,630	14,365	49,692	41,749	7,677	41,059	197,248	191,745	5,503	2,769	...	2,769
$35 to $39	249,834	230,729	19,105	42,531	30,393	12,061	52,340	154,964	148,412	6,552	1,765	...	1,765
$40 to $44	253,887	230,120	23,767	58,569	39,665	17,787	45,721	149,598	145,158	4,440	1,173	...	1,173
$45 to $49	158,063	146,430	11,633	24,048	19,266	4,516	43,471	90,543	85,621	4,922	438	...	438
$50 to $54	163,890	151,930	11,960	18,389	14,135	4,187	32,158	113,346	106,237	7,109	2,336	...	2,336
$55 to $59	81,960	79,493	2,467	10,600	9,938	605	19,982	51,381	49,779	1,602	398	...	398
$60 to $64	76,610	72,526	4,084	13,409	12,224	545	9,152	54,050	51,484	2,566	492	...	492
$65 to $69	36,017	34,383	1,634	1,739	1,638	100	4,209	30,069	28,592	1,477	133	...	133
$70 to $79	52,337	51,075	1,262	4,794	4,582	178	5,469	42,078	41,359	719	1,743	...	1,743
$80 to $99	42,091	40,033	2,058	4,570	4,188	383	2,578	34,942	33,265	1,677	281	...	281
$100 to $119	22,751	22,131	620	818	818	...	3,180	18,756	18,136	620	551	...	551
$120 or more	22,989	22,703	286	167	167	...	207	22,616	22,330	286	624	...	624
Median payment.....dollars	34	34	38	36	35	40	39	32	32	33	12	10	16
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	1,081,130	994,710	86,420	327,440	269,279	54,717	238,145	515,556	489,830	25,726	...	...	...
Less than $25	116,201	110,412	5,789	10,923	10,454	369	16,404	88,875	83,729	5,146	...	...	...
$25 to $29	78,699	73,131	5,568	11,283	9,490	1,461	12,775	54,644	51,199	3,445	...	...	...
$30 to $34	90,360	85,806	4,554	21,166	19,222	1,598	22,458	46,735	44,235	2,500	...	...	...
$35 to $39	101,699	96,897	4,802	32,450	29,771	2,679	21,521	47,728	45,778	1,950	...	...	...
$40 to $44	117,111	109,298	7,813	45,553	39,438	5,863	21,122	50,436	48,781	1,655	...	...	...
$45 to $49	100,769	91,333	9,436	36,723	29,511	6,918	23,015	41,031	38,919	2,112	...	...	...
$50 to $54	102,005	89,281	12,724	38,220	27,028	10,381	30,644	33,140	31,840	1,300	...	...	...
$55 to $59	94,896	82,176	12,720	33,306	22,372	10,690	30,273	31,318	29,973	1,345	...	...	...
$60 to $64	83,500	74,821	8,679	29,038	22,004	6,844	18,969	35,496	34,275	1,221	...	...	...
$65 to $69	51,958	45,954	6,004	20,399	16,141	4,114	14,033	17,526	15,839	1,687	...	...	...
$70 to $79	69,398	65,513	3,885	25,338	22,685	2,528	15,467	28,601	27,745	856	...	...	...
$80 to $99	45,573	42,035	3,538	15,356	13,916	833	6,585	23,629	21,589	2,040	...	...	...
$100 to $119	17,741	17,511	230	4,594	4,378	216	4,722	8,425	8,411	14	...	...	...
$120 or more	11,220	10,542	678	3,091	2,869	223	157	7,972	7,517	455	...	...	...
Amount for other items not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars	46	46	52	50	49	54	50	41	42	39	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items	1,081,109	994,699	86,410	327,426	269,265	54,716	238,131	515,543	489,826	25,717	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items	322,162	264,330	57,832	322,160	264,501	54,214	...	...	...	...	...	...	...
Ground rent	166	166	...	166	166	...	...	...	...	...	...	...	...
Life insurance premiums	2,488	2,318	170	2,488	2,318	170	...	...	...	...	...	...	...
Other items	2,612	2,280	332	2,612	2,280	332	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items	483,256	466,170	17,086	...	...	...	188,079	295,174	280,028	15,146	...	...	...
Ground rent	338	338	...	...	...	...	166	172	172	...	...	...	...
Life insurance premiums	14,399	13,300	1,099	...	...	...	4,445	9,954	9,217	737	...	...	...
Real estate taxes and ground rent	68	68	...	...	...	...	68	...	...	...	...	...	...
Real estate taxes	209,526	201,938	7,588	...	...	...	39,093	170,430	162,899	7,531	...	...	...
Ground rent	44	44	...	...	...	...	...	44	44	...	...	...	...
Fire and hazard insurance premiums	9,798	9,398	400	...	...	...	2,622	7,176	6,776	400	...	...	...
Life insurance premiums	13,515	13,276	239	...	...	...	332	13,183	12,944	239	...	...	...
Other combinations:													
Including real estate taxes	19,371	17,904	1,467	...	...	...	3,326	16,044	14,577	1,467	...	...	...
Not including real estate taxes	3,366	3,169	197	...	...	...	...	3,366	3,169	197	...	...	...

Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
SOUTH													
Total outstanding debt	7,243,264	6,039,519	1,203,745	2,062,263	1,234,917	746,318	1,536,329	3,644,672	3,316,922	327,750	314,318	141,716	172,602
Average debt per mortgage	3.8	3.6	5.3	5.3	5.0	6.0	5.9	2.8	2.8	4.0	1.3	1.1	1.6
Type of Mortgage Holder													
Commercial bank or trust company	967,969	850,477	117,492	277,743	200,271	66,474	192,910	497,316	466,589	30,727	28,848	12,142	16,706
Mutual savings bank	113,820	83,711	30,109	58,387	29,052	26,024	18,252	37,181	36,407	774	5,238	4,657	581
Savings and loan association	1,822,510	1,597,334	225,176	192,834	118,899	67,125	324,918	1,304,758	1,165,694	139,064	24,138	14,057	10,078
Life insurance company	2,478,219	1,885,670	592,549	1,331,938	823,977	463,583	493,855	652,426	588,265	64,161	90,161	86,230	3,931
Mortgage company	185,607	126,247	59,360	86,536	28,569	54,249	61,899	37,172	35,913	1,259	15,268	11,755	3,513
Federal National Mortgage Association	446,640	394,635	52,005	56,792	10,120	42,261	389,848	...	...	...	6,886	6,886	...
Individual	978,179	897,737	80,442	...	...	...	3,414	974,765	894,323	80,442	124,784	104	124,680
Other	250,320	203,708	46,612	58,033	24,029	26,602	51,233	141,054	129,731	11,323	18,998	5,885	13,113
Manner Mortgage Acquired by Present Holder													
Purchased	2,027,556	1,523,698	503,858	956,827	516,141	395,669	699,944	370,785	332,907	37,878	89,028	66,942	22,086
Originated	5,215,708	4,515,821	699,887	1,105,436	718,776	350,649	836,385	3,273,887	2,984,015	289,872	225,290	74,774	150,516
Origin of First Mortgage													
Mortgage made or assumed at time property acquired	6,088,035	4,938,574	1,149,461	1,986,498	1,161,895	743,662	1,523,782	2,577,755	2,300,841	276,914	...	...	...
Mortgage refinanced or renewed	734,478	692,748	41,730	54,901	52,158	2,657	7,841	671,736	633,454	38,282	...	...	...
Mortgage placed later than acquisition of property	420,751	408,197	12,554	20,864	20,864	...	4,706	395,181	382,627	12,554	...	...	...
Amortization													
Fully amortized	6,739,872	5,573,481	1,166,391	2,062,263	1,234,917	746,319	1,536,329	3,141,280	2,850,884	290,396	270,827	141,716	129,111
Partially amortized	200,100	190,082	10,018	...	...	...	...	200,100	190,082	10,018	14,981	...	14,981
Not amortized	171,731	149,752	21,979	...	...	...	...	171,731	149,752	21,979	20,367	...	20,367
On demand	131,561	126,204	5,357	...	...	...	...	131,561	126,204	5,357	8,143	...	8,143
Regular principal payments required	54,156	51,356	2,800	...	...	...	...	54,156	51,356	2,800	779	...	779
No regular principal payments required	77,405	74,848	2,557	...	...	...	...	77,405	74,848	2,557	7,364	...	7,364
Current Status of Payments													
Ahead or up-to-date in scheduled payments	6,780,441	5,654,917	1,125,524	1,972,253	1,200,188	694,720	1,479,243	3,328,945	3,022,627	306,318	276,548	132,057	144,491
Delinquent:													
Foreclosure in process	24,960	8,756	16,204	18,270	2,109	15,772	1,191	5,499	5,456	43	4,984	4,254	730
Foreclosure not in process	316,616	255,271	61,345	71,740	32,620	35,827	55,895	188,981	168,264	20,717	16,718	5,405	11,313
No regular payments required	121,247	120,575	672	...	...	...	...	121,247	120,575	672	16,068	...	16,068
Year Mortgage Made or Assumed													
1950 (part)	1,572,536	1,272,794	299,742	417,846	200,726	195,864	412,484	742,206	673,947	68,259	83,179	38,379	44,800
1949	1,990,516	1,583,921	406,595	639,379	366,842	249,463	353,804	997,333	881,560	115,773	111,733	47,065	64,668
1948	1,420,464	1,137,526	282,938	452,023	249,489	187,496	198,863	769,578	698,200	71,378	72,006	35,958	36,048
1947	1,088,477	933,776	154,701	269,933	158,536	101,054	332,533	486,011	447,075	38,936	33,058	17,754	15,304
1946	586,402	549,908	36,494	76,134	56,404	11,805	228,846	281,422	266,931	14,491	8,710	2,420	6,290
1942 to 1945	378,812	358,759	20,053	101,663	98,037	636	9,799	267,350	251,257	16,093	4,149	140	4,009
1940 to 1941	124,720	122,728	1,992	69,782	69,762	...	...	54,938	52,966	1,972	801	...	801
1935 to 1939	65,880	64,675	1,205	35,503	35,121	...	...	30,377	29,554	823	330	...	330
1930 to 1934	13,588	13,578	10	...	...	...	...	13,588	13,578	10	352	...	352
1929 or earlier	1,869	1,854	15	...	...	...	...	1,869	1,854	15	...	...	...
Year Mortgage Due													
On demand	131,561	126,204	5,357	...	...	...	...	131,561	126,204	5,357	8,143	...	8,143
Fully amortized	6,739,872	5,573,481	1,166,391	2,062,263	1,234,917	746,318	1,536,329	3,141,280	2,850,884	290,396	270,827	141,716	129,111
Past due	2,129	1,814	315	...	...	...	...	2,129	1,814	315	20	...	20
1950 to 1951	42,036	40,503	1,533	345	325	...	355	41,336	39,823	1,513	3,303	...	3,303
1952 to 1953	146,461	139,321	7,140	2,738	2,738	...	577	143,146	136,006	7,140	17,017	117	16,900
1954 to 1955	265,593	251,847	13,746	2,540	2,540	...	1,928	261,125	247,424	13,701	21,351	138	21,213
1956 to 1957	390,570	365,074	25,500	11,325	11,325	...	22,818	356,427	332,587	23,840	14,737	1,552	13,185
1958 to 1959	650,965	606,372	44,593	23,215	21,611	1,222	34,271	593,679	555,650	38,030	28,140	4,521	23,619
1960 to 1964	1,412,777	1,279,404	133,373	101,810	91,067	3,529	206,099	1,104,676	988,354	116,322	50,464	17,152	33,312
1965 to 1969	1,938,009	1,608,495	329,514	814,602	583,109	203,832	593,742	529,665	452,573	77,092	80,102	67,719	12,383
1970 to 1974	1,455,530	992,637	462,893	891,802	455,002	400,506	466,903	96,825	84,381	12,444	45,617	42,420	3,197
1975 or later	435,798	288,014	147,784	213,886	67,200	137,229	209,640	12,272	12,272	...	10,076	8,097	1,979
Partially or not amortized	371,831	339,834	31,997	...	...	...	...	371,831	339,834	31,997	35,348	...	35,348
Past due	7,046	7,031	15	...	...	...	...	7,046	7,031	15	716	...	716
1950 to 1951	129,458	118,297	11,161	...	...	...	...	129,458	118,297	11,161	12,560	...	12,560
1952 to 1953	62,679	54,054	8,625	...	...	...	...	62,679	54,054	8,625	6,203	...	6,203
1954 to 1955	55,755	49,212	6,543	...	...	...	...	55,755	49,212	6,543	7,368	...	7,368
1956 to 1957	25,187	23,875	1,312	...	...	...	...	25,187	23,875	1,312	639	...	639
1958 to 1959	39,363	36,858	2,505	...	...	...	...	39,363	36,858	2,505	1,716	...	1,716
1960 to 1964	42,347	40,667	1,680	...	...	...	...	42,347	40,667	1,680	4,573	...	4,573
1965 to 1969	8,324	8,324	...	...	...	...	...	8,324	8,324	...	1,364	...	1,364
1970 to 1974	38	38	...	...	...	...	...	38	38	...	209	...	209
1975 or later	1,634	1,478	156	...	...	...	...	1,634	1,478	156	...	...	...
Interest Rate													
Less than 4.0 percent	61,476	60,396	1,080	1,032	46	986	...	60,444	60,350	94	7,199	20	7,179
4.0 percent	2,433,684	2,071,606	362,078	538,040	248,014	252,954	1,536,329	359,315	335,912	23,403	159,392	141,696	17,696
4.1 to 4.4 percent	24,848	17,707	7,141	16,636	9,495	7,141	...	8,212	8,212	...	...	...	...
4.5 percent	2,054,373	1,467,261	587,112	1,476,016	947,119	485,237	...	578,357	520,142	58,215	3,094	...	3,094
4.6 to 5.0 percent	1,066,310	944,057	122,253	30,539	30,243	...	...	1,035,771	913,814	121,957	29,410	...	29,410
5.1 to 5.5 percent	124,557	107,787	16,770	...	...	...	...	124,557	107,787	16,770	1,822	...	1,822
5.6 to 6.0 percent	1,308,090	1,214,754	93,336	...	...	...	...	1,308,090	1,214,754	93,336	107,899	...	107,899
6.1 percent or more	169,926	155,951	13,975	...	...	...	...	169,926	155,951	13,975	5,502	...	5,502

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950--Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
SOUTH--Con.													
Mortgage Loan													
Less than $2,000	296,721	282,303	14,418	1,994	1,974	...	2,284	292,443	278,116	14,327	167,434	118,846	48,588
$2,000 to $2,999	463,893	433,418	30,475	33,859	28,704	3,838	16,346	413,688	388,821	24,867	62,344	19,805	42,539
$3,000 to $3,999	671,179	609,568	61,611	110,153	88,534	15,421	61,439	499,587	462,564	37,023	30,686	1,898	28,788
$4,000 to $4,999	767,867	657,269	110,598	203,965	131,663	62,683	105,562	458,340	424,587	33,753	21,337	1,167	20,170
$5,000 to $5,999	911,283	742,817	168,466	340,854	207,422	125,031	186,884	383,545	356,377	27,168	9,085	...	9,085
$6,000 to $6,999	1,156,109	828,200	327,909	566,705	286,521	264,029	275,596	313,808	272,027	41,781	17,473	...	17,473
$7,000 to $7,999	965,935	750,229	215,706	372,670	193,627	162,015	292,242	301,023	268,961	32,062	2,495	...	2,495
$8,000 to $8,999	613,600	489,881	123,719	176,449	103,016	62,244	218,024	219,127	178,414	40,713	1,664	...	1,664
$9,000 to $9,999	382,197	338,274	43,923	81,033	53,920	23,007	174,592	126,572	112,193	14,379	...	...	...
$10,000 to $10,999	321,117	285,860	35,257	76,175	62,134	12,031	111,469	133,473	117,240	16,233	298	...	298
$11,000 to $11,999	128,890	109,757	19,133	44,815	33,649	8,429	20,845	63,230	56,595	6,635	...	...	...
$12,000 to $14,999	295,551	260,589	34,962	40,462	33,620	4,594	45,412	209,677	184,976	24,701	...	...	...
$15,000 to $19,999	166,403	152,459	13,944	12,058	9,062	2,996	21,371	132,974	122,490	10,484	1,502	...	1,502
$20,000 or more	102,517	98,893	3,624	1,071	1,071	...	4,263	97,183	93,559	3,624	...	...	...
Outstanding Debt													
Less than $2,000	607,842	582,750	25,092	32,999	32,597	...	13,997	560,846	536,464	24,382	193,036	125,940	67,096
$2,000 to $2,999	679,331	624,796	54,535	98,428	86,988	7,979	43,267	537,636	496,524	41,112	50,966	14,098	36,868
$3,000 to $3,999	774,092	701,540	72,552	142,557	107,770	24,847	101,891	529,644	497,310	32,334	30,504	1,678	28,826
$4,000 to $4,999	759,815	638,864	120,951	221,279	135,128	82,551	155,677	382,859	352,160	30,699	16,369	...	16,369
$5,000 to $5,999	971,269	729,229	242,040	412,424	215,505	183,923	224,679	334,166	298,417	35,749	9,667	...	9,667
$6,000 to $6,999	1,084,612	812,303	272,309	484,220	251,929	214,135	296,836	303,556	267,078	36,478	8,861	...	8,861
$7,000 to $7,999	801,487	601,887	199,600	325,136	164,865	144,952	241,885	234,466	199,690	34,776	2,917	...	2,917
$8,000 to $8,999	463,281	374,388	88,893	119,866	69,268	42,830	183,304	160,111	129,442	30,669	198	...	198
$9,000 to $9,999	368,820	327,271	41,549	81,827	60,613	18,823	172,184	114,809	100,498	14,311	...	...	...
$10,000 to $10,999	172,617	144,123	28,494	56,756	41,136	12,953	35,352	80,509	68,788	11,721	298	...	298
$11,000 to $11,999	143,742	119,517	24,225	39,785	27,170	8,331	13,703	90,254	79,503	10,751	...	...	...
$12,000 to $14,999	220,961	201,537	19,424	33,011	30,969	1,998	35,428	152,522	138,375	14,147	...	...	...
$15,000 to $19,999	137,684	126,929	10,755	4,692	1,696	2,996	12,417	120,575	113,280	7,295	1,502	...	1,502
$20,000 or more	57,711	54,385	3,326	9,283	9,283	...	5,709	42,719	39,393	3,326	...	...	...
	Number of mortgages												
Total mortgages	1,926,500	1,697,409	229,091	387,224	248,344	124,240	259,334	1,279,943	1,198,306	81,641	233,266	124,240	109,028
Type of Mortgage Holder													
Commercial bank or trust company	326,459	299,409	27,050	61,297	46,397	12,161	40,023	225,140	214,938	10,202	24,898	12,152	12,746
Mutual savings bank	22,691	18,138	4,553	9,606	5,326	3,842	3,065	10,020	9,747	273	4,339	3,513	826
Savings and loan association	545,239	496,917	48,322	37,249	24,345	11,493	65,546	442,448	409,872	32,576	21,723	12,790	8,934
Life insurance company	444,388	346,347	98,041	240,712	156,402	76,959	74,490	129,191	118,113	11,078	76,543	74,792	1,750
Mortgage company	40,274	30,644	9,630	16,320	7,165	8,533	9,088	14,866	14,417	449	12,503	9,618	2,885
Federal National Mortgage Association	65,963	57,354	8,609	10,189	2,133	7,207	55,777	...	...	...	6,266	6,266	...
Individual	395,751	370,790	24,961	...	...	...	730	395,023	370,297	24,726	72,148	344	71,804
Other	85,741	77,812	7,929	11,857	6,582	4,048	10,616	63,262	60,925	2,337	14,846	4,765	10,083
Manner Mortgage Acquired by Present Holder													
Purchased	471,977	381,623	90,354	210,578	134,117	68,437	136,150	125,249	114,688	10,561	80,082	63,930	16,153
Originated	1,454,523	1,315,788	138,735	176,646	114,228	55,802	123,182	1,154,697	1,083,618	71,079	153,182	60,307	92,876
Form of Debt													
Mortgage or deed of trust	1,848,055	1,619,931	228,124	387,225	248,345	124,238	259,331	1,201,499	1,120,830	80,669	230,231	124,238	105,993
Contract to purchase	78,446	77,480	966	...	...	...	...	78,447	77,481	966	3,033	...	3,034
Service of Mortgage													
Hold and service mortgage	1,448,027	1,322,592	125,435	152,982	102,292	45,222	133,097	1,161,931	1,092,110	69,821	137,020	48,757	88,266
Hold mortgage only	478,475	374,817	103,658	234,207	146,052	79,018	126,235	118,015	106,197	11,818	96,246	75,483	20,762
Amortization													
Fully amortized	1,735,239	1,514,967	220,272	387,225	248,345	124,240	259,332	1,088,687	1,015,866	72,821	208,330	124,240	84,092
Partially amortized	65,997	63,318	2,679	...	...	...	...	65,997	63,318	2,679	7,846	...	7,846
Not amortized	66,540	62,263	4,277	...	...	...	...	66,540	62,263	4,277	11,619	...	11,619
On demand	58,721	56,860	1,861	...	...	...	...	58,721	56,860	1,861	5,474	...	5,474
Regular principal payments required	23,720	22,725	995	...	...	...	...	23,720	22,725	995	386	...	386
No regular principal payments required	35,001	34,135	866	...	...	...	...	35,001	34,135	866	5,088	...	5,088
Frequency of Interest Payment													
Monthly	1,694,484	1,475,186	219,298	387,225	248,345	124,240	259,295	1,047,972	976,125	71,847	209,859	124,093	85,766
Quarterly, semi-annually or annually	131,765	124,417	7,348	...	...	...	38	131,728	124,380	7,348	10,732	147	10,584
Other regular interval	31,668	29,746	1,922	...	...	...	...	31,668	29,746	1,922	734	...	734
No regular payment	68,581	68,060	521	...	...	...	...	68,581	68,060	521	11,945	...	11,945
Frequency of Principal Payment													
Monthly	1,717,526	1,498,403	219,123	387,225	248,345	124,240	259,295	1,071,013	999,341	71,672	213,239	123,895	89,344
Quarterly, semi-annually or annually	72,778	69,953	2,825	...	...	...	38	72,740	69,915	2,825	3,179	344	2,835
Other regular interval	31,730	29,792	1,938	...	...	...	...	31,730	29,792	1,938	795	...	795
No regular payment	104,463	99,260	5,203	...	...	...	...	104,463	99,260	5,203	16,055	...	16,055
Method of Payment													
Interest and principal at same time in constant total amount	1,658,023	1,441,867	216,156	387,225	248,345	124,240	258,703	1,012,099	943,393	68,706	202,652	124,240	78,414
Interest and principal at same time in increasing or decreasing total amount	121,848	114,936	6,912	...	...	...	629	121,220	114,308	6,912	8,508	...	8,508
Payment of interest only	47,587	42,774	4,813	...	...	...	...	47,587	42,774	4,813	6,836	...	6,836
Interest and principal at different times, or principal only	42,517	41,699	818	...	...	...	...	42,517	41,699	818	4,651	...	4,651
No regular interest or principal payments	56,524	56,134	390	...	...	...	...	56,524	56,134	390	10,623	...	10,623

Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
SOUTH--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,745,171	1,535,700	209,471	368,238	239,877	114,482	247,990	1,128,948	1,055,851	73,097	202,701	114,749	87,953
Delinquent:													
Foreclosure in process	6,859	3,239	3,620	4,157	591	3,505	221	2,481	2,427	54	4,697	3,899	798
Foreclosure not in process	118,253	102,643	15,610	14,831	7,877	6,254	11,122	92,303	84,204	8,099	16,233	5,593	10,641
No regular payments required	56,217	55,827	390	...	...	...	...	56,217	55,827	390	9,637	...	9,637
Year Mortgage Made or Assumed													
1950 (part)	354,086	306,471	47,615	63,065	30,547	29,570	57,248	233,774	220,811	12,963	56,640	29,585	27,055
1949	459,498	384,882	74,616	99,880	55,011	41,485	51,933	307,686	280,751	26,935	78,550	42,006	36,545
1948	351,161	298,441	52,720	75,622	41,909	31,195	33,775	241,762	224,287	17,475	54,590	30,658	23,933
1947	280,207	247,501	32,706	47,896	27,049	18,831	62,813	169,495	158,810	10,685	29,151	18,831	10,322
1946	192,813	181,133	11,680	19,611	14,309	2,936	51,023	122,182	116,669	5,513	8,979	2,936	6,042
1942 to 1945	178,580	170,360	8,220	32,634	31,452	224	2,540	143,407	136,430	6,977	4,130	224	3,905
1940 to 1941	62,338	61,507	831	28,025	27,828	...	...	34,312	33,678	634	656	...	656
1935 to 1939	38,033	37,371	662	20,497	20,246	...	...	17,535	17,124	411	368	...	368
1930 to 1934	8,755	8,747	8	...	...	...	...	8,755	8,747	8	205	...	205
1929 or earlier	1,044	1,006	38	...	...	...	...	1,044	1,006	38	...	...	...
Term of Mortgage													
On demand	58,723	56,862	1,861	...	...	...	...	58,723	56,862	1,861	5,473	...	5,473
Less than 5 years	201,362	192,354	9,008	1,869	1,869	...	...	199,493	190,485	9,008	30,586	197	30,389
5 to 9 years	351,073	332,391	18,682	795	795	...	4,773	345,506	326,873	18,633	41,179	2,109	39,069
10 to 12 years	404,643	379,010	25,633	2,536	2,278	...	24,529	377,576	354,978	22,598	27,266	7,554	19,712
13 to 14 years	52,022	46,533	5,489	1,267	1,066	...	7,730	43,027	38,199	4,828	5,071	1,786	3,285
15 years	173,509	161,677	11,832	16,951	15,926	569	29,590	126,971	116,327	10,644	24,927	20,404	4,521
16 to 19 years	90,936	72,969	17,967	16,780	9,415	4,823	19,957	54,202	45,056	9,146	9,610	6,537	3,074
20 years	298,599	248,639	49,960	150,120	107,374	39,506	95,936	52,546	48,425	4,121	54,695	52,514	2,180
21 to 24 years	51,578	39,916	11,662	24,791	13,777	8,918	18,969	7,818	7,414	404	6,486	6,060	426
25 years	236,999	161,164	75,835	169,160	94,055	69,258	57,478	10,363	9,964	399	27,542	27,041	502
26 years or more	7,062	5,896	1,166	2,956	1,790	1,166	377	3,727	3,727	...	437	40	397
Median term.....years	12	12	20	21	20	25	20	10	10	11	15	20	7
Year Mortgage Due													
On demand	58,721	56,860	1,861	...	...	...	...	58,721	56,860	1,861	5,474	...	5,474
Fully amortized	1,735,253	1,514,972	220,281	387,225	248,344	124,243	259,327	1,088,692	1,015,868	72,824	208,329	124,244	84,092
Past due	2,715	2,321	394	...	...	...	...	2,715	2,321	394	197	...	197
1950 to 1951	84,791	81,998	2,793	1,252	1,055	...	394	83,145	80,549	2,596	8,762	...	8,762
1952 to 1953	161,684	154,335	7,349	4,736	4,736	...	553	156,395	149,046	7,349	18,846	264	18,583
1954 to 1955	158,330	150,912	7,418	1,681	1,681	...	1,160	155,488	148,108	7,380	17,144	457	16,688
1956 to 1957	172,541	162,651	9,890	5,972	5,972	...	10,234	156,334	147,431	8,903	11,020	2,774	8,246
1958 to 1959	204,934	192,464	12,470	10,128	9,679	197	12,565	182,239	171,423	10,816	15,601	4,618	10,984
1960 to 1964	332,789	305,464	27,325	34,205	31,235	964	45,302	253,282	230,323	22,959	31,246	16,141	15,105
1965 to 1969	332,137	274,889	57,248	152,694	109,587	37,750	97,985	81,458	70,498	10,960	61,807	57,538	4,272
1970 to 1974	224,670	150,632	74,038	145,076	74,163	65,217	64,315	15,278	13,811	1,467	37,635	36,877	758
1975 or later	60,662	39,306	21,356	31,481	10,236	20,115	26,819	2,358	2,358	...	6,071	5,575	497
Partially or not amortized	132,544	125,585	6,959	...	...	...	...	132,544	125,585	6,959	19,463	...	19,463
Past due	4,557	4,519	38	...	...	...	...	4,557	4,519	38	235	...	235
1950 to 1951	67,330	65,042	2,288	...	...	...	...	67,330	65,042	2,288	8,327	...	8,327
1952 to 1953	22,577	20,913	1,664	...	...	...	...	22,577	20,913	1,664	4,467	...	4,467
1954 to 1955	17,264	15,807	1,457	...	...	...	...	17,264	15,807	1,457	3,238	...	3,238
1956 to 1957	7,106	6,453	653	...	...	...	...	7,106	6,453	653	418	...	418
1958 to 1959	6,468	6,027	441	...	...	...	...	6,468	6,027	441	888	...	888
1960 to 1964	6,068	5,675	393	...	...	...	...	6,068	5,675	393	1,530	...	1,530
1965 to 1969	936	936	...	...	...	...	...	936	936	...	258	...	258
1970 to 1974	16	16	...	...	...	...	...	16	16	...	102	...	102
1975 or later	222	197	25	...	...	...	...	222	197	25	...	...	...
Interest Rate													
Less than 4.0 percent	23,322	23,087	235	224	27	197	...	23,098	23,060	38	3,370	40	3,330
4.0 percent	433,781	370,377	63,404	91,081	42,646	42,662	259,332	83,368	76,976	6,392	133,312	124,199	9,114
4.1 to 4.4 percent	3,424	2,305	1,119	2,268	1,150	1,119	...	1,155	1,155	...	...	...	...
4.5 percent	381,008	285,222	95,786	275,743	186,812	80,262	...	105,268	98,411	6,857	1,981	...	1,981
4.6 to 5.0 percent	281,798	259,534	22,264	17,910	17,713	...	...	263,887	241,820	22,067	16,738	...	16,738
5.1 to 5.5 percent	33,478	29,799	3,679	...	...	...	...	33,478	29,799	3,679	781	...	781
5.6 to 6.0 percent	648,875	613,964	34,911	...	...	...	...	648,875	613,964	34,911	69,012	...	69,012
6.1 percent or more	120,823	113,128	7,695	...	...	...	...	120,823	113,128	7,695	8,076	...	8,076
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	4.0	4.0	6.0
Mortgage Loan													
Less than $2,000	403,870	388,195	15,675	3,574	3,377	...	2,320	397,976	382,552	15,424	178,473	113,585	64,893
$2,000 to $2,999	273,353	257,322	16,031	20,502	18,129	1,687	9,256	243,594	230,134	13,460	32,413	9,686	22,724
$3,000 to $3,999	265,597	244,276	21,321	43,797	37,080	4,674	21,781	200,019	186,460	31,559	10,847	645	10,202
$4,000 to $4,999	218,585	190,959	27,626	54,827	37,407	14,860	27,865	135,893	127,005	8,888	5,757	325	5,433
$5,000 to $5,999	197,636	164,828	32,808	67,223	41,740	23,966	40,083	90,328	84,543	5,785	1,916	...	1,916
$6,000 to $6,999	203,202	148,643	54,559	95,982	49,684	43,591	47,200	60,018	52,786	7,232	3,166	...	3,166
$7,000 to $7,999	146,017	115,215	30,802	53,703	28,598	22,671	43,211	49,102	44,076	5,026	356	...	356
$8,000 to $8,999	81,700	66,144	15,556	22,259	13,130	7,732	28,157	31,286	26,028	5,258	218	...	218
$9,000 to $9,999	45,459	40,471	4,988	9,268	6,253	2,558	19,945	16,251	14,547	1,704	...	...	...
$10,000 to $10,999	35,564	31,586	3,978	7,837	6,469	1,169	12,088	15,641	13,914	1,727	28	...	28
$11,000 to $11,999	12,719	10,991	1,728	4,050	3,056	751	2,039	6,633	6,019	614	...	...	...
$12,000 to $14,999	25,549	22,596	2,953	3,306	2,724	386	3,749	18,497	16,384	2,113	...	...	...
$15,000 to $19,999	11,410	10,497	913	829	632	197	1,429	9,154	8,453	691	93	...	93
$20,000 or more	5,858	5,695	163	70	70	...	213	5,575	5,412	163	...	...	...
Median loan.....dollars	4,000	3,800	6,000	6,000	5,600	6,300	6,600	2,900	2,900	3,800	1,300	1,000	1,600

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
SOUTH--Con.													
Outstanding Debt													
Less than $2,000	642,217	618,433	23,784	27,572	27,124	...	10,387	604,258	581,371	22,887	195,238	117,484	77,755
$2,000 to $2,999	281,470	259,546	21,933	39,445	34,983	3,138	17,137	224,897	208,254	16,643	21,775	6,287	15,490
$3,000 to $3,999	225,812	205,203	20,609	41,160	31,364	6,866	29,661	154,994	145,784	9,210	8,845	471	8,373
$4,000 to $4,999	171,751	144,663	27,088	49,869	30,760	18,260	34,498	87,386	80,294	7,092	3,714	...	3,714
$5,000 to $5,999	177,060	133,427	43,633	74,345	38,927	33,071	40,857	61,859	55,313	6,546	1,758	...	1,758
$6,000 to $6,999	169,021	126,267	42,754	75,886	39,331	33,720	45,917	47,220	41,565	5,655	1,404	...	1,404
$7,000 to $7,999	108,216	81,095	27,121	44,001	22,183	19,726	32,565	31,651	26,954	4,697	390	...	390
$8,000 to $8,999	55,277	44,677	10,600	14,282	8,248	5,109	21,828	19,164	15,496	3,668	25	...	25
$9,000 to $9,999	39,173	34,740	4,433	8,738	6,455	2,025	18,206	12,231	10,718	1,513	...	...	...
$10,000 to $10,999	16,614	13,884	2,730	5,480	3,979	1,242	3,392	7,744	6,623	1,121	28	...	28
$11,000 to $11,999	12,532	10,427	2,105	3,489	2,392	725	1,197	7,848	6,915	933	...	...	...
$12,000 to $14,999	16,702	15,208	1,494	2,457	2,291	162	2,696	11,549	10,463	1,086	...	...	...
$15,000 to $19,999	8,347	7,679	668	308	111	197	761	7,278	6,832	446	93	...	93
$20,000 or more	2,317	2,170	147	197	197	...	237	1,883	1,736	147	...	...	...
Median debt.....dollars..	3,100	2,800	5,400	5,400	4,900	6,000	5,900	2,100	2,000	3,100	1,100	1,000	1,400
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	1,810,127	1,586,359	223,768	387,226	248,349	124,246	259,337	1,163,573	1,087,265	76,308	214,246	124,223	90,024
Less than $20	296,459	282,147	14,312	37,840	32,947	3,840	11,562	247,060	237,897	9,163	159,603	123,155	36,449
$20 to $24	180,306	165,522	14,784	46,893	39,412	5,450	18,278	115,137	108,070	7,067	11,727	783	10,944
$25 to $29	203,665	174,102	29,563	48,125	29,195	16,396	22,412	133,125	122,990	10,135	13,468	197	13,271
$30 to $34	235,644	187,851	47,793	73,099	34,848	35,614	34,962	127,584	118,635	8,949	8,238	61	8,177
$35 to $39	238,851	199,871	38,980	75,141	44,710	28,719	49,426	114,282	107,152	7,130	4,490	...	4,490
$40 to $44	194,216	161,670	32,546	55,189	31,480	21,503	42,053	96,979	88,893	8,086	3,992	27	3,965
$45 to $49	100,068	87,778	12,290	16,007	8,626	6,544	31,418	52,640	48,679	3,961	1,903	...	1,903
$50 to $54	126,392	112,644	13,748	13,879	10,357	3,128	26,057	86,456	78,493	7,963	4,437	...	4,437
$55 to $59	55,166	50,844	4,322	5,989	4,146	1,055	8,142	41,039	39,075	1,964	1,262	...	1,262
$60 to $64	47,349	43,421	3,928	6,974	5,739	975	6,783	33,596	31,247	2,349	2,059	...	2,059
$65 to $69	28,469	26,033	2,436	3,204	2,735	289	2,580	22,685	20,840	1,845	801	...	801
$70 to $79	41,444	38,083	3,361	2,383	1,997	387	2,110	36,950	34,098	2,852	1,305	...	1,305
$80 to $99	30,696	27,177	3,519	2,265	2,116	149	1,933	26,497	23,188	3,309	436	...	436
$100 to $119	17,216	15,630	1,586	238	41	197	1,408	15,570	14,635	935	209	...	209
$120 or more	14,186	13,586	600	...	...	...	213	13,973	13,373	600	316	...	316
Median payment.....dollars..	34	34	35	34	33	35	39	33	33	36	13	10	23
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	942,227	778,545	163,682	385,804	246,941	124,224	215,851	340,588	321,295	19,293	...	...	...
Less than $25	109,073	102,209	6,864	22,736	19,087	2,893	8,495	77,848	74,884	2,964	...	...	...
$25 to $29	69,712	64,358	5,354	27,287	22,831	3,902	11,296	31,132	30,469	663	...	...	...
$30 to $34	95,851	84,177	11,674	40,935	31,649	6,420	16,679	38,236	36,047	2,189	...	...	...
$35 to $39	93,939	74,144	19,795	38,782	21,914	15,378	22,565	32,592	30,125	2,467	...	...	...
$40 to $44	116,437	85,806	30,631	56,051	28,290	26,245	28,131	32,257	29,768	2,489	...	...	...
$45 to $49	114,989	84,683	30,306	59,583	32,476	25,394	33,056	22,350	19,919	2,431	...	...	...
$50 to $54	116,008	90,831	25,177	56,417	33,009	21,765	31,611	27,977	26,934	1,043	...	...	...
$55 to $59	63,322	51,067	12,255	27,736	16,784	9,171	21,761	13,825	12,626	1,199	...	...	...
$60 to $64	51,364	43,166	8,198	21,816	15,894	4,967	17,135	12,414	11,562	852	...	...	...
$65 to $69	31,283	25,658	5,625	10,398	6,045	4,128	10,579	10,307	9,258	1,049	...	...	...
$70 to $79	34,699	30,838	3,861	12,759	10,069	1,990	8,448	13,495	12,900	595	...	...	...
$80 to $99	27,005	24,086	2,919	8,033	6,282	1,310	3,815	15,163	14,112	1,051	...	...	...
$100 to $119	8,627	8,171	456	1,877	1,630	247	1,718	5,032	4,884	148	...	...	...
$120 or more	9,506	9,156	350	1,043	846	197	537	7,924	7,771	153	...	...	...
Amount for other items not reported	412	195	217	351	134	217	25	36	36	...	...	...	...
Median payment.....dollars..	44	43	46	45	44	46	48	38	38	42	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items	942,218	778,539	163,679	385,801	246,940	124,221	215,849	340,578	321,285	19,293	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items	370,027	236,878	133,149	370,029	236,941	119,083	...	...	...	...	...	...	...
Ground rent	6,492	3,650	2,842	6,494	3,652	2,554	...	...	...	...	...	...	...
Life insurance premiums	1,699	1,661	38	1,698	1,661	38	...	...	...	...	...	...	...
Other items	7,580	4,686	2,894	7,580	4,686	2,546	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items	412,126	393,230	18,896	...	...	...	189,689	222,437	208,234	14,203	...	...	...
Ground rent	44,338	43,184	1,154	...	...	...	12,469	31,870	30,716	1,154	...	...	...
Life insurance premiums	6,542	6,132	410	...	...	...	459	6,082	5,869	213	...	...	...
Real estate taxes and ground rent	1,189	1,151	38	...	...	...	38	1,152	1,114	38	...	...	...
Real estate taxes	32,707	31,401	1,306	...	...	...	2,958	29,749	28,591	1,158	...	...	...
Ground rent	449	449	...	...	...	...	75	374	374	...	...	...	...
Fire and hazard insurance premiums	23,475	22,041	1,434	...	...	...	3,433	20,042	18,640	1,402	...	...	...
Life insurance premiums	12,945	11,807	1,138	...	...	...	789	12,157	11,413	744	...	...	...
Other combinations:													
Including real estate taxes	15,127	14,812	315	...	...	...	4,290	10,840	10,524	316	...	...	...
Not including real estate taxes	7,522	7,457	65	...	...	...	1,649	5,875	5,810	65	...	...	...

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Table 2.— TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
WEST													
Total outstanding debt	6,331,770	5,299,271	1,032,499	1,714,297	1,063,584	593,942	1,240,654	3,376,819	3,050,909	325,910	322,416	126,532	195,884
Average debt per mortgage	4.5	4.3	5.4	5.6	5.1	6.8	6.7	3.7	3.7	3.9	1.7	1.5	1.8
Type of Mortgage Holder													
Commercial bank or trust company	1,992,647	1,625,543	367,104	762,285	478,623	255,420	701,048	529,314	490,959	38,355	73,114	57,309	15,805
Mutual savings bank	155,953	132,782	23,171	73,526	55,139	17,512	30,663	51,764	47,120	4,644	3,955	3,485	470
Savings and loan association	1,068,722	891,456	177,266	148,814	97,371	48,260	184,586	735,322	614,988	120,334	18,577	11,068	7,509
Life insurance company	1,167,701	892,930	274,771	612,553	382,298	214,869	141,507	413,641	371,840	41,801	43,855	42,893	962
Mortgage company	86,865	69,952	16,913	38,188	23,216	12,307	17,436	31,241	30,962	279	6,187	2,731	3,456
Federal National Mortgage Association	205,882	165,180	40,702	52,383	11,681	36,002	153,499	...	...	...	5,533	5,533	...
Individual	1,401,885	1,289,704	112,181	...	...	...	362	1,401,523	1,289,342	112,181	159,791	130	159,661
Other	252,115	231,724	20,391	26,548	15,256	9,572	11,553	214,014	205,698	8,316	11,404	3,383	8,021
Manner Mortgage Acquired by Present Holder													
Purchased	1,178,278	920,682	257,596	474,022	274,904	175,944	281,242	423,014	372,579	50,435	72,686	33,131	39,555
Originated	5,153,492	4,378,589	774,903	1,240,275	788,680	417,998	959,412	2,953,805	2,678,330	275,475	249,730	93,401	156,329
Origin of First Mortgage													
Mortgage made or assumed at time property acquired	5,295,725	4,306,256	989,469	1,612,463	963,946	592,237	1,216,480	2,466,782	2,178,073	288,709	...	...	...
Mortgage refinanced or renewed	648,018	613,566	34,452	78,873	76,826	1,705	22,745	546,400	517,628	28,772	...	...	...
Mortgage placed later than acquisition of property	388,027	379,449	8,578	22,961	22,812	...	1,429	363,637	355,208	8,429	...	...	...
Amortization													
Fully amortized	5,922,339	4,923,911	998,428	1,714,297	1,063,584	593,942	1,240,654	2,967,388	2,675,549	291,839	284,495	126,532	157,963
Partially amortized	289,985	265,764	24,221	...	...	...	...	289,985	265,764	24,221	17,394	...	17,394
Not amortized	69,355	63,006	6,349	...	...	...	...	69,355	63,006	6,349	8,354	...	8,354
On demand	50,091	46,590	3,501	...	...	...	...	50,091	46,590	3,501	12,173	...	12,173
Regular principal payments required	23,441	20,703	2,738	...	...	...	...	23,441	20,703	2,738	2,479	...	2,479
No regular principal payments required	26,650	25,887	763	...	...	...	...	26,650	25,887	763	9,694	...	9,694
Current Status of Payments													
Ahead or up-to-date in scheduled payments	5,973,999	5,001,836	972,163	1,655,506	1,040,794	563,352	1,173,382	3,145,111	2,841,814	303,297	295,928	121,134	174,794
Delinquent:													
Foreclosure in process	8,605	2,487	6,118	3,102	391	2,711	1,862	3,641	788	2,853	2,112	521	1,591
Foreclosure not in process	307,670	254,950	52,720	55,689	22,399	27,879	65,410	186,571	168,309	18,262	13,576	4,877	8,699
No regular payments required	41,496	39,998	1,498	...	...	...	...	41,496	39,998	1,498	10,800	...	10,800
Year Mortgage Made or Assumed													
1950 (part)	1,391,742	1,141,044	250,698	367,374	195,619	157,355	221,867	802,501	735,208	67,293	81,492	33,380	48,112
1949	1,698,693	1,328,035	370,658	529,877	301,224	209,363	223,908	944,908	823,182	121,726	116,589	42,918	73,671
1948	1,234,703	993,723	240,980	357,948	196,699	148,960	178,803	697,952	632,336	65,616	76,513	34,606	41,907
1947	989,748	859,603	130,145	191,495	113,071	71,319	348,680	449,573	404,406	45,167	36,285	14,561	21,724
1946	581,083	552,595	28,488	57,690	50,817	6,236	260,553	262,840	244,503	18,337	7,284	945	6,339
1942 to 1945	316,395	306,194	10,201	131,938	128,646	709	6,843	177,614	170,705	6,909	3,822	122	3,700
1940 to 1941	80,569	79,490	1,079	56,586	56,369	...	...	23,983	23,121	862	317	...	317
1935 to 1939	35,813	35,563	250	21,389	21,139	...	...	14,424	14,424	...	114	...	114
1930 to 1934	1,863	1,863	...	...	...	...	...	1,863	1,863	...	...	...	...
1929 or earlier	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
Year Mortgage Due													
On demand	50,091	46,590	3,501	...	...	...	...	50,091	46,590	3,501	12,173	...	12,173
Fully amortized	5,922,339	4,923,911	998,428	1,714,297	1,063,584	593,942	1,240,654	2,967,388	2,675,549	291,839	284,495	126,532	157,963
Past due	1,222	1,222	...	...	...	...	...	1,222	1,222	...	344	...	344
1950 to 1951	27,594	26,289	1,305	3,082	3,082	...	663	23,849	22,544	1,305	2,288	...	2,288
1952 to 1953	111,914	108,697	3,217	2,062	1,961	...	241	109,611	106,736	2,875	15,386	...	15,386
1954 to 1955	214,855	201,576	13,279	3,056	3,008	...	2,822	208,977	196,021	12,956	17,228	234	16,994
1956 to 1957	366,500	334,570	31,930	9,147	8,667	...	14,959	342,394	313,155	29,239	25,131	296	24,835
1958 to 1959	555,140	490,982	64,158	21,570	21,013	...	10,742	522,828	460,512	62,316	28,573	1,093	27,480
1960 to 1964	1,304,843	1,148,211	156,632	110,896	107,496	1,544	104,679	1,089,268	946,697	142,571	49,951	9,585	40,366
1965 to 1969	1,633,397	1,412,722	220,675	664,155	502,916	141,642	483,350	485,892	453,058	32,834	60,887	43,359	17,528
1970 to 1974	1,462,421	1,059,582	402,839	733,326	352,707	349,775	578,156	150,939	143,320	7,619	69,892	61,005	8,887
1975 or later	244,453	140,060	104,393	167,003	62,734	100,981	45,042	32,408	32,284	124	14,815	10,960	3,855
Partially or not amortized	359,340	328,770	30,570	...	...	...	...	359,340	328,770	30,570	25,748	...	25,748
Past due	4,757	4,757	...	...	...	...	...	4,757	4,757	...	...	...	...
1950 to 1951	61,745	56,865	4,880	...	...	...	...	61,745	56,865	4,880	4,434	...	4,434
1952 to 1953	64,858	56,789	8,069	...	...	...	...	64,858	56,789	8,069	8,406	...	8,406
1954 to 1955	55,676	48,384	7,292	...	...	...	...	55,676	48,384	7,292	7,413	...	7,413
1956 to 1957	40,217	35,986	4,231	...	...	...	...	40,217	35,986	4,231	960	...	960
1958 to 1959	52,333	51,060	1,273	...	...	...	...	52,333	51,060	1,273	1,892	...	1,892
1960 to 1964	61,869	57,044	4,825	...	...	...	...	61,869	57,044	4,825	1,124	...	1,124
1965 to 1969	10,786	10,786	...	...	...	...	...	10,786	10,786	...	426	...	426
1970 to 1974	7,099	7,099	...	...	...	...	...	7,099	7,099	...	1,093	...	1,093
1975 or later	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate													
Less than 4.0 percent	177,297	175,016	2,281	6,476	6,476	...	6,491	164,330	162,049	2,281	5,963	...	5,963
4.0 percent	1,841,385	1,536,097	305,288	399,658	163,767	207,586	1,234,163	207,564	194,043	13,521	133,258	126,532	6,726
4.1 to 4.4 percent	24,260	15,668	8,592	22,554	13,962	8,058	...	1,706	1,706	...	...	...	...
4.5 percent	1,556,113	1,126,117	429,996	1,267,920	861,907	378,298	...	288,193	264,210	23,983	1,229	...	1,229
4.6 to 5.0 percent	1,006,626	928,014	78,612	17,689	17,472	...	...	988,937	910,542	78,395	32,576	...	32,576
5.1 to 5.5 percent	249,979	213,134	36,845	...	...	...	...	249,979	213,134	36,845	4,463	...	4,463
5.6 to 6.0 percent	1,361,931	1,202,647	159,284	...	...	...	...	1,361,931	1,202,647	159,284	134,903	...	134,903
6.1 percent or more	114,179	102,578	11,601	...	...	...	...	114,179	102,578	11,601	10,024	...	10,024

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Amount of outstanding debt (thousands of dollars)												
WEST—Con.													
Mortgage Loan													
Less than $2,000	119,190	110,896	8,294	672	672	...	603	117,915	109,862	8,053	133,099	88,367	44,732
$2,000 to $2,999	270,242	241,425	28,817	16,454	15,135	795	4,874	248,914	222,761	26,153	97,740	34,420	63,320
$3,000 to $3,999	509,632	454,278	55,354	88,242	82,202	2,773	19,448	401,942	354,749	47,193	45,704	3,504	42,200
$4,000 to $4,999	575,540	502,535	73,005	143,252	126,388	12,036	36,674	395,614	340,788	54,826	19,433	241	19,192
$5,000 to $5,999	681,134	574,270	106,864	181,704	130,534	43,904	86,745	412,685	364,115	48,570	12,793	...	12,793
$6,000 to $6,999	949,135	743,363	205,772	349,460	193,872	150,194	174,806	424,869	387,287	37,582	2,218	...	2,218
$7,000 to $7,999	1,031,832	739,485	292,347	426,762	176,022	229,321	256,843	348,227	314,868	33,359	1,425	...	1,425
$8,000 to $8,999	815,964	666,496	149,468	290,901	166,915	117,773	283,540	241,523	224,532	16,991	5,804	...	5,804
$9,000 to $9,999	489,356	435,575	53,781	102,870	76,007	23,497	194,300	192,186	173,753	18,433	296	...	296
$10,000 to $10,999	310,890	291,456	19,434	42,518	34,838	7,243	102,047	166,325	158,437	7,888	2,555	...	2,555
$11,000 to $11,999	121,199	110,795	10,404	14,495	10,899	1,899	31,122	75,582	70,486	5,096	...	...	...
$12,000 to $14,999	278,466	260,156	18,310	35,757	29,225	4,547	43,131	199,578	188,126	11,452	1,393	...	1,393
$15,000 to $19,999	127,143	117,310	9,835	19,714	19,379	...	5,942	101,489	91,989	9,500	...	...	...
$20,000 or more	52,045	51,231	814	1,496	1,496	...	579	49,970	49,156	814	...	...	...
Outstanding Debt													
Less than $2,000	346,139	324,523	21,616	25,524	25,065	...	4,742	315,873	295,318	20,555	171,248	104,192	67,056
$2,000 to $2,999	479,133	430,359	48,774	67,769	64,406	1,633	14,919	396,445	352,351	44,094	81,059	20,015	61,044
$3,000 to $3,999	576,229	512,757	63,472	124,930	114,721	6,280	34,175	417,124	366,737	50,387	33,189	2,325	30,864
$4,000 to $4,999	660,206	568,858	91,348	152,348	127,106	19,969	68,320	439,538	375,330	64,208	17,949	...	17,949
$5,000 to $5,999	704,574	609,520	95,054	185,360	126,276	54,371	152,323	366,891	339,189	27,702	7,254	...	7,254
$6,000 to $6,999	930,255	707,230	223,025	338,180	158,933	170,513	218,780	373,295	342,787	30,508	2,647	...	2,647
$7,000 to $7,999	1,103,045	789,515	313,530	507,837	225,393	260,926	317,555	277,653	254,077	23,576	5,122	...	5,122
$8,000 to $8,999	567,656	467,072	100,584	142,427	83,700	54,832	214,831	210,398	183,290	27,108	565	...	565
$9,000 to $9,999	364,215	333,759	30,456	80,805	65,419	13,320	123,125	160,285	148,563	11,722	...	...	...
$10,000 to $10,999	184,453	163,791	20,662	26,526	18,037	7,551	48,649	109,278	98,817	10,461	2,555	...	2,555
$11,000 to $11,999	141,185	133,802	7,383	17,353	16,066	...	31,142	92,690	86,920	5,770	...	...	...
$12,000 to $14,999	169,454	157,449	12,005	31,179	24,738	4,547	12,093	126,182	120,618	5,564	828	...	828
$15,000 to $19,999	87,906	84,130	3,776	12,563	12,228	...	...	75,343	71,902	3,441	...	...	...
$20,000 or more	17,320	16,506	814	1,496	1,496	...	...	15,824	15,010	814	...	...	...
	Number of mortgages												
Total mortgages	1,409,483	1,219,768	189,715	303,995	207,489	87,066	186,025	919,466	835,482	83,986	193,515	87,071	106,445
Type of Mortgage Holder													
Commercial bank or trust company	423,466	361,807	61,659	147,435	105,353	36,829	107,354	168,682	156,262	12,420	46,685	38,331	8,354
Mutual savings bank	27,692	24,103	3,589	12,709	10,180	2,296	4,096	10,889	9,872	1,017	2,732	2,296	436
Savings and loan association	262,867	225,264	37,603	26,305	18,307	7,344	29,228	207,338	178,934	28,404	13,482	7,343	6,138
Life insurance company	181,514	141,696	39,818	96,578	62,954	31,576	19,377	65,559	59,742	5,817	30,797	30,273	524
Mortgage company	17,941	15,014	2,927	7,337	4,953	2,039	2,448	8,161	7,915	246	4,609	2,272	2,337
Federal National Mortgage Association	29,261	23,048	6,213	7,796	1,585	5,604	21,466	...	...	...	3,910	3,910	...
Individual	408,828	374,918	33,910	...	...	...	145	408,683	374,773	33,910	84,070	163	83,907
Other	57,916	53,917	3,999	5,840	4,156	1,383	1,916	50,159	47,986	2,173	7,230	2,483	4,747
Manner Mortgage Acquired by Present Holder													
Purchased	232,716	187,762	44,954	80,661	50,602	26,571	39,388	112,666	99,066	13,600	45,624	24,583	21,042
Originated	1,176,765	1,032,005	144,760	223,331	156,886	60,497	146,635	806,798	736,414	70,384	147,886	62,488	85,398
Form of Debt													
Mortgage or deed of trust	1,225,718	1,037,188	188,530	303,995	207,490	87,069	186,024	735,703	652,902	82,801	186,660	87,065	99,591
Contract to purchase	183,763	182,578	1,185	...	...	...	...	183,763	182,578	1,185	6,852	...	6,852
Service of Mortgage													
Hold and service mortgage	1,163,928	1,015,570	148,358	224,205	155,469	61,554	148,135	791,589	720,011	71,578	149,779	63,616	86,165
Hold mortgage only	245,552	204,198	41,354	79,787	52,018	25,513	37,890	127,878	115,469	12,409	43,728	23,451	20,276
Amortization													
Fully amortized	1,303,225	1,123,601	179,624	303,993	207,488	87,068	186,026	813,211	739,316	73,895	175,350	87,068	88,285
Partially amortized	65,219	57,601	7,618	...	...	...	...	65,219	57,601	7,618	8,266	...	8,266
Not amortized	26,593	24,720	1,873	...	...	...	...	26,593	24,720	1,873	4,693	...	4,693
On demand	14,447	13,848	599	...	...	...	...	14,447	13,848	599	5,198	...	5,198
Regular principal payments required	5,805	5,382	423	...	...	...	...	5,805	5,382	423	1,478	...	1,478
No regular principal payments required	8,642	8,466	176	...	...	...	...	8,642	8,466	176	3,720	...	3,720
Frequency of Interest Payment													
Monthly	1,342,345	1,156,343	186,002	303,993	207,488	87,067	185,543	852,815	772,542	80,273	182,593	87,068	95,526
Quarterly, semi-annually or annually	45,404	42,290	3,114	...	...	...	482	44,922	41,808	3,114	5,721	...	5,721
Other regular interval	496	496	...	...	...	...	...	496	496	...	...	...	...
No regular payment	21,235	20,637	598	...	...	...	...	21,235	20,637	598	5,196	...	5,196
Frequency of Principal Payment													
Monthly	1,349,519	1,163,369	186,150	303,992	207,488	87,067	186,027	859,505	779,084	80,421	182,232	87,068	95,166
Quarterly, semi-annually or annually	22,790	21,384	1,406	...	...	...	...	22,790	21,384	1,406	2,580	...	2,580
Other regular interval	785	785	...	...	...	...	...	785	785	...	...	...	...
No regular payment	36,390	34,232	2,158	...	...	...	...	36,389	34,231	2,158	8,694	...	8,694
Method of Payment													
Interest and principal at same time in constant total amount	1,297,716	1,113,754	183,962	303,993	207,488	87,067	184,611	809,115	730,884	78,231	177,331	87,068	90,265
Interest and principal at same time in increasing or decreasing total amount	60,340	57,499	2,841	...	...	...	935	59,406	56,565	2,841	5,885	...	5,885
Payment of interest only	20,755	19,195	1,560	...	...	...	...	20,755	19,195	1,560	4,202	...	4,202
Interest and principal at different times, or principal only	15,576	14,823	753	...	...	...	482	15,094	14,341	753	1,444	...	1,444
No regular interest or principal payments	15,096	14,498	598	...	...	...	...	15,096	14,498	598	4,646	...	4,646

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
WEST--Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,316,708	1,139,346	177,362	293,878	202,799	82,530	176,507	846,321	768,852	77,469	179,250	82,929	96,323
Delinquent:													
Foreclosure in process	1,609	619	990	487	109	378	293	831	327	504	956	378	578
Foreclosure not in process	76,071	65,304	10,767	9,628	4,579	4,160	9,227	57,219	51,807	5,412	8,889	3,762	5,129
No regular payments required	15,096	14,498	598	...	...	...	...	15,096	14,498	598	4,413	...	4,413
Year Mortgage Made or Assumed													
1950 (part)	261,177	220,244	40,933	52,235	27,482	22,382	29,789	179,157	164,764	14,393	45,861	22,383	23,480
1949	340,061	276,126	63,935	76,992	44,191	29,977	32,405	230,668	202,790	27,878	68,550	29,867	38,682
1948	260,222	216,274	43,948	54,104	30,195	22,246	27,319	178,800	161,481	17,319	46,307	23,640	22,670
1947	206,120	180,370	25,750	33,405	21,044	11,123	52,591	120,124	107,719	12,405	21,804	10,126	11,676
1946	144,657	135,982	8,675	13,262	11,909	1,154	42,726	88,671	81,827	6,844	5,967	865	5,105
1942 to 1945	137,045	131,328	5,717	40,669	39,560	189	1,202	95,178	90,570	4,608	4,347	189	4,159
1940 to 1941	36,677	36,026	651	22,212	22,104	...	...	14,465	13,922	543	561	...	561
1935 to 1939	20,513	20,404	109	11,113	11,005	...	...	9,400	9,400	...	114	...	114
1930 to 1934	1,768	1,768	...	...	...	...	...	1,768	1,768	...	...	...	...
1929 or earlier	1,245	1,245	...	...	...	...	...	1,245	1,245	...	...	...	...
Term of Mortgage													
On demand	14,445	13,846	599	...	...	...	...	14,445	13,846	599	5,198	...	5,198
Less than 5 years	106,915	102,163	4,752	481	456	...	241	106,194	101,708	4,486	22,625	...	22,625
5 to 9 years	238,134	216,400	21,734	322	213	...	2,751	235,063	214,231	20,832	35,930	579	35,351
10 to 12 years	334,947	295,444	39,503	4,649	4,458	...	8,422	321,875	283,118	38,757	29,592	3,019	26,573
13 to 14 years	59,200	53,136	6,064	2,249	2,249	...	3,402	53,550	48,324	5,226	3,645	1,243	2,403
15 years	102,886	92,887	9,999	14,655	14,050	329	13,170	75,063	66,433	8,630	9,462	6,560	2,903
16 to 19 years	76,308	67,209	9,099	12,109	9,103	1,584	22,731	41,469	38,628	2,841	7,263	2,604	4,659
20 years	235,426	201,593	33,833	131,178	100,374	28,097	59,169	45,078	43,085	1,993	36,913	34,246	2,667
21 to 24 years	64,118	56,152	7,966	15,783	9,515	4,174	36,318	12,017	11,636	381	9,799	8,270	1,529
25 years	171,269	115,267	56,002	121,426	66,074	52,741	39,587	10,257	10,032	225	31,848	30,551	1,297
26 years or more	5,846	5,679	167	1,147	1,003	145	232	4,468	4,446	22	1,238	...	1,238
Median term.....years	13	12	20	20	20	25	20	11	11	11	15	20	8
Year Mortgage Due													
On demand	14,447	13,848	599	...	...	...	...	14,447	13,848	599	5,198	...	5,198
Fully amortized	1,303,225	1,123,601	179,624	303,998	207,494	87,064	186,027	813,211	739,316	73,895	175,352	87,069	88,284
Past due	1,484	1,484	...	...	...	...	...	1,484	1,484	...	399	...	399
1950 to 1951	44,139	42,071	2,068	1,483	1,483	...	109	42,541	40,478	2,063	5,438	...	5,438
1952 to 1953	87,503	84,561	2,942	1,476	1,414	...	241	85,789	83,150	2,639	14,869	...	14,869
1954 to 1955	113,713	106,446	7,267	1,851	1,807	...	1,348	110,518	103,440	7,078	13,089	334	12,756
1956 to 1957	130,476	119,031	11,445	4,415	4,197	...	5,336	120,726	110,257	10,469	14,074	377	13,697
1958 to 1959	154,378	136,176	18,202	9,278	9,024	...	3,128	141,974	124,257	17,717	16,180	1,494	14,686
1960 to 1964	267,008	235,778	31,230	32,611	31,649	386	21,295	213,106	184,799	28,307	23,334	7,353	15,982
1965 to 1969	269,228	233,980	35,248	124,386	97,909	22,942	73,984	70,856	66,187	4,669	36,959	30,724	6,234
1970 to 1974	201,338	144,548	56,790	105,608	51,531	49,775	74,964	20,768	19,837	931	41,873	38,988	2,885
1975 or later	33,958	19,526	14,432	22,890	8,480	13,961	5,622	5,449	5,427	22	9,137	7,799	1,338
Partially or not amortized	91,820	82,325	9,495	...	...	...	...	91,820	82,325	9,495	12,965	...	12,965
Past due	1,488	1,488	...	...	...	...	...	1,488	1,488	...	...	...	...
1950 to 1951	24,522	22,143	2,379	...	...	...	...	24,522	22,143	2,379	3,115	...	3,115
1952 to 1953	19,611	17,239	2,372	...	...	...	...	19,611	17,239	2,372	4,240	...	4,240
1954 to 1955	15,557	13,817	1,740	...	...	...	...	15,557	13,817	1,740	3,269	...	3,269
1956 to 1957	9,909	8,130	1,779	...	...	...	...	9,909	8,130	1,779	185	...	185
1958 to 1959	9,246	8,901	345	...	...	...	...	9,246	8,901	345	989	...	989
1960 to 1964	8,576	7,696	880	...	...	...	...	8,576	7,696	880	527	...	527
1965 to 1969	1,898	1,898	...	...	...	...	...	1,898	1,898	...	191	...	191
1970 to 1974	1,013	1,013	...	...	...	...	...	1,013	1,013	...	449	...	449
1975 or later	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate													
Less than 4.0 percent	35,994	35,584	410	1,524	1,524	...	869	33,602	33,192	410	2,258	...	2,258
4.0 percent	287,638	242,610	45,028	57,591	23,947	29,788	185,157	44,893	42,732	2,161	90,153	87,066	3,089
4.1 to 4.4 percent	3,335	1,927	1,408	3,189	1,782	1,320	...	145	145	...	...	...	...
4.5 percent	276,088	211,153	64,935	231,479	170,134	55,963	...	44,605	41,018	3,587	1,184	...	1,184
4.6 to 5.0 percent	233,906	217,418	16,488	10,211	10,102	...	...	223,696	207,316	16,380	15,800	...	15,800
5.1 to 5.5 percent	59,377	51,854	7,523	...	...	...	...	59,377	51,854	7,523	2,394	...	2,394
5.6 to 6.0 percent	458,435	409,503	48,932	...	...	...	...	458,436	409,504	48,932	75,807	...	75,807
6.1 percent or more	54,724	49,725	4,999	...	...	...	...	54,724	49,725	4,999	5,909	...	5,909
Median interest rate.....percent	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.0	4.0	6.0
Mortgage Loan													
Less than $2,000	145,591	137,109	8,482	923	923	...	530	144,139	135,898	8,241	118,310	68,850	49,461
$2,000 to $2,999	164,930	149,137	15,793	10,132	9,533	290	2,513	152,285	137,717	14,568	49,564	16,984	32,582
$3,000 to $3,999	203,482	184,261	19,221	34,714	32,757	856	6,879	161,890	145,344	16,546	15,678	1,160	14,519
$4,000 to $4,999	169,185	150,041	19,144	41,415	37,228	2,930	10,025	117,743	103,120	14,623	5,240	75	5,164
$5,000 to $5,999	153,700	132,067	21,633	38,463	28,680	8,330	18,550	96,688	86,254	10,434	2,779	...	2,779
$6,000 to $6,999	170,025	136,075	33,950	58,872	34,047	23,959	30,738	80,418	73,357	7,061	495	...	495
$7,000 to $7,999	152,902	112,033	40,869	60,134	25,378	31,854	37,788	54,977	50,034	4,943	205	...	205
$8,000 to $8,999	108,082	89,155	18,927	37,578	21,831	14,958	37,148	33,356	31,246	2,110	814	...	814
$9,000 to $9,999	58,159	52,065	6,094	11,453	8,473	2,597	22,956	23,750	21,620	2,130	46	...	46
$10,000 to $10,999	34,308	32,265	2,043	4,605	3,813	751	11,284	18,421	17,587	834	254	...	254
$11,000 to $11,999	11,747	10,766	981	1,367	1,026	184	3,009	7,374	6,896	478	...	...	...
$12,000 to $14,999	25,180	23,591	1,589	2,956	2,440	362	3,835	18,391	17,347	1,044	127	...	127
$15,000 to $19,999	8,963	8,006	957	1,327	1,305	...	416	7,221	6,286	935	...	...	...
$20,000 or more	3,246	3,205	41	64	64	...	362	2,821	2,780	41	...	...	...
Median loan.....dollars	5,100	4,900	6,300	6,400	5,800	7,200	7,600	4,000	3,900	4,100	1,600	1,200	2,100

Table 2.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
				FHA									
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage	VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
	Number of mortgages												
WEST--Con.													
Outstanding Debt													
Less than $2,000	319,515	301,464	18,051	19,739	19,444	...	3,283	296,497	279,170	17,327	141,809	77,379	64,427
$2,000 to $2,999	195,878	176,348	19,530	26,966	25,693	578	5,988	162,922	145,243	17,679	34,806	8,956	25,850
$3,000 to $3,999	168,054	149,594	18,460	36,299	33,414	1,736	9,930	121,824	107,107	14,717	9,844	732	9,112
$4,000 to $4,999	148,471	128,114	20,357	34,044	28,548	4,336	15,397	99,028	84,620	14,408	4,191	...	4,191
$5,000 to $5,999	129,212	111,947	17,265	33,312	22,760	9,690	27,783	68,123	62,931	5,192	1,374	...	1,374
$6,000 to $6,999	144,553	109,869	34,684	52,433	24,653	26,426	33,967	58,154	53,335	4,819	397	...	397
$7,000 to $7,999	148,144	105,830	42,314	68,190	30,120	35,219	42,359	37,593	34,368	3,225	710	...	710
$8,000 to $8,999	67,712	55,745	11,967	16,985	9,989	6,533	25,650	25,076	21,845	3,231	64	...	64
$9,000 to $9,999	38,890	35,620	3,270	8,643	6,972	1,443	13,328	16,921	15,674	1,247	...	...	...
$10,000 to $10,999	17,821	15,838	1,983	2,612	1,775	746	4,682	10,528	9,544	984	254	...	254
$11,000 to $11,999	12,401	11,751	650	1,511	1,395	...	2,775	8,117	7,613	504	...	...	...
$12,000 to $14,999	12,872	11,964	908	2,386	1,880	362	886	9,602	9,200	402	63	...	63
$15,000 to $19,999	5,263	5,027	236	816	794	...	...	4,448	4,234	214	...	...	...
$20,000 or more	707	666	41	64	64	...	...	643	602	41	...	...	...
Median debt.....dollars..	4,100	3,800	6,000	6,000	4,800	7,000	6,900	3,000	2,900	2,500	1,300	1,100	1,600
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both	1,367,359	1,179,796	187,563	304,004	207,491	87,071	186,037	877,344	795,509	81,835	184,302	87,066	97,236
Less than $20	95,934	87,119	8,815	18,777	17,639	499	3,010	74,147	67,221	6,926	123,544	86,652	36,892
$20 to $24	97,987	90,060	7,927	34,595	33,080	882	6,691	56,706	50,763	5,943	14,889	370	14,519
$25 to $29	138,111	124,159	13,952	33,226	29,147	2,316	7,414	97,468	87,906	9,562	16,529	44	16,485
$30 to $34	153,250	129,510	23,740	37,271	26,123	10,165	16,780	99,202	87,203	11,999	10,007	...	10,007
$35 to $39	173,594	138,869	34,725	49,809	25,014	23,671	28,085	95,704	86,936	8,768	4,698	...	4,698
$40 to $44	210,746	162,439	48,307	72,194	34,737	34,047	42,437	96,120	87,056	9,064	3,399	...	3,399
$45 to $49	110,095	92,589	17,506	24,669	14,796	9,368	32,398	53,034	47,219	5,815	2,171	...	2,171
$50 to $54	140,505	127,272	13,233	15,778	11,553	4,179	26,543	98,184	89,959	8,225	3,290	...	3,290
$55 to $59	52,994	47,542	5,452	4,806	4,071	483	11,077	37,109	33,169	3,940	468	...	468
$60 to $64	53,611	48,750	4,861	5,978	5,073	819	5,591	42,042	38,374	3,668	1,708	...	1,708
$65 to $69	30,087	27,107	2,980	2,417	1,992	424	2,661	25,011	22,599	2,412	543	...	543
$70 to $79	45,163	42,589	2,574	2,583	2,474	109	2,330	40,253	37,977	2,276	692	...	692
$80 to $99	27,788	25,496	2,292	1,622	1,513	109	822	25,344	23,306	2,038	780	...	780
$100 to $119	24,008	23,432	576	189	189	...	53	23,767	23,191	576	1,143	...	1,143
$120 or more	13,486	12,863	623	90	90	...	145	13,253	12,630	623	441	...	441
Median payment.....dollars..	40	40	40	37	34	40	43	40	41	38	14	10	24
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items	636,205	517,927	118,278	303,664	207,158	87,073	167,220	165,330	152,306	13,024	...	...	...
Less than $25	28,379	25,069	3,310	7,231	6,547	551	3,870	17,279	15,460	1,819	...	...	...
$25 to $29	27,299	25,493	1,806	11,788	10,707	493	4,195	11,315	10,697	618	...	...	...
$30 to $34	45,828	42,495	3,333	21,690	20,133	1,014	6,125	18,011	16,527	1,484	...	...	...
$35 to $39	57,586	52,323	5,263	28,180	24,629	2,731	10,766	18,641	17,648	993	...	...	...
$40 to $44	78,143	67,727	10,416	35,309	27,207	7,761	16,908	25,927	24,709	1,218	...	...	...
$45 to $49	76,601	59,837	16,764	36,572	21,438	13,703	25,937	14,091	13,140	951	...	...	...
$50 to $54	85,015	58,123	26,892	45,593	21,748	22,596	26,707	12,714	10,984	1,730	...	...	...
$55 to $59	81,060	56,800	24,260	43,652	21,475	20,543	27,101	10,309	9,395	914	...	...	...
$60 to $64	61,112	47,432	13,680	31,561	19,408	10,502	20,006	9,544	8,941	603	...	...	...
$65 to $69	31,607	26,782	4,825	14,821	11,042	3,361	11,716	5,074	4,522	552	...	...	...
$70 to $79	29,157	25,665	3,492	13,775	11,325	2,408	8,331	7,054	6,677	377	...	...	...
$80 to $99	25,217	21,588	3,629	10,353	8,469	1,301	4,516	10,349	8,938	1,411	...	...	...
$100 to $119	5,722	5,114	608	1,867	1,758	109	809	3,046	2,692	354	...	...	...
$120 or more	3,391	3,391	...	1,272	1,272	...	145	1,976	1,976	...	...	...	...
Amount for other items not reported	88	88	...	...	...	...	88	...	...	...	...	...	...
Median payment.....dollars..	50	48	53	51	48	53	52	43	43	46	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items	636,303	518,034	118,269	303,659	207,154	87,069	167,218	165,427	152,408	13,019	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items	298,170	203,464	94,706	298,167	203,462	85,649	...	...	...	...	...	...	...
Ground rent	754	289	465	754	289	417	...	...	...	...	...	...	...
Life insurance premiums	585	585	...	585	585	...	...	...	...	...	...	...	...
Other items	4,153	2,818	1,335	4,153	2,818	1,003	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items	245,370	229,788	15,581	...	...	...	159,180	86,195	78,630	7,565	...	...	...
Ground rent	655	655	...	...	...	...	546	109	109	...	...	...	...
Life insurance premiums	1,069	1,069	...	...	...	...	200	869	869	...	...	...	...
Real estate taxes and ground rent	298	298	...	...	...	...	...	298	298	...	...	...	...
Real estate taxes	37,266	33,232	4,034	...	...	...	4,042	33,225	29,772	3,453	...	...	...
Ground rent	...	...	...	...	...	...	...	...	...	...	...	...	...
Fire and hazard insurance premiums	4,253	3,470	783	...	...	...	1,166	3,086	2,448	638	...	...	...
Life insurance premiums	24,585	24,440	145	...	...	...	290	24,295	24,150	145	...	...	...
Other combinations:													
Including real estate taxes	8,251	7,596	655	...	...	...	1,216	7,035	6,381	654	...	...	...
Not including real estate taxes	10,894	10,330	564	...	...	...	578	10,315	9,751	564	...	...	...

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES													
Total properties	8,287,999	7,582,701	705,298	1,228,492	889,799	309,324	29,369	1,196,253	1,159,026	37,227	5,863,273	5,533,895	329,390
Structures on Property													
1 structure	8,085,756	7,398,121	687,635	1,221,794	884,565	308,330	28,896	1,180,579	1,143,934	36,645	5,683,384	5,369,615	313,769
2 structures or more	202,240	184,577	17,663	6,694	5,227	994	474	15,665	15,085	580	179,883	164,267	15,615
Dwelling Units on Property													
1 dwelling unit	7,052,170	6,438,234	613,936	1,178,610	850,300	300,632	27,674	1,033,452	1,003,138	30,314	4,840,117	4,584,804	255,319
2 dwelling units	950,963	883,411	67,552	45,487	35,551	8,613	1,327	130,537	125,484	5,053	774,946	722,381	52,569
3 dwelling units	203,858	189,066	14,792	2,730	2,595	35	100	24,244	22,648	1,596	176,881	163,820	13,062
4 dwelling units	81,011	71,988	9,023	1,669	1,354	45	270	8,020	7,752	268	71,329	62,890	8,442
Business Floor Space on Property													
None	8,102,351	7,411,894	690,457	1,221,288	884,294	307,835	29,163	1,182,294	1,146,245	36,049	5,698,780	5,381,365	317,434
Less than half	185,646	170,808	14,838	7,201	5,505	1,492	208	13,954	12,778	1,176	164,495	152,530	11,976
Year Structure Built													
1950 (part)	189,079	154,749	34,330	65,445	34,275	30,388	781	55,066	54,700	366	68,569	65,776	2,793
1949	572,451	452,137	120,314	196,848	101,776	91,348	3,729	102,668	101,606	1,062	272,935	248,760	24,179
1948	534,149	432,667	101,482	173,314	93,023	74,343	5,942	83,861	81,679	2,182	276,983	257,974	19,013
1947	489,017	419,101	69,916	111,661	59,363	46,453	5,847	141,476	138,343	3,133	235,882	221,395	14,487
1946	302,588	273,018	29,570	34,766	18,292	15,554	923	105,438	101,831	3,607	162,394	152,906	9,490
1942 to 1945	473,219	429,556	43,663	156,906	133,359	18,749	4,801	75,683	72,918	2,765	240,639	223,290	17,352
1940 to 1941	555,981	520,391	35,590	184,884	170,490	12,123	2,276	70,973	67,948	3,025	300,123	281,956	18,167
1930 to 1939	1,227,208	1,152,688	74,520	145,343	134,082	9,261	2,000	143,682	138,982	4,700	938,190	879,631	58,560
1929 or earlier	3,833,171	3,642,141	191,030	154,315	140,680	10,763	2,878	403,075	386,893	16,182	3,275,783	3,114,583	161,210
Not reported	111,192	106,285	4,907	5,031	4,479	351	201	14,370	14,157	213	91,796	87,652	4,144
Year Structure Acquired													
1950 (part)	738,308	621,882	116,426	169,988	93,620	70,733	5,640	163,946	158,756	5,190	404,388	369,526	34,874
1949	1,308,366	1,092,980	215,386	280,437	158,104	113,931	8,404	236,479	224,779	11,700	791,454	710,099	81,356
1948	1,192,906	1,038,802	154,104	207,534	125,008	77,505	5,026	203,222	195,960	7,262	782,155	717,839	64,319
1947	1,087,639	993,315	94,324	119,549	76,689	38,769	4,094	309,113	301,212	7,901	658,975	615,413	43,561
1946	916,931	876,074	40,857	56,859	46,928	7,357	2,575	259,130	254,759	4,371	600,944	574,392	26,557
1942 to 1945	1,375,262	1,325,186	50,076	171,623	168,168	1,042	2,420	21,009	20,207	802	1,182,629	1,136,818	45,814
1940 to 1941	549,688	539,400	10,288	129,285	128,534	...	752	1,087	1,087	...	419,312	409,778	9,538
1930 to 1939	617,276	607,496	9,780	80,939	80,476	...	464	1,903	1,903	...	534,441	525,123	9,317
1929 or earlier	495,145	481,129	14,016	12,130	12,130	...	...	184	184	...	482,834	468,819	14,016
Not reported	6,509	6,459	50	166	166	...	...	182	182	...	6,162	6,111	50
Structure New or Previously Occupied When Acquired													
New	2,571,405	2,269,989	301,416	723,343	498,515	211,302	13,535	411,299	405,865	5,434	1,436,767	1,364,622	72,154
Previously occupied	5,716,588	5,312,702	403,886	505,150	391,288	98,031	15,841	784,950	753,157	31,793	4,426,504	4,169,276	257,234
Purchase Price													
Less than $2,000	560,309	549,253	11,056	2,578	2,381	...	197	10,868	10,853	15	546,872	536,028	10,844
$2,000 to $2,999	638,900	620,674	18,226	13,780	13,780	...	...	35,187	34,158	1,029	589,933	572,735	17,196
$3,000 to $3,999	816,891	788,526	28,365	56,157	53,368	2,311	475	72,788	70,980	1,808	687,950	664,182	23,772
$4,000 to $4,999	814,500	772,066	42,434	95,933	90,324	4,334	1,273	82,164	80,714	1,450	636,410	601,034	35,377
$5,000 to $5,999	847,504	792,064	55,440	127,067	112,251	12,683	2,138	121,258	116,890	4,368	599,181	562,924	36,258
$6,000 to $6,999	851,114	771,986	79,128	178,267	137,435	35,915	4,921	153,188	147,597	5,591	519,657	486,956	32,704
$7,000 to $7,999	727,579	638,265	89,314	142,944	89,626	50,904	2,412	179,928	175,222	4,706	404,717	373,424	31,298
$8,000 to $8,999	638,752	543,153	95,599	151,295	85,459	64,052	1,785	149,161	145,610	3,551	338,309	312,095	26,215
$9,000 to $9,999	499,314	415,624	83,690	137,737	77,494	56,118	4,133	111,957	110,441	1,516	249,620	227,691	21,929
$10,000 to $10,999	455,380	387,574	67,806	108,969	60,663	45,464	2,839	95,939	92,621	3,318	250,477	234,298	16,183
$11,000 to $11,999	245,956	216,744	29,212	55,342	39,339	13,708	2,299	52,516	49,081	3,435	138,102	128,329	9,772
$12,000 to $14,999	516,801	461,183	55,618	95,616	73,955	16,934	4,722	82,568	78,545	4,023	338,618	308,688	29,937
$15,000 to $19,999	324,168	292,163	32,005	42,953	36,708	4,790	1,457	33,056	31,260	1,796	248,161	224,201	23,966
$20,000 to $24,999	101,067	95,044	6,023	8,909	8,140	409	360	8,594	8,449	145	83,567	78,457	5,110
$25,000 or more	92,627	85,985	6,642	3,864	3,092	628	145	2,524	2,223	292	86,253	80,674	5,579
Property not acquired by purchase	85,984	84,116	1,868	504	504	...	...	203	203	...	85,277	83,409	1,868
Not reported	71,245	68,336	2,909	6,622	5,312	1,088	222	4,398	4,207	191	60,226	58,817	1,410
Median purchase price.....dollars	6,400	6,200	8,200	7,900	7,300	8,700	9,300	7,600	7,600	7,900	5,600	5,500	7,200
Market Value													
Less than $2,000	178,844	171,729	7,115	4,532	964	3,173	394	5,329	4,788	441	168,973	165,869	3,106
$2,000 to $2,999	262,666	256,667	5,999	1,912	1,912	...	...	15,636	15,104	532	245,118	239,652	5,467
$3,000 to $3,999	434,034	417,563	16,471	4,949	4,477	472	...	35,378	34,459	919	393,710	378,629	15,082
$4,000 to $4,999	513,597	484,413	29,184	13,922	8,823	4,953	145	67,423	66,452	971	432,251	409,139	23,118
$5,000 to $5,999	612,686	573,040	39,646	34,398	22,794	9,897	1,709	85,344	83,436	1,908	492,950	466,822	26,136
$6,000 to $6,999	744,921	681,432	63,489	90,965	62,195	25,432	3,342	121,472	116,074	5,398	532,486	503,169	29,314
$7,000 to $7,999	767,517	690,458	77,059	130,320	86,709	40,747	2,864	153,020	148,771	4,249	484,183	454,986	29,203
$8,000 to $8,999	864,541	770,266	94,275	173,753	117,119	53,448	3,191	164,482	161,178	3,304	526,310	491,979	34,334
$9,000 to $9,999	607,191	528,342	78,849	151,793	97,634	51,855	2,295	125,418	122,576	2,842	330,006	308,141	21,862
$10,000 to $10,999	816,542	733,231	83,311	181,004	127,588	51,007	2,408	123,321	118,278	5,043	512,227	487,371	24,856
$11,000 to $11,999	324,142	285,288	38,854	81,154	57,440	20,500	3,224	66,838	63,912	2,926	176,159	163,947	12,212
$12,000 to $14,999	998,407	911,063	87,344	212,110	169,731	36,312	6,071	146,047	141,579	4,468	640,253	599,758	40,504
$15,000 to $19,999	707,692	649,520	58,172	106,211	92,981	10,105	3,149	64,570	61,407	3,163	536,888	495,129	41,759
$20,000 to $24,999	209,860	199,472	10,388	21,720	20,772	696	251	12,515	12,094	421	175,633	166,613	9,020
$25,000 or more	209,087	195,834	13,253	16,470	15,467	683	323	7,823	7,317	506	184,803	173,063	11,743
Not reported	36,184	34,288	1,896	3,259	3,176	71	12	1,621	1,503	118	31,301	29,609	1,695
Median market value.....dollars	8,700	8,600	9,200	10,000	10,300	9,300	10,300	8,600	8,600	9,200	8,300	8,200	8,900

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES--Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	1,488,535	1,471,529	17,006	100,634	99,842	486	306	12,291	11,715	576	1,375,519	1,359,884	15,638
20 to 39 percent	2,402,307	2,330,949	71,358	255,205	252,873	393	1,938	73,678	72,836	842	2,073,428	2,005,243	68,188
40 to 59 percent	1,935,221	1,815,972	119,249	232,195	216,109	11,830	4,251	279,739	274,192	5,547	1,423,292	1,325,671	97,622
60 to 69 percent	831,894	741,083	90,811	157,326	128,898	23,239	5,188	244,801	237,470	7,331	429,770	374,718	55,055
70 to 79 percent	669,431	549,743	119,688	170,308	105,459	59,237	5,615	238,251	230,304	7,947	260,877	213,984	46,889
80 to 84 percent	281,585	212,821	68,764	86,744	40,258	42,382	4,106	105,620	100,502	5,118	89,217	72,061	17,158
85 to 89 percent	215,585	145,135	70,450	80,663	23,325	54,498	2,842	78,643	76,251	2,392	56,279	45,557	10,719
90 to 94 percent	165,519	103,455	62,064	60,907	8,618	50,749	1,540	61,170	58,110	3,060	43,444	36,733	6,715
95 to 99 percent	129,176	85,056	44,120	43,153	2,952	39,099	1,104	65,346	64,190	1,156	20,677	17,914	2,761
100 percent or more	133,099	93,175	39,924	38,029	8,205	27,349	2,477	35,149	32,007	3,142	59,924	52,964	6,959
Market value not reported	35,712	33,816	1,896	3,259	3,176	71	12	1,581	1,463	118	30,870	29,178	1,695
Median percent	42	40	74	62	48	87	75	69	69	75	35	34	56
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	328,596	298,153	30,443	35,141	20,837	11,766	2,543	46,305	43,995	2,310	247,148	233,324	13,826
$2.50 to $4.99	590,158	545,637	44,521	60,720	43,151	16,483	1,083	76,962	75,387	1,575	452,477	427,096	25,379
$5.00 to $7.49	1,010,437	924,818	85,618	131,451	95,042	33,634	2,779	151,319	145,782	5,537	727,673	683,994	43,673
$7.50 to $9.99	1,022,564	931,478	91,086	153,520	115,724	32,636	5,146	145,347	140,062	5,285	723,727	675,701	48,025
$10.00 to $12.49	1,273,023	1,171,835	101,188	193,229	149,982	37,719	5,535	176,606	171,409	5,197	903,186	850,452	52,746
$12.50 to $14.99	850,225	794,033	56,192	139,149	116,951	19,169	3,033	125,679	121,509	4,170	585,406	555,586	29,820
$15.00 to $17.49	714,418	670,069	44,349	111,482	95,054	14,471	1,957	95,751	92,966	2,785	507,185	482,049	25,134
$17.50 to $19.99	372,974	350,933	22,041	53,241	43,298	8,911	1,077	50,548	48,802	1,746	269,186	258,876	10,311
$20.00 to $24.99	584,832	555,171	29,661	59,592	49,799	8,627	1,169	86,574	84,367	2,207	438,680	421,018	17,663
$25.00 or more	506,177	479,636	26,541	25,254	20,015	5,043	197	64,553	61,894	2,659	416,367	397,724	18,641
Taxes not payable in 1949[1]	758,154	604,163	153,991	259,772	135,652	119,610	4,510	157,683	155,554	2,129	340,690	312,951	27,745
Taxes or value not reported	276,493	256,796	19,697	5,962	4,341	1,274	349	18,940	17,306	1,634	251,587	235,152	16,439
Median taxes.....dollars	11.33	11.41	10.35	11.30	11.67	9.98	10.32	11.27	11.28	10.97	11.34	11.39	10.55
Real Estate Taxes Per Dwelling Unit													
Less than $20	474,095	445,297	28,798	23,949	13,895	8,299	1,754	51,056	49,103	1,953	399,117	382,329	16,793
$20 to $39	948,973	889,105	59,868	49,608	33,811	14,599	1,198	107,323	104,035	3,288	792,039	751,262	40,787
$40 to $59	1,017,887	936,894	80,993	90,971	62,264	24,399	4,310	162,650	158,495	4,155	764,276	716,138	48,139
$60 to $79	928,987	850,707	78,280	123,009	86,690	33,178	3,142	143,221	138,986	4,235	662,767	625,043	37,729
$80 to $99	841,081	776,053	65,028	125,068	95,850	26,270	2,952	130,340	126,579	3,761	585,677	553,632	32,046
$100 to $119	691,426	635,908	55,518	119,872	94,436	23,087	2,345	116,539	111,283	5,256	455,026	430,195	24,829
$120 to $139	549,972	502,788	47,184	109,755	87,871	19,217	2,667	95,332	91,290	4,042	344,893	323,633	21,260
$140 to $159	443,667	405,968	37,699	85,323	68,938	13,355	3,033	60,336	57,560	2,776	298,012	279,470	18,541
$160 to $199	582,243	541,687	40,556	122,823	105,200	16,327	1,295	68,884	66,603	2,281	390,545	369,890	20,653
$200 to $299	561,070	533,850	27,220	91,352	82,286	7,648	1,424	68,156	66,834	1,322	401,563	384,737	16,832
$300 or more	245,759	233,601	12,158	23,917	21,484	2,023	411	17,371	16,849	522	204,475	195,272	9,200
Taxes not payable in 1949	757,624	603,511	154,113	259,474	135,232	119,733	4,510	157,580	155,451	2,129	340,532	312,794	27,745
Taxes not reported	245,284	227,369	17,915	3,401	1,864	1,203	337	17,486	15,970	1,516	224,392	209,539	14,858
Median taxes.....dollars	81	82	81	107	113	85	88	82	82	92	76	76	75
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	5,971,495	5,338,409	633,087	1,137,768	801,414	307,645	28,710	1,159,948	1,126,216	33,732	3,673,791	3,410,789	263,013
Mortgage refinanced or renewed	1,421,579	1,371,536	50,043	67,517	65,287	1,678	555	26,540	23,221	3,319	1,327,538	1,283,054	44,493
To increase loan for improvements or repairs	425,733	414,815	10,918	17,065	16,956	...	110	11,252	10,189	1,063	397,425	387,683	9,744
To increase loan for other reasons	212,012	205,366	6,646	9,469	9,083	199	187	2,488	1,714	774	200,055	194,567	5,486
To secure better terms	364,651	352,056	12,595	31,688	31,136	553	...	8,756	7,890	866	324,212	313,037	11,178
To renew or extend loan without increasing amount	265,661	255,315	10,346	2,962	2,936	26	...	1,197	908	289	261,507	251,476	10,031
For other purpose	153,522	143,984	9,538	6,333	5,176	900	258	2,847	2,520	327	144,339	136,291	8,054
Mortgage placed later than acquisition of property	894,963	872,790	22,173	23,214	23,108	...	106	9,768	9,593	175	861,987	840,098	21,892
To make improvements or repairs	428,091	415,495	12,596	10,224	10,199	...	25	6,814	6,814	...	411,059	398,488	12,571
To invest in other properties	71,397	70,181	1,216	1,097	1,060	...	37	56	56	...	70,246	69,067	1,179
To invest in business other than real estate	95,495	93,728	1,767	1,845	1,845	...	...	372	197	175	93,278	91,688	1,592
For other purpose	299,980	293,386	6,594	10,048	10,004	...	44	2,526	2,526	...	287,404	280,855	6,550
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	1,421,579	1,371,536	50,043	67,517	65,287	1,678	555	26,540	23,221	3,319	1,327,538	1,283,054	44,493
Same lender	918,597	885,543	33,054	36,502	35,532	764	208	19,896	17,275	2,621	862,203	832,752	29,460
Different lender	502,982	485,993	16,989	31,015	29,755	914	347	6,644	5,946	698	465,335	450,302	15,033
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	5,971,838	5,338,467	633,371	1,137,784	801,437	307,658	28,723	1,160,238	1,126,251	33,987	3,673,828	3,410,817	263,024
Less than 50 percent	795,326	692,501	102,825	35,070	31,908	808	2,356	19,166	17,404	1,762	741,088	643,192	97,901
50 to 59 percent	730,349	644,472	85,877	77,805	64,706	9,094	4,008	41,048	37,969	3,079	611,502	541,802	69,699
60 to 64 percent	475,373	425,480	49,893	73,802	56,844	12,945	4,019	37,502	33,911	3,591	364,063	334,726	29,342
65 to 69 percent	507,149	453,439	53,710	109,701	82,411	25,024	2,270	46,897	44,455	2,442	350,541	326,573	23,974
70 to 74 percent	500,146	433,392	66,754	145,136	97,037	42,787	5,317	58,589	52,486	6,103	296,433	283,876	12,555

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES—Con.													
First Mortgage Loan on Property as Percent of Purchase Price--Con.													
75 to 79 percent	558,962	472,383	86,579	183,713	110,952	68,093	4,670	85,101	82,569	2,532	290,146	278,867	11,278
80 to 84 percent	606,665	503,730	102,935	228,172	138,584	88,294	1,298	114,492	110,102	4,390	264,006	255,046	8,959
85 to 89 percent	515,697	455,845	59,852	182,902	128,883	50,332	3,688	136,802	132,568	4,234	195,989	194,392	1,596
90 to 94 percent	391,502	380,745	10,757	73,886	65,910	7,191	791	170,170	168,691	1,479	147,451	146,152	1,300
95 to 99 percent	127,237	125,009	2,228	8,440	7,124	1,317	...	74,609	73,893	716	44,192	43,997	195
100 percent or more	700,735	691,637	9,098	14,600	13,806	685	109	371,406	367,938	3,468	314,734	309,900	4,836
Purchase price not reported or property not acquired by purchase	62,697	59,834	2,863	4,557	3,272	1,088	197	4,456	4,265	191	53,683	52,294	1,389
Median percent	74	75	72	78	78	80	72	91	91	75	66	67	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	5,971,838	5,338,467	633,371	1,137,784	801,437	307,658	28,723	1,160,238	1,126,251	33,978	3,673,828	3,410,817	263,024
Less than 50 percent	706,322	692,502	13,820	32,396	31,909	290	197	17,522	17,404	118	656,410	643,194	13,214
50 to 59 percent	660,887	644,471	16,416	65,505	64,705	411	390	38,170	37,969	201	557,218	541,801	15,414
60 to 64 percent	439,385	425,480	13,905	57,527	56,844	466	218	34,586	33,912	674	347,270	334,727	12,548
65 to 69 percent	477,352	453,439	23,913	85,171	82,411	1,493	1,269	44,554	44,455	99	347,619	326,572	21,052
70 to 74 percent	467,769	433,392	34,377	103,439	97,037	5,287	1,117	54,366	52,486	1,880	309,968	283,876	26,097
75 to 79 percent	514,085	472,382	41,703	122,768	110,952	9,753	2,065	84,533	82,569	1,964	306,787	278,867	27,924
80 to 84 percent	566,348	503,728	62,620	162,818	138,583	21,019	3,215	112,633	110,101	2,532	290,896	255,045	35,856
85 to 89 percent	541,813	455,845	85,968	174,712	128,883	38,899	6,932	139,218	132,568	6,650	227,880	194,392	33,493
90 to 94 percent	466,121	380,745	85,376	120,576	65,910	52,002	2,670	173,847	168,691	5,156	171,707	146,152	25,556
95 to 99 percent	209,214	125,009	84,205	77,172	7,124	65,986	4,064	76,246	73,893	2,353	55,802	43,997	11,804
100 percent or more	859,839	691,637	168,202	131,146	13,806	110,954	6,386	380,108	367,937	12,171	348,573	309,900	38,706
Purchase price not reported or property not acquired by purchase	62,697	59,834	2,863	4,557	3,272	1,088	197	4,456	4,265	191	53,683	52,294	1,389
Median percent	77	75	91	83	78	97	89	92	91	93	69	67	82
Veteran Status of Owner													
Veteran of World War II	2,784,704	2,384,183	400,521	516,723	227,401	279,387	9,939	1,073,564	1,047,078	26,486	1,194,429	1,109,709	84,718
Veteran of World War I only	630,689	598,595	32,094	77,451	72,007	4,120	1,322	12,791	12,665	126	540,458	513,931	26,528
Other service or nonveteran	4,872,619	4,599,933	272,686	634,321	590,387	25,822	18,114	109,905	99,288	10,617	4,128,397	3,910,266	218,138
Sex and Age of Owner													
Male	6,785,459	6,195,342	590,117	1,073,876	776,754	273,930	23,204	1,061,752	1,030,546	31,206	4,649,864	4,388,077	261,798
Under 35 years	2,102,222	1,804,119	298,103	396,977	190,968	195,560	10,455	710,244	689,726	20,518	995,006	923,435	71,579
35 to 44 years	2,124,805	1,957,226	167,579	373,162	304,878	61,149	7,137	271,797	264,187	7,610	1,479,859	1,388,171	91,690
45 to 54 years	1,411,658	1,337,830	73,828	206,168	190,639	11,556	3,979	55,145	53,414	1,731	1,150,352	1,093,784	56,568
55 to 64 years	809,910	769,006	40,904	79,085	72,406	5,098	1,580	18,444	17,734	710	712,387	678,871	33,515
65 years and over	336,864	327,161	9,703	18,484	17,863	567	53	6,122	5,485	637	312,260	303,816	8,446
Female	850,542	804,615	45,927	66,728	58,847	5,277	2,605	32,046	29,728	2,318	751,777	716,058	35,726
Under 45 years	299,331	274,016	25,315	28,861	23,504	3,958	1,399	21,567	19,911	1,656	248,907	230,609	18,301
45 to 64 years	413,175	398,101	15,074	31,147	29,102	1,319	727	9,098	8,581	517	372,927	360,421	12,510
65 years and over	138,036	132,498	5,538	6,720	6,241	...	479	1,381	1,236	145	129,943	125,028	4,915
Sex or age not reported	652,038	582,772	69,266	87,914	54,225	30,126	3,568	102,465	98,760	3,705	461,666	429,799	31,872
Relationship of Owner to Head of Household													
Owner is—													
Primary individual	264,070	248,898	15,172	23,150	20,774	943	1,462	16,317	15,559	758	224,602	212,597	12,010
Head of primary family	6,893,900	6,298,698	595,202	1,080,411	782,176	274,572	23,645	1,035,522	1,004,234	31,288	4,777,960	4,512,257	265,705
Not head but a member of primary family	371,811	353,101	18,710	26,747	23,576	2,722	451	26,218	25,048	1,170	318,854	304,484	14,371
One or more owners not in primary family	105,667	98,737	6,930	10,275	9,064	965	249	15,416	15,110	306	79,979	74,566	5,413
Not reported	652,577	583,286	69,291	87,914	54,225	30,126	3,568	102,780	99,075	3,705	461,889	429,999	31,897
Properties with owner who is head of household or related to head	7,529,824	6,900,733	629,091	1,130,321	826,527	278,249	25,564	1,078,041	1,044,822	33,219	5,321,492	5,029,418	292,101
Persons in Primary Family and Primary Individuals													
Primary individual	264,070	248,898	15,172	23,150	20,744	943	1,462	16,317	15,559	758	224,602	212,597	12,010
Primary family:													
2 persons	1,584,369	1,455,934	128,435	246,334	182,594	58,641	5,106	175,510	170,247	5,263	1,162,522	1,103,100	59,432
3 persons	1,861,029	1,678,588	182,441	325,910	218,409	100,923	6,582	317,134	307,943	9,191	1,217,991	1,152,241	65,754
4 persons	1,963,525	1,789,403	174,122	328,595	238,150	84,277	6,177	342,923	332,064	10,859	1,292,014	1,219,196	72,822
5 persons	1,031,758	958,595	73,163	138,670	109,921	24,757	3,995	147,514	142,974	4,540	745,590	705,705	39,882
6 persons	463,529	429,717	33,812	45,185	38,560	5,445	1,176	51,116	49,458	1,658	367,236	341,708	25,535
7 persons or more	361,544	339,598	21,946	22,477	18,149	3,263	1,066	27,527	26,577	950	311,537	294,871	16,666
Children Under 18 Years of Age													
Primary individual or no child in family	2,683,580	2,496,638	186,942	359,135	284,161	67,288	7,690	239,690	232,580	7,110	2,084,768	1,979,905	104,856
1 child	1,841,150	1,653,085	188,065	328,152	215,685	105,569	6,903	336,180	326,327	9,853	1,176,814	1,111,073	65,744
2 children	1,678,236	1,530,080	148,156	260,150	190,471	64,451	5,230	320,205	310,438	9,769	1,097,883	1,029,175	68,715
3 children	714,001	659,441	54,560	93,805	72,468	18,338	3,005	111,414	107,209	4,205	508,786	479,774	29,017
4 children or more	612,854	561,484	51,370	89,069	63,737	22,600	2,734	70,544	68,262	2,282	453,241	429,490	23,754

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
UNITED STATES—Con.													
Occupation of Owner													
Properties with owner who is head of household	7,158,503	6,548,112	610,391	1,103,728	803,110	275,529	25,118	1,051,876	1,098,822	32,054	5,002,947	4,685,157	277,731
Professional, technical, and kindred workers:													
Salaried	565,003	511,056	53,947	139,596	109,500	27,958	2,139	96,462	93,567	2,895	328,952	308,000	20,953
Self-employed	113,018	104,191	8,827	20,053	17,500	1,763	792	19,050	17,125	1,925	73,912	69,563	4,348
Managers, officials, and proprietors, including farm:													
Salaried	603,909	549,767	54,142	135,344	107,216	25,543	2,586	92,195	90,538	1,657	376,389	352,022	24,367
Self-employed	498,596	460,957	37,639	62,990	49,652	10,818	2,523	46,323	45,004	1,319	389,280	366,301	22,984
Clerical and kindred workers	508,822	461,761	47,061	94,777	72,807	19,972	1,995	91,896	89,047	2,849	322,148	299,904	22,243
Sales workers	566,057	492,634	73,423	120,681	78,216	39,654	2,819	92,722	89,522	3,200	352,655	324,900	27,757
Craftsmen, foremen, and kindred workers	1,605,136	1,463,960	141,176	258,623	178,856	72,752	7,023	268,999	263,042	5,957	1,077,519	1,022,075	55,450
Operatives and kindred workers	1,309,457	1,202,148	107,309	156,777	101,767	52,285	2,727	219,714	213,488	6,226	932,975	846,826	46,076
Service workers, including private household	379,063	348,948	30,115	40,135	29,863	9,833	443	51,679	48,921	2,758	287,256	270,165	17,087
Laborers, except mine	312,361	288,961	23,400	21,612	14,720	5,592	1,301	33,382	32,345	1,037	257,371	241,904	15,467
Occupation not reported	697,081	663,729	33,352	53,140	43,013	9,359	770	39,454	37,223	2,231	604,490	583,497	20,999
NORTHEAST													
Total properties	2,425,088	2,281,239	143,849	209,721	164,574	43,302	1,846	413,091	400,186	12,905	1,802,286	1,716,487	85,799
Structures on Property													
1 structure	2,378,294	2,238,251	140,043	209,101	164,013	43,252	1,834	406,913	394,127	12,786	1,762,279	1,680,108	82,170
2 structures or more	46,796	42,987	3,809	622	559	51	12	6,173	6,056	117	40,004	36,373	3,629
Dwelling Units on Property													
1 dwelling unit	1,873,126	1,764,624	108,502	196,905	155,025	40,241	1,639	313,596	305,826	7,770	1,362,630	1,303,777	58,854
2 dwelling units	409,977	384,485	25,492	11,911	8,668	3,047	195	76,700	73,090	3,610	321,366	302,726	18,639
3 dwelling units	111,275	104,295	6,980	491	479	...	12	18,629	17,256	1,373	92,154	86,559	5,596
4 dwelling units	30,714	27,835	2,879	416	402	14	...	4,162	4,010	152	26,135	23,425	2,712
Business Floor Space on Property													
None	2,347,258	2,209,938	137,320	207,363	162,580	42,938	1,846	406,792	394,423	12,369	1,733,109	1,652,942	80,168
Less than half	77,832	71,303	6,529	2,357	1,993	364	...	6,300	5,764	536	69,177	63,544	5,629
Year Structure Built													
1950 (part)	30,351	25,874	4,477	10,793	6,316	4,477	...	9,089	9,089	...	10,467	10,467	...
1949	113,132	89,823	23,309	29,122	11,239	17,422	463	28,306	27,990	316	55,703	50,594	5,112
1948	98,541	83,360	15,181	21,752	11,338	10,351	60	23,490	22,381	1,109	53,303	49,643	3,660
1947	83,176	77,976	5,200	9,827	6,366	2,998	463	33,157	32,717	440	40,192	38,894	1,297
1946	46,360	44,227	2,133	2,371	1,400	971	...	21,366	20,967	399	22,623	21,861	762
1942 to 1945	59,658	56,194	3,464	19,144	18,212	878	53	13,444	12,763	681	27,070	25,220	1,851
1940 to 1941	113,047	107,556	5,491	36,443	34,806	1,110	529	16,042	15,420	622	60,559	57,328	3,230
1930 to 1939	313,703	297,958	15,745	36,740	34,781	1,904	53	46,557	46,203	354	230,408	216,973	13,434
1929 or earlier	1,540,273	1,471,675	68,598	42,927	39,507	3,194	226	216,898	207,912	8,986	1,280,449	1,224,258	56,191
Not reported	26,870	26,609	261	609	609	...	...	4,745	4,745	...	21,519	21,255	261
Year Structure Acquired													
1950 (part)	141,107	124,958	16,149	19,590	9,953	9,638	...	43,522	43,000	522	77,995	72,006	5,990
1949	309,098	270,721	38,377	39,985	20,022	19,222	743	89,643	86,002	3,641	179,472	164,700	14,774
1948	290,309	264,344	25,965	26,990	15,825	10,910	255	81,169	78,832	2,337	182,145	169,682	12,464
1947	279,196	258,800	20,396	13,705	10,881	2,577	247	101,632	97,319	4,313	163,859	150,602	13,260
1946	262,155	252,708	9,447	7,846	7,015	776	53	84,969	82,878	2,091	169,344	162,815	6,527
1942 to 1945	423,824	409,340	14,484	37,521	37,006	183	334	9,963	9,963	...	376,337	362,371	13,968
1940 to 1941	186,999	182,223	4,776	34,472	34,258	...	214	632	632	...	151,895	147,331	4,562
1930 to 1939	242,335	237,700	4,635	25,592	25,592	...	...	1,191	1,191	...	215,555	210,920	4,635
1929 or earlier	287,345	277,733	9,612	4,027	4,027	...	...	184	184	...	283,137	273,523	9,612
Not reported	2,729	2,718	11	...	...	...	...	182	182	...	2,548	2,536	11
Structure New or Previously Occupied When Acquired													
New	625,424	571,650	53,774	134,712	100,488	33,519	705	102,235	99,604	2,631	388,476	370,560	17,918
Previously occupied	1,799,667	1,709,586	90,081	75,011	64,085	9,787	1,141	310,852	300,577	10,275	1,413,809	1,345,927	67,883
Purchase Price													
Less than $2,000	95,230	93,931	1,299	138	138	...	...	2,691	2,691	...	92,405	91,106	1,299
$2,000 to $2,999	165,223	159,573	5,650	2,872	2,872	...	...	14,765	14,410	355	147,588	142,287	5,296
$3,000 to $3,999	247,710	237,911	9,799	9,988	9,988	...	...	30,088	28,825	1,263	207,635	199,099	8,536
$4,000 to $4,999	243,993	230,468	13,525	21,427	21,220	206	...	26,956	26,324	632	195,614	182,926	12,688
$5,000 to $5,999	259,644	248,445	11,199	28,733	28,665	69	...	38,537	36,518	2,019	192,374	183,261	9,112
$6,000 to $6,999	244,748	234,033	10,715	27,448	26,672	671	106	48,305	46,446	1,859	168,995	160,916	8,077
$7,000 to $7,999	202,392	192,072	10,320	17,149	13,283	3,811	53	54,358	53,155	1,203	130,890	125,635	5,256
$8,000 to $8,999	179,627	163,499	16,128	24,650	15,246	9,113	293	42,872	42,218	654	112,107	106,039	6,069
$9,000 to $9,999	146,316	128,265	18,051	26,185	13,588	12,418	182	32,854	32,234	620	87,279	82,448	4,831
$10,000 to $10,999	145,659	129,619	16,040	21,042	10,987	9,398	658	38,098	36,904	1,194	86,519	81,730	4,791
$11,000 to $11,999	79,592	73,780	5,812	10,285	7,402	2,541	341	23,189	22,374	815	46,116	44,001	2,116
$12,000 to $14,999	170,367	158,332	12,035	11,662	7,636	3,809	214	35,765	34,421	1,344	122,942	116,277	6,668
$15,000 to $19,999	101,350	93,808	7,542	5,512	4,415	1,097	...	17,473	16,730	743	78,371	72,669	5,704
$20,000 to $24,999	34,649	32,933	1,716	686	672	14	...	4,872	4,872	...	29,090	27,388	1,702
$25,000 or more	26,919	25,519	1,400	627	587	40	...	1,197	991	206	25,096	23,941	1,154
Property not acquired by purchase	51,583	49,870	1,713	323	323	...	...	153	153	...	51,108	49,394	1,713
Not reported	30,115	29,199	916	1,007	884	123	...	929	929	...	28,175	27,382	793
Median purchase price.....dollars	6,600	6,500	8,500	7,700	6,700	9,600	...	7,800	7,800	...	6,100	6,100	6,500

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Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTHEAST--Con.													
Market Value													
Less than $2,000	25,277	24,904	373	867	632	235	...	1,447	1,447	...	22,958	22,821	138
$2,000 to $2,999	38,956	38,674	282	134	134	...	...	4,738	4,600	138	34,085	33,941	144
$3,000 to $3,999	84,740	82,782	1,958	547	547	...	...	10,380	10,064	316	73,811	72,169	1,643
$4,000 to $4,999	118,183	110,819	7,364	1,654	1,654	...	...	19,576	19,260	316	96,952	89,904	7,048
$5,000 to $5,999	152,796	143,035	9,761	2,817	2,449	369	...	25,686	25,016	670	124,295	115,573	8,723
$6,000 to $6,999	180,213	174,276	5,937	7,674	7,278	397	...	34,505	32,251	2,254	138,035	134,749	3,286
$7,000 to $7,999	210,399	198,869	11,530	12,408	10,013	2,342	53	49,121	48,286	835	148,872	140,572	8,302
$8,000 to $8,999	256,561	243,268	13,293	23,538	19,101	4,439	...	55,502	55,067	435	177,521	169,099	8,421
$9,000 to $9,999	188,178	170,261	17,917	31,243	19,602	11,643	...	34,720	33,400	1,320	122,220	117,260	4,958
$10,000 to $10,999	284,095	263,759	20,336	38,083	27,221	10,678	182	47,144	45,076	2,068	198,869	191,462	7,408
$11,000 to $11,999	108,915	99,851	9,064	19,541	13,522	5,492	529	25,570	24,876	694	63,805	61,454	2,351
$12,000 to $14,999	356,382	335,445	20,937	43,922	37,274	5,793	856	61,846	60,103	1,743	250,616	238,075	12,547
$15,000 to $19,999	258,637	241,752	16,885	19,881	18,099	1,781	...	30,929	29,199	1,730	207,822	194,453	13,372
$20,000 to $24,999	75,361	72,265	3,096	3,367	3,327	40	...	6,986	6,804	182	65,012	62,135	2,874
$25,000 or more	69,789	65,456	4,333	2,988	2,735	40	214	3,941	3,853	88	62,861	58,869	3,991
Not reported	16,631	15,841	790	1,057	985	60	12	1,005	887	118	14,568	13,967	600
Median market value.....dollars	9,700	9,600	10,100	10,600	10,700	10,200	...	9,100	9,100	...	9,600	9,600	9,900
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	492,500	482,826	9,674	26,828	26,706	123	...	5,793	5,793	...	459,873	450,325	9,551
20 to 39 percent	793,666	772,148	21,518	67,893	67,560	...	334	32,048	31,844	204	693,723	672,744	20,980
40 to 59 percent	566,205	533,719	32,486	32,449	29,188	2,565	697	116,412	113,468	2,944	417,346	391,064	26,280
60 to 69 percent	219,010	202,209	16,801	18,740	16,215	2,523	...	80,636	77,322	3,314	119,638	108,671	10,966
70 to 79 percent	158,709	141,217	17,492	23,574	16,397	6,836	341	84,699	81,752	2,947	50,435	43,069	7,368
80 to 84 percent	60,425	50,027	10,398	7,845	3,849	3,715	281	37,146	35,232	1,914	15,431	10,944	4,488
85 to 89 percent	40,746	31,260	9,486	9,068	2,019	6,867	182	23,361	23,006	355	8,314	6,233	2,082
90 to 94 percent	30,274	19,826	10,448	9,202	603	8,599	...	14,610	14,017	593	6,464	5,209	1,257
95 to 99 percent	21,741	12,859	8,882	8,371	21	8,350	...	11,493	11,114	379	1,878	1,724	152
100 percent or more	25,197	19,315	5,882	4,697	1,031	3,666	...	5,886	5,748	138	14,615	12,537	2,078
Market value not reported	16,631	15,841	790	1,057	985	60	12	1,005	887	118	14,568	13,967	600
Median percent	38	37	65	46	36	89	...	66	66	...	33	32	49
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	19,233	17,634	1,599	997	172	826	...	3,688	3,688	...	14,552	13,779	774
$2.50 to $4.99	43,367	40,363	3,004	2,750	1,271	1,480	...	9,639	9,568	71	30,976	29,523	1,454
$5.00 to $7.49	108,940	102,886	6,054	7,644	6,913	549	182	23,316	22,366	950	77,981	73,606	4,374
$7.50 to $9.99	170,325	158,649	11,676	13,698	9,814	3,883	...	28,177	27,337	840	128,458	121,503	6,955
$10.00 to $12.49	292,995	275,676	17,319	27,071	23,137	3,541	394	52,515	50,753	1,762	213,405	201,787	11,622
$12.50 to $14.99	299,459	284,545	14,914	32,284	29,529	2,704	53	54,170	52,584	1,586	213,007	202,434	10,572
$15.00 to $17.49	331,424	315,037	16,387	32,294	28,505	3,509	281	48,460	47,101	1,359	250,669	239,432	11,236
$17.50 to $19.99	210,868	202,661	8,207	18,074	16,151	1,869	53	34,923	33,396	1,527	157,870	153,112	4,759
$20.00 to $24.99	378,218	362,012	16,206	24,474	22,066	1,998	409	62,672	60,693	1,979	291,074	279,258	11,821
$25.00 or more	372,796	353,874	18,922	9,591	8,058	1,533	...	51,879	49,870	2,009	311,323	295,944	15,379
Taxes not payable in 1949[1]	143,147	116,185	26,962	39,146	17,609	21,075	463	37,821	37,505	316	66,180	61,069	5,112
Taxes or value not reported	54,334	51,725	2,609	1,706	1,353	341	12	5,835	5,326	509	46,793	45,048	1,747
Median taxes.....dollars	16.35	16.40	15.39	15.00	15.17	13.11	...	15.68	15.66	...	16.66	16.70	15.83
Real Estate Taxes Per Dwelling Unit													
Less than $20	17,778	17,093	685	305	305	...	...	4,223	4,223	...	13,249	12,565	685
$20 to $39	88,730	85,477	3,253	1,235	919	316	...	15,747	15,379	368	71,744	69,177	2,569
$40 to $59	186,300	174,295	12,005	2,967	2,136	831	...	39,856	39,030	826	143,482	133,131	10,351
$60 to $79	253,100	241,130	11,970	9,056	7,331	1,724	...	47,137	45,446	1,691	196,914	188,357	8,558
$80 to $99	266,873	255,039	11,834	12,317	9,462	2,661	194	42,023	41,077	946	212,537	204,500	8,033
$100 to $119	251,577	237,766	13,811	21,389	18,205	2,901	281	48,585	45,752	2,833	181,610	173,814	7,796
$120 to $139	222,770	210,497	12,273	24,489	21,470	2,964	53	41,192	39,552	1,640	157,091	149,474	7,616
$140 to $159	199,944	184,698	15,246	20,099	17,450	2,288	361	30,572	29,173	1,399	149,278	138,077	12,199
$160 to $199	291,969	274,547	17,422	38,075	31,698	6,097	281	44,459	42,957	1,502	209,441	199,894	9,543
$200 to $299	312,411	302,141	10,270	31,722	30,227	1,497	...	43,257	42,781	476	237,433	229,134	8,299
$300 or more	151,545	145,361	6,184	8,164	7,399	550	214	13,740	13,218	522	129,646	124,745	4,89[illegible]
Taxes not payable in 1949	142,925	115,841	27,084	39,268	17,609	21,198	463	37,477	37,161	316	66,180	61,069	5,12[illegible]
Taxes not reported	39,178	37,358	1,820	649	368	281	...	4,829	4,438	391	33,700	32,551	1,14[illegible]
Median taxes.....dollars	120	120	121	148	150	132	...	110	110	...	119	119	12[illegible]
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,671,046	1,553,770	117,276	192,505	147,912	42,960	1,632	395,812	384,698	11,114	1,082,733	1,021,163	61,57[illegible]
Mortgage refinanced or renewed	551,116	532,097	19,019	13,562	13,005	342	214	14,363	12,746	1,617	523,199	506,358	16,84[illegible]
To increase loan for improvements or repairs	143,087	139,576	3,511	3,766	3,766	...	...	8,416	7,430	986	130,907	128,384	2,52[illegible]
To increase loan for other reasons	69,156	68,081	1,075	2,357	2,357	...	...	958	958	...	65,842	64,767	1,07[illegible]
To secure better terms	138,965	131,545	7,420	5,192	4,876	316	...	3,375	2,744	631	130,401	123,929	6,47[illegible]
To renew or extend loan without increasing amount	144,823	139,938	4,885	790	764	26	...	312	312	...	143,722	138,863	4,8[illegible]
For other purpose	55,085	52,957	2,128	1,457	1,242	...	214	1,302	1,302	...	52,327	50,415	1,91[illegible]
Mortgage placed later than acquisition of property	202,937	195,378	7,559	3,658	3,658	...	...	2,918	2,743	175	196,359	188,978	7,3[illegible]
To make improvements or repairs	99,987	96,650	3,337	1,174	1,174	...	...	1,990	1,990	...	96,824	93,487	3,3[illegible]
To invest in other properties	13,172	12,710	462	...	...	...	...	...	...	...	13,172	12,710	4[illegible]
To invest in business other than real estate	16,649	15,912	737	71	71	...	...	175	...	175	16,402	15,841	5[illegible]
For other purpose	73,129	70,106	3,023	2,413	2,413	...	...	753	753	...	69,961	66,940	3,0[illegible]

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTHEAST--Con.													
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	551,116	532,097	19,019	13,562	13,005	342	214	14,363	12,746	1,617	523,199	506,358	16,845
Same lender	372,667	360,105	12,562	8,310	8,284	26	...	11,551	10,250	1,301	352,806	341,578	11,233
Different lender	178,449	171,992	6,457	5,252	4,721	316	214	2,812	2,496	316	170,393	164,780	5,612
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,671,067	1,553,784	117,283	192,505	147,914	42,959	1,633	395,823	384,710	11,113	1,082,742	1,021,167	61,576
Less than 50 percent	232,314	213,850	18,464	3,963	3,845	65	53	8,173	7,587	586	220,173	202,419	17,759
50 to 59 percent	196,525	180,790	15,735	9,293	7,302	1,529	463	14,275	13,313	962	172,959	160,175	12,781
60 to 64 percent	135,237	123,453	11,784	10,510	7,187	3,076	248	15,218	14,094	1,124	109,512	102,175	7,338
65 to 69 percent	161,688	149,229	12,459	16,646	13,468	3,063	113	21,062	20,125	937	123,975	115,634	8,343
70 to 74 percent	148,428	135,775	12,653	28,238	22,041	5,918	281	20,020	18,600	1,420	100,175	95,138	5,035
75 to 79 percent	160,137	146,702	13,435	34,755	25,329	8,962	463	29,501	28,668	833	95,883	92,707	3,175
80 to 84 percent	159,720	144,937	14,783	38,393	26,977	11,403	12	44,813	43,792	1,021	76,517	74,170	2,348
85 to 89 percent	131,329	120,978	10,351	33,099	25,215	7,884	...	48,526	46,786	1,740	49,702	48,974	727
90 to 94 percent	113,153	111,820	1,333	13,488	13,254	234	...	63,499	63,144	355	36,168	35,424	744
95 to 99 percent	32,436	31,175	1,261	1,561	860	702	...	21,708	21,344	364	9,166	8,971	195
100 percent or more	165,031	161,107	3,924	1,571	1,571	...	...	108,079	106,308	1,771	55,383	53,230	2,153
Purchase price not reported or property not acquired by purchase	35,069	33,968	1,101	988	865	123	...	949	949	...	33,129	32,150	978
Median percent	73	73	70	79	79	79	...	90	90	...	66	66	60
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,671,067	1,553,784	117,283	192,505	147,914	42,959	1,633	395,823	384,710	11,113	1,082,742	1,021,167	61,576
Less than 50 percent	219,858	213,850	6,008	3,870	3,845	25	...	7,705	7,587	118	208,285	202,419	5,865
50 to 59 percent	184,460	180,790	3,670	7,394	7,302	40	53	13,313	13,313	...	163,751	160,175	3,577
60 to 64 percent	124,717	123,453	1,264	7,187	7,187	...	...	14,094	14,094	...	103,439	102,175	1,264
65 to 69 percent	152,847	149,229	3,618	13,663	13,468	...	195	20,125	20,125	...	119,057	115,634	3,423
70 to 74 percent	140,525	135,775	4,750	23,418	22,041	1,378	...	18,917	18,600	317	98,192	95,138	3,056
75 to 79 percent	153,790	146,702	7,088	26,715	25,329	1,386	...	29,452	28,668	784	97,624	92,707	4,918
80 to 84 percent	159,738	144,937	14,801	31,708	26,977	4,168	561	44,391	43,792	599	83,642	74,170	9,472
85 to 89 percent	137,122	120,978	16,144	31,203	25,215	5,236	751	49,845	46,786	3,059	56,075	48,974	7,100
90 to 94 percent	124,881	111,820	13,061	19,630	13,254	6,304	72	64,526	63,144	1,382	40,725	35,424	5,302
95 to 99 percent	43,751	31,175	12,576	9,845	860	8,985	...	21,744	21,344	400	12,164	8,971	3,191
100 percent or more	194,327	161,107	33,220	16,893	1,571	15,320	...	110,763	106,308	4,455	66,676	53,230	13,448
Purchase price not reported or property not acquired by purchase	35,069	33,968	1,101	988	865	123	...	949	949	...	33,129	32,150	978
Median percent	75	73	90	82	79	97	...	90	90	...	67	66	84
Veteran Status of Owner													
Veteran of World War II	710,597	641,206	69,391	67,725	25,132	42,053	541	385,053	375,782	9,271	257,823	240,295	17,528
Veteran of World War I only	205,261	197,616	7,645	17,225	16,940	71	214	3,296	3,296	...	184,743	177,383	7,360
Other service or nonveteran	1,509,235	1,442,416	66,819	124,772	122,500	1,180	1,091	24,744	21,110	3,634	1,359,721	1,298,810	60,912
Sex and Age of Owner													
Male	1,948,709	1,826,794	121,915	187,982	146,865	39,346	1,775	372,348	361,511	10,837	1,388,389	1,318,433	69,958
Under 35 years	512,978	453,914	59,064	52,827	21,871	30,196	764	247,215	238,329	8,886	212,934	193,718	19,218
35 to 44 years	593,372	560,634	32,738	69,323	60,388	8,472	463	95,931	94,564	1,367	428,123	405,685	22,436
45 to 54 years	453,402	437,542	15,860	47,400	46,326	580	495	20,705	20,267	438	385,301	370,953	14,348
55 to 64 years	275,701	263,886	11,815	14,495	14,396	98	...	6,148	6,002	146	255,059	243,489	11,571
65 years and over	113,256	110,818	2,438	3,937	3,884	...	53	2,349	2,349	...	106,972	104,588	2,385
Female	311,417	300,616	10,801	12,543	11,855	688	...	11,653	10,346	1,307	287,224	278,420	8,807
Under 45 years	96,389	91,336	5,053	5,061	4,733	328	...	7,751	6,562	1,189	83,580	80,044	3,537
45 to 64 years	155,465	152,163	3,302	5,995	5,635	360	...	3,269	3,151	118	146,198	143,376	2,824
65 years and over	59,563	57,117	2,446	1,487	1,487	...	...	633	633	...	57,446	55,000	2,446
Sex or age not reported	164,975	153,835	11,140	9,203	5,862	3,271	72	29,089	28,330	759	126,684	119,647	7,038
Relationship of Owner to Head of Household													
Owner is--													
Primary individual	64,192	61,815	2,377	1,528	1,528	...	...	5,004	5,004	...	57,663	55,286	2,377
Head of primary family	1,981,664	1,857,940	123,724	192,337	151,034	39,532	1,774	358,186	347,176	11,010	1,431,141	1,359,728	71,410
Not head but a member of primary family	174,316	169,370	4,946	4,936	4,655	281	...	14,394	13,521	873	154,987	151,197	3,793
One or more owners not in primary family	39,669	38,002	1,667	1,720	1,501	219	...	6,419	6,156	263	31,534	30,350	1,185
Not reported	165,255	154,115	11,140	9,203	5,862	3,271	72	29,089	28,330	759	126,964	119,928	7,038
Properties with owner who is head of household or related to head	2,220,244	2,089,194	131,050	198,804	157,215	39,816	1,774	377,591	365,710	11,881	1,643,861	1,566,283	77,586
Persons in Primary Family and Primary Individuals													
Primary individual	64,192	61,815	2,377	1,528	1,528	...	...	5,004	5,004	...	57,663	55,286	2,377
Primary family:													
2 persons	422,398	399,628	22,770	37,473	28,892	8,530	53	49,490	47,456	2,034	335,433	323,282	12,156
3 persons	531,025	496,649	34,376	59,960	42,029	15,735	195	108,404	106,810	1,594	364,661	347,809	16,854
4 persons	598,949	560,107	38,842	58,665	46,863	11,287	516	129,089	124,343	4,746	411,199	388,905	22,294
5 persons	331,534	313,867	17,667	27,919	24,757	2,602	561	55,088	52,411	2,677	248,531	236,703	11,828
6 persons	152,318	142,409	9,909	10,219	8,710	1,240	267	17,229	16,545	684	124,871	117,156	7,717
7 persons or more	119,828	114,719	5,109	5,040	4,436	422	182	13,287	13,141	146	101,503	97,142	4,360

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTHEAST--Con.													
Children Under 18 Years of Age													
Primary individual or no child in family.	828,972	790,757	38,215	60,925	51,085	9,787	53	75,541	73,226	2,315	692,516	666,450	26,062
1 child	534,117	499,431	34,686	61,144	44,396	16,552	195	117,190	115,254	1,936	355,785	339,782	16,004
2 children	518,010	478,309	39,701	52,657	40,736	10,911	1,010	129,097	125,058	4,039	336,261	312,521	23,742
3 children	211,582	198,166	13,416	16,359	14,075	2,004	281	40,791	38,344	2,447	154,434	145,750	8,686
4 children or more	127,553	122,525	5,028	7,721	6,925	561	235	14,972	13,826	1,146	104,862	101,777	3,086
Occupation of Owner													
Properties with owner who is head of household	2,045,870	1,919,766	126,104	193,865	152,563	39,533	1,774	363,203	352,189	11,014	1,488,812	1,374,988	73,791
Professional, technical, and kindred workers:													
Salaried	165,558	155,747	9,811	24,643	20,856	3,786	...	34,182	32,969	1,213	106,733	101,922	4,811
Self-employed	38,316	35,146	3,170	4,617	4,074	146	396	9,718	9,167	551	23,981	21,903	2,077
Managers, officials, and proprietors, including farm:													
Salaried	161,028	151,728	9,300	20,537	17,483	2,538	516	27,180	26,873	307	113,318	107,374	5,942
Self-employed	157,042	150,270	6,772	9,947	9,485	463	...	15,779	15,472	307	131,317	125,313	6,004
Clerical and kindred workers	135,549	128,760	6,789	15,678	12,335	3,345	...	27,923	27,715	208	91,948	88,710	3,237
Sales workers	150,820	136,393	14,427	19,814	13,103	6,518	195	27,732	26,883	849	103,273	96,406	6,867
Craftsmen, foremen, and kindred workers	452,224	421,654	30,570	47,091	36,798	9,679	614	93,015	90,146	2,869	312,118	284,680	17,406
Operatives and kindred workers	371,292	347,129	24,163	30,734	21,705	9,029	...	81,188	78,410	2,778	259,369	237,019	12,355
Service workers, including private household	96,690	91,252	5,438	8,326	6,768	1,559	...	17,843	17,337	506	70,521	67,146	3,376
Laborers, except mine	87,225	80,534	6,691	2,716	1,845	874	...	12,578	12,297	281	71,933	66,395	5,537
Occupation not reported	230,126	221,153	8,973	9,762	8,111	1,598	53	16,065	14,920	1,145	204,301	178,120	6,179
NORTH CENTRAL													
Total properties	2,526,928	2,384,285	142,643	327,552	269,392	54,716	3,446	337,803	331,281	6,522	1,861,578	1,783,620	77,964
Structures on Property													
1 structure	2,491,417	2,350,167	141,250	327,140	268,978	54,716	3,445	334,849	328,433	6,416	1,829,429	1,752,754	76,672
2 structures or more	35,512	34,119	1,393	411	411	...	...	2,951	2,845	106	32,149	30,864	1,287
Dwelling Units on Property													
1 dwelling unit	2,173,128	2,053,017	120,111	313,931	257,671	53,260	2,999	303,027	296,994	6,033	1,556,171	1,498,356	57,818
2 dwelling units	286,687	269,891	16,796	12,721	10,853	1,456	413	29,885	29,523	362	244,084	229,518	14,570
3 dwelling units	43,147	40,982	2,165	741	741	...	...	3,112	3,076	36	39,291	37,164	2,127
4 dwelling units	23,972	20,396	3,576	160	126	...	34	1,779	1,688	91	22,034	18,582	3,452
Business Floor Space on Property													
None	2,484,387	2,343,400	140,987	326,963	268,802	54,717	3,446	334,264	328,102	6,162	1,823,166	1,746,498	76,670
Less than half	42,538	40,885	1,653	589	589	...	...	3,537	3,178	359	38,412	37,121	1,294
Year Structure Built													
1950 (part)	37,204	32,762	4,442	11,482	8,112	3,218	152	9,056	8,861	195	16,669	15,792	877
1949	146,423	125,175	21,248	44,192	27,573	16,361	260	23,792	23,736	56	78,439	73,868	4,572
1948	146,482	129,435	17,047	41,682	29,072	12,332	277	26,680	26,530	150	78,124	73,838	4,288
1947	125,571	114,311	11,260	21,949	14,697	6,829	422	38,305	37,789	516	65,322	61,826	3,495
1946	76,973	73,126	3,847	7,449	4,629	2,752	67	23,892	23,142	750	45,640	45,361	278
1942 to 1945	126,535	119,743	6,792	44,410	40,120	4,291	...	15,525	15,525	...	66,603	64,101	2,502
1940 to 1941	168,019	162,139	5,880	49,986	47,128	2,573	285	20,992	20,992	...	97,040	94,020	3,022
1930 to 1939	332,561	316,872	15,689	34,054	32,518	1,323	213	44,983	43,930	1,053	253,523	240,427	13,099
1929 or earlier	1,335,245	1,279,774	55,471	71,421	64,614	5,040	1,771	129,158	125,447	3,711	1,134,667	1,089,719	44,952
Not reported	31,932	30,960	972	938	938	...	...	5,432	5,341	91	25,564	24,683	881
Year Structure Acquired													
1950 (part)	205,261	188,260	17,001	41,738	31,851	9,570	319	35,184	34,438	746	128,348	121,979	6,371
1949	389,618	346,076	43,542	70,809	46,343	22,989	1,477	62,500	60,709	1,791	256,308	239,023	17,285
1948	367,248	334,466	32,782	53,267	39,561	13,149	513	60,709	59,922	787	253,274	234,983	18,290
1947	333,884	316,866	17,018	26,206	18,971	6,595	640	92,055	90,621	1,434	215,625	207,274	8,347
1946	288,066	277,937	10,129	14,167	12,175	1,926	67	80,848	79,827	1,021	193,052	185,937	7,117
1942 to 1945	461,394	444,968	16,426	56,527	55,949	446	134	6,120	5,379	741	398,752	383,646	15,105
1940 to 1941	176,856	175,243	1,613	39,511	39,280	...	232	55	55	...	137,288	135,909	1,382
1930 to 1939	184,398	181,770	2,628	21,246	21,179	...	67	332	332	...	162,824	160,263	2,562
1929 or earlier	118,721	117,217	1,504	3,925	3,925	...	...	...	...	...	114,796	113,294	1,504
Not reported	1,495	1,495	...	166	166	...	...	...	...	...	1,329	1,329	...
Structure New or Previously Occupied When Acquired													
New	678,698	626,181	52,517	175,535	138,843	35,634	1,062	105,495	104,467	1,028	397,672	382,876	14,797
Previously occupied	1,848,223	1,758,099	90,124	152,019	130,552	19,086	2,386	232,308	226,814	5,494	1,463,908	1,400,744	63,165
Purchase Price													
Less than $2,000	208,586	202,208	6,378	210	210	...	...	5,819	5,804	15	202,557	196,195	6,363
$2,000 to $2,999	206,160	202,926	3,234	2,605	2,605	...	...	13,774	13,592	182	189,782	186,731	3,052
$3,000 to $3,999	260,782	254,944	5,838	9,717	9,350	366	...	26,531	26,322	209	224,536	219,275	5,263
$4,000 to $4,999	247,545	237,900	9,645	19,741	19,674	...	67	25,971	25,744	227	201,836	192,484	9,352
$5,000 to $5,999	274,605	263,975	10,630	37,513	35,277	2,084	152	40,239	39,298	941	196,852	189,399	7,453
$6,000 to $6,999	256,684	242,747	13,937	51,344	47,266	3,681	399	39,021	37,374	1,647	166,315	158,107	8,212
$7,000 to $7,999	207,101	188,303	18,798	29,945	21,568	8,112	266	43,450	43,051	399	133,708	123,687	10,023
$8,000 to $8,999	183,556	166,585	16,971	35,459	26,657	8,735	67	40,494	39,736	758	107,605	100,196	7,408

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTH CENTRAL--Con.													
Purchase Price--Con.													
$9,000 to $9,999	142,634	124,316	18,318	38,894	25,015	13,205	676	33,311	33,232	79	70,426	66,066	4,360
$10,000 to $10,999	128,856	112,797	16,059	29,664	18,109	11,121	432	24,195	23,226	969	74,997	71,463	3,535
$11,000 to $11,999	71,681	67,350	4,331	17,100	13,999	3,103	...	12,430	12,365	65	42,153	40,991	1,162
$12,000 to $14,999	155,599	145,931	9,668	37,067	32,405	3,412	1,250	20,804	20,139	665	97,727	93,386	4,342
$15,000 to $19,999	95,792	89,804	5,988	12,396	11,574	683	138	8,063	7,699	364	75,328	70,527	4,802
$20,000 to $24,999	24,620	23,499	1,121	2,984	2,935	49	...	1,799	1,799	...	19,838	18,767	1,072
$25,000 or more	27,312	25,573	1,739	652	485	167	...	565	565	...	26,097	24,525	1,573
Property not acquired by purchase	18,017	18,017	...	181	181	...	...	50	50	...	17,786	17,786	...
Not reported	17,436	17,436	...	2,094	2,094	...	...	1,291	1,291	...	14,052	14,052	...
Median purchase price.....dollars	6,100	6,000	8,100	8,300	7,800	9,300	...	7,300	7,300	...	5,400	5,400	6,900
Market Value													
Less than $2,000	51,922	50,593	1,329	1,771	1,101	670	...	3,078	2,746	332	47,072	46,745	327
$2,000 to $2,999	85,375	83,088	2,287	...	...	...	...	7,052	6,855	197	78,322	76,232	2,090
$3,000 to $3,999	142,217	137,179	5,038	1,710	1,710	...	...	12,601	12,567	34	127,908	122,905	5,004
$4,000 to $4,999	184,920	176,939	7,981	3,366	1,868	1,498	...	26,691	26,440	251	154,861	148,631	6,232
$5,000 to $5,999	198,901	193,878	5,023	2,998	2,757	241	...	24,373	24,191	182	171,533	166,936	4,600
$6,000 to $6,999	242,121	230,722	11,399	16,686	15,359	996	332	34,783	33,583	1,200	190,657	181,782	8,871
$7,000 to $7,999	223,541	212,244	11,297	24,168	19,671	4,244	253	35,197	34,416	781	164,176	158,159	6,018
$8,000 to $8,999	247,601	229,016	18,585	39,471	30,166	9,304	...	39,867	39,261	606	168,263	159,567	8,698
$9,000 to $9,999	181,633	166,256	15,377	40,079	29,712	10,368	...	40,266	40,042	224	101,290	96,505	4,784
$10,000 to $10,999	220,076	202,201	17,875	46,761	36,186	9,610	963	33,827	32,459	1,368	139,494	133,557	5,933
$11,000 to $11,999	104,076	94,623	9,453	27,767	21,442	6,109	219	18,424	18,412	12	57,886	54,771	3,115
$12,000 to $14,999	312,937	292,691	20,246	77,152	66,934	9,351	867	37,718	37,082	636	198,068	188,675	9,394
$15,000 to $19,999	209,691	197,952	11,739	32,884	29,962	2,113	812	20,396	20,049	347	156,407	147,938	8,467
$20,000 to $24,999	57,619	55,923	1,696	6,604	6,570	34	...	1,556	1,539	17	49,459	47,816	1,646
$25,000 or more	56,901	53,846	3,055	5,847	5,666	182	...	1,912	1,580	332	49,138	46,602	2,542
Not reported	7,351	7,106	245	250	250	...	...	63	63	...	7,038	6,794	245
Median market value.....dollars	8,500	8,400	9,500	10,700	10,800	10,000	...	8,600	8,600	...	7,900	7,900	8,600
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	479,975	477,500	2,475	29,666	29,500	166	...	3,366	3,184	182	446,944	444,814	2,127
20 to 39 percent	738,140	721,701	16,439	76,566	76,213	135	219	22,642	22,586	56	638,929	622,900	16,031
40 to 59 percent	641,841	609,213	32,628	74,001	71,447	2,218	336	101,480	100,155	1,325	466,360	437,610	28,749
60 to 69 percent	271,604	251,685	19,919	49,658	42,898	6,019	743	84,903	83,641	1,262	137,044	125,148	11,896
70 to 79 percent	194,627	163,163	31,464	46,091	29,014	16,017	1,062	61,948	60,449	1,499	86,590	73,702	12,888
80 to 84 percent	66,985	54,019	12,966	19,305	9,585	9,172	548	19,751	18,595	1,156	27,931	25,840	2,092
85 to 89 percent	49,236	38,172	11,064	15,130	6,034	8,876	222	17,083	17,056	27	17,024	15,083	1,939
90 to 94 percent	35,609	27,219	8,390	9,647	1,819	7,511	318	12,458	12,286	172	13,500	13,112	390
95 to 99 percent	20,889	16,571	4,318	4,208	1,286	2,922	...	11,033	10,580	453	5,650	4,707	943
100 percent or more	20,695	17,952	2,743	3,036	1,349	1,687	...	3,076	2,688	388	14,581	13,912	667
Market value not reported	7,350	7,105	245	250	250	...	...	63	63	...	7,037	6,793	245
Median percent	41	40	70	56	48	82	...	65	65	...	35	34	54
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	63,885	59,641	4,244	4,024	2,320	1,704	...	10,093	9,999	94	49,769	47,323	2,445
$2.50 to $4.99	210,024	200,407	9,617	10,675	9,237	1,436	...	25,634	25,634	...	173,719	165,539	8,179
$5.00 to $7.49	411,005	388,006	22,999	35,966	32,004	3,728	234	64,925	63,596	1,329	310,117	292,406	17,708
$7.50 to $9.99	381,043	361,396	19,647	46,621	39,547	5,663	1,410	50,174	48,945	1,229	284,253	272,907	11,347
$10.00 to $12.49	455,174	430,250	24,924	57,853	46,101	10,525	1,227	60,072	59,175	897	337,250	324,978	12,276
$12.50 to $14.99	274,301	264,738	9,563	37,738	33,832	3,908	...	35,426	34,398	1,028	201,140	196,512	4,628
$15.00 to $17.49	208,586	199,908	8,678	37,031	34,477	2,553	...	25,568	24,861	707	145,986	140,568	5,417
$17.50 to $19.99	92,583	87,023	5,560	16,845	14,808	1,875	164	9,711	9,492	219	66,031	62,729	3,302
$20.00 to $24.99	115,236	109,154	6,082	19,355	16,228	3,128	...	12,929	12,846	83	82,955	80,082	2,870
$25.00 or more	64,329	61,286	3,043	6,462	5,489	974	...	6,128	5,778	350	51,738	50,017	1,720
Taxes not payable in 1949[1]	181,962	156,386	25,576	54,715	35,077	19,225	412	31,602	31,351	251	95,644	89,956	5,689
Taxes or value not reported	68,821	66,101	2,720	277	277	...	...	5,544	5,212	332	62,9 6	60,613	2,387
Median taxes.....dollars	10.40	10.42	10.07	11.69	11.84	11.24	...	9.98	9.96	...	10.25	10.30	8.96
Real Estate Taxes Per Dwelling Unit													
Less than $20	112,902	107,583	5,319	2,244	1,357	886	...	11,817	11,817	...	98,841	94,411	4,432
$20 to $39	381,915	366,110	15,805	5,885	5,277	543	67	44,070	43,445	625	331,959	317,391	14,572
$40 to $59	407,773	386,280	21,493	19,598	15,980	3,217	400	64,379	63,591	788	323,798	306,709	17,088
$60 to $79	324,084	308,968	15,116	30,492	26,274	3,754	465	44,396	43,225	1,171	249,197	239,475	9,726
$80 to $99	270,636	256,977	13,659	37,293	30,863	6,297	133	38,977	38,551	426	194,365	187,566	6,803
$100 to $119	192,016	181,772	10,244	34,686	28,911	5,708	67	26,576	26,266	310	130,757	126,598	4,159
$120 to $139	148,097	136,471	11,626	30,493	24,129	5,534	833	26,611	24,950	1,661	90,993	87,395	3,599
$140 to $159	116,959	111,867	5,092	27,709	24,105	2,756	850	13,179	13,155	24	76,068	74,605	1,463
$160 to $199	147,305	140,552	6,753	42,001	38,785	3,159	56	12,413	11,924	489	92,894	89,846	3,049
$200 to $299	136,373	129,561	6,812	24,082	30,978	2,942	164	15,746	15,301	445	86,545	83,283	3,263
$300 or more	44,412	41,795	2,617	8,334	7,635	699	...	2,293	2,293	...	33,785	31,868	1,919
Taxes not payable in 1949	181,781	156,205	25,576	54,383	34,745	19,225	412	31,870	31,619	251	95,525	89,838	5,689
Taxes not reported	62,709	60,164	2,545	360	360	...	...	5,481	5,149	332	56,865	54,655	2,212
Median taxes.....dollars	70	69	74	119	122	106	...	68	68	...	63	63	54

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTH CENTRAL--Con.													
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,768,441	1,646,299	122,142	296,889	239,455	54,121	3,312	326,421	320,823	5,598	1,145,137	1,086,023	59,116
Mortgage refinanced or renewed	448,282	434,343	13,939	22,940	22,214	594	133	6,258	5,335	923	419,089	406,800	12,289
To increase loan for improvement or repairs	149,927	146,873	3,054	4,851	4,851	...	...	1,921	1,844	77	143,159	140,182	2,977
To increase loan for other reasons	69,226	66,989	2,237	3,227	3,004	90	133	775	111	664	65,222	63,873	1,350
To secure better terms	117,292	114,712	2,580	11,997	11,997	...	...	3,292	3,292	...	102,005	99,424	2,580
To renew or extend loan without increasing amount	68,035	66,708	1,327	1,085	1,085	...	...	37	37	...	66,916	65,587	1,327
For other purpose	43,802	39,061	4,741	1,780	1,277	504	...	233	51	182	41,787	37,734	4,055
Mortgage placed later than acquisition of property	310,213	303,657	6,556	7,727	7,727	...	...	5,118	5,118	...	297,373	290,815	6,556
To make improvements or repairs	147,457	143,396	4,061	3,896	3,896	...	...	3,568	3,568	...	139,995	135,933	4,061
To invest in other properties	24,238	24,238	...	665	665	...	...	56	56	...	23,519	23,519	...
To invest in business other than real estate	41,325	40,594	731	136	136	...	...	...	...	...	41,189	40,458	731
For other purpose	97,193	95,429	1,764	3,030	3,030	...	...	1,494	1,494	...	92,670	90,905	1,764
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	448,282	434,343	13,939	22,940	22,214	594	133	6,258	5,335	923	419,089	406,800	12,289
Same lender	291,938	281,750	10,188	9,620	9,530	90	...	4,341	3,609	732	277,981	268,614	9,366
Different lender	156,344	152,593	3,751	13,320	12,684	504	133	1,917	1,726	191	141,108	138,186	2,923
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,768,477	1,646,324	122,153	296,893	239,463	54,125	3,313	326,433	320,826	5,597	1,145,152	1,086,038	59,118
Less than 50 percent	216,630	198,343	18,287	8,526	8,162	330	34	5,543	5,351	192	202,562	184,830	17,733
50 to 59 percent	236,760	216,596	20,164	26,871	23,640	1,945	1,286	12,195	11,143	1,052	197,692	181,815	15,878
60 to 64 percent	148,322	136,476	11,846	22,614	18,546	3,724	345	11,196	10,708	488	114,506	107,219	7,289
65 to 69 percent	155,594	141,952	13,642	34,621	27,305	7,305	12	12,644	12,146	498	108,327	102,501	5,827
70 to 74 percent	144,326	133,064	11,262	36,685	28,072	7,894	720	19,796	19,391	405	87,849	85,604	2,245
75 to 79 percent	162,965	144,833	18,132	43,920	31,607	11,963	352	27,995	27,734	261	91,048	85,494	5,555
80 to 84 percent	179,308	159,883	19,425	59,040	42,673	16,290	80	36,116	35,606	510	84,151	81,605	2,545
85 to 89 percent	151,485	146,458	5,027	40,387	35,941	3,962	484	44,664	44,526	138	66,434	65,991	443
90 to 94 percent	113,595	112,515	1,080	18,207	17,495	712	...	52,436	52,104	332	42,958	42,921	36
95 to 99 percent	35,948	35,854	94	2,596	2,596	...	...	17,952	17,858	94	15,402	15,402	...
100 percent or more	212,507	209,313	3,194	2,736	2,736	...	...	84,555	82,928	1,627	125,216	123,649	1,567
Purchase price not reported or property not acquired by purchase	11,037	11,037	...	690	690	...	...	1,341	1,341	...	9,007	9,007	...
Median percent	74	75	69	77	77	77	...	89	89	...	67	68	57
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,768,477	1,646,324	122,153	296,893	239,463	54,125	3,313	326,433	320,836	5,597	1,145,152	1,086,038	59,118
Less than 50 percent	200,648	198,344	2,304	8,230	8,162	68	...	5,351	5,351	...	187,068	184,831	2,236
50 to 59 percent	220,548	216,595	3,953	23,821	23,639	182	...	11,199	11,143	56	185,529	181,814	3,714
60 to 64 percent	139,756	136,476	3,280	18,603	18,546	...	56	11,040	10,708	332	110,110	107,220	2,891
65 to 69 percent	148,497	141,952	6,545	27,878	27,305	506	67	12,194	12,146	48	108,420	102,501	5,924
70 to 74 percent	140,565	133,064	7,501	29,557	28,072	1,418	67	20,122	19,391	731	90,887	85,604	5,284
75 to 79 percent	154,016	144,833	9,183	34,575	31,607	2,249	720	27,734	27,734	...	91,708	85,494	6,214
80 to 84 percent	174,708	159,881	14,827	49,283	42,672	6,179	433	35,708	35,605	103	89,713	81,604	8,109
85 to 89 percent	168,269	146,458	21,811	48,726	35,941	12,517	268	45,378	44,526	852	74,164	65,991	8,177
90 to 94 percent	128,216	112,515	15,701	27,724	17,495	10,122	266	52,981	52,104	877	47,361	42,921	4,441
95 to 99 percent	48,061	35,854	12,207	13,616	2,596	10,064	958	18,158	17,858	300	16,288	15,402	881
100 percent or more	234,156	209,313	24,843	14,037	2,736	10,822	480	85,226	82,928	2,298	134,866	123,649	11,245
Purchase price not reported or property not acquired by purchase	11,037	11,037	...	690	690	...	...	1,341	1,341	...	9,007	9,007	...
Median percent	76	75	88	81	77	92	...	89	89	...	69	68	82
Veteran Status of Owner													
Veteran of World War II	837,150	757,066	80,084	120,187	68,870	49,620	1,695	305,894	299,928	5,966	411,072	388,267	22,803
Veteran of World War I only	186,315	181,441	4,874	20,825	20,025	733	67	3,869	3,852	17	161,623	157,566	4,058
Other service or nonveteran	1,503,469	1,445,785	57,684	186,543	180,495	4,364	1,684	28,041	27,502	539	1,288,888	1,237,793	51,098
Sex and Age of Owner													
Male	2,121,757	1,997,085	124,672	287,153	234,355	50,238	2,560	302,328	296,964	5,364	1,532,285	1,465,772	66,517
Under 35 years	685,379	620,883	64,496	105,373	62,880	41,030	1,463	210,221	206,420	3,801	369,787	351,585	18,204
35 to 44 years	658,572	625,200	33,372	98,468	90,165	7,671	632	76,131	74,669	1,462	483,975	460,366	23,610
45 to 54 years	433,222	418,171	15,051	55,264	53,816	1,316	133	9,891	9,790	101	368,073	354,571	13,503
55 to 64 years	241,801	232,656	9,145	22,761	22,279	150	332	5,157	5,157	...	213,884	205,221	8,663
65 years and over	102,783	100,175	2,608	5,287	5,215	71	...	928	928	...	96,566	94,029	2,537
Female	224,101	215,829	8,272	18,510	17,299	503	709	8,888	8,433	455	196,704	190,098	6,606
Under 45 years	77,858	73,179	4,679	7,014	6,764	171	80	5,938	5,882	56	64,905	60,533	4,373
45 to 64 years	105,567	102,566	3,001	9,909	8,948	332	629	2,801	2,402	399	92,858	91,217	1,641
65 years and over	40,676	40,084	592	1,587	1,587	...	...	149	149	...	38,941	38,348	592
Sex or age not reported	181,081	171,383	9,698	21,896	17,743	3,977	178	26,588	25,884	704	132,596	127,761	4,841

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
NORTH CENTRAL--Con.													
Relationship of Owner to Head of Household													
Owner is--													
Primary individual	82,626	80,821	1,805	8,020	7,970	49	...	4,784	4,784	...	69,823	68,065	1,756
Head of primary family	2,147,274	2,022,296	124,978	287,856	234,553	50,115	3,189	295,280	289,802	5,478	1,564,139	1,497,941	66,200
Not head but a member of primary family	86,968	82,980	3,988	6,889	6,477	332	80	7,138	6,841	297	72,943	69,663	3,281
One or more owners not in primary family	28,567	26,392	2,175	2,896	2,650	246	...	3,654	3,611	43	22,018	20,131	1,887
Not reported	181,504	171,806	9,698	21,896	17,743	3,977	178	26,947	26,243	704	132,659	127,824	4,841
Properties with owner who is head of household or related to head	2,316,877	2,186,102	130,775	302,765	249,003	50,499	3,269	307,206	301,430	5,776	1,706,909	1,635,673	71,242
Persons in Primary Family and Primary Individuals													
Primary individual	82,626	80,821	1,805	8,020	7,970	49	...	4,784	4,784	...	69,823	68,065	1,756
Primary family:													
2 persons	461,606	433,343	28,263	57,159	47,259	9,650	253	47,411	46,671	740	357,034	339,414	17,619
3 persons	576,624	540,917	35,707	83,052	64,823	17,317	911	93,050	90,718	2,332	400,528	385,377	15,149
4 persons	607,878	572,636	35,242	88,750	71,075	17,367	313	90,949	89,334	1,615	428,175	412,228	15,951
5 persons	328,495	313,633	14,862	42,532	37,145	4,469	918	48,267	47,861	406	237,702	228,630	9,073
6 persons	152,216	142,822	9,394	14,625	13,409	916	301	17,495	16,879	616	120,095	112,536	7,562
7 persons or more	107,432	101,930	5,502	8,627	7,322	731	573	5,250	5,183	67	93,552	89,423	4,132
Children Under 18 Years of Age													
Primary individual or no child in family	775,761	738,304	37,457	90,763	80,394	9,785	585	63,782	62,794	988	621,217	595,116	26,098
1 child	566,035	529,231	36,804	85,216	65,619	18,789	812	99,251	96,744	2,507	381,563	366,868	14,697
2 children	553,051	519,706	33,345	79,252	62,064	16,974	215	90,952	89,470	1,482	382,842	368,169	14,675
3 children	261,530	248,175	13,355	35,860	29,764	4,542	1,556	38,506	37,963	543	187,167	180,454	6,713
4 children or more	160,502	150,686	9,816	11,667	11,161	406	101	14,713	14,459	254	134,123	125,068	9,056
Occupation of Owner													
Properties with owner who is head of household	2,229,919	2,103,132	126,787	295,883	242,528	50,167	3,189	300,068	294,592	5,476	1,633,996	1,566,025	67,964
Professional, technical, and kindred workers:													
Salaried	168,587	159,303	9,284	39,089	34,279	4,743	67	27,543	27,270	273	101,960	97,760	4,200
Self-employed	31,176	29,611	1,565	5,635	5,347	289	...	4,008	3,344	664	21,530	20,918	612
Managers, officials, and proprietors, including farm:													
Salaried	189,176	178,625	10,551	37,335	32,017	5,203	114	27,534	27,030	504	124,311	119,579	4,732
Self-employed	124,490	115,875	8,615	11,860	10,082	1,777	...	9,759	9,647	112	102,867	96,144	6,726
Clerical and kindred workers	167,214	154,530	12,684	28,241	23,073	4,539	629	27,444	26,803	641	111,529	104,651	6,875
Sales workers	164,221	146,924	17,297	29,645	23,024	6,025	598	23,122	22,424	698	111,453	101,477	9,976
Craftsmen, foremen, and kindred workers	498,416	472,975	25,441	66,234	52,416	13,136	684	77,859	77,513	346	354,324	343,052	11,278
Operatives and kindred workers	491,444	463,685	27,759	51,526	39,105	11,656	765	70,251	68,379	1,872	369,672	356,205	13,468
Service workers, including private household	114,991	111,546	3,445	8,951	7,445	1,506	...	14,655	14,655	...	91,390	89,446	1,939
Laborers, except mine	95,741	91,198	4,543	5,126	4,469	324	332	11,047	10,681	366	79,568	76,050	3,521
Occupation not reported	184,463	178,860	5,603	12,241	11,271	969	...	6,846	6,846	...	165,376	160,743	4,635
SOUTH													
Total properties	1,926,500	1,697,409	229,091	387,224	248,344	124,240	14,639	259,334	250,759	8,575	1,279,943	1,198,306	81,641
Structures on Property													
1 structure	1,869,866	1,645,867	223,999	383,965	246,281	123,316	14,369	256,236	247,693	8,543	1,229,664	1,151,897	77,772
2 structures or more	56,631	51,541	5,090	3,256	2,063	923	271	3,096	3,065	31	50,279	46,413	3,865
Dwelling Units on Property													
1 dwelling unit	1,731,416	1,518,641	212,775	374,055	238,917	121,021	14,116	241,910	233,449	3,461	1,115,451	1,046,274	69,179
2 dwelling units	159,183	145,435	13,748	12,318	8,625	3,174	520	15,890	15,821	69	130,977	120,990	9,988
3 dwelling units	24,141	22,478	1,663	399	381	15	4	1,322	1,301	21	22,421	20,796	1,624
4 dwelling units	11,755	10,852	903	454	423	31	...	212	187	25	11,093	10,246	848
Business Floor Space on Property													
None	1,882,895	1,657,363	225,532	385,189	247,051	123,498	14,639	257,035	248,470	8,565	1,240,671	1,161,841	78,833
Less than half	43,605	40,046	3,559	2,035	1,294	742	...	2,294	2,285	9	39,275	36,467	2,808
Year Structure Built													
1950 (part)	75,275	60,091	15,184	26,175	11,790	13,900	484	25,794	25,623	171	23,307	22,679	629
1949	188,093	148,003	40,090	68,263	37,036	29,533	1,695	34,193	33,503	690	85,637	77,466	8,173
1948	168,180	130,497	37,683	62,889	31,532	28,447	2,907	22,001	21,622	379	83,289	77,343	5,946
1947	160,560	128,259	32,301	48,303	20,618	24,658	3,028	36,450	35,225	1,225	75,805	72,416	3,391
1946	108,088	91,559	16,529	16,299	6,553	8,937	810	34,018	33,015	1,003	57,773	51,994	5,780
1942 to 1945	149,987	131,727	18,260	48,801	36,300	9,098	3,404	18,523	17,665	858	82,665	77,765	4,904
1940 to 1941	158,159	143,541	14,618	57,246	50,680	5,359	1,208	18,012	16,457	1,555	82,902	76,407	6,494
1930 to 1939	330,137	310,529	19,608	41,380	38,029	2,646	706	31,355	30,193	1,162	257,403	242,310	15,093
1929 or earlier	553,384	521,325	32,059	15,487	13,936	1,355	197	35,370	33,960	1,410	502,524	473,432	29,095
Not reported	34,652	31,886	2,766	2,382	1,874	307	201	3,631	3,509	122	28,639	26,503	2,138

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE; FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
SOUTH--Con.													
Year Structure Acquired													
1950 (part)	220,266	176,849	43,417	61,579	29,048	29,583	2,949	56,587	54,454	2,133	102,100	93,351	8,752
1949	347,803	275,599	72,204	96,442	51,241	41,818	3,383	52,610	49,600	3,010	198,754	174,760	23,994
1948	299,058	247,382	51,676	72,149	39,132	30,570	2,448	33,023	31,603	1,420	193,890	176,650	17,241
1947	272,677	239,940	32,737	47,216	26,296	18,835	2,087	61,694	60,523	1,171	163,766	153,119	10,646
1946	208,842	195,937	12,905	20,800	15,223	3,212	2,365	51,387	50,609	778	136,654	130,106	6,550
1942 to 1945	270,872	261,344	9,528	32,400	31,219	224	958	3,398	3,337	61	235,072	226,788	8,285
1940 to 1941	119,629	116,875	2,754	32,077	31,880	...	197	400	400	...	87,152	84,596	2,557
1930 to 1939	120,538	118,959	1,579	21,320	21,069	...	251	235	235	...	98,984	97,655	1,328
1929 or earlier	65,212	62,921	2,291	3,242	3,242	...	...	...	...	...	61,970	59,680	2,291
Not reported	1,603	1,603	...	...	...	...	...	...	...	...	1,603	1,603	...
Structure New or Previously Occupied When Acquired													
New	764,936	656,093	108,843	235,293	151,470	76,904	6,921	122,569	121,229	1,340	407,072	383,398	23,678
Previously occupied	1,161,564	1,041,315	120,249	151,930	96,877	47,335	7,719	136,764	129,529	7,235	872,870	814,912	57,961
Purchase Price													
Less than $2,000	201,679	198,987	2,692	1,838	1,641	...	197	2,069	2,069	...	197,774	195,278	2,495
$2,000 to $2,999	190,342	183,015	7,327	6,009	6,009	...	...	5,764	5,513	251	178,568	171,495	7,075
$3,000 to $3,999	200,523	191,864	8,659	26,594	24,299	1,899	394	13,457	13,457	...	160,471	154,109	6,365
$4,000 to $4,999	197,171	186,033	11,138	32,829	28,558	3,424	846	22,135	21,544	591	142,208	135,933	6,275
$5,000 to $5,999	179,404	156,655	22,749	35,279	24,589	9,005	1,686	32,548	31,687	861	111,578	100,380	11,199
$6,000 to $6,999	211,658	172,787	38,871	68,763	38,819	26,550	3,394	43,575	42,237	1,338	99,320	91,730	7,590
$7,000 to $7,999	185,463	145,621	39,842	67,385	35,778	30,567	1,039	48,063	46,631	1,432	70,020	63,215	6,804
$8,000 to $8,999	131,221	104,281	26,940	45,381	22,693	21,307	1,381	28,442	28,105	337	57,403	53,485	3,919
$9,000 to $9,999	94,138	74,659	19,479	31,099	16,741	12,794	1,567	21,767	21,191	576	41,273	36,728	4,543
$10,000 to $10,999	83,679	69,476	14,203	25,419	14,439	10,116	862	15,956	15,749	207	42,307	39,292	3,016
$11,000 to $11,999	38,816	31,795	7,021	9,905	7,188	2,449	270	7,527	6,028	1,499	21,386	18,582	2,803
$12,000 to $14,999	85,718	69,802	15,916	19,635	14,493	3,471	1,668	10,253	9,378	875	55,828	45,932	9,899
$15,000 to $19,999	59,919	50,968	8,951	11,340	9,274	1,109	957	5,356	4,987	369	43,226	36,710	6,516
$20,000 to $24,999	22,795	21,105	1,690	2,793	2,450	162	181	532	532	...	19,471	18,123	1,347
$25,000 or more	18,741	16,985	1,756	910	489	421	...	709	623	86	17,123	15,872	1,250
Property not acquired by purchase	11,679	11,540	139	...	...	...	...	...	...	...	11,679	11,540	139
Not reported	13,563	11,840	1,723	2,052	890	965	197	1,188	1,036	152	10,325	9,914	411
Median purchase price.....dollars	5,800	5,400	7,500	7,300	6,900	7,600	7,600	7,100	7,100	...	4,600	4,400	6,900
Market Value													
Less than $2,000	83,645	80,316	3,329	750	...	355	394	459	459	...	82,434	79,854	2,580
$2,000 to $2,999	111,249	108,309	2,940	1,778	1,778	...	...	3,412	3,215	197	106,059	103,317	2,743
$3,000 to $3,999	155,404	148,089	7,315	2,467	1,995	472	...	10,721	10,683	38	142,219	135,412	6,805
$4,000 to $4,999	147,728	139,043	8,685	7,579	4,554	3,024	...	17,217	17,004	213	122,934	117,486	5,449
$5,000 to $5,999	173,566	157,159	16,407	24,373	14,622	8,231	1,520	27,567	26,768	799	121,625	115,770	5,858
$6,000 to $6,999	203,928	170,462	33,466	52,127	28,869	20,301	2,957	36,630	35,866	764	115,169	105,727	9,443
$7,000 to $7,999	196,841	159,569	37,272	67,617	38,991	26,992	1,635	45,312	43,781	1,531	83,913	76,799	7,116
$8,000 to $8,999	189,436	156,855	32,581	67,332	41,372	24,053	1,910	32,713	31,764	949	89,388	83,723	5,669
$9,000 to $9,999	105,059	85,253	19,806	34,165	19,422	13,355	1,373	25,355	24,727	628	45,556	41,106	4,450
$10,000 to $10,999	153,193	135,360	17,833	44,945	30,894	13,253	798	18,363	17,656	707	89,887	86,810	3,078
$11,000 to $11,999	43,433	35,380	8,053	12,769	8,764	3,367	641	9,435	8,147	1,288	21,233	18,474	2,759
$12,000 to $14,999	155,117	135,304	19,913	37,406	28,302	6,942	2,162	20,529	19,609	920	97,183	87,292	9,890
$15,000 to $19,999	117,425	102,468	14,957	23,503	19,313	3,140	1,069	7,583	7,205	378	86,324	75,951	10,373
$20,000 to $24,999	40,402	37,382	3,020	6,171	5,696	293	181	2,434	2,357	77	31,797	29,330	2,469
$25,000 or more	42,325	39,300	3,025	2,857	2,397	461	...	1,488	1,402	86	37,987	35,504	2,479
Not reported	7,763	7,271	492	1,397	1,386	11	...	122	122	...	6,243	5,763	481
Median market value.....dollars	7,400	7,200	8,100	8,500	8,700	8,100	8,400	7,700	7,700	...	6,500	6,400	8,100
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	315,623	312,845	2,778	22,427	22,033	197	197	1,596	1,202	394	291,602	289,614	1,989
20 to 39 percent	504,376	485,096	19,280	53,376	52,616	113	645	13,190	12,756	434	437,815	419,727	18,088
40 to 59 percent	400,675	375,719	24,956	61,891	55,380	4,641	1,867	35,137	34,632	505	303,645	285,704	17,942
60 to 69 percent	195,618	164,892	30,726	50,453	38,730	8,702	3,018	43,076	41,624	1,452	102,087	84,539	17,551
70 to 79 percent	172,714	138,694	34,020	58,012	37,085	18,874	2,054	51,563	50,454	1,109	63,141	51,156	11,984
80 to 84 percent	82,645	58,104	24,541	37,738	19,620	16,277	1,839	23,495	22,311	1,184	21,412	16,173	5,238
85 to 89 percent	71,886	42,745	29,141	35,824	10,905	23,005	1,914	21,938	21,200	738	14,126	10,639	3,486
90 to 94 percent	56,951	35,824	21,127	22,676	4,720	17,297	657	22,562	21,382	1,180	11,715	9,725	1,990
95 to 99 percent	57,726	36,911	20,815	21,210	1,299	19,318	595	29,343	29,060	283	7,170	6,550	620
100 percent or more	60,956	39,735	21,221	22,227	4,572	15,804	1,852	17,356	16,061	1,295	21,375	19,102	2,274
Market value not reported	7,345	6,853	492	1,397	1,386	11	...	82	82	...	5,865	5,385	481
Median percent	47	43	81	71	58	88	78	77	77	...	36	35	61
Real Estate Taxes Per $1,000 of Market Value													
Less than $2.50	189,139	170,418	18,721	24,901	15,010	7,727	2,166	22,967	21,040	1,927	141,270	134,370	6,901
$2.50 to $4.99	251,563	228,953	22,610	37,181	25,761	10,498	920	29,105	28,541	564	185,277	174,649	10,628
$5.00 to $7.49	299,930	265,289	34,641	56,842	36,732	18,546	1,565	30,753	29,414	1,339	212,336	199,142	13,193
$7.50 to $9.99	243,163	210,221	32,942	52,740	35,265	14,547	2,915	31,201	29,743	1,458	159,238	145,215	14,022
$10.00 to $12.49	263,256	235,936	27,320	54,314	39,865	12,335	2,116	34,280	33,705	575	174,661	162,366	12,298
$12.50 to $14.99	107,073	95,895	11,178	26,669	19,796	5,609	1,263	15,691	15,393	298	64,716	60,708	4,009
$15.00 to $17.49	77,249	70,753	6,496	17,633	13,317	3,531	785	10,472	10,411	61	49,146	47,028	2,118
$17.50 to $19.99	30,690	27,259	3,431	8,548	5,699	2,653	197	3,694	3,694	...	18,446	17,865	581
$20.00 to $24.99	52,208	47,994	4,214	5,963	3,235	2,729	...	8,710	8,710	...	37,540	36,053	1,487
$25.00 or more	44,682	41,799	2,883	5,611	3,211	2,203	197	5,282	5,282	...	33,789	33,306	483
Taxes not payable in 1949[1]	262,331	206,770	55,561	93,920	48,664	43,078	2,179	60,700	59,138	1,562	107,706	98,968	8,739
Taxes or value not reported	105,216	96,116	9,100	2,905	1,782	788	337	6,480	5,687	793	95,828	88,646	7,182
Median taxes.....dollars	7.90	7.89	7.97	8.75	9.02	8.09	8.71	8.56	8.67	...	7.49	7.46	7.88

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

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				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
SOUTH--Con.													
Real Estate Taxes Per Dwelling Unit													
Less than $20	277,871	259,678	18,193	18,093	10,397	6,320	1,377	26,085	24,132	1,953	233,718	225,177	8,543
$20 to $39	346,176	318,255	27,921	35,657	22,541	12,106	1,009	33,426	32,877	549	277,095	262,839	14,258
$40 to $59	246,383	218,151	28,232	50,900	32,957	14,276	3,667	33,021	31,972	1,049	162,463	153,222	9,243
$60 to $79	189,315	158,921	30,394	53,925	33,208	18,526	2,191	26,684	26,191	493	108,707	99,524	9,184
$80 to $99	148,511	126,726	21,785	46,565	34,077	11,508	980	22,451	21,959	492	79,495	70,691	8,805
$100 to $119	115,410	101,881	13,529	30,126	23,254	5,550	1,321	21,204	19,887	1,317	64,082	58,740	5,338
$120 to $139	71,370	62,670	8,700	22,549	17,421	4,501	626	10,811	10,689	122	38,014	34,565	3,451
$140 to $159	45,764	40,687	5,077	11,606	8,094	3,254	258	6,470	6,348	122	27,687	26,243	1,445
$160 to $199	54,953	49,624	5,329	12,002	9,400	2,103	500	6,684	6,684	...	36,266	33,542	2,724
$200 to $299	49,305	45,413	3,892	7,498	5,991	1,509	...	4,704	4,582	122	37,106	34,845	2,264
$300 or more	20,024	18,191	1,833	2,612	1,686	730	197	687	687	...	16,726	15,819	906
Taxes not payable in 1949	262,291	206,730	55,561	93,920	48,664	43,078	2,179	60,673	59,111	1,562	107,667	98,929	8,739
Taxes not reported	99,136	90,487	8,649	1,772	660	777	337	6,437	5,644	793	90,923	84,185	6,742
Median taxes.....dollars	48	46	60	70	75	63	55	58	58	...	39	38	57
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,448,113	1,233,213	214,900	366,482	228,146	123,750	14,585	256,092	247,628	8,464	825,535	757,439	68,101
Mortgage refinanced or renewed	244,571	235,143	9,428	13,965	13,424	488	54	1,960	1,850	110	228,647	219,873	8,776
To increase loan for improvements or repairs	80,341	78,337	2,004	3,748	3,748	...	...	193	193	...	76,403	74,400	2,004
To increase loan for other reasons	40,234	38,176	2,058	2,089	2,035	...	54	277	167	110	37,867	35,971	1,894
To secure better terms	58,294	56,945	1,349	6,047	5,811	237	...	538	538	...	51,709	50,598	1,112
To renew or extend loan without increasing amount	34,641	31,834	2,807	399	399	...	...	197	197	...	34,045	31,240	2,807
For other purpose	34,061	29,851	1,210	1,682	1,431	251	...	755	755	...	28,623	27,664	959
Mortgage placed later than acquisition of property	233,822	229,059	4,763	6,778	6,778	...	...	1,282	1,282	...	225,767	221,003	4,763
To make improvements or repairs	123,926	120,868	3,058	3,068	3,068	...	...	1,085	1,085	...	119,775	116,717	3,058
To invest in other properties	18,497	17,844	653	197	197	...	...	...	...	...	18,300	17,647	653
To invest in business other than real estate	17,694	17,519	175	1,469	1,469	...	...	197	197	...	16,029	15,854	175
For other purpose	73,705	72,828	877	2,044	2,044	...	...	...	...	...	71,663	70,785	877
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	244,571	235,143	9,428	13,965	13,424	488	54	1,960	1,850	110	228,647	219,873	8,776
Same lender	158,770	153,025	5,745	8,647	8,199	394	54	1,528	1,418	110	148,594	143,410	5,187
Different lender	85,801	82,118	3,683	5,318	5,225	94	...	432	432	...	80,053	76,463	3,589
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,448,132	1,233,220	214,912	366,487	228,154	123,759	14,590	256,101	247,636	8,465	825,542	757,442	68,106
Less than 50 percent	173,447	149,217	24,230	8,101	7,090	224	788	3,242	2,836	406	162,106	139,295	22,811
50 to 59 percent	155,611	130,903	24,708	18,007	14,987	2,259	762	8,958	8,348	610	128,647	107,569	21,077
60 to 64 percent	112,761	99,115	13,646	16,764	12,268	2,242	2,257	4,510	4,125	385	91,484	82,723	8,764
65 to 69 percent	110,484	95,337	15,147	27,755	19,456	7,190	1,111	6,094	5,838	256	76,635	70,045	6,590
70 to 74 percent	113,040	90,838	22,202	39,284	22,771	14,383	2,131	9,312	6,949	2,363	64,444	61,118	3,327
75 to 79 percent	128,918	99,400	29,518	53,896	26,666	24,321	2,912	13,497	12,941	556	61,522	59,793	1,729
80 to 84 percent	158,607	117,716	40,891	80,585	43,976	35,816	793	18,692	17,297	1,395	59,329	56,441	2,889
85 to 89 percent	146,391	112,070	34,321	76,648	43,938	29,972	2,739	25,775	24,281	1,494	43,968	43,853	115
90 to 94 percent	105,473	98,965	6,508	32,296	26,422	5,087	791	30,207	29,687	520	42,968	42,856	112
95 to 99 percent	35,324	34,451	873	3,438	2,823	615	...	22,568	22,310	258	9,320	9,320	...
100 percent or more	196,990	195,845	1,145	7,699	6,905	685	109	112,070	112,000	70	77,222	76,942	281
Purchase price not reported or property not acquired by purchase	11,086	9,363	1,723	2,014	852	965	197	1,176	1,024	152	7,897	7,487	411
Median percent	77	77	76	81	81	82	75	97	97	...	67	68	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,448,132	1,233,220	214,912	366,487	228,154	123,759	14,590	256,101	247,636	8,465	825,542	757,442	68,106
Less than 50 percent	153,281	149,217	4,064	7,484	7,090	197	197	2,836	2,836	...	142,964	139,295	3,669
50 to 59 percent	132,880	130,903	1,977	14,987	14,987	...	...	8,348	8,348	...	109,548	107,569	1,977
60 to 64 percent	102,554	99,115	3,439	12,299	12,268	32	...	4,322	4,125	197	85,930	82,723	3,210
65 to 69 percent	101,338	95,337	6,001	20,787	19,456	434	898	5,850	5,838	12	74,702	70,045	4,657
70 to 74 percent	100,334	90,838	9,496	24,402	22,771	1,374	258	7,050	6,949	101	68,883	61,118	7,766
75 to 79 percent	109,980	99,400	10,580	29,998	26,666	2,849	482	13,310	12,941	369	66,673	59,793	6,882
80 to 84 percent	134,275	117,716	16,559	20,897	43,976	5,804	1,117	18,137	17,297	840	65,241	56,441	8,800
85 to 89 percent	136,376	112,070	24,306	58,106	43,938	11,293	2,876	25,140	24,281	859	53,130	43,853	9,279
90 to 94 percent	127,159	98,965	28,194	44,789	26,422	16,589	1,780	30,581	29,687	894	51,791	42,856	8,934
95 to 99 percent	65,708	34,451	31,257	28,256	2,823	23,369	2,063	22,932	22,310	622	14,522	9,320	5,203
100 percent or more	273,134	195,845	77,289	72,457	6,905	60,832	4,721	116,420	112,000	4,420	84,263	76,942	7,323
Purchase price not reported or property not acquired by purchase	11,086	9,363	1,723	2,014	852	965	197	1,176	1,024	152	7,897	7,487	411
Median percent	81	77	95	87	81	100+	94	98	97	...	70	68	83
Veteran Status of Owner													
Veteran of World War II	715,195	577,978	137,217	187,138	76,237	106,068	4,836	225,083	219,399	5,684	302,977	282,345	20,633
Veteran of World War I only	131,887	120,913	10,974	20,311	17,550	2,350	410	3,267	3,267	...	108,313	100,098	8,214
Other service or nonveteran	1,079,417	998,520	80,897	179,775	154,558	15,823	9,396	30,985	28,093	2,892	868,658	815,855	52,793

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Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
SOUTH--Con.													
Sex and Age of Owner													
Male	1,568,499	1,379,065	189,434	334,046	214,528	107,590	11,930	224,505	216,852	7,653	1,009,950	947,687	62,267
Under 35 years	526,295	431,559	94,736	134,598	61,091	69,046	4,464	150,753	147,081	3,672	240,945	223,389	17,560
35 to 44 years	503,547	448,902	54,645	114,067	82,435	27,429	4,203	55,625	53,289	2,336	333,857	313,181	20,679
45 to 54 years	303,929	277,635	26,294	58,592	49,624	6,296	2,672	12,398	11,954	444	232,935	216,054	16,882
55 to 64 years	168,686	157,771	10,915	23,368	18,181	4,595	591	4,205	3,641	564	141,114	135,948	5,163
65 years and over	66,042	63,198	2,844	3,421	3,197	224	...	1,524	887	637	61,099	59,115	1,983
Female	192,167	176,702	15,465	20,504	16,805	2,658	1,040	5,498	5,376	122	166,165	154,526	11,643
Under 45 years	78,242	69,136	9,106	10,663	7,500	2,176	986	3,803	3,681	122	63,777	57,959	5,821
45 to 64 years	91,834	86,422	5,412	7,709	7,173	482	54	1,641	1,641	...	82,482	77,608	4,875
65 years and over	22,091	21,144	947	2,132	2,132	...	...	54	54	...	19,906	18,959	947
Sex or age not reported	165,842	141,648	24,194	32,680	17,019	13,991	1,671	29,331	28,531	800	103,835	96,101	7,732
Relationship of Owner to Head of Household													
Owner is--													
Primary individual	61,975	54,856	7,119	7,701	6,292	521	887	4,195	3,670	525	50,074	44,893	5,186
Head of primary family	1,604,498	1,415,041	189,457	333,664	213,570	108,337	11,761	220,893	213,645	7,248	1,049,937	987,828	62,109
Not head but a member of primary family	72,379	65,113	7,266	8,309	7,003	1,046	262	2,208	2,208	...	61,864	55,902	5,959
One or more owners not in primary family	21,787	20,755	1,032	4,867	4,465	343	61	2,705	2,705	...	14,212	13,583	628
Not reported	165,867	141,648	24,219	32,680	17,019	13,991	1,671	29,331	28,531	800	103,860	96,101	7,757
Properties with owner who is head of household or related to head	1,738,815	1,534,973	203,842	349,679	226,865	109,905	12,912	227,262	219,488	7,774	1,161,876	1,088,628	73,259
Persons in Primary Family and Primary Individuals													
Primary individual	61,975	54,856	7,119	7,701	6,292	521	887	4,195	3,670	525	50,074	44,893	5,186
Primary family:													
2 persons	399,668	357,519	42,149	84,954	56,390	25,780	2,783	45,717	44,728	989	268,996	256,400	12,597
3 persons	446,789	381,777	65,012	107,420	64,403	39,159	3,864	67,047	63,867	3,180	272,320	253,510	18,813
4 persons	421,532	367,592	53,940	98,983	62,578	32,941	3,465	70,325	68,593	1,732	252,226	236,423	15,804
5 persons	222,030	199,856	22,174	35,442	24,782	9,065	1,594	25,452	24,909	543	161,139	150,163	10,975
6 persons	98,110	90,972	7,138	9,990	8,346	1,323	319	8,987	8,774	213	79,139	73,857	5,285
7 persons or more	88,711	82,401	6,310	5,189	4,074	1,116	...	5,539	4,947	592	77,982	73,382	4,599
Children Under 18 Years of Age													
Primary individual or no child in family	622,410	558,522	63,888	117,739	81,994	30,985	4,760	59,861	57,991	1,870	444,810	418,538	26,272
1 child	444,235	375,643	68,592	105,666	60,886	41,512	3,269	69,891	66,506	3,385	268,678	248,253	20,425
2 children	295,072	263,903	31,169	50,395	33,508	14,384	2,503	48,765	47,140	1,625	195,912	183,256	12,657
3 children	119,268	108,350	10,918	15,182	10,853	3,750	581	14,769	14,468	301	89,314	83,030	6,287
4 children or more	257,829	228,553	29,276	60,696	39,624	19,275	1,798	33,973	33,381	592	163,161	155,551	7,611
Occupation of Owner													
Properties with owner who is head of household	1,666,471	1,469,892	196,579	341,374	219,868	108,864	12,650	225,095	217,321	7,774	1,100,017	1,032,728	67,300
Professional, technical, and kindred workers:													
Salaried	128,373	109,778	18,595	41,940	29,705	10,611	1,626	18,742	18,229	513	67,689	61,846	5,845
Self-employed	20,726	19,221	1,505	5,122	4,417	705	...	1,504	1,443	61	14,101	13,361	739
Managers, officials, and proprietors, including farm:													
Salaried	154,774	130,863	23,911	47,731	33,164	13,086	1,480	21,823	21,168	655	85,223	76,534	8,689
Self-employed	126,480	116,139	10,341	23,054	17,072	5,084	898	11,751	11,538	213	91,676	87,531	4,147
Clerical and kindred workers	121,654	106,465	15,189	31,086	22,975	7,462	648	21,218	19,761	1,457	69,355	63,730	5,623
Sales workers	145,437	120,753	24,684	39,981	20,855	17,247	1,881	26,116	24,824	1,292	79,340	75,075	4,265
Craftsmen, foremen, and kindred workers	368,504	321,285	47,219	79,316	46,169	29,389	3,760	57,792	56,322	1,470	231,399	218,799	12,602
Operatives and kindred workers	265,963	238,939	27,024	38,864	21,242	16,258	1,365	40,083	39,875	208	187,020	177,826	9,196
Service workers, including private household	104,262	92,412	11,850	11,275	7,653	3,624	...	12,533	11,477	1,056	80,454	73,283	7,172
Laborers, except mine	74,646	69,146	5,500	5,963	3,621	1,877	464	5,677	5,480	197	63,009	60,049	2,959
Occupation not reported	155,652	144,891	10,761	17,042	12,995	3,521	528	7,856	7,204	652	130,751	124,694	6,063
WEST													
Total properties	1,409,483	1,219,768	189,715	303,995	207,489	87,066	9,438	186,025	176,800	9,225	919,466	835,482	83,986
Structures on Property													
1 structure	1,346,179	1,163,836	182,343	301,588	205,293	87,046	9,248	182,581	173,681	8,900	862,012	784,862	77,151
2 structures or more	63,301	55,930	7,371	2,405	2,194	20	191	3,445	3,119	326	57,451	50,617	6,834
Dwelling Units on Property													
1 dwelling unit	1,274,500	1,101,952	172,548	293,719	198,687	86,110	8,920	174,919	166,869	8,050	805,865	736,397	69,468
2 dwelling units	95,116	83,600	11,516	8,537	7,405	936	199	8,062	7,050	1,012	78,519	69,147	9,372
3 dwelling units	25,295	21,311	3,984	1,099	994	20	84	1,181	1,015	166	23,015	19,301	3,715
4 dwelling units	14,570	12,905	1,665	639	403	...	236	1,867	1,867	...	12,067	10,637	1,430
Business Floor Space on Property													
None	1,387,811	1,201,193	186,618	301,773	208,361	86,682	9,232	184,203	175,250	8,953	901,834	820,084	81,753
Less than half	21,671	18,574	3,097	2,220	1,629	386	208	1,823	1,551	272	17,631	15,398	2,235

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[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
WEST--Con.													
Year Structure Built													
1950 (part)	46,249	36,022	10,227	16,995	8,057	8,793	145	11,127	11,127	...	18,126	16,838	1,289
1949	124,803	89,136	35,667	55,271	25,928	28,032	1,311	16,377	16,377	...	53,156	46,832	6,322
1948	120,946	89,375	31,571	46,991	21,081	23,213	2,698	11,690	11,146	544	62,267	57,150	5,119
1947	119,710	98,555	21,155	31,582	17,682	11,968	1,934	33,564	32,612	952	54,563	48,259	6,304
1946	71,167	64,106	7,061	8,647	5,710	2,894	46	26,162	24,707	1,455	36,358	33,690	2,670
1942 to 1945	137,039	121,892	15,147	44,551	38,727	4,482	1,344	28,191	26,965	1,226	64,301	56,204	8,095
1940 to 1941	116,756	107,155	9,601	41,209	37,876	3,081	254	15,927	15,079	848	59,622	54,201	5,421
1930 to 1939	250,807	227,329	23,478	33,169	28,754	3,388	1,028	20,787	18,656	2,131	196,856	179,921	16,934
1929 or earlier	404,269	369,367	34,902	24,480	22,623	1,174	684	21,649	19,574	2,075	358,143	327,174	30,972
Not reported	17,738	16,830	908	1,102	1,058	44	...	562	562	...	16,074	15,211	864
Year Structure Acquired													
1950 (part)	171,674	131,815	39,859	47,081	22,768	21,942	2,372	28,653	26,864	1,789	95,945	82,190	13,761
1949	261,847	200,584	61,263	73,201	40,498	29,902	2,801	31,726	28,468	3,258	156,920	131,616	25,305
1948	236,291	192,610	43,681	55,128	30,490	22,831	1,810	28,321	25,603	2,718	152,846	136,524	16,324
1947	201,882	177,709	24,173	32,422	20,541	10,762	1,120	53,732	52,749	983	115,725	104,418	11,308
1946	157,868	149,492	8,376	14,046	12,515	1,443	90	41,926	41,445	481	101,894	95,534	6,363
1942 to 1945	219,172	209,534	9,638	45,175	43,994	189	994	1,528	1,528	...	172,468	164,013	8,456
1940 to 1941	66,204	65,059	1,145	23,225	23,116	...	109	...	...	...	42,977	41,942	1,037
1930 to 1939	70,005	69,067	938	12,781	12,636	...	146	145	145	...	57,078	56,285	792
1929 or earlier	23,867	23,258	609	936	936	...	...	...	...	...	22,931	22,322	609
Not reported	682	643	39	...	...	...	...	...	...	...	682	643	39
Structure New or Previously Occupied when Acquired													
New	502,347	416,065	86,282	177,803	107,714	65,245	4,847	81,000	80,565	435	243,547	227,788	15,761
Previously occupied	907,134	803,702	103,432	126,190	99,774	21,823	4,595	105,026	96,237	8,789	675,917	607,693	68,225
Purchase Price													
Less than $2,000	54,814	54,127	687	392	392	...	...	289	289	...	54,136	53,449	687
$2,000 to $2,999	77,175	75,160	2,015	2,294	2,294	...	...	884	643	241	73,995	72,222	1,773
$3,000 to $3,999	107,876	103,807	4,069	9,858	9,731	46	81	2,712	2,376	336	95,308	91,699	3,608
$4,000 to $4,999	125,791	117,665	8,126	21,936	20,872	704	360	7,102	7,102	...	96,752	89,691	7,062
$5,000 to $5,999	133,851	122,989	10,862	25,542	23,720	1,525	300	9,934	9,387	547	98,377	89,884	8,494
$6,000 to $6,999	138,024	122,419	15,605	30,712	24,678	5,013	1,022	22,287	21,540	747	85,027	76,203	8,825
$7,000 to $7,999	132,623	112,269	20,354	28,465	18,997	8,414	1,054	34,057	32,385	1,672	70,099	60,887	9,215
$8,000 to $8,999	144,348	108,788	35,560	45,805	20,863	24,897	44	37,353	35,551	1,802	61,194	52,375	8,819
$9,000 to $9,999	116,226	88,384	27,842	41,559	22,150	17,701	1,708	24,025	23,784	241	50,642	42,449	8,195
$10,000 to $10,999	99,447	77,507	21,940	33,349	17,344	15,118	887	18,354	17,406	948	47,747	42,759	4,988
$11,000 to $11,999	55,867	43,819	12,048	18,052	10,750	5,615	1,688	9,370	8,314	1,056	28,447	24,755	3,691
$12,000 to $14,999	102,856	85,293	17,563	26,747	19,205	5,953	1,590	15,082	13,943	1,139	61,028	52,147	8,881
$15,000 to $19,999	67,107	57,583	9,524	13,705	11,445	1,901	362	2,164	1,844	320	51,236	44,295	6,944
$20,000 to $24,999	19,003	17,507	1,496	3,446	2,083	184	179	1,391	1,246	145	15,168	14,179	989
$25,000 or more	19,655	17,908	1,747	1,675	1,531	...	145	45	44	...	17,937	16,336	1,602
Property not acquired by purchase	4,705	4,689	16	...	...	...	...	...	...	...	4,704	4,689	16
Not reported	10,131	9,861	270	1,469	1,444	...	25	990	951	39	7,674	7,469	206
Median purchase price.....dollars	7,400	7,000	8,900	8,700	8,100	9,100	...	8,400	8,300	...	6,400	6,100	8,200
Market Value													
Less than $2,000	18,000	17,179	821	1,144	493	651	...	345	236	109	16,509	16,449	61
$2,000 to $2,999	27,086	26,596	490	...	...	...	...	434	434	...	26,652	26,162	490
$3,000 to $3,999	51,673	49,513	2,160	225	225	...	...	1,676	1,145	531	49,772	48,143	1,630
$4,000 to $4,999	62,766	57,612	5,154	1,323	747	431	145	3,939	3,748	191	57,504	53,118	4,389
$5,000 to $5,999	87,423	78,968	8,455	4,210	2,966	1,056	189	7,718	7,461	257	75,497	68,543	6,955
$6,000 to $6,999	118,659	105,972	12,687	14,478	10,689	3,738	53	15,554	14,374	1,180	88,625	80,911	7,714
$7,000 to $7,999	126,736	119,776	16,960	26,127	18,034	7,169	923	23,390	22,288	1,102	87,222	79,456	7,767
$8,000 to $8,999	171,043	141,227	29,816	43,412	26,480	15,652	1,281	36,450	35,111	1,339	91,186	79,640	11,546
$9,000 to $9,999	132,321	106,572	25,749	46,306	28,898	16,489	922	25,077	24,407	670	60,940	53,270	7,670
$10,000 to $10,999	159,178	130,653	28,525	51,215	32,025	18,728	465	23,987	23,087	900	83,977	75,542	8,437
$11,000 to $11,999	67,718	55,434	12,284	21,077	13,712	5,532	1,835	13,409	12,477	932	33,235	29,248	3,987
$12,000 to $14,999	173,971	147,723	26,248	53,630	37,221	14,226	2,186	25,954	24,785	1,169	94,386	85,716	8,673
$15,000 to $19,999	121,939	107,348	14,591	29,943	25,607	3,071	1,268	5,662	4,954	708	86,335	76,787	9,547
$20,000 to $24,999	36,478	33,902	2,576	5,578	5,179	329	70	1,539	1,394	145	29,365	27,332	2,031
$25,000 or more	40,072	37,232	2,840	4,778	4,669	...	109	482	482	...	34,817	32,088	2,731
Not reported	4,439	4,070	369	555	555	...	...	431	431	...	3,452	3,085	369
Median market value.....dollars	9,200	9,100	9,700	10,200	10,400	9,800	...	9,100	9,100	...	8,600	8,500	9,100
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent	200,437	198,358	2,079	21,803	21,694	...	109	1,536	1,536	...	177,100	175,131	1,971
20 to 39 percent	366,125	352,004	14,121	57,370	56,484	145	740	5,798	5,650	148	302,961	289,872	13,089
40 to 59 percent	326,500	297,321	29,179	63,854	60,094	2,406	1,351	26,710	25,937	773	235,941	211,293	24,651
60 to 69 percent	145,662	122,297	23,365	38,475	31,055	5,995	1,427	36,186	34,883	1,303	71,001	56,360	14,642
70 to 79 percent	143,381	106,669	36,712	42,631	22,963	17,510	2,158	40,041	37,649	2,393	60,711	46,057	14,649
80 to 84 percent	71,530	50,671	20,859	21,856	7,204	13,218	1,438	25,228	24,364	864	24,443	19,104	5,340
85 to 89 percent	53,717	32,958	20,759	20,641	4,367	15,750	524	16,261	14,989	1,272	16,815	13,602	3,212
90 to 94 percent	42,685	20,586	22,099	19,382	1,476	17,342	565	11,540	10,425	1,115	11,765	8,687	3,078
95 to 99 percent	28,820	18,715	10,105	9,364	346	8,509	509	13,477	13,436	41	5,979	4,933	1,046
100 percent or more	26,251	16,173	10,078	8,069	1,253	6,192	625	8,831	7,510	1,321	9,353	7,413	1,940
Market value not reported	4,386	4,017	369	555	555	...	...	431	431	...	3,400	3,033	369
Median percent	48	44	77	62	48	86	...	76	75	...	39	37	61

Table 3.— TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
WEST--Con.													
Real Estate Taxes Per $1,000 Market Value													
Less than $2.50	56,333	50,454	5,879	5,219	3,335	1,509	377	9,557	9,268	289	41,557	37,852	3,706
$2.50 to $4.99	85,204	75,914	9,290	10,114	6,882	3,069	163	12,584	11,644	940	62,505	57,385	5,118
$5.00 to $7.49	190,562	168,638	21,924	30,999	19,393	10,811	798	32,325	30,406	1,919	127,239	118,840	8,398
$7.50 to $9.99	228,033	201,212	26,821	40,461	31,098	8,543	821	35,795	34,037	1,758	151,778	136,076	15,701
$10.00 to $12.49	261,598	229,973	31,625	53,991	40,879	11,318	1,798	29,739	27,776	1,963	177,870	161,321	16,550
$12.50 to $14.99	169,392	148,855	20,537	42,458	33,794	6,948	1,717	20,392	19,134	1,258	106,543	95,932	10,611
$15.00 to $17.49	97,159	84,371	12,788	24,524	18,755	4,878	891	11,251	10,593	658	61,384	55,021	6,363
$17.50 to $19.99	38,833	33,990	4,843	9,774	6,600	2,514	663	2,220	2,220	...	26,839	25,170	1,669
$20.00 to $24.99	39,170	36,011	3,159	9,800	8,270	772	760	2,263	2,118	145	27,111	25,625	1,485
$25.00 or more	24,370	22,677	1,693	3,590	3,257	333	...	1,264	964	300	19,517	18,457	1,059
Taxes not payable in 1949[1]	170,714	124,822	45,892	71,991	34,302	36,232	1,456	27,560	27,560	...	71,160	62,958	8,205
Taxes or value not reported	48,122	42,854	5,268	1,074	929	145	...	1,081	1,081	...	45,968	40,845	5,123
Median taxes.....dollars	10.34	10.32	10.42	11.33	11.55	10.31	...	9.19	9.17	...	10.25	10.24	10.36
Real Estate Taxes Per Dwelling Unit													
Less than $20	65,544	60,943	4,601	3,307	1,836	1,093	377	8,931	8,931	...	53,309	50,176	3,133
$20 to $39	132,152	119,263	12,889	6,831	5,074	1,634	122	14,080	12,334	1,746	111,241	101,855	9,388
$40 to $59	177,431	158,168	19,263	17,506	11,191	6,075	243	25,394	23,902	1,492	134,533	123,076	11,457
$60 to $79	162,488	141,688	20,800	29,536	19,877	9,174	486	25,004	24,124	880	107,949	97,687	10,263
$80 to $99	155,061	137,311	17,750	28,893	21,448	5,804	1,645	26,889	24,992	1,897	99,280	90,875	8,405
$100 to $119	132,423	114,489	17,934	33,671	24,066	8,928	676	20,174	19,378	796	78,577	71,043	7,534
$120 to $139	107,735	93,150	14,585	32,224	24,851	6,218	1,155	16,718	16,099	619	58,795	52,201	6,594
$140 to $159	81,000	68,716	12,284	25,909	19,289	5,057	1,564	10,115	8,884	1,231	44,979	40,545	4,434
$160 to $199	88,016	76,964	11,052	30,745	25,317	4,968	458	5,328	5,038	290	51,944	46,608	5,337
$200 to $299	62,981	56,735	6,246	18,050	15,090	1,700	1,250	4,449	4,170	279	40,479	37,475	3,006
$300 or more	29,778	28,254	1,524	4,806	4,764	44	...	651	651	...	24,318	22,840	1,480
Taxes not payable in 1949	170,627	124,735	45,892	71,903	34,214	36,232	1,456	27,560	27,560	...	71,160	62,958	8,205
Taxes not reported	44,261	39,360	4,901	620	476	145	...	739	739	...	42,904	38,148	4,756
Median taxes.....dollars	83	82	88	113	117	99	...	79	79	...	74	74	78
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired	1,083,896	905,127	178,769	281,892	185,901	86,814	9,181	181,623	173,067	8,556	620,386	546,164	74,222
Mortgage refinanced or renewed	177,610	169,953	7,657	17,050	16,644	254	154	3,959	3,290	669	156,603	150,023	6,583
To increase loan for improvements or repairs	52,378	50,029	2,349	4,700	4,591	...	110	722	722	...	46,956	44,717	2,239
To increase loan for other reasons	33,396	32,120	1,276	1,796	1,687	109	...	478	478	...	31,124	29,956	1,167
To secure better terms	50,100	48,854	1,246	8,452	8,452	...	...	1,551	1,316	235	40,097	39,086	1,012
To renew or extend loan without increasing amount	18,162	16,835	1,327	688	688	...	...	651	362	289	16,824	15,786	1,039
For other purpose	23,574	22,115	1,459	1,434	1,226	145	44	557	412	145	21,602	20,478	1,126
Mortgage placed later than acquisition of property	147,991	144,696	3,295	5,051	4,945	...	106	450	450	...	142,488	139,302	3,189
To make improvements or repairs	56,721	54,581	2,140	2,086	2,061	...	25	171	171	...	54,465	52,351	2,115
To invest in other properties	15,490	15,389	101	235	198	...	37	...	...	...	15,255	15,191	64
To invest in business other than real estate	19,827	19,703	124	169	169	...	...	...	...	...	19,658	19,535	124
For other purpose	55,953	55,023	930	2,561	2,517	...	44	279	279	...	53,110	52,225	886
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	177,610	169,953	7,657	17,050	16,644	254	154	3,959	3,290	669	156,603	150,023	6,583
Same lender	95,222	90,663	4,559	9,925	9,519	254	154	2,476	1,998	478	82,822	79,150	3,674
Different lender	82,388	79,290	3,098	7,125	7,125	...	...	1,483	1,292	191	73,781	70,873	2,909
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,084,162	905,139	179,023	281,899	185,906	86,815	9,187	181,881	173,069	8,812	620,392	546,170	74,224
Less than 50 percent	172,935	131,091	41,844	14,480	12,811	189	1,481	2,208	1,630	578	156,247	116,648	39,598
50 to 59 percent	141,453	116,183	25,270	23,634	18,777	3,361	1,497	5,620	5,165	455	112,204	92,243	19,963
60 to 64 percent	79,053	66,436	12,617	23,914	18,843	3,903	1,169	6,578	4,984	1,594	48,561	42,609	5,951
65 to 69 percent	79,383	66,921	12,462	30,679	22,182	7,466	1,034	7,097	6,346	751	41,604	38,393	3,214
70 to 74 percent	94,352	73,715	20,637	40,929	24,153	14,592	2,185	9,461	7,546	1,915	43,965	42,016	1,948
75 to 79 percent	106,942	81,448	25,494	51,142	27,350	22,847	943	14,108	13,226	882	41,693	40,873	819
80 to 84 percent	109,030	81,194	27,836	50,154	24,958	24,785	413	14,871	13,407	1,464	44,009	42,830	1,177
85 to 89 percent	86,492	76,339	10,153	32,768	23,789	8,514	465	17,837	16,975	862	35,885	35,574	311
90 to 94 percent	59,281	57,445	1,836	9,895	8,739	1,158	...	24,028	23,756	272	25,357	24,951	408
95 to 99 percent	23,529	23,529	...	845	845	...	...	12,381	12,381	...	10,304	10,304	...
100 percent or more	126,207	125,372	835	2,594	2,594	...	...	66,702	66,702	...	56,913	56,079	835
Purchase price not reported or property not acquired by purchase	5,505	5,466	39	865	865	...	...	990	951	39	3,650	3,650	...
Median percent	74	75	69	76	74	78	...	93	94	...	64	68	47
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase	1,084,162	905,139	179,023	281,899	185,906	86,815	9,187	181,881	173,069	8,812	620,392	546,170	74,224
Less than 50 percent	132,535	131,091	1,444	12,812	12,812	...	...	1,630	1,630	...	118,093	116,649	1,444
50 to 59 percent	122,999	116,183	6,816	19,303	18,777	189	337	5,310	5,165	145	98,390	92,243	6,146
60 to 64 percent	72,358	66,436	5,922	19,438	18,843	434	162	5,130	4,985	145	47,791	42,609	5,183
65 to 69 percent	74,669	66,920	7,749	22,843	22,182	553	109	6,385	6,346	39	45,440	38,392	7,048

[1] Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
				FHA				VA					
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage
WEST--Con.													
Total Mortgage Loan on Property as Percent of Purchase Price--Con.													
70 to 74 percent	86,345	73,715	12,630	26,062	24,153	1,117	792	8,277	7,546	731	52,006	42,016	9,991
75 to 79 percent	96,299	81,447	14,852	31,480	27,350	3,269	863	14,037	13,226	811	50,782	40,872	9,910
80 to 84 percent	97,627	81,194	16,433	30,930	24,958	4,868	1,104	14,397	13,407	990	52,300	42,830	9,473
85 to 89 percent	100,046	76,339	23,707	36,677	23,789	9,853	3,037	18,855	16,975	1,880	44,511	35,574	8,937
90 to 94 percent	85,865	57,445	28,420	28,275	8,739	18,987	552	25,759	23,756	2,003	31,830	24,951	6,879
95 to 99 percent	51,694	23,529	28,165	25,455	845	23,568	1,043	13,412	12,381	1,031	12,828	10,304	2,523
100 percent or more	158,222	125,372	32,850	27,759	2,594	23,980	1,185	67,699	66,701	998	62,768	56,079	6,690
Purchase price not reported or property not acquired by purchase	5,505	5,466	39	865	865	...	...	990	951	39	3,650	3,650	...
Median percent	78	75	90	81	74	96	...	93	94	...	70	68	79
Veteran Status of Owner													
Veteran of World War II	521,762	407,933	113,829	141,673	57,162	81,646	2,867	157,534	151,969	5,565	222,557	198,802	23,754
Veteran of World War I only	107,226	98,625	8,601	19,090	17,492	966	631	2,359	2,250	109	85,779	78,884	6,896
Other service or nonveteran	780,498	713,212	67,286	143,231	132,834	4,455	5,943	26,135	22,583	3,552	611,130	557,797	53,335
Sex and Age of Owner													
Male	1,146,494	992,398	154,096	264,695	181,006	76,756	6,939	162,571	155,219	7,352	719,240	656,185	63,056
Under 35 years	377,570	297,763	79,807	104,179	45,126	55,288	3,764	102,055	97,896	4,159	171,340	154,743	16,597
35 to 44 years	369,314	322,490	46,824	91,304	71,890	17,577	1,839	44,110	41,665	2,445	233,904	208,939	24,965
45 to 54 years	221,105	204,482	16,623	44,912	40,873	3,364	679	12,151	11,403	748	164,043	152,206	11,835
55 to 64 years	123,722	114,693	9,029	18,461	17,550	255	657	2,934	2,934	...	102,330	94,213	8,118
65 years and over	54,783	52,970	1,813	5,839	5,567	272	...	1,321	1,321	...	47,623	46,084	1,541
Female	122,857	111,468	11,389	15,171	12,888	1,428	856	6,007	5,573	434	101,684	93,014	8,670
Under 45 years	46,842	40,365	6,477	6,123	4,507	1,283	333	4,075	3,786	289	36,645	32,073	4,570
45 to 64 years	60,309	56,950	3,359	7,534	7,346	145	44	1,387	1,387	...	51,389	48,220	3,170
65 years and over	15,706	14,153	1,553	1,514	1,035	...	479	545	400	145	13,650	12,721	930
Sex or age not reported	140,140	115,906	24,234	24,135	13,601	8,887	1,647	17,457	16,015	1,442	98,551	86,290	12,261
Relationship of Owner to Head of Household													
Owner is--													
Primary individual	55,277	51,406	3,871	5,901	4,954	373	575	2,334	2,101	233	47,042	44,353	2,691
Head of primary family	1,160,464	1,003,431	157,043	266,554	183,049	76,588	6,921	161,163	153,611	7,552	732,743	666,760	65,986
Not head but a member of primary family	38,148	35,638	2,510	6,613	5,441	1,063	109	2,478	2,478	...	29,060	27,722	1,338
One or more owners not in primary family	15,644	13,588	2,056	792	448	157	188	2,638	2,638	...	12,215	10,502	1,713
Not reported	139,951	115,717	24,234	24,135	13,601	8,887	1,647	17,413	15,971	1,442	98,406	86,146	12,261
Properties with owner who is head of household or related to head	1,253,888	1,090,464	163,424	279,073	193,444	78,029	7,609	165,982	158,194	7,788	808,846	738,834	70,014
Persons in Primary Family and Primary Individuals													
Primary individual	55,277	51,406	3,871	5,901	4,954	373	575	2,334	2,101	233	47,042	44,353	2,691
Primary family:													
2 persons	300,697	265,444	35,253	66,748	50,053	14,681	2,017	32,892	31,392	1,500	201,059	184,004	17,060
3 persons	306,591	259,245	47,346	77,478	47,154	28,712	1,612	48,633	46,548	2,085	180,482	165,545	14,938
4 persons	335,166	289,068	46,098	82,197	57,634	22,682	1,881	52,560	49,794	2,766	200,414	181,640	18,773
5 persons	149,699	131,239	18,460	32,777	23,237	8,621	919	18,707	17,793	914	98,218	90,209	8,006
6 persons	60,885	53,514	7,371	10,351	8,095	1,966	289	7,405	7,260	145	43,131	38,159	4,971
7 persons or more	45,573	40,548	5,025	3,621	2,317	994	311	3,451	3,306	145	38,500	34,924	3,575
Children Under 18 Years of Age													
Primary individual or no child in family	456,437	409,055	47,382	89,708	70,688	16,731	2,292	40,506	38,569	1,937	326,225	299,801	26,424
1 child	296,763	248,780	47,983	76,126	44,784	28,716	2,627	49,848	47,823	2,025	170,788	156,170	14,618
2 children	312,103	268,162	43,941	77,846	54,163	22,182	1,502	51,391	48,770	2,621	182,868	165,229	17,641
3 children	121,621	104,750	16,871	26,404	17,776	8,042	587	17,348	16,434	914	77,871	70,540	7,331
4 children or more	66,970	59,720	7,250	8,985	6,027	2,358	600	6,886	6,596	290	51,095	47,094	4,001
Occupation of Owner													
Properties with owner who is head of household	1,216,243	1,055,322	160,921	272,606	188,151	76,965	7,505	163,510	155,720	7,790	780,142	711,466	68,676
Professional, technical, and kindred workers:													
Salaried	102,485	86,228	16,257	33,924	24,660	8,818	446	15,995	15,099	896	52,570	46,472	6,097
Self-employed	22,800	20,213	2,587	4,679	3,662	623	396	3,820	3,171	649	14,300	13,381	920
Managers, officials, and proprietors, including farm:													
Salaried	98,931	88,551	10,380	29,741	24,552	4,716	476	15,658	15,467	191	53,537	48,535	5,004
Self-employed	90,584	78,673	11,911	18,129	13,013	3,494	1,625	9,034	8,347	687	63,420	57,313	6,107
Clerical and kindred workers	84,405	72,006	12,399	19,772	14,424	4,628	718	15,311	14,768	543	49,320	42,813	6,508
Sales workers	105,579	88,564	17,015	31,241	21,234	9,864	145	15,752	15,391	361	58,589	51,942	6,647
Craftsmen, foremen, and kindred workers	285,992	248,046	37,946	65,982	43,473	20,548	1,965	40,333	39,061	1,272	179,678	165,514	14,164
Operatives and kindred workers	180,758	152,395	28,363	35,653	19,715	15,342	597	28,192	26,824	1,368	116,914	105,856	11,057
Service workers, including private household	63,120	53,738	9,382	11,583	7,997	3,144	443	6,648	5,452	1,196	44,891	40,290	4,600
Laborers, except mine	54,749	48,083	6,666	7,807	4,785	2,517	505	4,080	3,887	193	42,861	39,410	3,450
Occupation not reported	126,840	118,825	8,015	14,095	10,636	3,271	189	8,687	8,253	434	104,062	99,940	4,122

Table 4.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	8,287,425	1,795,815	711,020	2,394,517	1,029,396	87,140	138,873	1,826,028	304,632	32,690	6,848	3,200	8,797	5,957	421	968	5,475	1,025
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	1,433,873	199,188	150,561	123,986	466,916	19,710	138,873	273,027	61,617	6,698	845	734	422	2,683	98	968	732	210
Originated	6,853,552	1,596,627	560,459	2,270,531	562,480	67,430	...	1,553,001	243,035	25,992	6,003	2,466	8,375	3,274	323	...	4,743	815
FORM OF DEBT																		
Mortgage or deed of trust	7,623,265	1,758,923	702,956	2,329,016	1,018,184	80,214	138,874	1,358,815	236,297	30,577	6,760	3,176	8,611	5,909	388	968	4,002	766
Contract to purchase	664,160	36,891	8,065	65,501	11,210	6,927	...	467,212	68,352	2,113	88	24	186	48	33	...	1,473	259
SERVICE OF MORTGAGE																		
Hold and service mortgage	6,908,314	1,637,436	618,413	2,360,291	467,476	69,248	...	1,495,112	260,340	25,665	6,167	2,656	8,658	2,635	321	...	4,413	815
Hold mortgage only	1,379,111	158,377	92,604	34,227	561,919	17,891	138,872	330,916	44,309	7,025	681	544	140	3,322	100	968	1,062	210
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	5,971,187	1,202,449	494,184	1,630,485	857,688	74,635	137,912	1,363,365	210,472	26,218	5,375	2,468	6,644	5,165	384	963	4,424	795
Mortgage refinanced or renewed	1,421,148	300,061	174,074	498,666	132,569	6,439	962	248,877	59,529	4,471	848	610	1,568	617	27	5	628	168
To increase loan for improvements or repairs	425,086	89,178	36,929	216,446	26,472	1,881	...	42,177	12,011	1,384	262	149	678	138	6	...	112	38
To increase loan for other reasons	211,148	51,651	18,373	87,320	20,771	1,023	...	24,879	7,137	790	169	85	330	109	7	...	68	23
To secure better terms	364,715	64,306	45,289	104,402	62,124	2,017	680	61,349	24,553	1,180	181	173	295	277	10	3	169	71
To renew or extend loan without increasing amount	266,687	62,918	57,076	27,963	11,883	1,223	...	94,034	11,591	635	144	149	59	37	3	...	216	27
For other purpose	153,512	32,008	16,407	62,535	11,319	295	282	26,438	4,237	482	92	54	206	56	1	2	63	9
Mortgage placed later than acquisition of property	895,099	293,312	42,775	265,370	39,146	6,066	...	213,787	34,655	2,003	624	122	584	177	9	...	424	62
To make improvements or repairs	428,089	132,534	20,350	153,074	15,880	2,524	...	91,240	12,497	867	252	58	295	69	6	...	165	21
To invest in other properties	71,398	22,599	3,180	20,459	3,566	12	...	20,132	1,451	222	59	13	73	20	...	...	54	4
To invest in business other than real estate	95,643	37,853	2,442	24,639	4,291	297	...	23,874	2,247	294	123	9	70	26	1	...	57	7
For other purpose	299,969	100,326	16,803	67,198	15,409	3,233	...	78,541	18,460	620	190	42	146	62	2	...	148	30
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	1,421,148	300,061	174,074	498,666	132,569	6,439	962	248,877	59,529	4,470	850	610	1,569	616	28	5	627	168
Same lender	918,634	201,192	123,413	340,840	57,034	3,964	...	155,860	36,349	2,723	555	420	1,029	236	19	...	365	100
Different lender	502,514	98,869	50,661	157,826	75,535	2,475	962	93,017	23,180	1,747	295	190	540	380	9	5	262	68
AMORTIZATION																		
Fully amortized	6,932,874	1,436,407	494,318	2,337,303	1,006,736	80,639	138,874	1,189,351	249,258	28,575	5,727	2,568	8,642	5,868	398	968	3,553	851
Partially amortized	600,278	216,134	93,273	39,572	17,049	3,606	...	202,343	28,302	2,196	801	354	123	63	16	...	736	102
Not amortized	337,472	66,329	26,464	5,023	4,084	2,185	...	220,356	13,034	880	127	64	11	20	5	...	619	34
On demand	416,799	76,948	96,967	12,619	1,528	709	...	213,979	14,057	1,039	192	213	22	5	2	...	567	37
Regular principal payments required	167,638	49,197	53,975	10,886	1,059	218	...	45,361	6,949	450	128	139	20	4	1	...	138	20
No regular principal payments required	249,161	27,751	42,992	1,733	469	491	...	168,618	7,108	589	64	74	2	1	1	...	429	17
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments	7,642,356	1,683,945	687,357	2,255,433	988,721	83,246	130,929	1,539,023	273,710	30,769	6,519	3,119	8,336	5,747	406	912	4,796	934
Delinquent	463,852	82,521	20,336	137,657	39,785	3,849	7,946	145,983	25,783	1,491	269	76	461	204	15	56	336	74
No regular payments required	181,215	29,350	3,330	1,426	888	44	...	141,024	5,157	430	60	4	1	6	...	...	342	17
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	1,298,686	307,970	124,485	335,785	152,470	22,725	56,721	257,673	40,863	6,127	1,225	613	1,522	1,092	150	403	934	188
1949	1,840,625	384,158	142,328	506,381	244,037	13,390	66,247	417,866	66,225	8,639	1,641	834	2,227	1,683	73	474	1,420	287
1948	1,468,389	302,160	109,207	421,059	192,979	15,159	10,410	367,527	49,888	6,546	1,317	630	1,799	1,249	82	67	1,213	188
1947	1,169,658	285,450	80,111	343,183	160,439	8,944	3,113	248,780	39,648	4,869	1,177	412	1,350	954	43	18	760	155
1946	882,061	230,748	64,851	279,941	85,577	10,215	880	188,794	21,061	3,035	828	261	951	407	38	4	480	66
1942 to 1945	968,448	158,337	79,391	350,701	102,510	8,276	197	241,818	27,216	2,189	377	213	727	341	16	...	459	55
1940 to 1941	310,833	69,661	36,572	94,087	53,029	4,649	421	32,945	19,469	651	173	92	137	145	10	1	64	29
1935 to 1939	225,082	43,468	31,854	53,135	32,827	3,682	888	30,883	28,352	393	81	67	66	75	9	...	57	38
1930 to 1934	60,176	6,726	14,916	8,263	4,425	102	...	16,147	9,598	112	15	27	13	10	...	...	32	13
1929 or earlier	63,468	7,138	27,308	1,988	1,110	...	...	23,596	2,331	129	14	51	4	1	...	...	55	5
TERM OF MORTGAGE																		
On demand	416,798	76,946	96,966	12,617	1,527	710	...	213,976	14,055	1,038	193	213	22	5	1	...	567	37
Fully amortized	6,932,886	1,436,407	494,322	2,337,310	1,006,744	80,638	138,873	1,189,351	249,262	28,575	5,728	2,568	8,641	5,870	399	969	3,553	852
Less than 5 years	318,686	128,405	4,724	25,243	2,304	2,826	...	136,004	19,178	292	124	10	17	7	2	...	116	16
5 to 9 years	972,181	247,547	13,487	255,358	16,416	7,291	...	394,638	37,442	1,814	506	24	419	38	12	...	752	63
10 to 12 years	1,793,531	280,965	47,987	948,098	77,477	5,776	36	380,704	52,495	5,424	936	161	2,595	289	16	...	1,265	162
13 to 14 years	260,890	29,408	8,815	107,597	28,041	2,584	376	75,949	8,122	1,102	130	34	412	132	9	2	355	28
15 years	946,448	150,203	103,936	458,194	122,432	10,842	3,392	65,862	31,391	4,379	641	475	2,077	709	44	14	317	104
16 to 19 years	397,239	56,014	33,731	150,875	71,552	4,574	1,473	63,187	15,834	2,036	273	164	775	397	22	9	331	66
20 years	1,277,105	319,786	166,277	299,348	370,062	15,532	28,523	36,739	40,842	7,535	1,811	953	1,741	2,331	92	171	228	209
21 to 24 years	177,098	34,864	10,775	19,647	50,708	4,519	29,335	18,708	8,542	1,115	224	65	125	308	26	220	103	44
25 years	759,015	184,009	100,327	68,568	263,328	26,592	75,335	9,246	31,613	4,729	1,053	667	461	1,639	175	551	46	138
26 years or more	30,693	5,206	4,263	4,382	4,424	102	403	8,314	3,603	149	30	15	19	20	1	2	40	22
Median term.....years	15	15	20	12	20	20	25	10	15	...	...	...	...	...	...	...	...	...

Table 4.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
TERM OF MORTGAGE--Con.																		
Partially or not amortized	937,748	282,464	119,738	44,597	21,133	5,791	...	422,701	41,336	3,076	928	418	134	84	22	...	1,355	137
Less than 5 years	382,054	128,655	62,181	5,576	2,076	1,222	...	165,800	16,547	967	281	179	10	10	2	...	428	58
5 to 9 years	335,392	97,345	29,240	8,281	3,842	2,595	...	178,009	16,082	1,084	304	113	21	15	8	...	581	44
10 to 14 years	164,883	48,643	17,645	20,799	9,455	1,799	...	60,376	6,168	794	304	86	72	35	10	...	259	28
15 to 19 years	30,568	5,511	5,798	7,116	3,425	9	...	8,005	706	135	31	21	23	13	...	...	43	3
20 years or more	24,851	2,310	4,874	2,825	2,335	166	...	10,511	1,833	96	8	19	8	11	2	...	44	4
Median term.....years	6	5	4	11	11	...	...	6	6	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand	415,580	76,946	96,986	12,617	1,484	710	...	212,783	14,055	1,039	193	214	22	5	1	...	567	37
Fully amortized	6,932,562	1,436,409	494,316	2,337,313	1,006,783	80,643	138,873	1,188,993	249,261	28,576	5,727	2,567	8,641	5,867	398	967	3,552	850
Past due	9,943	1,446	618	2,099	44	6	...	5,310	423	11	2	1	2	...	...	...	4	1
1950 to 1951	245,242	72,524	8,811	46,151	5,848	2,080	664	88,355	20,808	150	47	10	26	8	1	...	45	12
1952 to 1953	473,952	135,946	8,024	112,809	11,442	4,886	...	173,626	27,222	513	158	14	99	18	4	...	191	28
1954 to 1955	610,065	140,399	17,662	199,265	20,355	4,528	...	199,937	27,924	1,020	261	32	273	39	7	...	364	43
1956 to 1957	722,389	156,725	21,849	293,891	38,128	5,254	...	183,064	23,482	1,698	408	45	615	105	14	...	455	56
1958 to 1959	863,395	155,410	33,861	385,746	60,501	3,588	36	193,625	30,633	2,773	555	104	1,127	200	11	...	686	89
1960 to 1964	1,692,497	256,626	126,647	823,170	180,725	14,049	3,213	237,355	50,717	7,494	1,100	567	3,469	961	53	16	1,140	188
1965 to 1969	1,408,365	325,897	168,870	371,706	385,601	16,980	20,001	78,455	40,854	8,418	1,839	983	2,260	2,405	99	116	476	240
1970 to 1974	749,123	166,550	91,933	87,100	258,570	16,709	84,978	22,828	20,458	5,328	1,172	683	654	1,798	116	612	156	136
1975 or later	157,591	24,886	16,041	15,376	45,569	12,563	29,981	6,438	6,740	1,171	185	128	116	333	93	223	35	57
Partially or not amortized	939,285	282,468	119,717	44,597	21,135	5,791	...	424,255	41,337	3,075	928	416	135	86	21	...	1,355	137
Past due	22,024	4,984	2,025	1,103	774	67	...	9,773	3,300	39	7	6	1	1	...	...	18	8
1950 to 1951	352,290	123,614	58,216	7,275	2,421	1,418	...	144,659	14,691	853	249	160	13	13	3	...	369	47
1952 to 1953	235,066	60,925	25,580	7,308	4,432	1,995	...	123,817	11,012	704	183	88	12	12	2	...	374	33
1954 to 1955	146,381	39,515	13,227	5,056	2,678	871	...	79,621	5,411	518	149	57	12	9	5	...	269	17
1956 to 1957	62,144	17,508	6,785	7,025	4,036	145	...	23,574	3,073	240	67	27	23	11	...	...	99	12
1958 to 1959	65,581	22,203	6,817	7,478	1,588	788	...	25,085	1,624	390	179	39	30	9	7	...	120	7
1960 to 1964	41,726	11,788	5,193	7,245	4,031	332	...	11,669	1,471	251	86	29	36	24	2	...	67	8
1965 or later	14,073	1,931	1,874	2,107	1,175	175	...	6,057	755	80	8	12	8	7	2	...	39	5
INTEREST RATE																		
Less than 4.0 percent	156,972	8,069	361	2,230	2,290	581	...	115,905	27,537	573	31	2	3	12	1	...	378	145
4.0 percent	1,990,025	537,437	233,131	474,410	372,754	24,459	129,617	165,453	52,768	11,143	2,934	1,394	2,526	2,370	160	920	600	239
4.1 to 4.5 percent	1,612,318	426,942	237,915	264,802	504,844	29,410	8,397	74,413	65,598	8,172	2,005	1,103	1,242	3,047	166	47	358	205
4.6 to 5.0 percent	2,007,623	383,441	205,853	706,887	110,743	6,700	861	519,340	73,801	6,869	1,107	627	2,672	425	20	...	1,783	235
5.1 to 5.5 percent	246,136	24,230	22,182	145,288	10,495	2,327	...	37,710	3,905	808	67	47	505	33	7	...	141	8
5.6 to 6.0 percent	2,041,206	371,543	11,211	735,829	26,462	19,598	...	803,714	72,851	4,764	660	28	1,735	66	63	...	2,034	178
6.1 percent or more	233,150	44,154	366	65,072	1,810	4,064	...	109,498	8,191	361	44	...	114	4	4	...	180	15
Median interest rate...percent	5.0	4.5	4.5	5.0	4.5	4.5	4.0	6.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount	6,878,576	1,438,337	543,340	2,354,289	999,485	80,146	138,874	1,069,988	254,129	28,907	5,976	2,740	8,691	5,822	405	968	3,425	880
Interest and principal at same time in increasing or decreasing total amount	638,570	192,374	91,156	28,544	24,901	2,842	...	273,385	25,369	1,886	535	295	85	113	9	...	774	75
Payment of interest only	415,952	67,284	68,174	6,058	3,665	2,632	...	252,043	16,096	1,083	142	145	13	15	5	...	722	41
Interest and principal at different times, or principal only	172,841	68,473	5,337	4,200	457	1,475	...	89,002	3,898	385	135	17	8	1	1	...	210	12
No regular interest or principal payments	181,486	29,350	3,014	1,426	888	44	...	141,611	5,157	430	60	2	1	6	...	...	343	17
MORTGAGE LOAN																		
Less than $2,000	1,296,502	328,706	76,712	359,118	10,867	10,693	...	449,721	60,689	1,048	258	70	317	11	7	...	341	42
$2,000 to $2,999	1,202,162	245,690	78,560	422,059	46,693	7,833	27	344,308	56,997	2,025	436	138	707	71	12	...	576	85
$3,000 to $3,999	1,220,267	266,673	87,793	402,265	88,850	10,490	3,518	316,334	44,347	3,048	659	214	1,019	224	26	11	786	109
$4,000 to $4,999	1,042,901	223,901	101,125	316,945	127,301	7,205	10,035	220,136	36,259	3,498	739	339	1,065	445	25	41	736	108
$5,000 to $5,999	878,028	173,337	80,814	244,409	153,624	11,045	17,932	167,192	29,680	3,833	755	345	1,054	696	52	95	712	125
$6,000 to $6,999	813,611	165,433	75,959	216,931	184,975	12,670	24,526	109,821	23,303	4,421	885	410	1,157	1,050	69	155	568	125
$7,000 to $7,999	661,782	141,117	79,374	147,755	147,315	9,330	35,130	78,479	23,288	4,328	914	532	943	993	66	251	473	156
$8,000 to $8,999	456,210	99,452	55,156	105,377	107,292	6,936	25,320	44,596	12,081	3,360	724	410	758	817	53	204	311	83
$9,000 to $9,999	254,174	53,394	29,938	62,349	56,604	4,776	14,869	26,705	5,544	2,127	437	259	520	485	43	135	209	40
$10,000 to $10,999	184,835	41,667	21,856	42,951	40,771	2,212	6,593	26,343	2,445	1,647	369	199	379	376	20	64	218	22
$11,000 to $11,999	60,804	9,875	7,754	16,924	15,887	1,112	80	6,516	2,662	603	96	80	159	164	10	1	65	27
$12,000 to $14,999	130,742	25,375	10,615	39,705	29,759	2,068	756	18,603	3,866	1,463	263	119	461	337	24	9	209	41
$15,000 to $19,999	66,131	16,908	3,825	15,090	14,707	640	88	13,146	1,726	943	239	54	213	214	9	1	187	24
$20,000 or more	19,285	4,293	1,547	2,652	4,762	136	...	4,128	1,768	346	74	29	44	74	2	...	85	37
Median loan.....dollars	4,400	4,200	5,100	4,000	6,400	5,600	7,300	3,300	3,700	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	5,971,198	1,202,461	494,193	1,630,493	857,690	74,636	137,914	1,363,365	210,478	26,218	5,375	2,468	6,644	5,165	384	963	4,424	795
Less than 50 percent	795,322	193,958	71,894	223,100	68,216	4,188	71	203,914	29,983	2,302	547	227	633	363	12	1	442	78
50 to 59 percent	730,343	144,784	56,972	246,828	95,230	3,949	445	167,224	14,915	3,076	612	267	981	603	16	4	536	58
60 to 64 percent	475,361	96,186	36,383	166,023	60,833	4,607	2,221	97,742	11,370	2,159	408	198	707	399	22	13	359	52
65 to 69 percent	507,221	94,660	40,521	170,156	84,097	2,686	2,321	99,411	13,372	2,346	497	204	697	541	19	14	327	48
70 to 74 percent	499,827	97,267	35,745	152,673	81,271	4,444	1,765	113,602	13,058	2,347	513	211	637	493	24	13	396	59
75 to 79 percent	558,706	111,587	43,522	156,502	96,623	8,187	4,081	118,162	20,046	2,606	543	252	648	591	38	26	439	69

Table 4.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE--Con.																		
80 to 84 percent	606,655	118,396	53,860	131,003	119,828	12,942	15,182	133,826	21,624	2,874	606	294	571	697	64	95	450	97
85 to 89 percent	515,677	99,748	57,266	98,427	104,824	10,651	11,203	108,861	24,701	2,540	493	323	446	605	56	74	436	107
90 to 94 percent	391,430	78,768	38,050	90,818	68,763	6,574	10,113	78,641	19,706	1,916	394	205	451	380	37	75	303	70
95 to 99 percent	127,233	24,172	9,669	26,073	19,489	2,675	13,978	26,133	5,040	737	130	69	135	130	14	101	127	32
100 percent or more	700,780	132,744	37,234	153,847	54,910	13,579	76,467	199,267	32,738	3,127	597	193	686	342	81	547	562	120
Purchase price not reported or property not acquired by purchase	62,643	10,191	13,077	15,043	3,606	154	67	16,582	3,925	188	35	25	52	19	...	...	49	7
Median percent	74	73	75	70	77	84	100+	75	80	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than $2,000	2,472,946	572,774	157,159	752,507	85,813	21,478	861	758,590	123,769	2,565	584	172	828	106	22	...	737	116
$2,000 to $2,999	1,274,698	283,735	101,804	420,483	80,337	6,004	774	336,295	45,264	3,112	707	248	1,026	200	14	2	805	109
$3,000 to $3,999	1,064,297	235,004	94,028	334,704	114,521	10,015	4,305	233,330	38,395	3,638	803	326	1,149	396	35	15	784	129
$4,000 to $4,999	818,921	163,028	73,614	250,189	122,189	7,744	12,661	169,747	19,755	3,620	723	323	1,106	545	35	58	740	89
$5,000 to $5,999	707,416	137,174	61,375	192,752	146,948	9,999	16,989	120,790	21,395	3,856	747	335	1,053	806	56	95	647	117
$6,000 to $6,999	653,438	139,545	67,179	149,805	159,615	9,147	32,981	73,992	21,179	4,202	897	434	961	1,026	59	217	471	137
$7,000 to $7,999	546,429	119,627	67,765	115,297	135,630	10,659	33,587	47,093	16,782	4,058	889	504	855	1,008	80	252	347	124
$8,000 to $8,999	285,422	55,971	39,075	62,495	71,598	4,261	20,183	26,979	4,871	2,397	468	327	524	605	36	170	227	41
$9,000 to $9,999	198,472	36,432	26,218	46,391	49,071	3,987	15,512	16,482	4,382	1,862	341	247	435	461	37	147	154	40
$10,000 to $10,999	80,917	16,814	8,299	20,777	18,629	1,432	100	12,242	2,626	837	172	87	215	194	15	1	126	28
$11,000 to $11,999	55,148	10,300	5,399	15,269	14,351	357	133	7,303	2,040	630	117	62	174	164	4	2	84	23
$12,000 to $14,999	86,982	14,324	6,783	27,232	20,250	1,665	791	14,274	1,666	1,150	191	90	357	269	22	10	189	22
$15,000 to $19,999	35,578	9,051	1,909	6,271	9,717	371	...	6,879	1,379	594	154	32	103	160	6	...	115	23
$20,000 or more	6,760	2,041	418	359	729	27	...	2,032	1,156	168	54	13	10	16	1	...	49	26
Median debt.....dollars	3,300	3,100	4,000	3,000	5,700	4,700	7,000	2,400	2,600	...	...	...	...	...	...	...	...	...
Average debt.....dollars	3,900	3,800	4,500	3,700	5,800	4,800	7,000	3,000	3,400	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items	3,860,527	758,257	379,473	1,439,130	806,124	62,716	138,777	135,266	140,624	18,985	3,729	2,091	5,858	4,774	356	967	455	756
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items	1,184,759	403,039	109,717	107,406	480,048	34,394	24,225	...	25,934	6,382	1,944	630	565	2,780	190	146	...	128
Other items	41,024	9,957	9,649	6,254	12,508	553	764	...	1,340	215	42	53	34	74	3	6	...	6
Real estate taxes, and fire and hazard insurance premiums, with:																		
No other items	1,506,042	241,806	101,838	682,051	212,784	21,672	107,514	72,556	65,823	7,688	1,341	617	2,805	1,342	132	769	257	425
Ground rent	46,208	599	3,171	33,813	2,733	202	1,869	2,476	1,347	187	3	18	118	17	1	14	7	8
Life insurance premiums	28,583	332	485	23,198	2,546	342	71	950	603	123	...	1	104	10	...	1	4	3
Real estate taxes	785,794	83,633	142,994	472,910	32,968	1,699	54	34,752	16,788	3,273	333	717	1,811	225	6	...	120	61
Fire and hazard insurance premiums	43,408	9,223	697	19,287	1,013	775	764	8,861	2,785	122	27	2	60	6	3	4	15	5
Life insurance premiums	69,637	1,202	268	6,581	47,762	...	...	145	13,679	346	7	2	21	240	...	...	1	76
Other combinations:																		
Including real estate taxes	120,955	7,539	10,616	69,966	10,850	2,851	3,227	7,502	8,345	537	30	51	292	63	20	25	26	29
Not including real estate taxes	34,117	927	38	17,664	2,912	228	289	8,024	3,980	112	2	...	47	19	...	2	25	16

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
UNITED STATES																		
Total	5,862,850	1,006,495	459,460	1,905,516	371,719	35,631	...	1,824,920	259,111	18,938	2,826	1,657	6,097	1,980	115	...	5,470	793
Manner Mortgage Acquired by Present Holder																		
Purchased	633,763	52,429	69,412	95,809	97,462	6,654	...	272,618	39,379	2,065	142	261	271	540	22	...	730	96
Originated	5,229,087	954,066	390,048	1,809,707	274,257	28,977	...	1,552,302	219,732	16,873	2,684	1,396	5,826	1,440	93	...	4,740	696
Form of Debt																		
Mortgage or deed of trust	5,198,690	969,603	451,394	1,840,014	360,509	28,706	...	1,357,707	190,759	16,825	2,738	1,634	5,911	1,931	82	...	3,998	534
Contract to purchase	664,160	36,891	8,065	65,501	11,210	6,927	...	467,212	68,352	2,113	88	24	186	48	33	...	1,473	259
Service of Mortgage																		
Hold and service mortgage	5,325,894	978,429	444,838	1,887,874	250,487	32,172	...	1,494,528	237,572	16,858	2,753	1,574	6,038	1,281	96	...	4,410	705
Hold mortgage only	536,953	28,068	14,622	17,644	121,233	3,460	...	330,392	21,537	2,080	73	83	59	699	19	...	1,061	88
Origin and Purpose of First Mortgage																		
Mortgage made or assumed at time property acquired	3,673,476	467,499	254,794	1,165,051	229,445	25,483	...	1,362,257	168,947	13,024	1,561	986	4,052	1,339	89	...	4,420	577
Mortgage refinanced or renewed	1,327,407	262,301	163,707	482,264	109,076	4,555	...	248,877	56,646	4,036	699	559	1,481	496	19	...	628	155
To increase loan for improvements or repairs	396,774	77,195	32,714	210,581	21,221	1,319	...	42,177	11,572	1,254	214	130	651	107	4	...	112	36
To increase loan for other reasons	199,346	47,520	17,016	85,550	17,328	879	...	24,879	6,178	727	149	76	319	91	6	...	68	18
To secure better terms	324,418	47,525	43,205	97,132	50,397	1,352	...	61,349	23,462	997	121	162	254	218	7	...	169	66
To renew or extend loan without increasing amount	262,531	61,577	56,226	27,575	10,935	934	...	94,034	11,251	619	139	145	57	34	2	...	216	27
For other purpose	144,338	28,484	14,546	61,426	9,195	71	...	26,438	4,183	439	76	46	200	46	...	...	63	8
Mortgage placed later than acquisition of property	861,970	276,703	40,965	258,204	33,202	5,596	...	213,787	33,521	1,878	567	113	564	143	8	...	424	61
To make improvements or repairs	411,054	124,131	18,851	148,791	13,643	2,143	...	91,240	12,262	804	221	50	283	59	5	...	165	21
To invest in other properties	70,246	22,101	3,180	19,990	3,381	12	...	20,132	1,451	217	58	13	71	18	...	...	54	4
To invest in business other than real estate	93,271	37,109	2,371	23,763	3,610	297	...	23,874	2,247	282	120	9	68	20	1	...	57	7
For other purpose	287,399	93,362	16,563	65,660	12,568	3,144	...	78,541	17,561	575	168	41	142	46	2	...	148	29
Lender of Refinanced or Renewed Mortgage																		
Total refinanced or renewed mortgages	1,327,407	262,301	163,707	482,264	109,076	4,555	...	248,877	56,646	4,036	699	559	1,481	497	18	...	627	155
Same lender	862,391	181,286	116,724	328,073	43,397	2,774	...	155,860	34,286	2,465	474	390	959	173	13	...	365	91
Different lender	465,016	81,015	46,983	154,191	65,679	1,781	...	93,017	22,360	1,571	225	169	522	324	5	...	262	64
Amortization																		
Fully amortized	4,508,300	647,087	242,758	1,848,303	349,060	29,131	...	1,188,243	203,719	14,823	1,705	1,026	5,942	1,891	92	...	3,548	619
Partially amortized	600,278	216,134	93,273	39,572	17,049	3,606	...	202,343	28,302	2,196	801	354	123	63	16	...	736	102
Not amortized	337,472	66,329	26,464	5,023	4,084	2,185	...	220,356	13,034	880	127	64	11	20	5	...	619	34
On demand	416,799	76,948	96,967	12,619	1,528	709	...	213,979	14,057	1,039	192	213	22	5	2	...	567	37
Regular principal payments required	167,638	49,197	53,975	10,886	1,059	218	...	45,361	6,949	450	128	139	20	4	1	...	138	20
No regular principal payments required	249,161	27,751	42,992	1,733	469	491	...	168,618	7,108	589	64	74	2	1	1	...	429	17
Current Status of Payments																		
Ahead or up-to-date in scheduled payments	5,323,649	927,077	444,196	1,791,782	358,857	33,756	...	1,537,915	230,071	17,564	2,660	1,617	5,752	1,922	111	...	4,791	711
Delinquent	357,984	50,071	11,936	112,308	11,975	1,832	...	145,983	23,883	943	106	37	344	52	3	...	336	65
No regular payments required	181,215	29,350	3,330	1,426	888	44	...	141,024	5,157	430	60	4	1	6	...	...	342	17
Year Mortgage Made or Assumed																		
1950 (part)	946,917	227,615	88,833	279,431	56,042	4,429	...	257,458	33,113	3,602	658	347	1,131	379	20	...	933	134
1949	1,303,521	249,399	74,530	418,725	79,317	6,357	...	417,866	57,326	4,994	783	358	1,641	531	27	...	1,420	235
1948	1,048,955	176,116	63,369	326,911	63,200	7,698	...	367,527	44,132	3,917	586	307	1,242	384	33	...	1,213	153
1947	741,367	130,863	45,716	228,616	53,604	4,024	...	248,281	30,266	2,464	341	199	747	297	14	...	759	109
1946	566,405	103,656	37,292	184,690	29,850	4,841	...	188,400	17,678	1,556	253	123	508	134	9	...	478	50
1942 to 1945	792,348	82,971	59,982	326,491	52,252	5,854	...	241,818	22,978	1,600	137	149	643	164	7	...	459	42
1940 to 1941	193,540	14,596	23,487	85,076	18,205	1,571	...	32,945	17,662	330	26	51	115	47	3	...	64	24
1935 to 1939	146,334	7,595	24,027	45,329	13,719	757	...	30,883	24,027	235	15	45	54	32	2	...	57	30
1930 to 1934	59,998	6,548	14,916	8,263	4,425	102	...	16,147	9,598	111	14	27	13	10	...	...	32	13
1929 or earlier	63,468	7,138	27,308	1,988	1,110	...	...	23,596	2,331	129	14	51	4	1	...	...	55	5
Term of Mortgage																		
On demand	416,798	76,946	96,966	12,617	1,527	710	...	213,976	14,055	1,038	193	213	22	5	1	...	567	37
Fully amortized	4,508,305	647,085	242,759	1,848,304	349,063	29,131	...	1,188,243	203,720	14,823	1,705	1,026	5,942	1,891	92	...	3,547	619
Less than 5 years	315,030	125,594	4,724	24,956	1,942	2,826	...	136,004	18,982	287	121	10	17	4	2	...	116	16
5 to 9 years	942,902	227,551	13,141	247,497	15,401	7,291	...	394,638	37,380	1,756	468	23	401	37	12	...	752	63
10 to 12 years	1,659,240	210,629	43,124	900,818	70,821	5,374	...	380,559	47,915	5,019	724	147	2,452	267	14	...	1,265	150
13 to 14 years	217,899	13,039	5,773	90,933	22,396	1,902	...	75,928	7,929	914	58	20	342	107	5	...	355	27
15 years	662,316	33,318	74,502	367,722	85,740	6,745	...	65,374	28,916	3,109	156	332	1,645	541	27	...	315	93
16 to 19 years	248,869	12,063	21,827	98,290	39,096	1,966	...	63,187	12,440	1,238	54	99	473	221	10	...	331	49
20 years	346,528	16,997	66,497	104,999	93,850	1,642	...	36,345	26,199	1,962	83	353	557	603	12	...	225	129
21 to 24 years	39,858	1,959	2,777	4,917	4,280	473	...	18,708	6,744	207	12	11	18	25	3	...	103	35
25 years	53,826	4,461	7,600	5,623	12,164	912	...	9,186	13,881	240	23	26	29	73	7	...	45	38
26 years or more	21,837	1,474	2,794	2,549	3,373	...	...	8,314	3,334	91	6	5	8	13	...	...	40	19
Median term.....years	11	9	15	12	15	12	...	10	12	...	...	...	...	...	...	...	...	...

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

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UNITED STATES--Con.																		
Term of Mortgage--Con.																		
Partially or not amortized	937,748	282,464	119,738	44,597	21,133	5,791	...	422,701	41,336	3,076	928	418	134	84	22	...	1,355	137
Less than 5 years	382,054	128,655	62,181	5,576	2,076	1,222	...	165,800	16,547	967	281	179	10	10	2	...	428	58
5 to 9 years	335,392	97,345	29,240	8,281	3,842	2,595	...	178,009	16,082	1,084	304	113	21	15	8	...	581	44
10 to 14 years	164,883	48,643	17,645	20,799	9,455	1,799	...	60,376	6,168	794	304	86	72	35	10	...	259	28
15 to 19 years	30,568	5,511	5,798	7,116	3,425	9	...	8,005	706	135	31	21	23	13	...	...	43	3
20 to 24 years	19,794	1,597	3,471	2,280	2,315	...	...	8,435	1,699	77	6	15	7	11	...	...	34	4
25 years or more	5,057	713	1,403	545	20	166	...	2,076	134	19	2	4	1	...	2	...	10	...
Median term.....years	6	5	4	11	11	...	...	6	6	...	...	...	...	...	...	...	...	...
Year Mortgage Due																		
On demand	415,580	76,946	96,986	12,617	1,484	710	...	212,783	14,055	1,039	193	214	22	5	1	...	567	37
Fully amortized	4,507,985	647,088	242,757	1,848,308	349,106	29,135	...	1,187,885	203,721	14,824	1,705	1,025	5,943	1,891	93	...	3,545	620
Past due	9,943	1,446	618	2,099	44	6	...	5,310	423	11	2	1	2	...	...	...	4	1
1950 to 1951	237,683	67,968	8,474	45,519	4,478	2,080	...	88,355	20,808	142	43	10	26	5	1	...	45	12
1952 to 1953	457,509	123,473	8,024	110,608	10,174	4,815	...	173,626	26,791	497	147	14	96	17	4	...	191	28
1954 to 1955	585,477	126,668	15,679	193,689	17,903	3,785	...	199,937	27,818	982	239	28	266	36	6	...	364	43
1956 to 1957	642,142	109,404	18,039	275,564	30,136	4,773	...	182,919	21,309	1,526	306	37	578	85	14	...	454	53
1958 to 1959	768,526	108,842	28,849	360,205	48,132	2,005	...	193,625	26,871	2,498	418	88	1,051	167	6	...	686	82
1960 to 1964	1,262,061	82,631	85,072	691,416	114,262	7,688	...	236,846	44,147	5,644	389	382	2,856	685	27	...	1,138	165
1965 to 1969	439,463	20,325	65,563	152,866	94,936	2,762	...	78,258	24,754	2,793	118	387	947	689	25	...	474	153
1970 to 1974	89,686	4,805	12,240	14,993	25,303	1,121	...	22,589	8,635	630	32	77	113	185	9	...	155	60
1975 or later	15,495	1,526	199	1,349	3,738	100	...	6,420	2,165	101	11	1	8	22	1	...	34	23
Partially or not amortized	939,285	282,468	119,717	44,597	21,135	5,791	...	424,255	41,337	3,075	928	418	135	86	21	...	1,355	137
Past due	22,024	4,984	2,025	1,103	774	67	...	9,773	3,300	39	7	6	1	1	...	...	18	8
1950 to 1951	352,290	123,614	58,216	7,275	2,421	1,418	...	144,659	14,691	853	249	160	13	13	3	...	369	47
1952 to 1953	235,066	60,925	25,580	7,308	4,432	1,995	...	123,817	11,012	704	183	88	12	12	2	...	374	33
1954 to 1955	146,381	39,515	13,227	5,056	2,678	871	...	79,621	5,411	518	149	57	12	9	5	...	269	17
1956 to 1957	62,144	17,508	6,785	7,025	4,036	145	...	23,574	3,073	240	67	27	23	11	...	...	99	12
1958 to 1959	65,581	22,203	6,817	7,478	1,588	788	...	25,085	1,624	390	179	39	30	9	7	...	120	7
1960 to 1964	41,726	11,788	5,193	7,245	4,031	332	...	11,669	1,471	251	86	29	36	24	2	...	67	8
1965 or later	14,073	1,931	1,874	2,107	1,175	175	...	6,057	755	80	8	12	8	7	2	...	39	5
Interest Rate																		
Less than 4.0 percent	154,191	5,829	347	2,230	2,052	581	...	115,905	27,248	558	20	2	3	11	1	...	378	143
4.0 percent	543,818	104,419	65,331	80,829	98,562	1,458	...	164,345	28,871	2,397	529	306	309	548	6	...	596	103
4.1 to 4.5 percent	691,701	99,704	155,844	174,691	137,769	2,683	...	74,413	46,599	3,280	445	652	769	925	18	...	358	115
4.6 to 5.0 percent	1,952,913	356,688	204,178	701,627	94,569	4,920	...	519,340	71,592	6,770	1,061	624	2,663	394	15	...	1,783	230
5.1 to 5.5 percent	246,067	24,161	22,182	145,288	10,495	2,327	...	37,710	3,905	808	67	47	505	33	7	...	141	8
5.6 to 6.0 percent	2,041,013	371,543	11,211	735,781	26,462	19,598	...	803,714	72,706	4,764	660	28	1,735	66	63	...	2,034	178
6.1 percent or more	233,150	44,154	366	65,072	1,810	4,064	...	109,498	8,191	361	44	...	114	4	4	...	180	15
Median interest rate...percent	5.0	5.0	5.0	5.0	4.5	6.0	...	6.0	5.0	...	...	...	...	...	...	...	...	...
Method of Payment																		
Interest and principal at same time in constant total amount	4,467,293	661,161	292,369	1,865,485	342,170	28,638	...	1,068,880	208,590	15,210	2,002	1,202	5,992	1,847	99	...	3,420	648
Interest and principal at same time in increasing or decreasing total amount	627,272	182,223	90,567	28,347	24,540	2,842	...	273,385	25,369	1,836	492	291	84	110	9	...	774	75
Payment of interest only	415,952	67,284	68,174	6,058	3,665	2,632	...	252,043	16,096	1,083	142	145	13	15	5	...	722	41
Interest and principal at different times, or principal only	170,848	66,480	5,337	4,200	457	1,475	...	89,002	3,898	380	131	17	8	1	1	...	210	12
No regular interest or principal payments	181,486	29,350	3,014	1,426	888	44	...	141,611	5,157	430	60	2	1	6	...	...	343	17
Mortgage Loan																		
Less than $2,000	1,272,764	314,861	75,466	352,708	10,226	10,337	...	449,721	59,448	1,028	247	69	312	11	7	...	341	42
$2,000 to $2,999	1,093,873	193,914	70,388	393,021	32,129	6,501	...	344,126	53,797	1,837	349	123	653	46	10	...	576	80
$3,000 to $3,999	984,257	161,016	73,144	343,526	45,575	6,005	...	315,992	38,999	2,440	399	176	861	111	14	...	785	94
$4,000 to $4,999	733,108	104,397	68,433	256,888	53,503	1,801	...	220,136	27,952	2,413	336	225	851	179	6	...	736	80
$5,000 to $5,999	538,480	65,492	52,820	173,122	52,745	1,633	...	166,886	25,786	2,265	270	218	731	222	7	...	710	107
$6,000 to $6,999	395,919	50,871	39,403	138,786	40,521	2,770	...	109,821	13,749	2,028	250	204	719	204	11	...	568	70
$7,000 to $7,999	271,479	32,114	24,574	84,678	33,682	1,592	...	78,264	16,576	1,666	184	152	528	210	10	...	471	110
$8,000 to $8,999	181,976	22,376	21,103	56,399	27,828	935	...	44,563	8,773	1,268	151	149	390	203	7	...	311	57
$9,000 to $9,999	103,336	12,150	9,380	33,447	17,166	352	...	26,705	4,139	822	93	78	272	139	3	...	209	28
$10,000 to $10,999	95,352	15,472	11,978	24,517	14,828	773	...	26,313	1,473	817	133	105	211	131	6	...	218	13
$11,000 to $11,999	34,024	3,179	2,350	10,290	9,192	898	...	6,516	1,603	329	29	23	93	94	8	...	65	16
$12,000 to $14,999	87,526	13,506	5,751	24,606	20,239	1,486	...	18,603	3,336	952	128	61	280	222	17	...	209	35
$15,000 to $19,999	52,454	13,307	3,227	11,050	9,592	416	...	13,146	1,716	740	185	46	155	138	6	...	187	24
$20,000 or more	18,305	3,843	1,447	2,482	4,501	136	...	4,128	1,768	333	72	28	41	69	2	...	85	37
Median loan.....dollars	3,500	2,900	4,100	3,600	5,800	3,100	...	3,300	3,400	...	...	...	...	...	...	...	...	...
Mortgage Loan as Percent of Purchase Price																		
Mortgages made or assumed at time property was purchased	3,673,481	467,499	254,799	1,165,051	229,446	25,481	...	1,362,257	168,952	13,024	1,561	986	4,052	1,339	89	...	4,420	577
Less than 50 percent	741,087	165,973	67,999	215,057	54,772	4,070	...	203,914	29,301	2,099	451	208	605	307	11	...	442	76
50 to 59 percent	611,495	91,410	46,807	224,937	64,828	2,375	...	167,027	14,112	2,457	346	213	879	422	9	...	535	53
60 to 64 percent	364,062	53,393	26,717	146,091	29,605	1,405	...	97,742	9,108	1,505	175	136	594	198	5	...	359	38
65 to 69 percent	350,541	35,732	25,858	147,079	29,536	638	...	99,411	12,289	1,431	184	121	571	183	3	...	327	43
70 to 74 percent	296,357	20,148	15,612	121,506	13,682	1,694	...	113,602	10,111	1,086	68	75	432	67	6	...	396	43
75 to 79 percent	289,897	20,259	15,049	107,705	10,070	3,286	...	118,017	15,514	1,043	70	67	366	50	8	...	438	43

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
UNITED STATES--Con.																		
Mortgage Loan as Percent of Purchase Price--Con.																		
80 to 84 percent	264,002	17,540	15,606	72,505	6,805	3,136	...	133,717	14,691	896	67	55	224	30	10	...	449	61
85 to 89 percent	195,985	10,539	12,228	41,246	5,566	1,484	...	108,861	16,060	731	44	41	122	23	6	...	436	59
90 to 94 percent	147,447	10,418	8,573	25,881	5,689	2,026	...	78,432	16,428	535	37	25	82	22	11	...	302	56
95 to 99 percent	44,191	4,062	1,523	5,923	1,496	1,247	...	25,933	4,006	202	15	5	17	7	5	...	126	26
100 percent or more	314,784	30,864	5,954	44,976	6,429	4,020	...	199,019	23,525	895	80	16	123	28	15	...	560	72
Purchase price not reported or property not acquired by purchase	53,633	7,161	12,873	12,145	968	100	...	16,582	3,807	144	24	25	37	3	...	...	49	6
Median percent	66	57	61	65	59	79	...	75	77	...	...	...	...	...	...	...	...	...
Outstanding Debt																		
Less than $2,000	2,311,878	487,060	147,272	721,105	59,545	18,427	...	758,590	119,881	2,359	476	160	787	71	17	...	737	111
$2,000 to $2,999	1,054,058	184,764	83,667	366,577	41,103	3,384	...	335,771	38,791	2,562	462	202	891	100	8	...	804	94
$3,000 to $3,999	778,721	124,951	65,603	267,328	51,691	4,488	...	233,330	31,332	2,650	425	226	915	179	16	...	784	106
$4,000 to $4,999	524,761	62,179	47,071	179,567	47,979	1,806	...	169,638	16,521	2,311	278	207	791	213	8	...	739	75
$5,000 to $5,999	378,675	42,892	32,620	125,243	42,563	638	...	120,593	14,130	2,044	230	176	682	229	3	...	646	77
$6,000 to $6,999	272,089	35,796	28,455	90,296	28,082	1,982	...	73,774	13,707	1,743	228	182	580	181	13	...	470	89
$7,000 to $7,999	183,484	18,607	20,562	56,769	27,252	1,464	...	47,063	11,767	1,357	138	152	421	203	11	...	347	86
$8,000 to $8,999	109,542	11,562	14,235	31,168	21,800	678	...	26,979	3,124	921	96	120	263	183	6	...	227	26
$9,000 to $9,999	79,769	12,339	9,607	23,605	14,498	590	...	16,452	2,680	749	116	191	222	137	6	...	153	25
$10,000 to $10,999	41,951	5,076	1,950	12,582	8,056	447	...	12,242	1,599	434	52	20	130	84	5	...	126	17
$11,000 to $11,999	34,977	3,830	2,543	10,603	8,995	239	...	7,303	1,466	401	44	30	121	103	3	...	84	16
$12,000 to $14,999	58,235	8,679	4,088	14,946	13,359	1,304	...	14,274	1,586	773	115	55	196	179	17	...	189	21
$15,000 to $19,999	28,549	7,005	1,372	5,384	6,371	159	...	6,879	1,379	484	122	24	89	108	3	...	115	23
$20,000 or more	6,162	1,756	418	347	428	27	...	2,032	1,156	150	42	13	10	9	1	...	49	26
Median debt.....dollars	2,500	2,000	2,900	2,600	4,600	1,900	...	2,400	2,200	...	...	...	...	...	...	...	...	...
Average debt.....dollars	3,200	2,800	3,600	3,200	5,300	3,200	...	3,000	3,100	...	...	...	...	...	...	...	...	...
Items Included in Periodic Payments with Interest and Principal																		
Mortgages with payments which include other items	1,687,577	123,394	149,580	1,017,015	155,131	11,260	...	134,355	96,672	6,416	414	661	3,480	830	50	...	451	531
Real estate taxes, and fire and hazard insurance premiums, with:																		
No other items	798,530	55,559	45,669	489,298	76,022	6,949	...	71,863	53,170	3,176	199	212	1,715	411	35	...	254	349
Ground rent	33,029	150	1,200	27,343	699	164	...	2,476	999	103	...	6	79	4	1	...	7	6
Life insurance premiums	22,200	332	485	16,994	2,437	342	...	950	603	72	...	1	55	9	...	...	4	3
Real estate taxes	609,661	55,024	95,779	386,109	20,693	1,699	...	34,731	15,628	2,224	186	419	1,314	126	6	...	120	54
Fire and hazard insurance premiums	35,610	5,531	249	17,330	527	775	...	8,664	2,532	80	7	1	49	2	3	...	14	4
Life insurance premiums	68,227	1,202	268	5,657	47,617	...	...	145	13,337	342	7	2	18	239	...	...	1	74
Other combinations:																		
Including real estate taxes	88,506	4,669	5,930	57,050	4,369	1,103	...	7,502	7,825	316	13	20	204	21	5	...	26	26
Not including real estate taxes	31,814	927	...	17,234	2,767	228	...	8,024	2,578	105	2	...	45	18	...	...	25	14
INSIDE STANDARD METROPOLITAN AREAS																		
Total	3,960,542	543,992	362,784	1,354,350	312,495	27,537	...	1,188,793	170,590	14,407	1,843	1,378	4,794	1,714	100	...	3,988	588
Manner Mortgage Acquired by Present Holder																		
Purchased	504,831	36,076	65,861	75,148	86,982	5,377	...	205,428	29,958	1,777	106	254	225	501	20	...	596	75
Originated	3,455,711	507,916	296,923	1,279,202	225,513	22,160	...	983,365	140,632	12,629	1,737	1,124	4,569	1,214	80	...	3,393	514
Form of Debt																		
Mortgage or deed of trust	3,522,595	524,411	355,909	1,306,726	302,503	20,612	...	886,753	125,681	12,873	1,785	1,358	4,646	1,674	67	...	2,941	405
Contract to purchase	437,947	19,580	6,874	47,623	9,992	6,927	...	302,040	44,909	1,533	58	20	148	41	33	...	1,048	184
Service of Mortgage																		
Hold and service mortgage	3,527,173	522,510	348,939	1,340,855	202,721	24,472	...	937,032	150,648	12,604	1,780	1,297	4,745	1,061	82	...	3,135	504
Hold mortgage only	433,368	21,483	13,846	13,496	109,774	3,066	...	251,762	19,941	1,802	63	81	49	653	18	...	854	84
Origin and Purpose of First Mortgage																		
Mortgage made or assumed at time property acquired	2,514,287	258,393	199,382	843,505	189,443	21,087	...	895,265	107,212	9,961	1,044	818	3,209	1,156	80	...	3,236	419
Mortgage refinanced or renewed	983,708	158,711	138,358	354,660	95,336	3,631	...	187,104	45,916	3,241	483	482	1,195	437	15	...	496	132
To increase loan for improvements or repairs	269,061	45,141	23,613	142,586	17,743	1,122	...	29,186	9,673	948	141	95	497	100	4	...	81	29
To increase loan for other reasons	143,628	26,484	14,381	65,379	14,287	349	...	17,622	5,128	584	100	67	267	78	3	...	53	16
To secure better terms	262,542	33,102	38,600	78,338	45,469	1,155	...	47,968	17,912	836	86	144	212	198	6	...	135	55
To renew or extend loan without increasing amount	206,137	38,190	50,845	21,932	9,809	934	...	74,191	10,236	522	104	139	49	26	2	...	178	25
For other purpose	102,340	15,794	10,919	46,425	8,028	71	...	18,137	2,967	351	52	37	170	35	...	...	49	7

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
INSIDE STANDARD METROPOLITAN AREAS—Con.																		
Origin and Purpose of First Mortgage—Con.																		
Mortgage placed later than acquisition of property	462,548	126,889	25,048	156,187	27,719	2,822	...	106,425	17,464	1,205	317	78	390	121	5	...	257	36
To make improvements or repairs	218,663	58,293	10,720	83,086	11,637	1,132	...	47,512	6,287	502	127	31	181	52	3	...	95	13
To invest in other properties	38,947	12,673	1,558	13,720	2,169	12	...	7,858	958	143	37	8	53	11	...	...	30	3
To invest in business other than real estate	46,468	13,956	1,336	16,572	3,268	297	...	9,802	1,236	162	50	7	49	17	1	...	33	4
For other purpose	158,470	41,967	11,434	42,809	10,645	1,381	...	41,253	8,983	398	103	32	107	41	1	...	99	16
Lender of Refinanced or Renewed Mortgage																		
Total refinanced or renewed mortgages	983,708	158,711	138,358	354,660	95,336	3,631	...	187,104	45,916	3,240	483	482	1,195	438	14	...	496	132
Same lender	614,219	104,381	95,967	229,301	36,418	2,380	...	116,567	29,210	1,922	317	325	753	146	12	...	287	81
Different lender	369,489	54,330	42,391	125,359	58,918	1,251	...	70,537	16,706	1,318	166	157	442	292	2	...	209	51
Amortization																		
Fully amortized	3,093,251	347,459	194,417	1,312,665	294,385	22,073	...	789,766	132,485	11,406	1,087	855	4,663	1,644	78	...	2,621	458
Partially amortized	447,702	140,307	86,629	33,086	13,532	3,264	...	148,258	22,627	1,747	587	328	112	52	16	...	570	83
Not amortized	175,441	17,553	22,619	2,480	3,051	1,631	...	122,057	6,051	556	58	57	6	13	4	...	399	19
On demand	244,148	38,674	59,121	6,119	1,528	569	...	128,713	9,428	697	111	138	13	5	2	...	398	29
Regular principal payments required	103,503	28,707	35,065	4,702	1,059	78	...	28,361	5,535	304	88	92	11	4	1	...	91	16
No regular principal payments required	140,645	9,967	24,056	1,417	469	491	...	100,352	3,893	393	23	46	2	1	1	...	307	13
Current Status of Payments																		
Ahead or up-to-date in scheduled payments	3,667,222	518,689	354,446	1,279,082	301,821	26,936	...	1,032,262	153,989	13,505	1,765	1,352	4,555	1,667	98	...	3,539	529
Delinquent	218,517	18,527	7,942	74,929	10,488	558	...	91,653	14,423	666	54	25	239	46	2	...	250	50
No regular payments required	74,801	6,778	397	340	187	44	...	64,880	2,177	235	24	2	1	1	...	...	199	9
Year Mortgage Made or Assumed																		
1950 (part)	575,496	107,525	71,429	175,205	42,094	3,641	...	154,661	20,943	2,549	385	281	823	313	19	...	632	97
1949	827,477	120,904	57,608	292,725	64,671	3,556	...	251,697	36,317	3,692	485	299	1,263	453	22	...	1,000	170
1948	693,523	97,900	47,417	229,466	52,653	5,480	...	231,081	29,525	3,006	416	251	991	330	27	...	881	110
1947	498,261	72,652	36,632	155,396	44,490	3,153	...	165,862	20,078	1,912	230	171	584	254	12	...	574	87
1946	389,069	55,638	27,260	134,374	26,108	4,644	...	129,005	12,041	1,208	160	94	418	123	9	...	366	38
1942 to 1945	606,864	60,462	46,942	249,533	48,258	4,635	...	181,543	15,490	1,355	110	128	547	156	6	...	374	35
1940 to 1941	160,304	12,379	20,001	72,284	17,324	1,571	...	26,369	10,378	291	24	45	105	46	3	...	53	15
1935 to 1939	109,860	4,867	21,144	36,254	12,055	757	...	18,166	16,619	183	8	40	48	29	2	...	33	24
1930 to 1934	45,302	5,211	11,019	7,128	3,735	102	...	10,767	7,341	96	13	25	12	10	...	...	27	10
1929 or earlier	54,387	6,455	23,335	1,988	1,110	...	...	19,643	1,658	115	13	46	4	1	...	...	48	4
Term of Mortgage																		
On demand	244,147	38,673	59,120	6,118	1,527	570	...	128,712	9,427	697	111	138	13	5	1	...	398	29
Fully amortized	3,093,254	347,458	194,417	1,312,666	294,387	22,072	...	789,766	132,483	11,405	1,087	855	4,662	1,643	78	...	2,621	460
Less than 5 years	112,910	33,651	2,901	10,400	1,613	1,419	...	53,680	9,245	114	35	9	8	4	1	...	48	10
5 to 9 years	525,086	108,950	9,160	135,796	9,321	4,558	...	237,477	19,820	1,047	245	18	246	24	6	...	466	43
10 to 12 years	1,136,179	140,015	34,088	598,045	50,270	2,652	...	279,474	31,635	3,582	500	122	1,698	188	7	...	966	100
13 to 14 years	166,184	8,873	4,399	65,492	19,794	1,902	...	59,602	6,123	745	44	14	272	93	5	...	297	21
15 years	562,937	28,409	63,148	310,739	79,268	6,548	...	52,362	22,462	2,721	134	285	1,442	504	27	...	248	82
16 to 19 years	211,486	9,516	18,849	87,253	34,112	1,966	...	50,844	8,946	1,070	40	90	439	195	10	...	259	37
20 years	290,243	13,332	51,030	92,868	81,981	1,642	...	29,588	19,802	1,686	67	282	506	534	12	...	189	95
21 to 24 years	30,307	639	2,058	4,917	3,860	473	...	13,672	4,688	166	5	7	18	24	3	...	80	28
25 years	40,523	3,319	6,165	4,643	10,889	912	...	6,700	7,895	198	15	23	26	65	7	...	36	26
26 years or more	17,399	754	2,619	2,513	3,279	...	...	6,367	1,867	76	2	5	8	12	...	...	32	18
Median term.....years	12	10	15	12	15	15	...	11	14	...	...	...	...	...	...	...	...	...
Partially or not amortized	623,142	157,860	109,248	35,567	16,584	4,895	...	270,318	28,678	2,304	644	385	117	65	21	...	969	101
Less than 5 years	220,307	52,110	56,098	3,403	1,178	668	...	96,572	10,279	645	143	164	6	3	1	...	288	38
5 to 9 years	226,819	60,580	27,926	5,686	3,221	2,450	...	116,043	10,913	795	209	107	18	12	8	...	408	34
10 to 14 years	129,307	38,677	15,490	16,724	7,035	1,602	...	44,096	5,686	668	265	78	62	27	10	...	201	23
15 to 19 years	27,078	4,906	5,482	7,046	2,815	9	...	6,191	631	114	23	20	23	12	...	...	35	2
20 to 24 years	14,906	1,206	2,849	2,163	2,315	...	...	5,340	1,035	64	3	12	7	11	...	...	27	4
25 years or more	4,725	381	1,403	545	20	166	...	2,076	134	18	1	4	1	...	2	...	10	...
Median term.....years	7	7	4	11	11	...	...	6	6	...	...	...	...	...	...	...	...	...
Year Mortgage Due																		
On demand	244,486	38,673	59,141	6,118	1,484	570	...	129,074	9,427	697	111	138	13	5	1	...	399	29
Fully amortized	3,092,934	347,462	194,418	1,312,668	294,430	22,076	...	789,405	132,486	11,405	1,087	855	4,663	1,644	78	...	2,620	459
Past due	6,326	1,150	618	1,615	44	6	...	2,473	423	8	2	1	1	...	...	...	2	1
1950 to 1951	113,943	19,641	6,691	27,069	4,281	673	...	41,288	14,301	83	13	9	19	5	...	...	26	10
1952 to 1953	243,977	45,624	6,492	70,831	7,460	4,141	...	99,105	10,324	280	57	13	66	14	4	...	113	15
1954 to 1955	361,312	68,138	12,692	123,746	16,558	2,898	...	117,860	19,422	614	129	24	182	30	4	...	211	34
1956 to 1957	435,994	67,017	15,025	188,565	25,362	2,381	...	121,991	15,653	1,082	197	32	426	71	6	...	312	39
1958 to 1959	524,104	65,951	23,106	243,111	34,168	1,414	...	140,113	16,243	1,779	272	72	736	123	4	...	522	51
1960 to 1964	961,735	60,801	70,613	509,148	97,605	6,580	...	185,785	31,205	4,571	299	330	2,270	598	25	...	918	131
1965 to 1969	360,978	15,206	49,945	134,058	83,274	2,762	...	58,796	16,937	2,370	93	313	851	619	25	...	357	111
1970 to 1974	73,473	3,564	9,037	13,492	22,305	1,121	...	17,655	6,299	546	24	60	107	165	9	...	134	47
1975 or later	11,092	370	199	1,033	3,373	100	...	4,339	1,679	73	1	1	6	19	1	...	25	20

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
INSIDE STANDARD METROPOLITAN AREAS--Con.																		
Year Mortgage Due--Con.																		
Partially or not amortized	623,124	157,864	109,227	35,568	16,586	4,895	...	270,316	28,679	2,301	644	384	117	66	20	...	967	101
Past due	9,636	889	2,025	1,103	281	67	...	4,577	695	20	4	6	1	...	...	...	7	2
1950 to 1951	212,018	58,473	52,483	5,637	1,523	1,418	...	83,069	9,417	603	151	148	11	6	3	...	251	32
1952 to 1953	158,450	29,558	24,704	3,093	3,811	1,441	...	86,726	9,120	510	99	84	6	9	2	...	262	28
1954 to 1955	102,334	26,421	12,351	4,770	2,481	871	...	51,497	3,942	375	104	52	12	8	5	...	180	14
1956 to 1957	45,610	13,010	5,910	5,699	2,625	...	...	16,156	2,212	193	53	26	19	8	...	...	76	11
1958 to 1959	51,087	18,967	6,256	6,354	1,588	591	...	15,797	1,536	337	163	37	26	9	6	...	90	6
1960 to 1964	32,290	9,338	4,246	6,922	3,102	332	...	7,275	1,077	197	66	24	35	19	2	...	47	4
1965 or later	11,699	1,208	1,252	1,990	1,175	175	...	5,219	680	67	4	8	7	7	2	...	34	4
Interest Rate																		
Less than 4.0 percent	98,886	4,317	347	1,441	2,052	581	...	69,463	20,686	423	18	2	3	11	1	...	272	116
4.0 percent	374,533	64,976	48,111	61,437	81,460	904	...	101,670	15,973	1,845	384	257	265	457	6	...	408	70
4.1 to 4.5 percent	593,881	83,192	143,216	150,378	121,822	2,538	...	60,576	32,160	2,967	390	606	717	840	18	...	302	95
4.6 to 5.0 percent	1,407,845	224,103	146,781	548,142	80,915	3,874	...	356,820	47,211	5,199	691	462	2,216	335	14	...	1,328	152
5.1 to 5.5 percent	197,647	17,190	15,356	123,201	6,555	2,327	...	29,445	3,573	670	52	29	440	20	7	...	115	8
5.6 to 6.0 percent	1,209,801	144,067	8,940	453,561	18,143	14,565	...	524,094	46,433	3,145	297	23	1,117	49	51	...	1,472	135
6.1 percent or more	77,951	6,150	34	16,191	1,549	2,748	...	46,728	4,555	157	11	...	36	3	3	...	91	12
Median interest rate...percent	5.0	5.0	4.5	5.0	4.5	6.0	...	5.5	5.0	...	...	...	...	...	...	...	...	...
Method of Payment																		
Interest and principal at same time in constant total amount	3,166,093	407,015	235,252	1,333,862	291,508	21,243	...	739,724	137,488	11,940	1,422	1,004	4,733	1,623	84	...	2,586	488
Interest and principal at same time in increasing or decreasing total amount	408,317	92,190	74,727	15,800	17,011	2,697	...	186,849	19,043	1,297	297	247	51	76	9	...	561	57
Payment of interest only	249,489	21,545	48,325	3,655	3,333	2,078	...	161,675	8,878	747	59	111	7	14	5	...	522	29
Interest and principal at different times, or principal only	61,769	16,466	4,399	694	457	1,475	...	35,276	3,003	189	42	16	3	1	1	...	120	6
No regular interest or principal payments	74,875	6,778	81	340	187	44	...	65,270	2,177	235	24	...	1	1	...	...	200	9
Mortgage Loan																		
Less than $2,000	564,944	103,531	44,427	166,890	4,753	6,409	...	215,116	23,821	483	90	45	146	5	4	...	175	18
$2,000 to $2,999	700,772	108,774	54,860	260,458	25,048	5,023	...	211,123	35,488	1,177	197	96	429	36	8	...	358	53
$3,000 to $3,999	687,482	94,766	61,900	242,822	37,879	4,728	...	216,883	28,503	1,675	233	149	600	91	11	...	526	66
$4,000 to $4,999	548,409	66,895	53,894	200,590	45,007	973	...	159,459	21,592	1,784	212	176	656	149	3	...	528	61
$5,000 to $5,999	432,241	48,550	44,842	146,821	43,980	1,436	...	127,525	19,090	1,799	199	183	614	182	6	...	535	79
$6,000 to $6,999	315,085	35,722	33,047	118,055	32,125	2,770	...	82,352	11,015	1,606	172	169	608	162	11	...	429	54
$7,000 to $7,999	223,612	23,228	21,355	74,419	31,139	1,592	...	59,230	12,650	1,383	138	133	464	192	10	...	361	85
$8,000 to $8,999	149,967	16,329	19,615	49,906	23,450	935	...	33,338	6,394	1,039	108	138	346	170	7	...	230	41
$9,000 to $9,999	90,444	7,837	8,505	30,899	15,898	352	...	22,943	4,012	717	57	70	254	128	3	...	178	27
$10,000 to $11,999	109,869	13,816	10,834	29,933	21,850	1,286	...	30,112	2,040	971	118	96	258	206	11	...	263	19
$12,000 to $14,999	77,086	11,178	4,997	20,981	18,678	1,486	...	16,921	2,845	842	112	53	236	204	17	...	189	31
$15,000 or more	60,634	13,368	4,511	12,579	12,691	552	...	13,791	3,142	930	206	71	183	190	8	...	216	55
Median loan.....dollars	4,000	3,600	4,300	4,000	5,900	3,400	...	3,700	3,900	...	...	...	...	...	...	...	...	...
Mortgage Loan as Percent of Purchase Price																		
Mortgages made or assumed at time property was purchased	2,514,290	258,393	199,384	843,504	189,444	21,086	...	895,262	107,217	9,963	1,044	817	3,212	1,155	82	...	3,236	420
Less than 50 percent	505,749	93,638	57,706	147,438	45,750	3,356	...	140,112	17,747	1,638	311	189	467	267	10	...	346	48
50 to 59 percent	439,694	52,158	35,869	173,489	53,234	1,483	...	112,771	10,690	1,980	229	175	747	369	7	...	411	41
60 to 64 percent	250,395	27,781	21,040	102,947	25,618	715	...	65,416	6,877	1,153	115	110	448	178	4	...	265	33
65 to 69 percent	255,857	21,656	18,648	116,229	23,205	638	...	67,130	8,351	1,161	141	93	486	152	3	...	255	32
70 to 74 percent	196,693	10,377	12,658	82,706	11,620	1,004	...	71,415	6,911	799	43	62	325	57	5	...	272	35
75 to 79 percent	198,640	10,942	11,259	75,312	6,917	3,089	...	83,628	7,497	785	39	52	280	37	8	...	339	31
80 to 84 percent	183,511	9,889	11,189	54,050	6,411	2,804	...	89,061	10,106	668	46	44	167	28	10	...	331	41
85 to 89 percent	136,785	8,341	9,125	30,912	4,266	1,484	...	73,018	9,638	518	29	32	96	17	6	...	297	42
90 to 94 percent	101,651	5,469	7,784	18,414	4,647	1,540	...	54,728	9,069	402	23	24	69	17	9	...	228	34
95 to 99 percent	33,048	1,474	1,207	5,069	1,041	1,247	...	19,776	3,233	159	8	4	16	5	5	...	100	21
100 percent or more	174,662	11,060	5,007	28,158	5,767	3,626	...	105,593	15,453	584	42	12	81	25	15	...	351	58
Purchase price not reported or property not acquired by purchase	37,605	5,608	7,892	8,780	968	100	...	12,614	1,645	116	18	20	30	3	...	...	41	4
Median percent	66	56	61	65	59	80	...	74	76	...	...	...	...	...	...	...	...	...
Outstanding Debt																		
Less than $2,000	1,282,777	209,617	103,733	426,776	47,361	13,083	...	414,142	68,066	1,392	226	121	476	58	13	...	427	71
$2,000 to $2,999	733,448	107,315	67,905	261,167	31,659	2,596	...	232,649	30,156	1,791	278	164	635	77	6	...	528	73
$3,000 to $3,999	554,391	74,526	55,298	198,666	44,433	3,109	...	159,481	18,879	1,889	254	190	680	154	11	...	536	64
$4,000 to $4,999	409,367	43,360	35,961	149,089	40,609	1,609	...	126,005	12,734	1,804	194	158	658	181	7	...	549	58
$5,000 to $5,999	294,195	30,744	28,366	102,300	35,241	638	...	86,237	10,673	1,589	165	153	558	190	3	...	463	58
$6,000 to $6,999	226,984	27,109	24,180	81,149	23,605	1,982	...	59,528	9,433	1,456	174	154	522	153	13	...	379	61
$7,000 to $7,999	152,666	14,515	18,745	47,245	23,874	1,079	...	37,452	9,757	1,130	108	138	350	178	8	...	276	72
$8,000 to $8,999	91,664	7,810	12,204	28,907	18,203	678	...	21,367	2,497	772	65	102	244	153	6	...	180	21
$9,000 to $9,999	66,674	6,913	6,881	21,705	13,353	590	...	14,949	2,286	626	65	65	203	126	6	...	139	21
$10,000 to $11,999	67,846	7,975	3,798	19,862	15,324	686	...	17,781	2,423	738	87	42	216	168	8	...	190	27
$12,000 to $14,999	50,581	6,850	3,925	11,757	12,452	1,304	...	12,796	1,498	672	91	53	154	167	17	...	169	19
$15,000 or more	29,948	7,260	1,790	5,731	6,382	186	...	6,408	2,193	549	136	37	99	110	4	...	121	44
Median debt.....dollars	2,900	2,500	3,100	2,900	4,800	2,200	...	2,700	2,500	...	...	...	...	...	...	...	...	...
Average debt.....dollars	3,600	3,400	3,800	3,500	5,500	3,600	...	3,400	3,400	...	...	...	...	...	...	...	...	...

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
INSIDE STANDARD METROPOLITAN AREAS--Con.																		
Items Included in Periodic Payments with Interest and Principal																		
Mortgages with payments which include other items..	1,357,945	102,093	127,017	817,491	127,767	9,768	...	103,137	70,499	5,496	355	571	2,961	716	48	...	384	462
Real estate taxes, and fire and hazard insurance premiums, with:																		
No other items.....	615,774	44,445	42,799	368,409	62,293	6,463	...	53,931	37,435	2,684	168	197	1,391	362	34	...	215	317
Ground rent.....	32,469	150	1,200	26,783	699	164	...	2,476	999	102	...	6	78	4	1	...	7	6
Life insurance premiums.....	18,422	332	485	15,033	1,381	...	...	618	515	58	...	1	47	5	...	...	2	2
Real estate taxes.....	522,675	49,008	76,086	334,037	18,549	1,367	...	31,508	12,121	1,969	169	345	1,175	116	5	...	114	43
Fire and hazard insurance premiums.....	17,858	2,784	249	9,480	527	443	...	3,484	889	54	2	1	37	2	3	...	7	2
Life insurance premiums.....	53,898	374	268	3,828	38,378	...	...	145	10,904	271	1	2	14	195	...	...	1	59
Other combinations:																		
Including real estate taxes...	74,487	4,353	5,930	47,872	3,462	1,103	...	6,309	5,400	277	11	20	183	15	5	...	22	19
Not including real estate taxes.....	22,362	647	...	12,049	2,478	228	...	4,666	2,236	83	1	...	36	17	...	...	15	13
OUTSIDE STANDARD METROPOLITAN AREAS																		
Total.....	1,902,308	462,503	96,676	551,166	59,224	8,094	...	636,127	88,521	4,531	983	279	1,303	265	15	...	1,482	204
Manner Mortgage Acquired By Present Holder																		
Purchased.....	128,932	16,353	3,551	20,661	10,480	1,277	...	67,190	9,421	287	36	7	46	39	3	...	135	22
Originated.....	1,773,376	446,150	93,125	530,505	48,744	6,817	...	568,937	79,100	4,244	947	273	1,257	226	12	...	1,347	183
Form of Debt																		
Mortgage or deed of trust.....	1,676,095	445,192	95,485	533,288	58,006	8,094	...	470,954	65,078	3,952	952	275	1,265	258	15	...	1,057	129
Contract to purchase.....	226,213	17,311	1,191	17,878	1,218	...	...	165,172	23,443	580	30	4	38	7	...	...	425	75
Service of Mortgage																		
Hold and service mortgage.....	1,798,721	455,919	95,899	547,019	47,766	7,700	...	557,496	86,924	4,254	973	277	1,293	220	14	...	1,275	201
Hold mortgage only.....	103,585	6,585	776	4,148	11,459	394	...	78,630	1,596	278	9	2	10	45	1	...	207	3
Origin and Purpose of First Mortgage																		
Mortgage made or assumed at time property acquired.....	1,159,189	209,106	55,412	321,546	40,002	4,396	...	466,992	61,735	3,062	517	168	843	184	9	...	1,183	158
Mortgage refinanced or renewed..	343,699	103,590	25,349	127,604	13,740	924	...	61,773	10,730	796	216	76	286	58	3	...	132	23
To increase loan for improvements or repairs.....	127,713	32,054	9,101	67,995	3,478	197	...	12,991	1,899	306	73	34	154	7	...	...	31	7
To increase loan for other reasons.....	55,718	21,036	2,635	20,171	3,041	530	...	7,257	1,050	143	49	9	52	13	3	...	15	2
To secure better terms.....	61,876	14,423	4,605	18,794	4,928	197	...	13,381	5,550	161	35	18	42	20	...	...	34	11
To renew or extend loan without increasing amount....	56,394	23,387	5,381	5,643	1,126	...	...	19,843	1,015	97	35	6	8	8	...	...	38	2
For other purpose.....	41,998	12,690	3,627	15,001	1,167	...	...	8,301	1,216	89	24	9	30	10	...	...	14	1
Mortgage placed later than acquisition of property.....	399,422	149,814	15,917	102,017	5,483	2,774	...	107,362	16,057	674	249	34	173	23	3	...	167	23
To make improvements or repairs.....	192,391	65,838	8,131	65,705	2,006	1,011	...	43,728	5,975	302	94	19	102	8	2	...	70	7
To invest in other properties.	31,299	9,428	1,622	6,270	1,212	...	...	12,274	493	74	20	4	18	7	...	...	24	...
To invest in business other than real estate.....	46,803	23,153	1,035	7,191	342	...	...	14,072	1,011	121	70	2	19	3	...	...	24	3
For other purpose.....	128,929	51,395	5,129	22,851	1,923	1,763	...	37,288	8,578	177	65	9	34	5	1	...	49	13
Lender of Refinanced or Renewed Mortgage																		
Total refinanced or renewed mortgages.....	343,699	103,590	25,349	127,604	13,740	924	...	61,773	10,730	796	216	77	286	58	4	...	131	23
Same lender.....	248,172	76,905	20,757	98,772	6,979	394	...	39,293	5,076	543	157	65	206	26	1	...	78	10
Different lender.....	95,527	26,685	4,592	28,832	6,761	530	...	22,480	5,654	253	59	12	80	32	3	...	53	13
Amortization																		
Fully amortized.....	1,415,049	299,628	48,341	535,638	54,675	7,058	...	398,477	71,234	3,417	618	170	1,279	248	14	...	927	161
Partially amortized.....	152,576	75,827	6,644	6,486	3,517	342	...	54,085	5,675	449	214	26	11	11	1	...	167	20
Not amortized.....	162,031	48,776	3,845	2,543	1,033	554	...	98,299	6,983	324	69	8	5	7	1	...	220	16
On demand.....	172,651	38,274	37,846	6,500	...	140	...	85,266	4,629	342	81	75	8	...	...	...	168	8
Regular principal payments required.....	64,135	20,490	18,910	6,184	...	140	...	17,000	1,414	146	40	46	8	...	...	...	47	4
No regular principal payments required.....	108,516	17,784	18,936	316	...	...	...	68,266	3,215	196	41	29	...	...	...	...	121	4
Current Status of Payments																		
Ahead or up-to-date in scheduled payments.....	1,656,427	408,388	89,750	512,700	57,036	6,820	...	505,653	76,082	4,059	895	265	1,197	255	14	...	1,252	182
Delinquent.....	139,467	31,544	3,994	37,379	1,487	1,274	...	54,330	9,460	278	52	12	105	5	1	...	87	14
No regular payments required....	106,414	22,572	2,933	1,086	701	...	...	76,144	2,980	195	36	2	1	6	...	...	143	8

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
OUTSIDE STANDARD METROPOLITAN AREAS--Con.																		
Year Mortgage Made or Assumed																		
1950 (part)	371,421	120,090	17,404	104,226	13,948	788	...	102,797	12,170	1,053	273	67	308	66	2	...	301	37
1949	476,044	128,495	16,922	126,000	14,646	2,801	...	166,169	21,009	1,302	298	59	378	78	4	...	420	65
1948	355,432	78,216	15,952	97,445	10,547	2,218	...	136,446	14,607	911	169	56	252	53	6	...	332	43
1947	243,106	58,211	9,084	73,220	9,114	871	...	82,419	10,188	552	110	28	163	42	2	...	185	22
1946	177,336	48,018	10,032	50,316	3,742	197	...	59,395	5,637	348	93	29	90	12	...	...	112	12
1942 to 1945	185,484	22,509	13,040	76,958	3,994	1,219	...	60,275	7,488	245	27	21	96	8	1	...	85	7
1940 to 1941	33,236	2,217	3,486	12,792	881	...	...	6,576	7,284	39	2	6	10	1	...	...	11	9
1935 to 1939	36,474	2,728	2,883	9,075	1,664	...	...	12,717	7,408	52	7	5	6	4	...	...	24	6
1930 to 1934	14,696	1,337	3,897	1,135	690	...	...	5,380	2,257	15	1	3	1	1	...	...	6	4
1929 or earlier	9,081	683	3,973	...	...	...	...	3,953	473	13	1	5	...	...	...	...	7	...
Term of Mortgage																		
On demand	172,651	38,273	37,846	6,499	...	140	...	85,264	4,628	342	81	75	9	...	...	...	168	8
Fully amortized	1,415,051	299,627	48,342	535,638	54,676	7,059	...	398,477	71,237	3,417	618	172	1,279	247	13	...	928	161
Less than 5 years	202,120	91,943	1,823	14,556	329	1,407	...	82,324	9,737	173	86	1	10	...	...	...	69	6
5 to 9 years	417,816	118,601	3,981	111,701	6,080	2,733	...	157,161	17,560	708	223	5	155	13	6	...	286	20
10 to 12 years	523,061	70,614	9,036	302,773	20,551	2,722	...	101,085	16,280	1,436	223	25	754	79	7	...	299	50
13 to 14 years	51,715	4,166	1,374	25,441	2,602	...	...	16,326	1,806	169	15	6	70	14	...	...	58	7
15 years	99,379	4,909	11,354	56,983	6,472	197	...	13,012	6,454	388	22	47	203	37	...	...	67	11
16 to 19 years	37,383	2,547	2,978	11,037	4,984	...	...	12,343	3,494	168	14	9	34	26	...	...	72	12
20 to 24 years	65,836	4,985	16,186	12,131	12,289	...	...	11,793	8,453	317	23	76	50	69	...	...	59	41
25 years or more	17,741	1,862	1,610	1,016	1,369	...	...	4,433	7,453	58	12	3	3	9	...	...	18	14
Median term.....years	10	7	15	11	13	...	...	8	11	...	...	...	...	...	...	...	...	...
Partially or not amortized	314,606	124,604	10,490	9,030	4,549	896	...	152,383	12,658	772	284	33	15	17	2	...	387	35
Less than 5 years	161,747	76,545	6,083	2,173	898	554	...	69,228	6,268	322	138	15	4	6	1	...	140	20
5 to 9 years	108,573	36,765	1,314	2,595	621	145	...	61,966	5,169	289	95	6	3	3	...	...	173	10
10 to 14 years	35,576	9,966	2,155	4,075	2,420	197	...	16,280	482	127	39	8	8	7	1	...	58	4
15 years or more	8,710	1,328	938	187	610	...	...	4,909	739	34	12	4	...	1	...	...	16	1
Median term.....years	4	4	...	...	...	...	...	5	...	...	...	...	...	...	...	...	...	...
Year Mortgage Due																		
On demand	171,094	38,273	37,845	6,499	...	140	...	83,709	4,628	342	81	75	9	...	...	...	168	8
Fully amortized	1,415,051	299,626	48,339	535,640	54,676	7,059	...	398,480	71,235	3,417	617	172	1,278	248	13	...	927	159
Past due	3,617	296	...	484	...	...	...	2,837	...	2	...	...	...	...	...	...	2	...
1950 to 1951	123,740	48,327	1,783	18,450	197	1,407	...	47,067	6,507	60	30	1	6	...	...	...	19	2
1952 to 1953	213,532	77,849	1,532	39,777	2,714	674	...	74,521	16,467	216	90	2	30	3	...	...	78	13
1954 to 1955	224,165	58,530	2,987	69,943	1,345	887	...	82,077	8,396	368	109	4	84	6	1	...	154	9
1956 to 1957	206,148	42,387	3,014	86,999	4,774	2,392	...	60,928	5,656	444	109	5	152	14	8	...	143	13
1958 to 1959	244,422	42,891	5,743	117,094	13,964	591	...	53,512	10,628	718	146	16	315	45	1	...	164	31
1960 to 1964	300,326	21,830	14,459	182,268	16,657	1,108	...	51,061	12,942	1,073	90	52	587	87	3	...	220	34
1965 to 1969	78,485	5,119	15,618	18,808	11,662	...	...	19,462	7,817	424	25	74	96	70	...	...	117	42
1970 or later	20,616	2,397	3,203	1,817	3,363	...	...	7,015	2,822	112	18	18	8	23	...	...	30	15
Partially or not amortized	316,161	124,604	10,490	9,029	4,549	896	...	153,939	12,658	773	284	33	16	17	2	...	386	37
Past due	12,388	4,095	...	...	493	...	...	5,196	2,605	19	3	...	...	...	...	...	10	6
1950 to 1951	140,272	65,141	5,733	1,638	898	...	...	61,590	5,274	250	97	12	2	6	...	...	118	16
1952 to 1953	76,616	31,367	876	4,215	621	554	...	37,091	1,892	194	85	4	5	3	1	...	92	5
1954 to 1955	44,047	13,094	876	286	197	...	...	28,124	1,469	143	45	5	...	...	...	...	89	3
1956 to 1957	16,534	4,498	875	1,326	1,411	145	...	7,418	861	47	14	2	4	3	...	...	23	1
1958 to 1959	14,494	3,236	561	1,124	...	197	...	9,288	88	53	16	2	4	...	1	...	30	1
1960 or later	11,810	3,173	1,569	440	929	...	...	5,232	469	67	24	8	1	5	...	...	24	5
Interest Rate																		
Less than 4.0 percent	55,305	1,512	...	789	...	...	...	46,442	6,562	135	2	...	...	...	...	...	106	27
4.0 percent	169,285	39,443	17,220	19,392	17,102	554	...	62,675	12,898	552	145	50	44	91	1	...	188	33
4.1 to 4.5 percent	97,820	16,512	12,628	24,313	15,947	145	...	13,837	14,439	313	55	46	51	85	...	...	56	20
4.6 to 5.0 percent	545,068	132,585	57,397	153,485	13,654	1,046	...	162,520	24,381	1,571	370	161	447	59	1	...	455	78
5.1 to 5.5 percent	48,420	6,971	6,826	22,087	3,940	...	...	8,265	332	138	15	18	66	13	...	...	26	...
5.6 to 6.0 percent	831,212	227,476	2,271	282,220	8,319	5,033	...	279,620	26,273	1,619	363	4	618	16	12	...	562	43
6.1 percent or more	155,199	38,004	332	48,881	261	1,316	...	62,770	3,636	204	33	...	78	1	1	...	89	3
Median interest rate...percent	6.0	6.0	5.0	6.0	4.5	...	...	6.0	5.0	...	...	...	...	...	...	...	...	...
Method of Payment																		
Interest and principal at same time in constant total amount	1,301,200	254,146	57,117	531,623	50,662	7,395	...	329,156	71,102	3,270	580	198	1,259	224	14	...	834	161
Interest and principal at same time in increasing or decreasing total amount	218,955	90,033	15,840	12,547	7,529	145	...	86,536	6,326	539	195	44	33	34	...	...	213	19
Payment of interest only	166,463	45,739	19,849	2,403	332	554	...	90,368	7,218	336	83	34	5	1	1	...	200	12
Interest and principal at different times, or principal only	109,079	50,014	938	3,506	...	...	...	53,726	895	191	89	1	5	...	...	...	90	6
No regular interest or principal payments	106,611	22,572	2,933	1,086	701	...	...	76,341	2,980	195	36	2	1	6	...	...	143	8

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		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
OUTSIDE STANDARD METROPOLITAN AREAS—Con.																		
Mortgage Loan																		
Less than $2,000	707,820	211,330	31,039	185,818	5,473	3,928	...	234,605	35,627	545	157	24	165	6	2	...	166	23
$2,000 to $2,999	393,101	85,140	15,528	132,563	7,081	1,478	...	133,003	18,309	660	152	28	224	10	2	...	217	26
$3,000 to $3,999	296,775	66,250	11,244	100,704	7,696	1,277	...	99,109	10,496	765	166	27	261	20	3	...	259	28
$4,000 to $4,999	184,699	37,502	14,539	56,298	8,496	828	...	60,677	6,360	630	125	50	195	30	3	...	208	19
$5,000 to $5,999	106,239	16,942	7,978	26,301	8,765	197	...	39,361	6,696	466	71	35	117	40	1	...	175	28
$6,000 to $6,999	80,834	15,149	6,356	20,731	8,396	...	...	27,469	2,734	422	78	36	111	42	...	...	139	16
$7,000 to $7,999	47,867	8,886	3,219	10,259	2,543	...	...	19,034	3,926	283	46	19	64	18	...	...	110	26
$8,000 to $8,999	32,009	6,047	1,488	6,493	4,378	...	...	11,225	2,379	229	42	12	45	34	...	...	80	17
$9,000 to $9,999	12,892	4,313	875	2,548	1,268	...	...	3,762	127	104	36	8	18	11	...	...	31	1
$10,000 to $11,999	19,507	4,835	3,494	4,874	2,170	385	...	2,717	1,036	175	44	32	46	19	3	...	21	10
$12,000 to $14,999	10,440	2,328	754	3,625	1,561	...	...	1,682	491	109	15	8	44	18	...	...	20	4
$15,000 or more	10,125	3,782	163	953	1,402	...	...	3,483	342	144	50	2	13	16	...	...	56	6
Median loan.....dollars..	2,600	2,200	3,100	2,600	5,000	...	...	2,600	2,400	...	...	...	...	...	...	...	...	...
Mortgage Loan as Percent of Purchase Price																		
Mortgages made or assumed at time property was purchased	1,159,191	209,106	55,415	321,547	40,002	4,395	...	466,995	61,735	3,062	517	168	843	184	9	...	1,183	158
Less than 50 percent	235,338	72,335	10,293	67,619	9,022	714	...	63,802	11,554	461	140	19	138	40	1	...	96	28
50 to 59 percent	171,801	39,252	10,938	51,448	11,594	892	...	54,256	3,422	477	116	38	132	53	2	...	124	12
60 to 64 percent	113,667	25,612	5,677	43,144	3,987	690	...	32,326	2,231	353	60	26	145	19	1	...	95	6
65 to 69 percent	94,684	14,076	7,210	30,850	6,331	...	...	32,281	3,938	270	43	28	86	31	...	...	72	11
70 to 74 percent	99,664	9,771	2,954	38,800	2,062	690	...	42,187	3,200	288	25	13	107	9	2	...	124	8
75 to 79 percent	91,257	9,317	3,790	32,393	3,153	197	...	34,389	8,017	257	31	16	87	13	...	...	99	12
80 to 84 percent	80,491	7,651	4,417	18,455	394	332	...	44,656	4,585	228	21	11	57	2	...	...	118	19
85 to 89 percent	59,200	2,198	3,103	10,334	1,300	...	...	35,843	6,422	214	15	9	27	6	...	...	139	18
90 to 94 percent	45,796	4,949	789	7,467	1,042	486	...	23,704	7,359	133	14	1	14	5	2	...	74	23
95 to 99 percent	11,143	2,588	316	854	455	...	...	6,157	773	43	8	1	2	2	...	...	26	5
100 percent or more	140,122	19,804	947	16,818	662	394	...	93,426	8,072	310	38	3	42	3	...	...	209	14
Purchase price not reported or property not acquired by purchase	16,028	1,553	4,981	3,365	...	...	...	3,968	2,162	28	6	4	7	...	...	...	8	3
Median percent	68	58	64	65	59	...	...	76	78	...	...	...	...	...	...	...	...	...
Outstanding Debt																		
Less than $2,000	1,029,101	277,443	43,539	294,329	12,184	5,344	...	344,448	51,815	967	250	39	311	13	4	...	310	40
$2,000 to $2,999	320,610	77,449	15,762	105,410	9,444	788	...	103,122	8,635	771	184	38	256	23	2	...	246	21
$3,000 to $3,999	224,330	50,425	10,305	68,662	7,258	1,379	...	73,849	12,453	761	171	36	235	25	5	...	248	41
$4,000 to $4,999	115,394	18,819	11,110	30,478	7,370	197	...	43,633	3,787	508	85	49	133	32	1	...	191	17
$5,000 to $5,999	84,480	12,148	4,254	22,943	7,322	...	...	34,356	3,457	455	65	23	124	39	...	...	184	19
$6,000 to $6,999	45,105	8,687	4,275	9,147	4,477	...	...	14,246	4,274	287	54	27	58	28	...	...	91	28
$7,000 to $7,999	30,818	4,092	1,817	9,524	3,378	385	...	9,611	2,010	228	31	14	71	25	3	...	71	15
$8,000 to $8,999	17,878	3,752	2,031	2,261	3,597	...	...	5,612	627	149	31	17	19	30	...	...	47	5
$9,000 to $9,999	13,095	5,426	2,726	1,900	1,145	...	...	1,503	394	123	51	26	18	11	...	...	14	4
$10,000 to $11,999	9,082	931	695	3,323	1,727	...	...	1,764	642	98	9	8	36	19	...	...	19	7
$12,000 to $14,999	7,654	1,829	163	3,189	907	...	...	1,478	88	101	24	2	42	12	...	...	19	1
$15,000 or more	4,763	1,501	...	...	417	...	...	2,503	342	84	28	...	...	8	...	...	43	6
Median debt.....dollars..	1,800	1,600	2,300	1,800	4,000	...	...	1,800	1,700	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	2,400	2,100	2,900	2,400	4,500	1,800	...	2,300	2,300	...	...	...	...	...	...	...	...	...
Items Included in Periodic Payments With Interest and Principal																		
Mortgages with payments which include other items	329,632	21,301	22,563	199,524	27,364	1,492	...	31,218	26,173	920	59	90	519	114	2	...	67	69
Real estate taxes, and fire and hazard insurance premiums	182,756	11,114	2,870	120,889	13,729	486	...	17,932	15,735	492	31	16	323	49	2	...	39	33
Real estate taxes	86,986	6,016	19,693	52,072	2,144	332	...	3,223	3,507	255	16	74	139	10	...	...	6	11
Fire and hazard insurance premiums	17,752	2,747	...	7,850	...	332	...	5,180	1,643	26	5	...	12	...	...	...	7	2
Life insurance premiums	14,329	828	...	1,829	9,239	...	...	...	2,433	70	6	...	5	45	...	...	...	15
Other combinations:																		
Including real estate taxes	18,357	316	...	11,699	1,963	342	...	1,525	2,513	54	1	...	30	9	...	...	5	7
Not including real estate taxes	9,452	280	...	5,185	289	...	...	3,358	342	22	...	...	9	1	...	...	10	1

TOTAL OWNER-OCCUPIED PROPERTIES

Table 4b.—CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	1,228,337	414,817	119,419	114,122	492,632	34,949	24,989	...	27,418	6,603	1,986	683	601	2,854	193	152	...	133
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	504,316	115,798	60,932	10,329	267,496	10,515	24,989	...	14,261	2,671	510	342	46	1,487	59	152	...	70
Originated	724,021	299,019	58,487	103,793	225,136	24,434	...	...	13,157	3,932	1,476	341	555	1,367	135	...	...	63
SERVICE OF MORTGAGE																		
Hold and service mortgage	674,366	302,846	57,511	104,951	172,350	24,545	...	...	12,161	3,597	1,486	328	559	1,031	139	...	...	53
Hold mortgage only	553,973	111,969	61,904	9,169	320,281	10,403	24,989	...	15,257	3,006	500	355	42	1,822	54	152	...	81
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	1,137,768	373,642	112,196	105,064	464,218	33,233	24,817	...	24,600	6,216	1,835	650	562	2,707	186	151	...	125
Mortgage refinanced or renewed	67,366	29,576	5,731	6,058	22,785	1,333	172	...	1,712	296	113	25	29	115	7	1	...	8
To increase loan for improvements or repairs	17,062	7,860	1,757	1,499	5,213	562	...	...	168	78	31	8	5	31	3	...	...	1
To secure better terms	31,544	14,221	1,591	2,832	11,418	627	...	...	855	131	49	7	13	57	3	...	...	4
For other purpose	18,760	7,495	2,383	1,727	6,154	144	172	...	689	87	33	10	11	27	1	1	...	3
Mortgage placed later than acquisition of property	23,209	11,598	1,494	3,000	5,632	381	...	...	1,108	90	39	8	9	31	2	...	...	1
To make improvements or repairs	10,222	4,873	1,183	1,369	2,184	381	...	...	235	39	16	8	4	9	2	...	...	...
For other purpose	12,987	6,725	311	1,631	3,448	...	...	...	873	51	23	...	5	22	...	...	...	1
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	67,366	29,576	5,731	6,058	22,785	1,333	172	...	1,712	296	113	25	30	115	6	1	...	7
Same lender	36,352	13,745	3,731	3,713	13,201	692	...	...	1,273	154	53	15	18	60	3	...	...	6
Different lender	31,014	15,831	2,000	2,345	9,584	641	172	...	439	142	60	10	12	55	3	1	...	1
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments	1,182,804	400,107	116,704	110,321	472,885	33,293	23,149	...	26,346	6,370	1,919	669	578	2,748	184	141	...	129
Delinquent	45,534	14,710	2,714	3,801	19,745	1,654	1,841	...	1,072	233	67	13	23	106	9	10	...	4
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	183,288	48,720	19,019	20,973	74,977	9,652	4,960	...	4,989	1,296	341	147	142	537	65	30	...	54
1949	295,161	75,709	34,759	24,914	138,710	5,713	9,867	...	5,494	2,000	491	242	170	959	38	65	...	36
1948	214,746	60,375	18,143	18,947	99,992	6,485	7,068	...	3,737	1,371	369	124	121	646	43	45	...	24
1947	121,312	42,268	7,000	12,471	53,055	3,264	1,591	...	1,667	694	244	39	65	310	18	10	...	7
1946	56,573	24,039	3,193	4,841	21,930	1,410	...	...	1,161	226	95	15	20	86	7	...	...	[illegible]
1942 to 1945	161,497	72,767	16,393	15,442	50,038	2,422	197	...	4,238	537	234	55	50	176	9	...	...	14
1940 to 1941	117,012	55,065	13,085	8,730	34,824	3,078	421	...	1,807	320	147	41	21	98	7	1	...	6
1935 to 1939	78,748	35,873	7,827	7,806	19,108	2,925	888	...	4,325	159	66	22	13	42	8	...	...	[illegible]
TERM OF MORTGAGE																		
Less than 10 years	5,188	3,528	...	642	823	...	...	...	196	9	5	...	2	4	...	...	...	...
10 to 14 years	26,882	12,607	2,017	5,197	5,589	575	...	...	902	84	38	5	14	23	4	...	...	1
15 years	85,372	42,097	7,542	8,280	23,063	2,445	861	...	1,085	271	116	30	21	89	10	...	...	4
16 to 19 years	46,080	16,918	2,716	6,598	16,161	991	697	...	1,999	185	53	10	29	76	4	5	...	9
20 years	492,405	182,168	36,295	50,555	202,831	9,369	4,721	...	6,467	2,773	959	187	287	1,233	49	26	...	31
21 to 24 years	58,733	14,732	3,159	5,148	31,113	2,065	880	...	1,633	304	69	17	29	165	9	8	...	8
25 years	506,746	139,663	66,601	36,305	212,039	19,413	17,586	...	15,138	2,937	728	428	212	1,260	118	111	...	80
26 years or more	6,934	3,105	1,088	1,397	1,015	88	243	...	...	41	18	7	8	6	1	1	...	...
Median term...years	20	20	25	20	20	25	25	...	25	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
Past due	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1955	31,714	17,263	2,267	5,636	4,536	814	664	...	537	37	17	4	7	8	1	...	...	...
1956 to 1957	34,264	18,962	3,030	3,513	6,860	481	...	...	1,419	68	37	6	5	16	1	...	...	3
1958 to 1959	42,244	18,030	3,583	4,859	11,293	1,571	...	...	2,909	108	42	12	13	30	5	...	...	6
1960 to 1964	155,946	74,940	16,451	11,306	45,917	4,326	421	...	2,588	530	245	59	35	166	17	1	...	7
1965 to 1969	482,843	167,614	36,509	48,965	207,974	8,787	5,418	...	7,574	2,575	848	178	265	1,175	42	31	...	37
1970 to 1974	392,352	99,170	44,222	31,515	182,243	11,801	14,253	...	9,149	2,647	663	318	218	1,216	79	96	...	57
1975 or later	88,977	18,838	13,356	8,331	33,809	7,169	4,232	...	3,243	638	135	107	58	243	48	24	...	23
INTEREST RATE																		
Less than 4.0 percent	1,980	1,742	...	...	238	...	...	...	...	8	7	...	...	1	...	...	...	...
4.0 percent	251,452	59,252	35,671	19,145	109,147	6,442	15,732	...	6,066	1,608	377	229	120	699	41	104	...	39
4.1 to 4.5 percent	920,280	327,068	82,071	89,799	367,075	26,727	8,397	...	19,144	4,888	1,558	451	473	2,123	148	47	...	89
4.6 to 5.0 percent	54,628	26,753	1,675	5,178	16,174	1,780	861	...	2,209	99	45	3	9	32	4	...	...	5
Median interest rate...percent	4.5	4.5	4.5	4.5	4.5	4.5	4.0	...	4.5	...	...	...	...	...	...	...	...	...

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Table 4b.—CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
		Holder of first mortgage									Holder of first mortgage							
	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
MORTGAGE LOAN																		
Less than $2,000	8,385	5,804	498	1,101	87	356	...	...	540	6	4	...	1	...	...	...	...	...
$2,000 to $2,999	53,845	29,467	3,145	5,087	12,741	1,150	27	...	2,230	87	47	6	7	21	2	...	...	3
$3,000 to $3,999	130,367	60,398	8,619	14,160	39,523	3,330	1,376	...	2,961	320	143	21	35	101	8	4	...	7
$4,000 to $4,999	191,207	79,781	18,160	18,226	63,153	4,276	1,866	...	5,748	647	265	59	61	224	15	5	...	18
$5,000 to $5,999	192,983	63,258	15,875	16,461	80,949	6,959	6,518	...	2,964	891	286	70	75	379	33	35	...	14
$6,000 to $6,999	229,358	58,166	16,029	21,764	112,401	8,026	7,499	...	5,478	1,327	325	87	126	662	47	47	...	32
$7,000 to $7,999	198,935	54,272	31,708	17,216	83,146	4,920	4,244	...	3,432	1,395	378	226	120	580	35	30	...	25
$8,000 to $8,999	124,974	34,513	16,184	11,369	54,000	3,792	2,483	...	2,633	964	259	125	88	423	29	19	...	20
$9,000 to $9,999	42,366	10,705	4,700	4,387	20,724	765	347	...	738	374	91	43	39	185	7	3	...	6
$10,000 to $11,999	37,834	12,777	4,031	1,942	17,914	740	20	...	410	368	123	40	19	174	8	...	...	4
$12,000 to $14,999	13,409	4,605	316	1,921	5,351	413	521	...	285	158	51	4	23	65	5	6	...	3
$15,000 or more	4,677	1,076	153	492	2,645	224	88	...	...	69	15	2	7	38	3	1	...	...
Median loan.....dollars	6,100	5,500	6,800	6,000	6,400	6,100	6,300	...	5,700	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	1,137,768	373,650	112,197	105,068	464,219	33,235	24,818	...	24,600	6,216	1,835	650	562	2,707	186	151	...	125
Less than 50 percent	35,069	17,507	1,908	2,905	12,012	118	...	...	620	137	63	9	12	50	...	...	...	1
50 to 59 percent	77,803	35,050	5,774	6,879	27,647	1,549	248	...	658	416	175	27	35	165	7	2	...	5
60 to 64 percent	73,797	28,480	5,606	6,047	28,485	2,743	880	...	1,559	441	163	33	35	181	15	2	...	11
65 to 69 percent	109,781	38,519	9,035	9,054	49,449	1,659	1,245	...	823	644	199	48	47	325	14	8	...	3
70 to 74 percent	145,137	53,920	12,763	12,044	60,350	2,560	1,108	...	2,392	875	303	83	75	376	17	8	...	13
75 to 79 percent	183,712	58,156	21,317	20,757	70,977	4,862	3,707	...	3,937	1,049	284	133	125	431	30	23	...	22
80 to 84 percent	228,168	64,609	22,525	21,791	93,999	9,155	10,684	...	5,411	1,243	322	137	107	537	49	63	...	27
85 to 89 percent	182,900	46,580	23,055	17,188	76,864	7,140	5,857	...	6,218	952	208	131	88	423	36	37	...	29
90 to 94 percent	73,808	20,737	8,065	5,944	34,181	2,598	374	...	1,909	327	76	35	25	167	13	2	...	9
95 to 99 percent	8,439	2,964	1,185	301	3,455	197	18	...	317	44	13	9	2	18	1	...	...	1
100 percent or more	14,598	5,206	866	1,429	5,177	600	657	...	665	67	21	4	8	24	3	4	...	3
Purchase price not reported or property not acquired by purchase	4,556	1,922	98	729	1,623	54	40	...	91	21	6	...	4	10	...	...	...	...
Median percent	78	76	80	79	79	82	82	...	82	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than $2,000	102,700	54,599	5,390	11,776	24,462	2,596	861	...	3,018	126	66	6	13	32	4	...	...	4
$2,000 to $2,999	125,604	56,526	12,283	11,135	37,313	2,438	629	...	5,277	315	140	31	29	95	6	2	...	13
$3,000 to $3,999	159,772	66,996	17,959	14,869	50,980	4,429	972	...	3,568	552	230	63	51	177	15	3	...	12
$4,000 to $4,999	148,811	55,801	11,274	15,051	59,669	3,901	1,851	...	1,267	661	246	50	67	267	18	8	...	5
$5,000 to $5,999	157,368	40,459	10,479	13,458	75,434	7,033	7,220	...	3,286	873	223	58	74	420	39	41	...	18
$6,000 to $6,999	193,154	47,456	16,340	16,312	95,559	5,172	7,274	...	5,042	1,244	306	107	105	615	33	47	...	32
$7,000 to $7,999	203,266	56,710	28,674	18,736	84,142	6,369	5,144	...	3,502	1,513	421	214	140	625	48	39	...	26
$8,000 to $8,999	63,356	15,838	9,724	5,693	29,253	1,321	197	...	1,334	533	133	81	47	248	11	2	...	11
$9,000 to $9,999	37,164	8,513	5,175	3,070	19,039	603	213	...	552	348	80	49	28	178	6	2	...	5
$10,000 to $11,999	24,529	8,618	1,768	2,387	10,665	544	20	...	530	260	90	19	25	113	6	...	...	6
$12,000 to $14,999	9,859	2,681	198	1,358	4,634	336	609	...	43	130	36	3	18	61	5	8	...	1
$15,000 or more	2,749	621	153	282	1,481	212	...	...	...	49	15	2	4	23	3	...	...	...
Median debt.....dollars	5,400	4,500	6,100	5,300	5,900	5,500	6,100	...	5,100	...	...	...	...	...	...	...	...	...
Average debt.....dollars	5,400	4,800	5,700	5,300	5,800	5,500	6,100	...	4,900	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items	1,225,783	412,996	119,366	113,660	492,556	34,947	24,989	...	27,274	6,598	1,985	683	599	2,853	193	152	...	133
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items	1,184,759	403,039	109,717	107,406	480,048	34,394	24,225	...	25,934	6,382	1,944	630	565	2,780	190	146	...	128
Other items	41,024	9,957	9,649	6,254	12,508	553	764	...	1,340	215	42	53	34	74	3	6	...	6

Table 4c.—CHARACTERISTICS OF VA-GUARANTEED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	1,196,238	374,503	132,141	374,879	165,045	16,560	113,884	1,108	18,123	7,149	2,036	859	2,099	1,124	113	816	5	99
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	295,794	30,961	20,217	17,848	101,958	2,541	...	409	7,977	1,962	193	131	104	657	17	816	1	43
Originated	900,444	343,542	111,924	357,031	63,087	14,019	113,884	699	10,146	5,188	1,843	728	1,995	467	96	...	3	55
SERVICE OF MORTGAGE																		
Hold and service mortgage	908,054	356,161	116,064	367,466	44,639	12,531	...	584	10,607	5,210	1,928	754	2,060	322	86	...	3	57
Hold mortgage only	288,185	18,340	16,078	7,414	120,405	4,028	113,883	524	7,515	1,939	108	105	39	801	27	816	1	42
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	1,159,943	361,308	127,194	360,370	164,025	15,919	113,095	1,108	16,923	6,978	1,979	833	2,030	1,118	109	812	5	93
Mortgage refinanced or renewed	26,375	8,184	4,636	10,344	708	551	790	...	1,171	137	38	25	58	4	3	4	...	6
To increase loan for improvements or repairs	11,250	4,123	2,458	4,366	38	...	...	...	271	52	17	12	22	...	...	...	...	1
To secure better terms	8,753	2,560	493	4,438	309	38	680	...	236	51	12	4	28	2	...	3	...	2
For other purpose	6,372	1,501	1,685	1,540	361	513	110	...	664	34	9	9	8	2	3	1	...	3
Mortgage placed later than acquisition of property	9,920	5,011	316	4,166	312	89	...	...	26	34	19	1	12	1	1	...	...	...
To make improvements or repairs	6,813	3,530	316	2,914	53	...	...	...	...	25	15	1	8	...	...	...	...	...
For other purpose	3,107	1,481	...	1,252	259	89	...	...	26	10	4	...	4	1	1	...	...	...
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	26,375	8,184	4,636	10,344	708	551	790	...	1,171	138	38	26	58	4	3	4	...	5
Same lender	19,891	6,161	2,958	9,054	436	498	...	...	790	104	28	15	52	3	3	...	...	3
Different lender	6,484	2,023	1,678	1,290	272	53	790	...	381	34	10	11	6	1	...	4	...	2
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in schedule payments	1,135,903	356,761	126,457	353,330	156,979	16,197	107,780	1,108	17,293	6,835	1,940	833	2,006	1,076	110	771	5	94
Delinquent	60,334	17,740	5,686	21,548	8,065	363	6,105	...	828	314	96	26	93	47	2	45	...	5
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	168,481	31,635	16,633	35,381	21,451	8,644	51,761	215	2,761	1,229	226	119	249	175	65	373	1	20
1949	241,943	59,050	33,039	62,742	26,010	1,320	56,380	...	3,405	1,645	367	234	416	192	9	409	...	16
1948	205,147	65,847	27,695	75,482	29,787	976	3,342	...	2,019	1,258	363	199	437	220	6	22	...	11
1947	306,979	112,319	27,395	102,096	53,780	1,656	1,522	499	7,715	1,711	593	174	538	348	11	8	2	39
1946	259,083	103,053	24,366	90,410	33,797	3,964	880	394	2,222	1,254	480	124	423	187	22	4	2	12
1945	14,603	2,599	3,016	8,768	220	...	...	...	...	52	6	9	35	2	...	...	...	...
TERM OF MORTGAGE																		
Less than 10 yrs.	27,747	19,279	346	7,506	554	...	...	...	62	54	36	1	17	...	...	...	...	...
10 to 12 years	113,433	60,743	3,056	42,778	2,831	24	36	145	3,823	345	183	10	131	9	...	...	...	11
13 to 14 years	36,967	13,355	2,832	15,969	3,881	485	376	21	48	165	63	13	69	16	2	2	...	...
15 years	198,760	74,788	21,892	82,192	13,629	1,652	2,531	488	1,590	1,000	368	113	410	78	7	13	1	7
16 to 19 years	102,290	27,033	9,188	45,987	16,295	1,617	776	...	1,395	613	166	55	273	100	7	4	...	8
20 years	438,172	120,621	63,485	143,794	73,381	4,521	23,802	394	8,176	2,800	769	413	897	495	31	144	2	49
21 to 24 years	78,507	18,173	4,839	9,582	15,315	1,981	28,455	...	165	604	143	37	78	119	14	212	...	1
25 years or more	200,365	40,512	26,507	27,076	39,161	6,281	57,909	60	2,863	1,569	308	216	223	307	51	440	...	22
Median term.....years	20	18	20	19	20	20	25+	...	20	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
Past due	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1955	16,876	13,497	53	2,773	554	...	...	...	...	24	21	...	3	...	...	...	...	...
1956 to 1957	45,983	28,359	780	14,814	1,132	...	...	145	754	104	65	3	32	3	...	...	...	1
1958 to 1959	52,625	28,538	1,429	20,682	1,076	12	36	...	853	168	95	4	63	3	...	...	...	2
1960 to 1964	274,490	99,055	25,124	120,448	20,546	2,035	2,792	509	3,982	1,320	466	126	577	110	8	15	2	16
1965 to 1969	486,059	137,958	66,798	169,875	82,691	5,431	14,583	197	8,526	3,050	872	418	1,049	541	32	86	1	50
1970 to 1974	267,085	62,575	35,471	40,592	51,024	3,787	70,725	239	2,674	2,051	477	288	524	398	28	516	1	19
1975 or later	53,119	4,522	2,486	5,696	8,022	5,294	25,749	18	1,332	432	39	21	50	68	44	199	...	11
MORTGAGE LOAN																		
Less than $2,000	15,353	8,041	748	5,309	554	...	...	...	701	14	7	1	5	...	...	...	...	1
$2,000 to $2,999	54,444	22,309	5,027	23,951	1,823	182	...	182	970	101	40	9	47	3	...	...	...	2
$3,000 to $3,999	105,643	45,259	6,030	44,579	3,752	1,155	2,142	342	2,387	288	116	18	123	12	3	7	1	8
$4,000 to $4,999	118,586	39,723	14,532	41,832	10,645	1,128	8,169	...	2,559	438	138	55	153	42	5	36	...	10
$5,000 to $5,999	146,565	44,587	12,119	54,826	19,930	2,453	11,414	306	930	677	200	57	249	95	12	60	1	4
$6,000 to $6,999	188,334	56,396	20,527	56,381	32,053	1,874	17,027	...	4,076	1,067	310	119	312	184	11	108	...	23
$7,000 to $7,999	191,368	54,731	23,092	45,861	30,487	2,818	30,886	215	3,280	1,268	351	154	296	203	20	221	1	22
$8,000 to $8,999	149,260	42,563	17,869	37,609	25,464	2,209	22,837	33	675	1,128	315	136	279	191	17	185	...	5
$9,000 to $9,999	108,472	30,539	15,858	24,515	18,714	3,659	14,522	...	667	932	253	138	208	162	33	132	...	6
$10,000 to $11,999	78,429	20,114	11,251	23,126	14,724	913	6,653	30	1,621	737	180	111	215	141	9	65	...	16
$12,000 to $14,999	29,807	7,264	4,548	13,178	4,169	169	235	...	245	353	85	55	157	49	2	3	...	3
$15,000 or more	9,980	2,975	543	3,718	2,731	...	...	...	10	146	41	9	54	43	...	...	...	...
Median loan.....dollars	6,800	6,400	7,300	6,300	7,400	7,500	7,500	...	6,300	...	...	...	...	...	...	...	...	...

Table 4c.—CHARACTERISTICS OF VA-GUARANTEED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	1,159,949	361,312	127,197	360,374	164,025	15,920	113,096	1,108	16,926	6,978	1,979	833	2,030	1,118	109	812	5	93
Less than 50 percent	19,166	10,478	1,987	5,138	1,432	...	71	...	62	66	33	10	16	6	...	1	...	...
50 to 59 percent	41,045	18,324	4,391	15,012	2,755	25	197	197	145	204	91	27	67	16	...	1	...	...
60 to 64 percent	37,502	14,313	4,060	13,885	2,743	459	1,341	...	703	212	70	29	78	20	2	11	...	2
65 to 69 percent	46,899	20,409	5,628	14,023	5,112	389	1,076	...	260	271	114	35	79	34	2	6	...	2
70 to 74 percent	58,333	23,199	7,370	19,123	7,239	190	657	...	555	385	142	53	131	50	1	5	...	3
75 to 79 percent	85,097	33,172	7,156	28,040	15,573	39	374	145	595	514	189	52	156	110	...	3	...	4
80 to 84 percent	114,485	36,247	15,729	36,707	19,024	651	4,498	109	1,522	735	217	102	241	130	5	32	...	9
85 to 89 percent	136,792	42,629	21,983	39,993	22,394	2,027	5,346	...	2,423	857	241	151	236	159	14	37	...	18
90 to 94 percent	170,175	47,613	21,412	58,993	28,893	1,950	9,739	209	1,369	1,054	281	146	343	191	14	73	1	5
95 to 99 percent	74,603	17,146	6,961	19,849	14,538	1,231	13,960	200	717	491	101	55	116	105	8	101	1	5
100 percent or more	371,398	96,674	30,414	107,442	43,304	8,959	75,810	248	8,548	2,166	496	173	555	291	62	543	2	45
Purchase price not reported or property not acquired by purchase	4,454	1,108	106	2,169	1,015	...	27	...	27	23	5	1	12	6	...	...	...	...
Median percent	91	88	89	91	91	100+	100+	...	100+	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than $2,000	58,368	31,115	4,497	19,626	1,806	455	...	...	870	81	42	6	28	2	1	...	...	1
$2,000 to $2,999	95,036	42,445	5,854	42,771	1,921	182	145	524	1,196	236	105	15	107	5	...	...	1	3
$3,000 to $3,999	125,804	43,057	10,466	52,507	11,850	1,098	3,333	...	3,495	435	147	37	184	41	4	12	...	12
$4,000 to $4,999	145,349	45,048	15,269	55,571	14,541	2,037	10,810	109	1,967	647	199	66	248	65	9	50	...	9
$5,000 to $5,999	171,373	53,823	18,276	54,051	28,951	2,328	9,769	197	3,979	939	294	101	296	158	13	54	1	22
$6,000 to $6,999	188,195	56,293	22,384	43,197	35,974	1,993	25,707	218	2,430	1,214	363	145	277	230	13	170	1	16
$7,000 to $7,999	159,679	44,310	18,529	39,792	24,236	2,826	28,443	30	1,513	1,187	330	138	294	180	21	213	...	11
$8,000 to $8,999	112,524	28,571	15,116	25,634	20,545	2,262	19,986	...	413	944	239	126	214	173	19	169	...	3
$9,000 to $9,999	81,539	15,580	11,436	19,716	15,534	2,794	15,299	30	1,150	765	144	107	185	146	26	145	...	11
$10,000 to $11,999	34,608	9,590	7,437	10,474	5,264	559	213	...	1,071	373	104	80	113	57	5	3	...	12
$12,000 to $14,999	18,888	2,964	2,497	10,928	2,257	25	182	...	37	247	40	32	143	24	...	2	...	1
$15,000 or more	4,878	1,710	384	617	2,166	...	...	...	...	81	28	6	10	36	...	...	...	...
Median debt.....dollars	6,000	5,400	6,500	5,300	6,600	7,000	7,200	...	6,300	...	...	...	...	...	...	...	...	...
Average debt.....dollars	6,000	5,400	6,500	5,600	6,800	6,800	7,200	4,200	5,400	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgage with payments which include other items	947,167	221,867	110,527	308,455	158,437	16,509	113,788	911	16,678	5,971	1,330	747	1,779	1,091	113	815	4	92
Real estate taxes, and fire and hazard insurance premiums	707,512	186,247	56,169	192,753	136,762	14,723	107,514	693	12,653	4,512	1,142	404	1,090	931	96	769	3	76
Real estate taxes	176,133	28,609	47,215	86,801	12,275	...	54	21	1,160	1,049	148	298	497	98	...	...	...	7
Fire and hazard insurance premiums	7,798	3,692	448	1,957	486	...	764	197	253	42	20	1	11	4	...	4	...	1
Other combinations:																		
Including real estate taxes	52,011	3,319	6,657	25,590	8,624	1,786	5,167	...	868	356	21	43	175	57	16	40	...	5
Not including real estate taxes	3,713	...	38	1,354	290	...	289	...	1,744	11	...	...	5	...	...	2	...	3

Table 4d.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	5,825,028	1,105,675	587,205	1,710,711	845,250	68,557	110,690	1,189,704	207,245	25,434	4,830	2,787	6,890	4,996	350	803	3,993	785
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	1,173,803	160,093	142,039	97,167	391,993	16,645	110,690	205,640	49,539	5,732	705	702	348	2,310	85	803	596	178
Originated	4,651,225	945,582	445,166	1,613,544	453,257	51,912	...	984,064	157,706	19,701	4,126	2,086	6,542	2,685	265	...	3,396	607
FORM OF DEBT																		
Mortgage or deed of trust	5,387,082	1,086,095	580,331	1,663,086	835,257	61,631	110,691	887,664	162,333	23,902	4,773	2,768	6,742	4,955	317	803	2,945	601
Contract to purchase	437,947	19,580	6,874	47,623	9,992	6,927	...	302,040	44,909	1,532	58	20	148	41	33	...	1,048	184
SERVICE OF MORTGAGE																		
Hold and service mortgage	4,678,329	968,510	499,420	1,683,681	368,408	53,111	...	937,616	167,586	19,361	4,219	2,267	6,770	2,113	261	...	3,138	593
Hold mortgage only	1,146,700	137,164	87,784	27,030	476,841	15,446	110,690	252,089	39,658	6,073	612	520	120	2,883	89	803	855	192
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	4,287,701	782,455	413,648	1,185,859	699,072	60,104	109,729	896,176	140,660	20,573	3,879	2,177	5,229	4,324	320	798	3,240	605
Mortgage refinanced or renewed	1,054,442	185,305	147,023	366,116	114,441	5,515	962	187,104	47,990	3,573	593	524	1,263	528	24	5	496	141
To increase loan for improvements or repairs	285,533	51,239	26,249	145,574	21,637	1,684	...	29,186	9,967	1,032	169	109	513	124	6	...	81	30
To increase loan for other reasons	153,653	29,791	15,738	67,004	17,585	493	...	17,622	5,423	640	116	76	279	95	4	...	53	18
To secure better terms	294,932	46,414	40,684	84,056	54,310	1,820	680	47,968	19,003	978	135	154	245	236	10	3	135	60
To renew or extend loan without increasing amount	210,170	39,531	51,572	22,320	10,757	1,223	...	74,191	10,576	536	109	141	51	28	3	...	178	26
For other purpose	110,154	18,330	12,780	47,162	10,152	295	282	18,137	3,021	387	64	44	175	45	1	2	49	7
Mortgage placed later than acquisition of property	482,893	137,917	26,542	158,738	31,743	2,938	...	106,425	18,598	1,287	357	85	398	143	5	...	257	38
To make improvements or repairs	226,434	62,259	11,903	84,617	12,467	1,159	...	47,512	6,522	532	142	38	184	55	3	...	95	14
To invest in other properties	39,942	13,171	1,558	14,032	2,354	12	...	7,858	958	147	38	8	55	12	...	...	30	3
To invest in business other than real estate	47,612	14,348	1,407	16,572	3,949	297	...	9,802	1,236	170	52	7	49	23	1	...	33	4
For other purpose	168,905	48,139	11,674	43,517	12,973	1,470	...	41,253	9,882	438	125	32	110	53	1	...	99	17
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	1,054,442	185,305	147,023	366,116	114,441	5,515	962	187,104	47,990	3,574	593	525	1,262	529	24	5	496	142
Same lender	655,592	117,348	101,270	237,929	48,310	3,570	...	116,567	30,609	2,123	372	349	806	203	18	...	287	88
Different lender	398,850	67,957	45,753	128,187	66,131	1,945	962	70,537	17,381	1,451	221	176	456	326	6	5	209	54
AMORTIZATION																		
Fully amortized	4,957,737	909,143	418,837	1,669,024	827,140	63,092	110,691	790,677	169,138	22,434	4,074	2,264	6,759	4,925	328	803	2,625	655
Partially amortized	447,702	140,307	86,629	33,086	13,532	3,264	...	148,258	22,627	1,747	587	328	112	52	16	...	570	83
Not amortized	175,441	17,553	22,619	2,480	3,051	1,631	...	122,057	6,051	556	58	57	6	13	4	...	399	19
On demand	244,148	38,674	59,121	6,119	1,528	569	...	128,713	9,428	697	111	138	13	5	2	...	398	29
Regular principal payments required	103,503	28,707	35,065	4,702	1,059	78	...	28,361	5,535	304	88	92	11	4	1	...	91	16
No regular principal payments required	140,645	9,967	24,056	1,417	469	491	...	100,352	3,893	393	23	46	2	1	1	...	307	13
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments	5,460,107	1,057,111	574,287	1,620,004	815,665	66,819	103,995	1,033,173	189,058	24,135	4,629	2,735	6,575	4,837	341	755	3,543	718
Delinquent	290,119	41,788	12,522	90,367	29,398	1,694	6,697	91,653	16,007	1,064	177	50	315	159	9	48	250	57
No regular payments required	74,801	6,778	397	340	187	44	...	64,880	2,177	235	24	2	1	1	...	...	199	9
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	844,649	161,396	103,745	220,245	116,527	16,854	43,767	154,876	27,244	4,548	779	529	1,156	867	117	322	633	144
1949	1,236,576	215,463	118,211	355,536	190,307	8,768	54,305	251,697	42,293	6,587	1,122	734	1,702	1,357	60	403	1,000	210
1948	1,013,787	183,750	89,952	295,199	159,146	11,068	9,190	231,081	34,401	5,120	945	557	1,410	1,060	66	60	881	141
1947	817,131	174,778	66,297	237,474	135,333	7,767	1,907	166,361	27,221	3,829	836	358	1,052	830	40	12	576	125
1946	612,289	140,216	48,538	200,349	69,163	9,427	880	129,202	14,517	2,354	585	206	752	353	35	4	368	50
1942 to 1945	762,072	124,839	65,378	270,325	93,200	7,057	197	181,543	19,531	1,885	320	190	621	317	15	...	374	48
1940 to 1941	261,761	59,856	31,761	79,411	48,015	3,834	421	26,369	12,094	575	153	82	122	135	8	1	53	21
1935 to 1939	176,896	33,535	28,971	43,058	28,718	3,682	27	18,166	20,744	325	63	61	60	67	9	...	33	32
1930 to 1934	45,480	5,389	11,019	7,128	3,735	102	...	10,767	7,341	96	13	25	12	10	...	...	27	10
1929 or earlier	54,387	6,455	23,335	1,988	1,110	...	...	19,643	1,858	115	13	46	4	1	...	...	48	4
TERM OF MORTGAGE																		
On demand	244,147	38,673	59,120	6,118	1,527	570	...	128,712	9,427	697	111	138	13	5	1	...	398	29
Fully amortized	4,957,744	909,144	418,839	1,669,029	827,144	63,091	110,692	790,677	169,139	22,433	4,074	2,266	6,759	4,925	328	803	2,625	656
Less than 5 years	114,977	34,873	2,901	10,687	1,975	1,419	...	53,680	9,441	118	37	9	8	6	1	...	48	10
5 to 9 years	534,550	115,061	9,506	138,674	9,388	4,558	...	237,477	19,882	1,072	260	19	255	25	6	...	466	43
10 to 12 years	1,202,381	171,758	37,316	624,738	53,996	2,676	36	279,619	32,247	3,799	601	133	1,789	201	7	...	967	101
13 to 14 years	189,042	16,462	6,001	74,330	24,079	2,190	44	59,623	6,316	843	78	22	309	109	6	...	297	21
15 years	758,181	100,003	89,022	371,825	108,568	9,766	1,668	52,653	24,677	3,613	431	412	1,737	641	42	9	249	91
16 to 19 years	322,068	40,844	28,875	123,088	60,799	4,574	994	50,844	12,052	1,677	196	147	653	343	22	6	259	52
20 years	1,004,395	235,266	136,294	240,100	295,762	13,662	20,171	29,982	33,161	6,053	1,336	808	1,446	1,900	82	123	191	168
21 to 24 years	149,235	29,031	8,968	18,345	42,636	3,944	26,297	13,672	6,341	974	191	55	118	270	23	201	80	37
25 years	658,055	162,231	95,868	63,048	225,699	20,288	61,276	6,760	22,886	4,158	923	646	426	1,412	139	462	36	113
26 years or more	24,860	3,615	4,088	4,194	4,242	14	206	6,367	2,136	126	21	15	18	18	...	2	32	20
Median term.....years	15	17	20	15	20	20	25	11	15	...	...	...	...	...	...	...	...	...

Table 4d.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
TERM OF MORTGAGE—Con.																		
Partially or not amortized	623,142	157,860	109,248	35,567	16,584	4,895	...	270,318	28,678	2,304	644	385	117	64	21	...	969	101
Less than 5 years	220,307	52,110	56,098	3,403	1,178	668	...	96,572	10,279	645	143	164	6	3	1	...	288	38
5 to 9 years	226,819	60,580	27,926	5,686	3,221	2,450	...	116,043	10,913	795	209	107	18	12	8	...	408	34
10 to 14 years	129,307	38,677	15,490	16,724	7,035	1,602	...	44,096	5,686	668	265	78	62	27	10	...	201	23
15 to 19 years	27,078	4,906	5,482	7,046	2,815	9	...	6,191	631	114	23	20	23	12	...	...	35	2
20 years or more	19,631	1,587	4,252	2,708	2,335	166	...	7,416	1,169	82	4	16	8	11	2	...	37	4
Median term.....years	7	7	4	11	11	...	...	6	6	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand	244,486	38,673	59,141	6,118	1,484	570	...	129,074	9,427	697	111	138	13	5	1	...	399	29
Fully amortized	4,957,421	909,147	418,839	1,669,030	827,186	63,094	110,690	790,316	169,142	22,433	4,074	2,265	6,758	4,926	328	803	2,625	654
Past due	6,326	1,150	618	1,615	44	6	...	2,473	423	8	2	1	1	...	...	...	2	1
1950 to 1951	117,940	21,854	7,028	27,701	5,097	673	...	41,288	14,301	89	16	10	19	8	...	...	26	10
1952 to 1953	254,039	52,070	6,492	72,875	8,531	4,212	...	99,105	10,755	292	63	13	69	15	4	...	113	15
1954 to 1955	376,226	74,851	14,675	126,994	19,010	3,312	...	117,860	19,528	639	141	28	186	34	5	...	211	34
1956 to 1957	482,694	94,347	18,118	197,282	31,061	2,862	...	122,136	16,889	1,181	254	39	443	85	7	...	312	42
1958 to 1959	580,809	89,739	27,802	257,001	44,018	2,800	36	140,113	19,304	1,947	341	87	782	150	8	...	522	57
1960 to 1964	1,259,936	172,438	105,718	595,702	151,186	12,012	2,003	186,097	34,786	5,867	748	490	2,683	826	46	11	920	143
1965 to 1969	1,119,246	247,484	138,220	299,540	315,074	14,643	13,790	58,993	31,500	6,858	1,412	835	1,879	2,012	90	83	359	190
1970 to 1974	630,605	134,822	84,324	76,293	214,460	13,727	72,722	17,894	16,366	4,568	946	635	590	1,512	100	536	135	114
1975 or later	129,600	20,392	15,844	14,027	38,705	8,847	22,139	4,357	5,290	984	151	127	106	284	68	173	25	48
Partially or not amortized	623,124	157,864	109,227	35,568	16,586	4,895	...	270,316	28,679	2,302	644	385	117	66	20	...	967	101
Past due	9,636	889	2,025	1,103	281	67	...	4,577	695	20	4	6	1	...	...	...	7	2
1950 to 1951	212,018	58,473	52,483	5,637	1,523	1,418	...	83,069	9,417	603	151	148	11	6	3	...	251	32
1952 to 1953	158,450	29,558	24,704	3,093	3,811	1,441	...	86,726	9,120	510	99	84	6	9	2	...	282	28
1954 to 1955	102,334	26,421	12,351	4,770	2,481	871	...	51,497	3,942	375	104	52	12	8	5	...	180	14
1956 to 1957	45,610	13,010	5,910	5,699	2,625	...	...	16,156	2,212	193	53	26	19	8	...	...	76	11
1958 to 1959	51,087	18,967	6,256	6,354	1,588	591	...	15,797	1,536	337	163	37	26	9	6	...	90	6
1960 to 1964	32,290	9,338	4,246	6,922	3,102	332	...	7,275	1,077	197	66	24	35	19	2	...	47	4
1965 or later	11,699	1,208	1,252	1,990	1,175	175	...	5,219	680	67	4	8	7	7	2	...	34	4
INTEREST RATE																		
Less than 4.0 percent	101,522	6,412	361	1,441	2,290	581	...	69,463	20,975	437	29	2	3	12	1	...	272	117
4.0 percent	1,455,543	340,308	193,703	340,033	319,704	20,777	104,888	102,581	33,550	8,851	2,072	1,235	1,961	2,081	139	770	412	180
4.1 to 4.5 percent	1,330,351	346,187	220,671	223,030	403,353	21,904	5,804	60,576	48,829	6,890	1,641	1,034	1,108	2,469	130	33	302	173
4.6 to 5.0 percent	1,452,099	245,295	148,140	553,205	93,659	5,654	...	356,820	49,329	5,284	729	465	2,225	361	19	...	1,328	157
5.1 to 5.5 percent	197,716	17,259	15,356	123,201	6,555	2,327	...	29,445	3,573	670	52	29	440	20	7	...	115	8
5.6 to 6.0 percent	1,209,849	144,067	8,940	453,609	18,143	14,565	...	524,094	46,433	3,145	297	23	1,117	49	51	...	1,472	135
6.1 percent or more	77,951	6,150	34	16,191	1,549	2,748	...	46,728	4,555	157	11	...	36	3	3	...	91	12
Median interest rate...percent	5.0	4.5	4.5	5.0	4.5	4.5	4.0	5.5	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount	5,027,091	966,161	459,083	1,690,222	823,902	62,262	110,691	740,635	174,141	22,948	4,396	2,410	6,829	4,902	335	803	2,590	684
Interest and principal at same time in increasing or decreasing total amount	411,323	94,246	75,316	15,800	17,372	2,697	...	186,849	19,043	1,314	307	251	51	79	9	...	561	57
Payment of interest only	249,489	21,545	48,325	3,655	3,333	2,078	...	161,675	8,878	747	59	111	7	14	5	...	522	29
Interest and principal at different times, or principal only	62,251	16,948	4,399	694	457	1,475	...	35,276	3,003	191	44	16	3	1	1	...	120	6
No regular interest or principal payments	74,875	6,778	81	340	187	44	...	65,270	2,177	235	24	...	1	1	...	...	200	9
MORTGAGE LOAN																		
Less than $2,000	573,275	108,086	45,498	169,286	4,840	6,436	...	215,116	24,017	491	95	46	149	5	4	...	175	18
$2,000 to $2,999	763,303	137,587	59,850	277,109	34,078	5,832	27	211,305	37,518	1,280	241	104	459	52	9	...	359	56
$3,000 to $3,999	839,028	160,369	71,938	276,085	71,808	8,280	1,838	217,028	31,684	2,060	394	173	689	178	20	6	526	74
$4,000 to $4,999	771,830	152,078	82,622	238,992	98,418	4,994	6,232	159,459	29,038	2,552	495	275	790	337	16	27	528	84
$5,000 to $5,999	680,284	125,467	69,352	194,463	124,048	7,874	9,200	127,831	22,051	2,928	537	293	830	554	36	48	537	93
$6,000 to $6,999	634,674	118,142	64,626	176,948	144,166	10,421	18,886	82,352	19,136	3,428	627	346	938	811	56	119	429	101
$7,000 to $7,999	550,742	107,972	72,589	127,650	127,099	8,045	29,713	59,445	18,231	3,619	711	489	811	854	56	213	363	123
$8,000 to $8,999	388,799	77,746	52,576	91,138	94,277	6,277	23,711	33,371	9,702	2,859	564	390	656	714	48	191	230	66
$9,000 to $9,999	225,627	40,863	28,353	58,060	51,044	4,621	14,475	22,943	5,272	1,891	334	245	487	437	42	131	178	37
$10,000 to $10,999	154,013	30,779	17,998	36,394	35,015	2,212	5,685	23,968	1,963	1,368	268	163	322	323	20	55	200	18
$11,000 to $11,999	55,314	8,434	7,052	15,394	15,348	727	80	6,174	2,108	551	84	73	144	158	8	1	63	21
$12,000 to $14,999	114,972	21,702	9,545	32,410	28,198	2,068	756	16,921	3,375	1,293	235	108	372	319	24	9	189	36
$15,000 to $19,999	56,898	13,368	3,662	14,137	12,965	640	88	10,508	1,529	817	197	52	200	188	9	1	147	21
$20,000 or more	16,276	3,085	1,545	2,652	3,951	136	...	3,283	1,623	296	51	29	44	66	2	...	69	34
Median loan.....dollars	4,900	4,900	5,400	4,500	6,600	6,000	7,600	3,700	4,300	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	4,287,707	782,463	413,649	1,185,861	699,074	60,106	109,731	896,173	140,665	20,573	3,879	2,177	5,229	4,324	320	798	3,240	605
Less than 50 percent	542,690	109,991	61,601	152,869	56,379	3,474	71	140,112	18,193	1,791	373	209	489	313	10	1	346	50
50 to 59 percent	522,822	88,343	44,589	187,842	74,808	2,531	445	112,771	11,493	2,448	427	223	818	505	13	4	411	46
60 to 64 percent	338,159	62,419	29,759	117,945	49,531	3,052	1,557	65,416	8,482	1,673	300	164	538	333	16	13	265	44
65 to 69 percent	379,990	65,852	32,788	133,378	67,469	2,292	1,647	67,130	9,434	1,908	389	173	586	442	16	11	255	37
70 to 74 percent	357,453	66,141	31,668	106,719	66,902	2,982	1,765	71,415	9,858	1,808	366	194	475	419	19	13	272	50
75 to 79 percent	415,373	83,223	36,938	113,643	77,553	6,555	2,806	83,773	10,887	2,073	419	223	515	477	30	19	339	50

Table 4d.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE—Con.																		
80 to 84 percent	457,314	85,962	47,829	100,492	96,519	11,184	10,281	89,170	15,880	2,282	446	273	455	579	56	68	332	72
85 to 89 percent	396,569	77,310	50,522	77,104	82,634	9,583	8,934	73,018	17,468	2,022	389	295	368	477	52	60	297	85
90 to 94 percent	288,739	54,097	34,969	62,726	57,730	4,735	8,637	54,937	10,910	1,514	286	194	338	327	29	67	229	44
95 to 99 percent	97,346	12,551	8,685	20,242	17,324	2,478	12,018	19,976	4,070	605	77	65	114	121	13	88	101	27
100 percent or more	446,873	68,740	26,205	102,367	48,816	11,086	61,503	105,841	22,318	2,297	378	144	493	311	66	455	353	97
Purchase price not reported or property not acquired by purchase	44,379	7,834	8,096	10,534	3,409	154	67	12,614	1,672	153	27	21	40	18	...	...	41	4
Median percent	75	75	75	70	77	84	100+	74	80	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than $2,000	1,386,648	262,479	111,670	444,588	67,255	15,805	...	414,142	70,712	1,526	294	130	498	85	17	...	427	74
$2,000 to $2,999	882,479	169,141	81,930	295,015	63,213	4,549	774	232,976	34,882	2,165	432	200	720	158	11	2	559	85
$3,000 to $3,999	754,582	148,711	78,866	240,613	93,005	7,385	1,976	159,481	24,549	2,583	509	273	826	323	25	7	536	83
$4,000 to $4,999	618,923	116,622	59,276	192,854	95,466	5,871	8,275	126,114	14,449	2,734	517	260	854	425	26	38	549	65
$5,000 to $5,999	536,287	93,481	52,535	152,540	118,876	6,598	9,335	86,434	16,492	2,924	508	287	834	653	36	52	464	90
$6,000 to $6,999	532,637	106,402	59,571	132,102	125,065	7,884	25,742	59,746	16,129	3,428	686	385	848	805	51	169	380	104
$7,000 to $7,999	464,050	96,420	63,109	94,054	120,145	8,989	29,708	37,482	14,154	3,448	716	469	698	894	68	223	276	104
$8,000 to $8,999	245,345	42,654	36,189	57,046	60,401	3,799	19,651	21,367	4,244	2,064	359	303	479	511	32	166	180	35
$9,000 to $9,999	173,920	27,842	22,935	42,486	43,797	3,832	14,210	14,979	3,843	1,631	261	215	398	411	36	134	140	36
$10,000 to $10,999	68,153	11,312	7,271	17,855	17,004	1,432	100	11,110	2,072	707	117	76	185	177	15	1	114	22
$11,000 to $11,999	50,828	10,090	4,908	13,917	12,803	357	133	6,671	1,952	581	115	57	159	147	4	2	76	22
$12,000 to $14,999	75,515	11,901	6,620	21,021	19,146	1,665	791	12,796	1,578	1,000	159	88	278	255	22	10	169	21
$15,000 to $19,999	30,098	7,370	1,909	6,271	8,369	371	...	4,770	1,037	504	126	32	103	138	6	...	80	18
$20,000 or more	5,557	1,255	418	359	706	27	...	1,638	1,156	138	32	13	10	16	1	...	41	26
Median debt.....dollars	3,800	3,800	4,300	3,400	5,800	5,100	7,300	2,700	2,900	...	...	...	...	...	...	...	...	...
Average debt.....dollars	4,400	4,400	4,700	4,000	5,900	5,100	7,300	3,400	3,800	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items	3,114,575	603,242	338,989	1,144,258	656,074	50,736	110,594	103,851	106,663	15,928	3,021	1,907	4,885	3,973	297	802	387	656
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items	956,546	323,011	103,686	88,120	376,309	26,202	16,391	...	22,830	5,189	1,552	599	470	2,198	150	106	...	114
Other items	33,815	6,811	9,013	5,873	10,000	356	567	...	1,195	174	30	50	32	54	2	4	...	4
Real estate taxes, and fire and hazard insurance premiums, with:																		
No other items	1,191,949	189,224	94,098	514,705	183,907	19,087	88,041	54,624	48,266	6,540	1,105	567	2,285	1,216	116	650	218	383
Ground rent	45,089	599	3,171	32,891	2,733	202	1,672	2,476	1,347	182	3	18	114	17	1	13	7	8
Life insurance premiums	21,136	332	485	17,568	1,490	...	71	618	515	72	...	1	60	6	...	1	2	2
Real estate taxes	663,870	71,022	116,917	400,432	29,875	1,367	54	31,529	12,676	2,856	290	618	1,573	208	5	...	115	48
Fire and hazard insurance premiums	22,355	4,528	697	10,960	1,013	443	282	3,484	945	80	12	2	45	6	3	2	7	3
Life insurance premiums	54,187	374	268	3,828	38,523	...	...	145	11,049	272	1	2	14	195	...	...	1	60
Other combinations:																		
Including real estate taxes	102,851	6,694	10,616	57,744	9,746	2,851	3,227	6,309	5,604	477	26	51	255	56	20	25	22	20
Not including real estate taxes	22,777	647	38	12,137	2,478	228	289	4,666	2,236	85	1	...	36	17	...	2	15	13

Table 4e.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	2,462,397	690,140	123,815	683,806	184,146	18,583	28,183	636,324	97,407	7,256	2,017	412	1,907	961	71	165	1,482	240
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased	260,070	39,095	8,522	26,819	74,923	3,065	28,183	67,387	12,078	964	140	32	74	373	13	164	135	32
Originated	2,202,327	651,045	115,293	656,987	109,223	15,518	...	568,937	85,329	6,292	1,877	380	1,833	588	58	...	1,347	208
FORM OF DEBT																		
Mortgage or deed of trust	2,236,183	672,828	122,625	665,930	182,927	18,583	28,183	471,151	73,964	6,676	1,987	408	1,869	954	71	165	1,057	165
Contract to purchase	226,213	17,311	1,191	17,878	1,218	...	...	165,172	23,443	580	30	4	38	7	...	...	425	75
SERVICE OF MORTGAGE																		
Hold and service mortgage	2,229,985	668,926	118,993	676,610	99,068	16,137	...	557,496	92,754	6,303	1,948	389	1,887	521	60	...	1,275	222
Hold mortgage only	232,411	21,213	4,820	7,197	85,078	2,445	28,182	78,827	4,651	953	69	23	20	440	11	164	207	18
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired	1,683,486	419,994	80,536	444,626	158,616	14,531	28,183	467,189	69,812	5,644	1,495	292	1,414	841	64	165	1,184	190
Mortgage refinanced or renewed	366,706	114,756	27,051	132,550	18,128	924	...	61,773	11,539	896	256	84	306	87	3	...	132	27
To increase loan for improvements or repairs	139,553	37,939	10,680	70,872	4,835	197	...	12,991	2,044	352	94	40	165	14	...	...	31	8
To increase loan for other reasons	57,495	21,860	2,635	20,316	3,186	530	...	7,257	1,714	150	53	9	52	14	3	...	15	5
To secure better terms	69,783	17,892	4,605	20,346	7,814	197	...	13,381	5,550	201	46	18	50	41	...	...	34	11
To renew or extend loan without increasing amount	56,517	23,387	5,504	5,643	1,126	...	...	19,843	1,015	99	35	8	8	8	...	...	38	2
For other purpose	43,358	13,678	3,627	15,373	1,167	...	...	8,301	1,216	94	28	9	31	10	...	...	14	1
Mortgage placed later than acquisition of property	412,206	155,395	16,233	106,632	7,403	3,128	...	107,362	16,057	715	267	36	186	33	4	...	167	23
To make improvements or repairs	201,655	70,275	8,447	68,457	3,413	1,365	...	43,728	5,975	336	110	21	111	14	3	...	70	7
To invest in other properties	31,456	9,428	1,622	6,427	1,212	...	...	12,274	493	74	20	4	18	7	...	...	24	...
To invest in business other than real estate	48,031	23,505	1,035	8,067	342	...	...	14,072	1,011	123	71	2	21	3	...	...	24	3
For other purpose	131,064	52,187	5,129	23,681	2,436	1,763	...	37,288	8,578	182	66	9	36	9	1	...	49	13
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages	366,706	114,756	27,051	132,550	18,128	924	...	61,773	11,539	896	256	85	307	88	4	...	131	27
Same lender	263,042	83,844	22,143	102,911	8,724	394	...	39,293	5,740	600	182	71	223	33	1	...	78	13
Different lender	103,664	30,912	4,908	29,639	9,404	530	...	22,480	5,799	296	74	14	84	55	3	...	53	14
AMORTIZATION																		
Fully amortized	1,975,137	527,264	75,481	668,279	179,596	17,547	28,183	398,674	80,120	6,141	1,653	304	1,883	944	70	165	927	196
Partially amortized	152,576	75,827	6,644	6,486	3,517	342	...	54,085	5,675	449	214	26	11	11	1	...	167	20
Not amortized	162,031	48,776	3,845	2,543	1,033	554	...	98,299	6,983	324	69	8	5	7	1	...	220	16
On demand	172,651	38,274	37,846	6,500	...	140	...	85,266	4,629	342	81	75	8	...	...	...	168	8
Regular principal payments required	64,135	20,490	18,910	6,184	...	140	...	17,000	1,414	146	40	46	8	...	...	...	47	4
No regular principal payments required	108,516	17,784	18,936	316	...	...	...	68,266	3,215	196	41	29	...	...	...	...	121	4
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments	2,182,249	626,834	113,070	635,429	173,056	16,427	2 934	505,850	84,652	6,634	1,890	384	1,760	910	65	157	1,253	215
Delinquent	173,733	40,733	7,814	47,290	10,387	2,155	1,249	54,330	9,776	428	92	26	146	45	6	8	87	16
No regular payments required	106,414	22,572	2,933	1,086	701	...	...	76,144	2,980	195	36	2	1	6	...	...	143	8
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part)	454,037	146,574	20,740	115,540	35,943	5,871	12,954	102,797	13,619	1,579	446	84	366	225	33	81	301	44
1949	604,049	168,695	24,117	150,845	53,730	4,622	11,942	166,169	23,932	2,052	519	100	525	326	13	71	420	77
1948	454,602	118,410	19,255	125,860	33,833	4,091	1,220	136,446	15,487	1,426	372	73	390	189	16	7	332	46
1947	352,527	110,672	13,814	105,709	25,106	1,177	1,206	82,419	12,427	1,041	341	54	298	125	3	6	185	30
1946	269,772	90,532	16,313	79,592	16,414	788	...	59,592	6,544	681	243	55	199	54	3	...	112	16
1942 to 1945	206,376	33,498	14,013	80,376	9,310	1,219	...	60,275	7,685	304	57	23	106	24	1	...	85	7
1940 to 1941	49,072	9,805	4,811	14,676	5,014	815	...	6,576	7,375	76	20	10	15	10	1	...	11	9
1935 to 1939	48,186	9,933	2,883	10,077	4,109	...	361	12,717	7,608	68	17	5	7	8	...	...	24	6
1930 to 1934	14,696	1,337	3,897	1,135	690	...	...	5,380	2,257	15	1	3	1	1	...	...	6	4
1929 or earlier	9,081	683	3,973	...	...	...	...	3,953	473	13	1	5	...	...	...	...	7	...
TERM OF MORTGAGE																		
On demand	172,651	38,273	37,846	6,499	...	140	...	85,264	4,628	342	81	75	9	...	...	...	168	8
Fully amortized	1,975,142	527,263	75,483	668,281	179,600	17,547	28,181	398,674	80,123	6,140	1,653	302	1,884	944	70	165	928	197
Less than 5 years	203,709	93,532	1,823	14,556	329	1,407	...	82,324	9,737	174	87	1	10	...	...	...	69	6
5 to 9 years	437,631	132,486	3,981	116,684	7,028	2,733	...	157,161	17,560	742	246	5	165	14	6	...	286	20
10 to 12 years	591,150	109,207	10,671	323,360	23,481	3,100	...	101,085	20,248	1,624	334	28	806	88	9	...	299	60
13 to 14 years	71,848	12,946	2,814	33,267	3,962	394	332	16,326	1,806	258	52	13	103	23	2	2	58	7
15 years	188,267	50,200	14,914	86,369	13,864	1,076	1,724	13,209	6,914	767	210	62	339	68	3	4	67	13
16 to 19 years	75,171	15,170	4,856	27,787	10,753	...	479	12,343	3,782	359	77	17	123	54	...	3	72	14
20 years	272,710	84,520	29,983	59,248	74,300	1,870	8,352	6,757	7,681	1,482	475	145	295	430	10	48	36	42
21 to 24 years	27,863	5,833	1,807	1,302	8,072	575	3,038	5,036	2,201	141	33	10	7	39	3	19	23	8
25 years	100,960	21,778	4,459	5,520	37,629	6,304	14,059	2,486	8,727	570	130	21	35	226	36	88	10	25
26 years or more	5,833	1,591	175	188	182	88	197	1,947	1,467	23	9	...	1	2	1	1	8	2
Median term.....years	11	11	18	11	20	...	...	8	11	...	...	...	...	...	...	...	...	...

Table 4c.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
TERM OR MORTGAGE--Con.																		
Partially or not amortized	314,606	124,604	10,490	9,030	4,549	896	...	152,383	12,658	772	284	33	15	17	2	...	387	35
Less than 5 years	161,747	76,545	6,083	2,173	898	554	...	69,228	6,268	322	138	15	4	6	1	...	140	20
5 to 9 years	108,573	36,765	1,314	2,595	621	145	...	61,966	5,169	289	95	6	3	3	...	...	173	10
10 to 14 years	35,576	9,966	2,155	4,075	2,420	197	...	16,280	482	127	39	8	8	7	1	...	58	4
15 years or more	8,710	1,328	938	187	610	...	...	4,909	739	34	12	4	...	1	...	...	16	1
Median term.....years	4	4	...	...	...	...	...	5	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand	171,094	38,273	37,845	6,499	...	140	...	83,709	4,628	342	81	75	9	...	...	...	168	8
Fully amortized	1,975,141	527,262	75,477	668,283	179,597	17,549	28,183	398,677	80,119	6,141	1,653	303	1,883	943	71	165	927	195
Past due	3,617	296	...	484	...	...	...	2,837	...	2	...	...	...	...	...	...	2	...
1950 to 1951	127,302	50,670	1,783	18,450	751	1,407	664	47,067	6,507	60	31	1	6	...	...	...	19	2
1952 to 1953	219,913	83,876	1,532	39,934	2,911	674	...	74,521	16,467	221	95	2	30	3	...	...	78	13
1954 to 1955	233,839	65,548	2,987	72,271	1,345	1,216	...	82,077	8,396	381	120	4	87	6	2	...	154	9
1956 to 1957	239,695	62,378	3,731	96,609	7,067	2,392	...	60,928	6,593	517	154	7	172	19	8	...	143	14
1958 to 1959	282,586	65,671	6,059	128,745	16,483	788	...	53,512	11,329	826	214	16	346	50	3	...	164	32
1960 to 1964	432,561	84,188	20,929	227,468	29,939	2,037	1,210	51,258	15,931	1,627	352	77	786	136	7	5	220	44
1965 to 1969	289,119	78,413	30,650	72,166	70,527	2,337	6,211	19,462	9,354	1,560	427	147	382	394	10	34	117	50
1970 to 1974	118,518	31,728	7,609	10,807	44,110	2,982	12,256	4,934	4,092	760	226	48	64	286	17	76	21	22
1975 or later	27,991	4,494	197	1,349	6,864	3,716	7,842	2,081	1,450	187	34	1	10	49	24	50	9	9
Partially or not amortized	316,161	124,604	10,490	9,029	4,549	896	...	153,939	12,658	773	284	33	16	17	2	...	386	37
Past due	12,388	4,095	...	...	493	...	...	5,196	2,605	19	3	...	...	...	...	...	10	6
1950 to 1951	140,272	65,141	5,733	1,638	898	...	...	61,590	5,274	250	97	12	2	6	...	...	118	16
1952 to 1953	76,616	31,367	876	4,215	621	554	...	37,091	1,892	194	85	4	5	3	1	...	92	5
1954 to 1955	44,047	13,094	876	286	197	...	...	28,124	1,469	143	45	5	...	...	...	...	89	3
1956 to 1957	16,534	4,498	875	1,326	1,411	145	...	7,418	861	47	14	2	4	3	...	...	23	1
1958 to 1959	14,494	3,236	561	1,124	...	197	...	9,288	88	53	16	2	4	...	1	...	30	1
1960 or later	11,810	3,173	1,569	440	929	...	...	5,232	469	67	24	8	1	5	...	...	24	5
INTEREST RATE																		
Less than 4.0 percent	55,450	1,657	...	789	...	...	...	46,442	6,562	135	2	...	...	...	...	...	106	27
4.0 percent	534,482	197,129	39,428	134,377	53,050	3,682	24,729	62,872	19,218	2,293	862	159	565	290	20	150	188	58
4.1 to 4.5 percent	281,967	80,755	17,244	41,772	101,491	7,506	2,593	13,837	16,769	1,281	364	69	134	578	36	14	56	30
4.6 to 5.0 percent	555,524	138,146	57,713	153,682	17,084	1,046	861	162,520	24,472	1,586	378	163	447	64	1	...	455	78
5.1 to 5.5 percent	48,420	6,971	6,826	22,087	3,940	...	...	8,265	332	138	15	18	66	13	...	...	26	...
5.6 to 6.0 percent	831,357	227,476	2,271	282,220	8,319	5,033	...	279,620	26,418	1,619	363	4	618	16	12	...	562	43
6.1 percent or more	155,199	38,004	332	48,881	261	1,316	...	62,770	3,636	204	33	...	78	1	1	...	89	3
Median interest rate...percent	5.0	5.0	5.0	5.5	4.5	4.5	...	6.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount	1,851,485	472,176	84,257	664,067	175,583	17,884	28,183	329,353	79,988	5,959	1,580	331	1,862	920	70	165	835	196
Interest and principal at same time in increasing or decreasing total amount	227,247	98,128	15,840	12,744	7,529	145	...	86,536	6,326	572	227	44	34	34	...	...	213	19
Payment of interest only	166,463	45,739	19,849	2,403	332	554	...	90,368	7,218	336	83	34	5	1	1	...	200	12
Interest and principal at different times, or principal only	110,590	51,525	938	3,506	...	...	...	53,726	895	194	91	1	5	...	...	...	90	6
No regular interest or principal payments	106,611	22,572	2,933	1,086	701	...	...	76,341	2,980	195	36	2	1	6	...	...	143	8
MORTGAGE LOAN																		
Less than $2,000	723,227	220,620	31,214	189,832	6,027	4,257	...	234,605	36,672	557	164	25	169	6	3	5	166	24
$2,000 to $2,999	438,859	108,103	18,710	144,950	12,615	2,001	...	133,003	19,479	745	194	34	248	20	3	14	217	29
$3,000 to $3,999	381,239	106,304	15,855	126,180	17,042	2,210	1,680	99,306	12,663	988	266	41	330	46	6	47	260	34
$4,000 to $4,999	271,071	71,823	18,503	77,953	28,883	2,211	3,803	60,677	7,221	946	245	64	275	108	9	36	208	23
$5,000 to $5,999	197,744	47,870	11,462	49,946	29,576	3,171	8,732	39,361	7,629	906	218	51	225	141	17	38	175	33
$6,000 to $6,999	178,937	47,291	11,333	39,983	40,809	2,249	5,640	27,469	4,167	994	258	64	219	239	14	13	139	24
$7,000 to $7,999	111,040	33,145	6,785	20,105	20,216	1,285	5,417	19,034	5,057	709	203	43	132	139	9	4	110	33
$8,000 to $8,999	67,411	21,706	2,580	14,239	13,015	659	1,609	11,225	2,379	501	161	20	102	103	5	9	80	17
$9,000 to $9,999	28,547	12,531	1,585	4,289	5,560	155	394	3,762	272	236	103	13	33	49	1	...	31	2
$10,000 to $11,999	36,312	12,329	4,560	8,087	6,295	385	908	2,717	1,036	331	114	43	72	59	3	9	21	10
$12,000 to $14,999	15,770	3,673	1,070	7,295	1,561	...	...	1,682	491	169	28	11	89	18	...	...	20	4
$15,000 or more	12,242	4,748	163	953	2,553	...	...	3,483	342	176	65	2	13	33	...	...	56	6
Median loan.....dollars	3,100	3,100	3,700	3,000	5,900	...	...	2,600	2,600	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	1,683,491	419,998	80,544	444,632	158,616	14,530	28,183	467,192	69,813	5,644	1,494	292	1,416	841	63	164	1,185	190
Less than 50 percent	252,632	83,967	10,293	70,231	11,837	714	...	63,802	11,790	510	173	19	144	50	1	...	96	28
50 to 59 percent	207,521	56,441	12,383	58,986	20,422	1,418	...	54,453	3,422	629	184	44	162	98	3	...	125	12
60 to 64 percent	137,202	33,767	6,624	48,078	11,302	1,555	664	32,326	2,888	485	108	34	170	66	5	...	95	8
65 to 69 percent	127,231	28,808	7,733	36,778	16,628	394	674	32,281	3,938	438	108	30	112	100	2	3	72	11
70 to 74 percent	142,374	31,126	4,077	45,954	14,369	1,462	...	42,187	3,200	539	148	17	162	74	6	...	124	8
75 to 79 percent	143,333	28,364	6,584	42,859	19,070	1,632	1,275	34,389	9,159	533	124	30	133	113	8	7	99	19
80 to 84 percent	149,341	32,434	6,031	30,511	23,309	1,758	4,901	44,656	5,744	593	160	21	116	118	8	27	118	25
85 to 89 percent	119,108	22,438	6,744	21,323	22,190	1,068	2,269	35,843	7,233	518	104	28	78	128	5	14	139	22
90 to 94 percent	102,691	24,671	3,081	28,092	11,033	1,839	1,476	23,704	8,796	402	107	12	113	53	9	8	74	26
95 to 99 percent	29,887	11,621	984	5,831	2,165	197	1,960	6,157	970	132	53	4	21	9	1	13	26	5
100 percent or more	253,907	64,004	11,029	51,480	6,094	2,493	14,964	93,426	10,420	830	218	49	193	31	15	92	209	23
Purchase price not reported or property not acquired by purchase	18,264	2,357	4,981	4,509	197	...	...	3,968	2,253	35	7	4	12	1	...	...	8	3
Median percent	74	71	71	71	76	...	...	76	80	...	...	...	...	...	...	...	...	...

Table 4e.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
OUTSTANDING DEBT																		
Less than $2,000	1,086,298	310,295	45,489	307,919	18,558	5,673	861	344,448	53 057	1,040	290	42	330	21	5	...	310	42
$2,000 to $2,999	392,219	114,594	19,874	125,468	17,124	1,455	...	103,319	10,382	947	275	49	306	42	3	...	246	25
$3,000 to $3,999	309,715	86,293	15,162	94,091	21,516	2,630	2,329	73,849	13,846	1,055	294	53	323	73	9	8	248	46
$4,000 to $4,999	199,998	46,406	14,338	57,335	26,723	1,873	4,386	43,633	5,306	885	207	63	252	120	9	20	191	24
$5,000 to $5,999	171,129	43,693	8,840	40,212	28,072	3,401	7,654	34,356	4,903	933	239	48	219	153	19	43	184	27
$6,000 to $6,999	120,801	33,143	7,608	17,703	34,550	1,263	7,239	14,246	5,050	773	211	49	113	221	8	48	91	33
$7,000 to $7,999	82,379	23,207	4,656	21,243	15,485	1,670	3,879	9,611	2,628	610	173	35	157	115	12	29	71	19
$8,000 to $8,999	40,077	13,317	2,886	5,449	11,197	462	532	5,612	627	333	109	24	45	94	4	4	47	5
$9,000 to $9,999	24,552	8,590	3,283	3,905	5,274	155	1,302	1,503	539	231	80	31	37	50	1	13	14	5
$10,000 to $11,999	17,084	5,712	1,519	4,274	3,173	...	...	1,764	642	180	57	17	46	34	...	...	19	7
$12,000 to $14,999	11,467	2,423	163	6,211	1,104	...	...	1,478	88	149	32	2	80	15	...	...	19	1
$15,000 or more	6,683	2,467	...	...	1,371	...	...	2,503	342	120	49	...	...	23	...	...	43	6
Median debt.....dollars	2,300	2,300	2,800	2,200	5,200	3,800	5,800	1,800	1,800	...	...	...	...	...	...	...	...	...
Average debt.....dollars	2,900	2,990	3,300	2,800	5,200	3,800	5,800	2,300	2,500	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items	745,952	155,015	40,484	294,872	150,050	11,980	28,183	31,415	33,961	3,057	708	184	974	801	58	165	67	100
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items	228,213	80,028	6,031	19,286	103,739	8,192	7,834	...	3,104	1,193	391	31	94	582	40	40	...	14
Other items	7,209	3,146	636	381	2,508	197	197	...	145	41	12	3	2	20	2	2	...	1
Real estate taxes, and fire and hazard insurance premiums	314,093	52,582	7,740	167,346	28,877	2,585	19,473	17,932	17,557	1,147	236	50	520	125	16	119	39	42
Real estate taxes	121,924	12,611	26,077	72,478	3,093	332	...	3,223	4,112	417	43	100	238	16	...	...	6	13
Fire and hazard insurance premiums	21,053	4,695	...	8,327	...	332	482	5,377	1,840	42	14	...	15	...	...	2	8	2
Life insurance premiums	15,450	828	...	2,753	9,239	...	...	...	2,630	74	6	...	8	45	...	...	...	16
Other combinations:																		
Including real estate taxes	26,670	845	...	18,774	2,160	342	197	1,525	2,829	115	4	...	85	11	...	1	5	9
Not including real estate taxes	11,340	280	...	5,527	434	...	...	3,358	1,744	26	...	...	11	2	...	...	10	3

Table 5.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages	9,005,966	3,552,789	3,796,563	989,675	666,939	33,753,208	15,413,697	14,836,577	2,208,686	1,294,248
Average debt per mortgage...dollars	3,700	4,300	3,900	2,200	1,900	...	...	...	...	...
Total first mortgages	8,287,356	3,139,228	3,520,110	968,730	659,288	32,689,945	14,765,810	14,450,134	2,189,914	1,284,087
Average debt per mortgage.....dol.	3,900	4,700	4,100	2,300	1,900	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	1,296,512	599,862	459,091	147,518	90,041	1,048,044	561,993	344,994	87,320	53,737
$2,000 to $2,999	1,202,160	381,371	467,510	223,062	130,217	2,025,037	831,796	781,215	270,153	141,873
$3,000 to $3,999	1,220,269	354,246	508,048	207,103	150,872	3,048,080	1,090,900	1,281,195	413,269	262,716
$4,000 to $4,999	1,042,906	303,153	430,227	177,859	131,667	3,498,271	1,221,918	1,467,711	501,017	307,625
$5,000 to $5,999	877,926	292,926	404,429	103,168	77,403	3,833,492	1,481,347	1,760,306	370,504	221,335
$6,000 to $6,999	813,608	346,643	379,434	48,319	39,212	4,421,030	2,091,096	2,020,687	188,117	121,130
$7,000 to $7,999	661,786	315,848	305,140	24,793	16,005	4,328,021	2,233,898	1,917,679	111,726	64,718
$8,000 to $8,999	456,213	198,335	234,016	16,225	7,637	3,360,181	1,582,742	1,663,557	88,030	25,852
$9,000 to $9,999	254,177	133,279	110,778	5,907	4,213	2,126,736	1,191,297	881,670	38,758	15,051
$10,000 to $10,999	184,838	85,906	88,585	6,358	3,989	1,646,832	824,356	756,839	42,181	23,456
$11,000 to $11,999	60,804	27,443	30,570	1,242	1,549	603,488	295,262	288,853	8,525	10,848
$12,000 to $14,999	130,743	63,050	58,037	4,568	5,088	1,462,638	764,071	635,068	39,297	24,202
$15,000 to $19,999	66,130	30,637	32,840	1,908	745	942,513	459,996	454,224	22,627	5,666
$20,000 or more	19,284	6,529	11,405	700	650	345,582	136,178	196,136	8,390	5,878
Median loan.....dollars	4,400	4,700	4,700	3,500	3,700	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized	6,933,079	2,613,806	3,021,796	818,969	478,508	28,575,933	13,079,483	12,756,749	1,835,049	904,652
Partially amortized	600,276	267,423	247,183	57,167	28,503	2,196,433	1,016,004	978,109	146,493	55,827
Not amortized	337,272	183,199	118,979	20,530	14,564	879,335	450,631	336,769	57,047	34,888
On demand	416,800	74,884	132,149	72,063	137,704	1,038,275	219,686	378,507	151,362	288,720
Regular principal payments required	169,074	34,870	66,175	24,990	43,039	451,566	105,997	199,514	48,301	97,754
No regular principal payments required	247,726	40,014	65,974	47,073	94,665	586,709	113,689	178,993	103,061	190,966
TERM OF FIRST MORTGAGE										
On demand	416,799	74,883	132,149	72,061	137,706	1,038,275	219,686	378,507	151,362	288,720
Fully amortized	6,932,894	2,613,602	3,021,804	818,973	478,515	28,574,974	13,078,538	12,756,749	1,835,035	904,652
Less than 5 years	318,684	220,702	96,036	1,218	728	291,969	224,467	65,897	1,117	488
5 to 9 years	972,181	404,935	456,339	109,509	1,398	1,814,334	979,496	746,499	87,201	1,138
10 to 12 years	1,793,504	620,730	811,495	297,062	64,217	5,423,326	2,434,672	2,487,862	457,356	43,436
13 to 14 years	260,892	87,917	116,669	37,418	18,888	1,101,502	483,932	503,360	87,117	27,093
15 years	946,451	278,262	439,325	140,746	88,118	4,379,327	1,742,519	2,135,603	384,801	116,404
16 to 19 years	397,440	143,903	154,312	49,437	49,788	2,037,542	938,282	852,901	151,704	94,655
20 years	1,276,908	435,228	619,753	92,130	129,797	7,533,819	3,136,130	3,799,849	332,947	304,893
21 to 24 years	177,099	89,622	57,173	15,997	14,307	1,115,081	665,100	361,053	59,114	29,814
25 years	759,042	318,894	266,231	72,734	101,183	4,729,105	2,377,112	1,822,446	263,158	266,389
26 years or more	30,693	13,409	4,471	2,722	10,091	148,969	96,828	21,279	10,520	20,342
Median term.....years	15	14	15	13	20	...	...	...	...	...
Partially or not amortized	937,830	450,754	366,308	77,696	43,072	3,076,662	1,467,505	1,314,878	203,538	90,741
Less than 5 years	381,986	280,113	93,380	4,095	4,398	967,477	708,851	240,965	6,616	11,045
5 to 9 years	335,394	117,070	178,821	37,476	2,027	1,084,085	440,753	552,190	86,874	4,268
10 to 14 years	165,030	45,183	81,310	26,952	11,585	794,207	263,508	438,637	73,448	18,614
15 to 19 years	30,569	4,303	8,326	5,751	12,189	134,886	27,187	54,752	25,677	27,270
20 years or more	24,851	4,085	4,471	3,422	12,873	96,007	27,206	28,334	10,923	29,544
Median term.....years	6	4	7	9	15	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	156,970	51,022	69,993	19,761	16,194	572,496	236,289	253,134	49,545	33,528
4.0 percent	1,990,027	643,941	1,210,457	85,499	50,130	11,143,524	4,191,182	6,581,096	250,834	120,412
4.1 to 4.5 percent	1,612,313	654,082	477,933	237,835	242,463	8,171,790	4,337,383	2,516,964	766,165	551,278
4.6 to 5.0 percent	2,007,625	722,007	798,643	287,020	199,955	6,869,321	3,038,619	2,822,207	625,146	383,259
5.1 to 5.5 percent	246,135	88,203	94,087	34,547	29,298	808,143	368,992	323,740	70,191	45,220
5.6 to 6.0 percent	2,041,208	854,744	794,060	279,914	112,490	4,763,911	2,383,865	1,842,585	395,627	141,834
6.1 percent or more	233,161	125,311	74,953	24,155	8,742	360,758	209,468	110,318	32,416	8,556
Median interest rate.....percent	5.0	5.0	5.0	5.0	4.6	...	...	...	...	...
Total junior mortgages	718,610	413,561	276,453	20,945	7,651	1,063,263	647,887	386,443	18,772	10,161
Average debt per mortgage.....dol.	1,500	1,600	1,400	900	1,300	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than $1,000	161,323	97,993	56,285	5,317	1,728	85,089	54,557	28,095	1,728	709
$1,000 to $1,999	341,344	194,705	132,859	10,365	3,415	412,276	252,316	148,562	7,798	3,600
$2,000 to $2,999	132,952	73,845	53,447	3,891	1,769	260,622	156,101	99,472	5,691	3,358
$3,000 to $3,999	44,400	25,031	17,727	1,101	541	124,272	76,853	44,286	1,644	1,489
$4,000 to $4,999	18,475	10,660	7,746	16	53	69,801	42,645	26,928	69	159
$5,000 or more	20,116	11,327	8,389	255	145	111,203	65,415	43,100	1,842	846
Median loan.....dollars	1,500	1,500	1,600	1,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized	590,417	340,406	235,410	12,865	1,736	828,360	501,490	315,720	9,864	1,286
Partially amortized	36,844	24,944	10,998	810	92	68,699	48,937	18,005	1,690	67
Not amortized	54,311	35,930	13,814	3,831	736	101,070	67,979	27,881	4,193	1,017
On demand	37,040	12,282	16,233	3,440	5,085	65,135	29,481	24,837	3,026	7,791
Regular principal payments required	5,883	2,274	2,740	869	...	11,046	5,936	4,600	510	...
No regular principal payments required	31,157	10,008	13,493	2,571	5,085	54,089	23,545	20,237	2,516	7,791

[1] Data for 1950 are for part of the year only.

Table 5.— FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand	37,036	12,281	16,261	3,409	5,085	65,245	29,581	25,047	2,826	7,791
Fully amortized	590,468	340,408	235,428	12,896	1,736	828,400	501,390	315,663	10,062	1,285
Less than 5 years	64,129	46,475	17,540	114	...	52,480	43,214	9,233	33	...
5 to 9 years	103,415	50,549	47,572	5,145	149	141,938	74,334	63,840	3,747	17
10 to 14 years	95,165	50,868	38,471	4,959	867	162,885	93,248	65,903	3,484	250
15 years	49,369	33,884	14,811	493	181	65,014	47,354	16,758	670	232
16 to 19 years	23,302	16,348	5,888	703	363	43,196	31,927	10,185	778	306
20 years	129,994	70,302	58,381	1,244	67	180,881	104,315	75,630	873	63
21 to 24 years	25,154	15,292	9,724	138	...	36,216	22,213	13,796	207	...
25 years or more	99,940	56,690	43,041	100	109	145,790	84,785	60,318	270	417
Median term ... years	15	15	15	...	...	...	...	...	...	...
Partially or not amortized	91,110	60,874	24,768	4,640	828	169,616	116,916	45,733	5,883	1,084
Less than 5 years	46,605	34,797	10,184	1,624	...	75,115	57,023	16,143	1,949	...
5 to 9 years	28,278	17,588	9,307	1,372	11	54,540	37,182	15,766	1,592	...
10 to 14 years	11,496	5,786	3,517	1,644	549	28,298	16,145	9,176	2,342	635
15 years or more	4,731	2,703	1,760	...	268	11,663	6,566	4,648	...	449
Median term ... years	4	4	6	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent	27,898	14,968	10,081	1,169	1,680	65,339	37,108	23,170	2,356	2,705
4.0 percent	349,181	206,998	137,769	2,990	1,424	470,221	287,765	177,573	3,699	1,184
4.1 to 4.5 percent	10,537	4,135	5,078	1,004	320	17,280	8,796	6,418	1,465	601
4.6 to 5.0 percent	107,064	55,541	44,202	5,637	1,684	170,538	99,553	64,735	4,344	1,906
5.1 to 6.0 percent	205,690	118,623	75,327	9,357	2,383	321,635	202,783	108,518	6,635	3,699
6.1 percent or more	18,239	13,298	3,996	788	157	18,251	11,882	6,029	274	66
Median interest rate ... percent	4.0	4.0	4.0	4.0	...	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

Table 5a.— CONVENTIONAL FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages	6,272,169	2,478,596	2,510,205	812,373	470,995	19,597,713	8,995,020	8,169,502	1,618,424	814,767
Average debt per mortgage ... dollars	3,100	3,600	3,300	2,000	1,700	...	...	...	...	...
Total first mortgages	5,862,763	2,250,345	2,356,727	792,347	463,344	18,937,861	8,596,027	7,936,877	1,600,351	804,606
Average debt per mortgage ... dol.	3,200	3,800	3,400	2,000	1,700	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	1,272,772	394,010	445,513	145,975	87,274	1,028,162	555,305	334,278	86,186	52,393
$2,000 to $2,999	1,093,872	366,572	416,681	203,316	107,303	1,836,916	798,290	686,036	240,739	111,851
$3,000 to $3,999	984,259	321,875	395,344	168,925	98,115	2,440,331	985,953	977,749	316,236	160,393
$4,000 to $4,999	733,109	241,094	302,425	117,826	71,764	2,413,494	959,742	1,003,853	297,556	152,343
$5,000 to $5,999	538,379	193,204	235,873	65,693	43,609	2,264,796	954,510	978,948	217,540	113,798
$6,000 to $6,999	395,919	158,246	175,713	38,733	23,227	2,027,569	925,534	883,469	146,644	71,922
$7,000 to $7,999	271,480	119,797	117,036	21,087	13,560	1,665,755	828,568	691,993	90,414	54,780
$8,000 to $8,999	181,978	74,610	90,409	12,749	4,210	1,268,398	580,000	607,148	68,811	12,439
$9,000 to $9,999	103,337	49,332	44,835	5,375	3,795	821,345	430,503	342,287	34,916	13,839
$10,000 to $10,999	95,353	42,305	44,342	5,546	3,160	816,908	396,301	366,345	35,844	18,418
$11,000 to $11,999	34,023	15,111	16,629	1,130	1,153	328,830	160,204	151,581	8,063	8,982
$12,000 to $14,999	87,524	42,997	35,673	4,005	4,849	951,606	518,622	376,321	34,132	22,531
$15,000 to $19,999	52,454	24,930	25,562	1,287	675	740,468	372,330	348,219	14,880	5,039
$20,000 or more	18,304	6,262	10,692	700	650	333,083	130,165	188,650	8,390	5,878
Median loan ... dollars	3,500	3,500	3,700	3,200	3,300	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized	4,508,502	1,724,931	1,858,414	642,588	282,569	14,823,840	6,909,700	6,243,492	1,245,477	425,171
Partially amortized	600,276	267,423	247,183	57,167	28,503	2,196,433	1,016,004	978,109	146,493	55,827
Not amortized	337,272	183,199	118,979	20,530	14,564	879,335	450,631	336,769	57,047	34,888
On demand	416,800	74,884	132,149	72,063	137,704	1,038,275	219,686	378,507	151,362	288,720
Regular principal payments required	169,074	34,870	66,175	24,990	43,039	451,566	105,997	199,514	48,301	97,754
No regular principal payments required	247,726	40,014	65,974	47,073	94,665	586,709	113,689	178,993	103,061	190,966

[1] Data for 1950 are for part of the year only.

Table 5a.—CONVENTIONAL FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF FIRST MORTGAGE										
On demand	416,799	74,883	132,149	72,061	137,706	1,038,275	219,686	378,507	151,362	288,720
Fully amortized	4,508,314	1,724,732	1,858,419	642,591	282,572	14,822,887	6,908,755	6,243,492	1,245,469	425,171
Less than 5 years	315,028	218,506	94,576	1,218	728	286,819	222,500	62,714	1,117	488
5 to 9 years	942,903	395,307	437,094	109,104	1,398	1,755,766	954,036	713,697	86,895	1,138
10 to 12 years	1,659,241	591,201	716,788	288,468	62,784	5,018,554	2,311,449	2,220,175	444,018	42,912
13 to 14 years	217,900	74,444	88,647	36,601	18,208	914,090	418,815	383,144	85,722	26,409
15 years	662,318	213,143	261,468	120,261	67,446	3,109,113	1,341,222	1,337,910	337,702	92,279
16 to 19 years	248,871	77,602	94,126	38,803	38,340	1,238,061	528,037	518,229	118,373	73,422
20 years	346,529	122,198	132,283	36,560	55,488	1,962,236	887,536	822,712	129,790	122,198
21 to 24 years	39,859	12,248	14,056	4,815	8,740	206,763	92,662	78,890	18,720	16,491
25 years	53,827	14,764	15,477	4,055	19,531	240,140	108,220	89,173	12,709	30,038
26 years or more	21,838	5,319	3,904	2,706	9,909	91,345	44,278	16,848	10,423	19,796
Median term ... years	11	11	11	12	15	...	...	...	...	...
Partially or not amortized	937,830	450,754	366,308	77,696	43,072	3,076,662	1,467,505	1,314,878	203,538	90,741
Less than 5 years	381,986	280,113	93,380	4,095	4,398	967,477	708,851	240,965	6,616	11,045
5 to 9 years	335,394	117,070	178,821	37,476	2,027	1,084,085	440,753	552,190	86,874	4,268
10 to 14 years	165,030	45,183	81,310	26,952	11,585	794,207	263,508	438,637	73,448	18,614
15 to 19 years	30,569	4,303	8,326	5,751	12,189	134,886	27,187	54,752	25,677	27,270
20 to 24 years	19,793	3,509	3,318	2,635	10,331	77,347	22,837	23,212	8,640	22,658
25 years or more	5,058	576	1,153	787	2,542	18,660	4,369	5,122	2,283	6,886
Median term ... years	6	4	7	9	15	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	154,188	50,287	68,886	19,616	15,399	557,613	232,188	244,569	48,938	31,918
4.0 percent	543,820	168,864	272,659	61,905	40,392	2,397,159	870,143	1,267,976	166,303	92,737
4.1 to 4.5 percent	691,693	241,900	254,761	87,936	107,096	3,280,546	1,493,478	1,327,800	267,428	191,840
4.6 to 5.0 percent	1,952,913	721,171	797,481	284,276	149,985	6,769,953	3,037,948	2,820,019	619,450	292,536
5.1 to 5.5 percent	246,066	88,203	94,087	34,547	29,229	808,108	368,992	323,740	70,191	45,185
5.6 to 6.0 percent	2,041,015	854,696	793,915	279,914	112,490	4,763,714	2,383,798	1,842,455	395,627	141,834
6.1 percent or more	233,161	125,311	74,953	24,155	8,742	360,758	209,468	110,318	32,416	8,556
Median interest rate ... percent	5.0	5.0	5.0	5.0	4.7	...	...	...	...	...
Total junior mortgages	409,406	228,251	153,478	20,026	7,651	659,852	398,993	232,625	18,073	10,161
Average debt per mortgage ... dollars	1,600	1,700	1,500	900	1,300	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than $1,000	99,559	61,423	31,493	4,915	1,728	45,188	29,927	13,059	1,493	709
$1,000 to $1,999	139,909	73,167	53,479	9,848	3,415	146,945	87,692	48,319	7,334	3,600
$2,000 to $2,999	90,995	48,792	36,543	3,891	1,769	175,090	103,397	62,644	5,691	3,358
$3,000 to $3,999	40,978	23,209	16,127	1,101	541	114,075	71,327	39,615	1,644	1,489
$4,000 to $4,999	18,021	10,505	7,447	16	53	68,193	42,077	25,888	69	159
$5,000 or more	19,944	11,155	8,389	255	145	110,361	64,573	43,100	1,842	846
Median loan ... dollars	1,700	1,700	1,800	1,500	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized	281,214	155,096	112,436	11,946	1,736	424,949	252,596	161,902	9,165	1,286
Partially amortized	36,844	24,944	10,998	810	92	68,699	48,937	18,005	1,690	67
Not amortized	54,311	35,930	13,814	3,831	736	101,070	67,979	27,881	4,193	1,017
On demand	37,040	12,282	16,233	3,440	5,085	65,135	29,481	24,837	3,026	7,791
Regular principal payments required	5,883	2,274	2,740	869	...	11,046	5,936	4,600	510	...
No regular principal payments required	31,157	10,008	13,493	2,571	5,085	54,089	23,545	20,237	2,516	7,791
TERM OF JUNIOR MORTGAGE										
On demand	37,036	12,281	16,261	3,409	5,085	65,245	29,581	25,047	2,826	7,791
Fully amortized	281,264	155,098	112,453	11,977	1,736	424,990	252,496	161,845	9,364	1,285
Less than 5 years	63,932	46,475	17,343	114	...	52,421	43,214	9,174	33	...
5 to 9 years	100,211	47,604	47,313	5,145	149	139,928	72,538	63,626	3,747	17
10 to 14 years	79,313	40,299	33,188	4,959	867	148,206	82,712	61,760	3,484	250
15 to 19 years	24,247	13,116	9,435	1,152	544	48,959	32,087	14,921	1,413	538
20 years or more	13,561	7,604	5,174	607	176	35,476	21,945	12,364	687	480
Median term ... years	8	8	9	...	...	...	...	...	...	...
Partially or not amortized	91,110	60,874	24,768	4,640	828	169,616	116,916	45,733	5,883	1,084
Less than 5 years	46,605	34,797	10,184	1,624	...	75,115	57,023	16,143	1,949	...
5 to 9 years	28,278	17,588	9,307	1,372	11	54,540	37,182	15,766	1,592	...
10 to 14 years	11,496	5,786	3,517	1,644	549	28,298	16,145	9,176	2,342	635
15 years or more	4,731	2,703	1,760	...	268	11,663	6,566	4,648	...	449
Median term ... years	4	4	6	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent	27,858	14,968	10,041	1,169	1,680	65,319	37,108	23,150	2,356	2,705
4.0 percent	40,066	21,688	14,883	2,071	1,424	66,926	38,871	23,871	3,000	1,184
4.1 to 4.5 percent	10,489	4,135	5,030	1,004	320	17,184	8,796	6,322	1,465	601
4.6 to 5.0 percent	107,064	55,541	44,202	5,637	1,684	170,538	99,553	64,735	4,344	1,906
5.1 percent to 6.0 percent	205,690	118,623	75,327	9,357	2,383	321,635	202,783	108,518	6,635	3,699
6.1 or more	18,239	13,298	3,996	788	157	18,251	11,882	6,029	274	66
Median interest rate ... percent	6.0	6.0	6.0	5.5	...	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

Table 5b.—FHA-INSURED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total first mortgages	1,228,350	478,456	392,454	161,496	195,944	6,602,897	3,296,208	2,290,642	536,566	479,481
Average debt per mortgage...dollars	5,400	6,900	5,800	3,300	2,400	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	8,387	2,543	1,587	1,490	2,767	5,890	2,065	1,374	1,107	1,344
$2,000 to $2,999	53,844	4,498	10,630	15,802	22,914	86,699	10,588	22,562	23,527	30,022
$3,000 to $3,999	130,366	10,949	29,579	37,081	52,757	319,788	36,200	86,882	94,383	102,323
$4,000 to $4,999	191,209	28,943	46,497	55,866	59,903	646,692	124,938	176,365	190,107	155,282
$5,000 to $5,999	192,984	58,977	64,384	35,829	33,794	891,289	316,457	321,495	145,800	107,537
$6,000 to $6,999	229,358	127,516	77,195	8,662	15,985	1,326,564	789,175	451,443	36,738	49,208
$7,000 to $7,999	198,938	114,872	79,544	2,077	2,445	1,394,600	830,060	542,319	12,283	9,938
$8,000 to $8,999	124,975	63,105	56,211	2,232	3,427	963,800	514,381	425,448	10,558	13,413
$9,000 to $9,999	42,367	32,233	9,367	349	418	373,520	293,027	76,929	2,352	1,212
$10,000 to $11,999	37,834	24,640	11,045	924	1,225	368,242	249,435	105,104	6,799	6,904
$12,000 to $14,999	13,411	7,847	4,762	563	239	157,538	94,640	56,062	5,165	1,671
$15,000 or more	4,677	2,353	1,653	621	70	68,275	35,242	24,659	7,747	627
Median loan.....dollars	6,100	7,000	6,500	4,400	4,300	...	...	...	...	...
TERM OF FIRST MORTGAGE										
Less than 10 years	5,187	2,266	2,713	208	...	9,519	2,496	6,914	109	...
10 to 14 years	26,857	7,806	9,540	7,398	2,113	83,077	35,255	35,737	10,877	1,208
15 years	85,374	20,132	27,465	17,105	20,672	270,709	99,872	106,595	40,117	24,125
16 to 19 years	46,278	17,828	8,822	8,180	11,448	186,371	104,831	37,908	22,399	21,233
20 years	492,206	197,601	170,993	49,303	74,309	2,771,362	1,407,664	1,004,560	176,443	182,695
21 to 24 years	58,733	25,791	16,338	11,037	5,567	304,488	175,403	76,568	39,194	13,323
25 years	506,773	200,557	156,313	68,251	81,652	2,936,833	1,432,833	1,020,318	247,331	236,351
26 years or more	6,933	6,467	268	16	182	40,539	37,854	2,042	97	546
Median term.....years	20	20	20	20	20	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	1,981	735	306	145	795	8,065	4,101	1,747	607	1,610
4.0 percent	251,452	64,824	167,899	8,991	9,738	1,608,012	449,080	1,098,915	32,342	27,675
4.1 to 4.5 percent	920,283	412,058	223,171	149,618	135,436	4,887,787	2,842,356	1,188,035	497,923	359,473
4.6 to 5.0 percent	54,630	836	1,080	2,744	49,970	99,035	671	1,945	5,696	90,723
Median interest rate.....percent	4.5	4.5	4.5	4.5	4.5	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

Table 5c.—VA-GUARANTEED FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages			Outstanding debt (thousands of dollars)		
	Total	Year mortgage made or assumed		Total	Year mortgage made or assumed	
		1949 to 1950[1]	1945 to 1948		1949 to 1950[1]	1945 to 1948
Total mortgages	1,505,447	595,737	909,710	7,552,598	3,122,469	4,430,129
Average debt per mortgage..dollars	5,000	5,200	4,900	...	...	...
Total first mortgages	1,196,243	410,427	785,816	7,149,187	2,873,575	4,275,612
Average debt per mortgage dollars	6,000	7,000	5,400	...	...	...
FIRST MORTGAGE LOAN						
Less than $2,000	15,353	3,309	12,044	13,992	4,623	9,369
$2,000 to $2,999	54,444	10,301	44,143	101,422	22,918	78,504
$3,000 to $3,999	105,644	21,422	84,222	287,961	68,747	219,214
$4,000 to $4,999	118,588	33,116	85,472	438,085	137,238	300,847
$5,000 to $5,999	146,563	40,745	105,818	677,407	210,380	467,027
$6,000 to $6,999	188,331	60,881	127,450	1,066,897	376,387	690,510
$7,000 to $7,999	191,368	81,179	110,189	1,267,666	575,270	692,396
$8,000 to $8,999	149,260	60,620	88,640	1,127,983	488,361	639,622
$9,000 to $9,999	108,473	51,714	56,759	931,671	467,727	463,944
$10,000 to $11,999	78,432	31,293	47,139	736,340	313,678	422,662
$12,000 to $14,999	29,808	12,206	17,602	353,494	150,809	202,685
$15,000 or more	9,979	3,641	6,338	146,269	57,437	88,832
Median loan.....dollars	6,800	7,400	6,400	...	...	...
TERM OF FIRST MORTGAGE						
Less than 10 years	27,747	9,558	18,189	54,199	24,931	29,268
10 to 12 years	113,431	24,445	88,986	344,502	101,910	242,592
13 to 14 years	36,967	10,751	26,216	164,605	51,175	113,430
15 years	198,759	44,987	153,772	999,505	301,425	698,080
TERM OF FIRST MORTGAGE —Con.						
16 to 19 years	102,291	48,473	53,818	613,110	305,414	307,696
20 years	438,173	115,429	322,744	2,800,221	840,930	1,959,291
21 to 24 years	78,507	51,583	26,924	603,830	397,035	206,795
25 years or more	200,364	105,196	95,168	1,569,217	850,755	718,462
Median term.....years	20	20	20	...	...	...
Total junior mortgages	309,204	185,310	123,894	403,411	248,894	154,517
Average debt per mortgage....dol	1,300	1,300	1,200	...	...	...
JUNIOR MORTGAGE LOAN						
Less than $1,000	61,764	36,570	25,194	39,901	24,630	15,271
$1,000 to $1,999	201,435	121,538	79,897	265,331	164,624	100,707
$2,000 to $2,999	41,957	25,053	16,904	85,532	52,704	32,828
$3,000 to $3,999	3,422	1,822	1,600	10,197	5,526	4,671
$4,000 to $4,999	454	155	299	1,608	568	1,040
$5,000 or more	172	172	...	842	842	...
Median loan.....dollars	1,400	1,400	1,400	...	...	...
TERM OF JUNIOR MORTGAGE						
Less than 10 years	3,401	2,945	456	2,069	1,796	273
10 to 14 years	15,852	10,569	5,283	14,679	10,536	4,143
15 years	36,216	27,406	8,810	43,838	34,736	9,102
16 to 19 years	12,208	9,710	2,498	15,413	12,458	2,955
20 years	123,375	67,199	56,176	165,108	94,769	70,339
21 to 24 years	22,342	12,938	9,404	29,343	16,360	12,983
25 years or more	95,810	54,543	41,267	132,960	78,239	54,721
Median term.....years	20	20	20	...	...	...

[1] Data for 1950 are for part of the year only.

Table 5d.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages	6,372,312	2,389,561	2,660,849	778,046	543,856	26,290,148	11,650,317	11,620,341	1,899,813	1,119,677
Average debt per mortgage...dollars	4,100	4,900	4,400	2,400	2,100	...	...	...	...	...
Total first mortgages	5,824,949	2,081,136	2,443,208	762,355	538,250	25,433,947	11,134,937	11,301,905	1,885,439	1,111,666
Average debt per mortgage.....dol.	4,400	5,400	4,600	2,500	2,100	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	573,284	255,047	187,438	85,555	45,244	491,267	254,267	156,979	52,663	27,358
$2,000 to $2,999	763,301	214,761	286,339	158,648	105,553	1,280,326	487,817	485,200	191,701	115,608
$3,000 to $3,999	839,028	216,065	325,578	172,021	125,364	2,059,659	665,822	828,391	349,776	215,670
$4,000 to $4,999	771,833	199,993	299,056	154,215	118,569	2,552,366	808,198	1,027,046	439,759	277,363
$5,000 to $5,999	680,183	215,538	297,974	94,007	72,664	2,927,674	1,087,722	1,291,896	339,172	208,884
$6,000 to $6,999	634,670	262,518	295,629	42,331	34,192	3,427,521	1,582,669	1,575,136	166,330	103,386
$7,000 to $7,999	550,743	260,422	255,006	21,138	14,177	3,619,350	1,844,488	1,614,011	101,019	59,832
$8,000 to $8,999	388,801	163,493	202,078	15,909	7,321	2,859,419	1,306,909	1,442,257	85,979	24,274
$9,000 to $9,999	225,630	117,784	97,790	5,843	4,213	1,890,636	1,053,749	783,463	38,373	15,051
$10,000 to $10,999	154,015	67,484	76,272	6,270	3,989	1,368,262	647,697	655,281	41,828	23,456
$11,000 to $11,999	55,314	26,070	26,453	1,242	1,549	551,435	280,516	251,546	8,525	10,848
$12,000 to $14,999	114,974	53,331	53,055	4,568	4,020	1,293,283	652,383	583,211	39,297	18,392
$15,000 to $19,999	56,897	23,696	30,548	1,908	745	816,891	358,447	430,151	22,627	5,666
$20,000 or more	16,276	4,934	9,992	700	650	295,85[illegible]	104,253	177,337	8,390	5,878
Median loan.....dollars	4,900	5,700	5,400	3,800	3,900	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized	4,957,941	1,774,651	2,125,203	654,824	403,263	22,434,713	10,011,955	10,025,669	1,596,533	800,556
Partially amortized	447,701	187,728	185,111	48,954	25,908	1,747,463	759,866	801,958	131,636	54,003
Not amortized	175,240	87,504	66,011	13,498	8,227	555,160	254,819	234,427	42,432	23,482
On demand	244,149	31,342	66,882	45,078	100,847	696,639	108,291	239,851	114,872	233,625
Regular principal payments required	103,503	14,163	35,749	17,364	36,227	303,712	57,274	121,862	39,194	85,382
No regular principal payments required	140,646	17,179	31,133	27,714	64,620	392,927	51,017	117,989	75,678	148,243
TERM OF FIRST MORTGAGE										
On demand	244,148	31,342	66,882	45,076	100,848	696,639	108,291	239,851	114,872	233,625
Fully amortized	4,957,749	1,774,448	2,125,209	654,826	403,266	22,433,757	10,011,010	10,025,669	1,596,522	800,556
Less than 5 years	114,976	81,257	32,286	1,021	412	117,817	88,297	28,077	1,018	425
5 to 9 years	534,549	212,765	251,250	69,336	1,198	1,072,099	555,871	455,276	59,921	1,031
10 to 12 years	1,202,354	397,862	524,282	226,590	53,620	3,799,219	1,670,299	1,721,051	368,896	38,973
13 to 14 years	189,043	63,571	80,390	29,409	15,673	843,254	377,404	367,282	73,486	25,082
15 years	758,182	220,114	344,326	120,104	73,638	3,612,512	1,413,608	1,746,539	346,439	105,926
16 to 19 years	322,073	111,515	124,445	43,271	42,842	1,677,156	746,218	708,835	138,922	83,181
20 years	1,004,395	330,053	483,874	81,843	108,625	6,053,323	2,448,580	3,036,940	305,201	262,602
21 to 24 years	149,237	76,059	47,602	14,477	11,099	973,758	575,399	318,941	53,794	25,624
25 years	658,082	270,260	233,115	66,441	88,266	4,158,616	2,053,647	1,624,358	240,234	240,377
26 years or more	24,858	10,992	3,639	2,334	7,893	126,003	81,687	18,370	8,611	17,335
Median term.....years	15	15	15	15	20	...	...	...	...	...
Partially or not amortized	623,223	275,364	251,269	62,451	34,139	2,303,518	1,015,555	1,036,386	174,066	77,511
Less than 5 years	220,237	154,783	60,919	2,907	1,628	645,023	450,281	188,219	3,308	3,215
5 to 9 years	226,821	79,878	117,748	28,262	933	795,005	314,185	408,284	70,809	1,727
10 to 14 years	129,455	33,854	62,689	23,139	9,773	667,425	206,977	376,580	66,057	17,811
15 to 19 years	27,079	3,222	6,812	5,419	11,626	114,434	20,494	42,366	25,013	26,561
20 years or more	19,631	3,627	3,101	2,724	10,179	81,631	23,618	20,937	8,879	28,197
Median term.....years	7	4	7	10	15	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	101,521	29,901	47,614	11,542	12,464	437,077	176,583	195,138	35,107	30,249
4.0 percent	1,455,542	475,048	878,147	64,144	38,203	8,850,635	3,298,018	5,243,706	215,030	93,881
4.1 to 4.5 percent	1,330,347	519,993	391,908	212,596	205,850	6,890,346	3,554,880	2,139,766	703,661	492,039
4.6 to 5.0 percent	1,452,100	494,321	566,634	226,458	164,687	5,283,661	2,227,360	2,188,560	536,395	331,346
5.1 to 5.5 percent	197,714	69,252	72,666	29,548	26,248	670,391	304,373	265,118	59,687	41,213
5.6 to 6.0 percent	1,209,850	456,963	460,703	206,503	85,681	3,145,126	1,486,034	1,223,461	319,192	116,439
6.1 percent or more	77,957	35,743	25,552	11,563	5,099	156,708	87,677	46,156	16,376	6,499
Median interest rate.....percent	5.0	5.0	4.5	5.0	4.6	...	...	...	...	...
Total junior mortgages	547,363	308,425	217,641	15,691	5,606	856,201	515,380	318,436	14,374	8,011
Average debt per mortgage.....dol.	1,600	1,700	1,500	900	1,400	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than $1,000	102,720	60,968	36,058	4,337	1,357	54,033	33,906	18,057	1,536	534
$1,000 to $1,999	263,001	149,146	105,542	6,572	1,741	320,795	195,314	119,779	4,077	1,625
$2,000 to $2,999	109,107	56,489	47,113	3,736	1,769	213,032	119,444	84,632	5,598	3,358
$3,000 to $3,999	37,883	21,550	14,980	812	541	105,874	66,346	36,713	1,326	1,489
$4,000 to $4,999	17,030	9,504	7,457	16	53	64,205	37,931	26,046	69	159
$5,000 or more	17,622	10,768	6,491	218	145	98,262	62,439	33,209	1,768	846
Median loan.....dollars	1,600	1,600	1,600	1,500	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized	468,204	264,314	191,318	10,891	1,681	687,131	412,109	265,367	8,386	1,269
Partially amortized	28,387	17,871	9,614	810	92	56,039	37,523	16,759	1,690	67
Not amortized	30,124	19,012	9,329	1,379	404	68,681	45,625	20,392	2,112	552
On demand	20,649	7,229	7,381	2,611	3,428	44,351	20,123	15,918	2,187	6,123
Regular principal payments required	3,452	1,788	1,111	553	...	8,790	5,253	3,279	258	...
No regular principal payments required	17,197	5,441	6,270	2,058	3,428	35,561	14,870	12,639	1,929	6,123

[1] Data for 1950 are for part of the year only.

Table 5d.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand	20,646	7,228	7,409	2,581	3,428	44,461	20,223	16,128	1,987	6,123
Fully amortized	468,253	264,317	191,333	10,922	1,681	687,171	412,009	265,310	8,584	1,268
Less than 5 years	46,543	30,972	15,457	114	...	40,342	31,705	8,604	33	...
5 to 9 years	81,815	39,214	38,458	3,994	149	117,293	60,050	54,348	2,878	17
10 to 14 years	74,291	38,291	31,052	4,136	812	133,407	77,111	53,188	2,875	233
15 to 19 years	56,889	38,869	16,280	1,196	544	88,420	64,296	22,138	1,448	538
20 to 24 years	121,320	67,893	51,978	1,382	67	177,593	104,056	72,394	1,080	63
25 years or more	87,395	49,078	38,108	100	109	130,116	74,791	54,638	270	417
Median term.....years	15	15	15	...	...	...	...	...	...	...
Partially or not amortized	58,466	36,883	18,899	2,188	496	124,567	83,148	36,998	3,802	619
Less than 5 years	28,889	20,837	8,052	...	...	52,688	39,425	13,263	...	...
5 to 9 years	17,738	10,101	6,254	1,372	11	38,465	26,120	10,753	1,592	...
10 to 14 years	8,326	4,460	2,833	816	217	24,029	13,315	8,334	2,210	170
15 years or more	3,513	1,485	1,760	...	268	9,385	4,288	4,648	...	449
Median term.....years	5	4	6	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent	19,284	9,831	7,568	853	1,032	51,428	28,571	18,987	1,946	1,924
4.0 percent	272,297	163,454	106,881	1,366	596	375,882	231,046	142,647	1,750	439
4.1 to 4.5 percent	8,289	3,052	4,229	688	320	13,681	6,755	5,112	1,213	601
4.6 to 5.0 percent	76,352	37,078	33,601	4,305	1,368	133,601	74,515	54,173	3,417	1,496
5.1 to 6.0 percent	160,057	88,490	61,746	7,690	2,131	269,624	168,377	91,987	5,775	3,485
6.1 percent or more	11,082	6,522	3,615	788	157	11,986	6,116	5,530	274	66
Median interest rate.....percent	4.0	4.0	4.0	6.0	...	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

Table 5e.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages	2,633,654	1,163,228	1,135,714	211,629	123,083	7,463,060	3,763,380	3,216,236	308,873	174,571
Average debt per mortgage...dollars	2,800	3,200	2,800	1,500	1,400	...	...	...	...	...
Total first mortgages	2,462,407	1,058,092	1,076,902	206,375	121,038	7,255,998	3,630,873	3,148,229	304,475	172,421
Average debt per mortgage.....dol.	2,900	3,400	2,900	1,500	1,400	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than $2,000	723,228	344,815	271,653	61,963	44,797	556,777	307,726	188,015	34,657	26,379
$2,000 to $2,999	438,859	166,610	181,171	66,414	24,664	744,711	343,979	296,015	78,452	26,265
$3,000 to $3,999	381,241	138,181	182,470	35,082	25,508	988,421	425,078	452,804	63,493	47,046
$4,000 to $4,999	271,073	103,160	131,171	23,644	13,098	945,905	413,720	440,665	61,258	30,262
$5,000 to $5,999	197,743	77,388	106,455	9,161	4,739	905,818	393,625	468,410	31,332	12,451
$6,000 to $6,999	178,938	84,125	83,805	5,988	5,020	993,509	508,427	445,551	21,787	17,744
$7,000 to $7,999	111,043	55,426	50,134	3,655	1,828	708,671	389,410	303,668	10,707	4,886
$8,000 to $8,999	67,412	34,842	31,938	316	316	500,762	275,833	221,300	2,051	1,578
$9,000 to $9,999	28,547	15,495	12,988	64	...	236,100	137,508	98,207	385	...
$10,000 to $11,999	36,313	19,795	16,430	88	...	330,623	191,405	138,865	353	...
$12,000 to $14,999	15,769	9,719	4,982	...	1,068	169,355	111,688	51,857	...	5,810
$15,000 or more	12,241	8,536	3,705	...	...	175,346	132,474	42,872	...	...
Median loan.....dollars	3,100	3,100	3,400	2,600	2,600	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized	1,975,138	839,155	896,593	164,145	75,245	6,141,220	3,067,528	2,731,080	238,516	104,096
Partially amortized	152,575	79,695	62,072	8,213	2,595	448,970	256,138	176,151	14,857	1,824
Not amortized	162,032	95,695	52,968	7,032	6,337	324,175	195,812	102,342	14,615	11,406
On demand	172,651	43,542	65,267	26,985	36,857	341,636	111,395	138,656	36,490	55,095
Regular principal payments required	65,571	20,707	30,426	7,626	6,812	147,854	48,723	77,652	9,107	12,372
No regular principal payments required	107,080	22,835	34,841	19,359	30,045	193,782	62,672	61,004	27,383	42,723

[1] Data for 1950 are for part of the year only.

Table 5c.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF FIRST MORTGAGE										
On demand	172,651	43,541	65,267	26,985	36,858	341,636	111,395	132,656	36,490	55,095
Fully amortized	1,975,145	839,154	896,595	164,147	75,249	6,141,217	3,067,528	2,731,080	238,513	104,096
Less than 5 years	203,708	139,445	63,750	197	316	174,152	136,170	37,820	99	63
5 to 9 years	437,632	192,170	205,089	40,173	200	742,235	423,625	291,223	27,280	107
10 to 12 years	591,150	222,868	287,213	70,472	10,597	1,624,107	764,373	766,811	88,460	4,463
13 to 14 years	71,849	24,346	36,279	8,009	3,215	258,248	106,528	136,078	13,631	2,011
15 years	188,269	58,148	94,999	20,642	14,480	766,815	328,911	389,064	38,362	10,478
16 to 19 years	75,367	32,388	29,867	6,166	6,946	360,386	192,064	144,066	12,782	11,474
20 years	272,513	105,175	135,879	10,287	21,172	1,480,496	687,550	722,909	27,746	42,291
21 to 24 years	27,862	13,563	9,571	1,520	3,208	141,323	89,701	42,112	5,320	4,190
25 years	100,960	48,634	33,116	6,293	12,917	570,489	323,465	198,088	22,924	26,012
26 years or more	5,835	2,417	832	388	2,198	22,966	15,141	2,909	1,909	3,007
Median term ... years	11	11	11	11	20	...	...	...	...	...
Partially or not amortized	314,607	175,390	115,039	15,245	8,933	773,145	451,950	278,493	29,472	13,230
Less than 5 years	161,749	125,330	32,461	1,188	2,770	322,454	258,570	52,746	3,308	7,830
5 to 9 years	108,573	37,192	61,073	9,214	1,094	289,080	126,568	143,906	16,065	2,541
10 to 14 years	35,575	11,329	18,621	3,813	1,812	126,783	56,531	62,058	7,391	803
15 years or more	8,710	1,539	2,884	1,030	3,257	34,828	10,281	19,783	2,708	2,056
Median term ... years	4	3	7	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent	55,449	21,121	22,379	8,219	3,730	135,419	59,706	57,996	14,438	3,279
4.0 percent	534,485	168,893	332,310	21,355	11,927	2,292,889	893,164	1,337,390	35,804	26,531
4.1 to 4.5 percent	281,966	134,089	86,025	25,239	36,613	1,281,444	782,503	377,198	62,504	59,239
4.6 to 5.0 percent	555,525	227,686	232,009	60,562	35,268	1,585,660	811,259	633,737	88,751	51,913
5.1 to 5.5 percent	48,421	18,951	21,421	4,999	3,050	137,752	64,619	58,622	10,504	4,007
5.6 to 6.0 percent	831,358	397,781	333,357	73,411	26,809	1,618,785	897,831	619,124	76,435	25,395
6.1 percent or more	155,204	89,568	49,401	12,592	3,643	204,050	121,791	64,162	16,040	2,057
Median interest rate ... percent	5.0	5.0	5.0	5.0	4.7	...	...	...	...	...
Total junior mortgages	171,247	105,136	58,812	5,254	2,045	207,062	132,507	68,007	4,398	2,150
Average debt per mortgage dollars	1,200	1,300	1,200	800	1,100	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than $1,000	58,603	37,025	20,227	980	371	31,056	20,651	10,038	192	175
$1,000 to $1,999	78,343	45,559	27,317	3,793	1,674	91,481	57,002	28,783	3,721	1,975
$2,000 to $2,999	23,845	17,356	6,334	155	...	47,590	36,657	10,840	93	...
$3,000 to $3,999	6,517	3,481	2,747	289	...	18,398	10,507	7,573	318	...
$4,000 to $4,999	1,445	1,156	289	...	...	5,596	4,714	882	...	...
$5,000 or more	2,494	559	1,898	37	...	12,941	2,976	9,891	74	...
Median loan ... dollars	1,300	1,300	1,300	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized	122,213	76,092	44,092	1,974	55	141,229	89,381	50,353	1,478	17
Partially amortized	8,457	7,073	1,384	...	...	12,660	11,414	1,246	...	...
Not amortized	24,187	16,918	4,485	2,452	332	32,389	22,354	7,489	2,081	465
On demand	16,391	5,053	8,852	829	1,657	20,784	9,358	8,919	839	1,668
Regular principal payments required	2,431	486	1,629	316	...	2,256	683	1,321	252	...
No regular principal payments required	13,960	4,567	7,223	513	1,657	18,528	8,675	7,598	587	1,668
TERM OF JUNIOR MORTGAGE										
On demand	16,390	5,053	8,852	828	1,657	20,784	9,358	8,919	839	1,668
Fully amortized	122,215	76,091	44,095	1,974	55	141,229	89,381	50,353	1,478	17
Less than 5 years	17,586	15,503	2,083	...	...	12,138	11,509	629	...	...
5 to 9 years	21,600	11,335	9,114	1,151	...	24,645	14,284	9,492	869	...
10 to 14 years	20,874	12,577	7,419	823	55	29,478	16,137	12,715	609	17
15 to 19 years	15,782	11,363	4,419	...	...	19,790	14,985	4,805	...	...
20 to 24 years	33,828	17,701	16,127	...	...	39,504	22,472	17,032	...	...
25 years or more	12,545	7,612	4,933	...	...	15,674	9,994	5,680	...	...
Median term ... years	15	12	16	...	...	...	...	...	...	...
Partially or not amortized	32,644	23,991	5,869	2,452	332	45,049	33,768	8,735	2,081	465
Less than 5 years	17,716	13,960	2,132	1,624	...	22,427	17,598	2,880	1,949	...
5 to 9 years	10,540	7,487	3,053	...	...	16,075	11,062	5,013	...	...
10 to 14 years	3,170	1,326	684	828	332	4,269	2,830	842	132	465
15 years or more	1,218	1,218	...	...	...	2,278	2,278	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent	8,614	5,137	2,513	316	648	13,911	8,537	4,183	410	781
4.0 percent	76,884	43,544	30,888	1,624	828	94,339	56,719	34,926	1,949	745
4.1 to 4.5 percent	2,248	1,083	849	316	...	3,599	2,041	1,306	252	...
4.6 to 5.0 percent	30,712	18,463	10,601	1,332	316	36,937	25,038	10,562	927	410
5.1 to 6.0 percent	45,633	30,133	13,581	1,667	252	52,011	34,406	16,531	860	214
6.1 percent or more	7,157	6,776	381	...	...	6,265	5,766	499	...	...
Median interest rate ... percent	4.5	5.0	4.0	...	...	...	...	...	...	...

[1] Data for 1950 are for part of the year only.

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Table 6.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
					On demand						On demand	
		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required
Total	9,006,189	7,523,449	637,129	391,794	174,304	279,549	33,753,344	29,403,449	2,265,129	981,356	461,483	641,927
FIRST MORTGAGE LOAN												
Total first mortgages	8,287,587	6,933,042	600,282	337,482	168,421	248,395	32,690,082	28,575,091	2,196,430	880,286	450,437	587,838
Less than $2,000	1,296,510	922,912	103,531	142,993	37,763	89,313	1,048,039	736,606	95,972	120,591	28,232	66,638
$2,000 to $2,999	1,202,160	957,715	106,084	53,678	35,371	49,319	2,025,031	1,585,488	191,523	104,701	56,409	86,910
$3,000 to $3,999	1,220,415	1,002,781	103,290	44,129	27,337	42,880	3,048,236	2,483,615	267,693	124,480	65,084	107,364
$4,000 to $4,999	1,042,897	892,601	79,392	28,077	18,959	23,869	3,498,269	3,000,288	264,795	102,171	53,001	78,014
$5,000 to $5,999	878,027	757,719	58,910	27,360	18,445	15,596	3,833,490	3,321,775	256,341	120,454	70,821	64,099
$6,000 to $6,999	813,611	732,598	46,262	13,371	11,399	9,986	4,421,029	4,023,276	228,124	67,352	52,035	50,242
$7,000 to $7,999	661,782	613,547	25,268	8,727	8,962	5,284	4,328,018	4,048,868	147,812	58,776	47,737	24,825
$8,000 to $8,999	456,212	419,933	23,243	6,742	2,697	3,599	3,360,181	3,109,726	157,260	49,651	19,500	24,044
$9,000 to $9,999	254,174	237,864	11,340	2,049	1,798	1,125	2,126,736	1,999,809	89,672	14,647	14,126	8,482
$10,000 to $10,999	184,838	162,176	13,522	3,230	1,917	3,995	1,646,832	1,461,481	113,249	25,339	16,326	30,437
$11,000 to $11,999	60,805	55,427	4,873	166	341	...	603,488	552,820	46,300	1,610	2,758	...
$12,000 to $14,999	130,742	114,541	8,766	3,978	2,050	1,408	1,462,638	1,310,925	87,198	38,484	11,378	14,653
$15,000 to $19,999	66,130	50,318	11,556	1,525	1,370	1,361	942,513	711,911	175,393	21,045	12,788	21,376
$20,000 or more	19,284	12,910	4,245	1,457	12	660	345,582	228,503	75,098	30,985	242	10,754
Median loan ... dollars	4,400	4,600	3,800	2,400	3,400	2,700	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	2,046,717	1,851,456	101,252	49,850	22,111	22,071	11,506,673	10,677,485	485,201	190,798	78,021	75,168
Less than $2,000	212,988	169,990	13,628	14,707	6,599	8,066	206,221	168,520	13,088	10,947	6,021	7,645
$2,000 to $2,999	163,537	135,719	13,633	5,178	4,320	4,693	364,144	306,460	28,141	10,520	9,503	9,520
$3,000 to $3,999	199,122	170,065	16,724	6,804	3,762	1,767	612,883	525,882	50,124	20,432	11,546	4,899
$4,000 to $4,999	198,426	178,854	10,110	6,368	906	2,188	801,856	724,058	39,683	25,806	3,551	8,758
$5,000 to $5,999	216,785	195,030	13,369	6,447	1,371	570	1,101,639	994,196	66,453	31,366	6,728	2,896
$6,000 to $6,999	289,216	274,402	9,243	2,114	1,698	1,764	1,754,470	1,667,277	54,675	12,176	10,254	10,088
$7,000 to $7,999	281,666	271,491	5,911	2,885	1,141	242	1,995,507	1,924,897	40,925	20,112	8,110	1,463
$8,000 to $8,999	176,629	166,857	5,478	2,568	602	1,125	1,416,111	1,339,805	41,687	20,796	4,615	9,208
$9,000 to $9,999	120,687	116,488	2,568	393	970	268	1,081,554	1,044,368	22,715	3,477	8,578	2,416
$10,000 to $10,999	77,687	73,037	3,505	290	257	599	745,166	701,186	33,762	2,310	2,540	5,368
$11,000 to $11,999	25,370	24,427	798	145	...	...	274,184	264,168	8,425	1,591	...	...
$12,000 to $14,999	53,413	49,448	2,449	969	155	393	648,803	604,059	25,473	12,511	1,642	5,118
$15,000 or more	31,191	25,648	3,836	982	330	396	504,135	412,609	60,050	18,754	4,933	7,789
Median loan ... dollars	6,100	6,200	4,600	3,700	3,000	2,600	...	...	...	...	...	...
New structures	772,367	718,790	25,575	15,668	5,215	7,130	4,909,081	4,675,367	122,462	60,438	20,176	30,638
Less than $2,000	56,756	45,517	1,348	5,741	1,790	2,363	45,572	37,517	1,490	3,242	1,344	1,979
$2,000 to $2,999	33,945	28,015	4,106	406	232	1,187	68,357	57,069	7,346	661	474	2,807
$3,000 to $3,999	49,025	41,989	4,868	1,609	197	363	150,732	129,884	14,259	4,951	591	1,047
$4,000 to $4,999	49,441	42,670	3,725	1,217	647	1,181	197,418	170,284	14,983	5,004	2,532	4,615
$5,000 to $5,999	69,040	61,888	3,273	2,806	985	91	351,732	316,467	16,223	13,617	4,948	477
$6,000 to $6,999	139,428	135,124	1,828	1,088	520	869	853,149	827,956	11,045	6,197	3,214	4,737
$7,000 to $7,999	140,447	137,377	1,648	1,108	316	...	1,007,585	985,801	11,515	8,060	2,209	...
$8,000 to $8,999	96,587	93,685	1,939	780	182	...	778,645	756,013	14,891	6,211	1,530	...
$9,000 to $9,999	56,360	55,523	317	...	323	198	511,785	504,280	2,832	...	2,889	1,784
$10,000 to $10,999	36,060	34,514	1,141	90	...	316	351,252	336,616	10,787	852	...	2,997
$11,000 to $11,999	11,795	11,423	372	...	...	...	127,324	123,416	3,908	...	...	...
$12,000 to $14,999	20,334	18,984	775	409	...	166	248,324	231,013	9,782	5,123	...	2,406
$15,000 or more	13,149	12,081	235	414	23	396	217,206	199,051	3,401	6,520	445	7,789
Median loan ... dollars	6,900	7,000	4,600	4,000	...	...	...	...	...	...	...	...
TERM OF FIRST MORTGAGE												
Total first mortgages	8,287,579	6,933,029	600,283	337,474	168,409	248,390	32,690,082	28,575,091	2,196,430	880,286	450,437	587,838
On demand	416,799	...	...	...	168,409	248,390	1,038,275	...	...	...	450,437	587,838
Less than 5 years	700,740	318,684	191,857	190,199	...	...	1,259,446	291,969	541,743	425,734	...	...
5 to 9 years	1,307,576	972,184	234,889	100,503	...	...	2,898,387	1,814,329	796,013	288,045	...	...
10 to 12 years	1,954,190	1,793,648	131,454	29,092	...	...	6,197,414	5,423,465	675,688	98,261	...	...
13 to 14 years	265,231	260,891	4,082	259	...	...	1,121,759	1,101,501	19,291	967	...	...
15 years	969,318	946,448	17,520	5,352	...	...	4,482,415	4,379,322	76,657	26,436	...	...
16 to 19 years	404,936	397,238	5,272	2,425	...	...	2,068,191	2,036,398	18,828	12,965	...	...
20 years	1,295,205	1,277,039	9,762	8,403	...	...	7,608,845	7,534,616	49,518	24,711	...	...
21 to 24 years	178,453	176,837	1,448	168	...	...	1,116,481	1,113,352	2,484	645	...	...
25 years	762,872	759,367	2,732	773	...	...	4,744,152	4,731,170	11,455	1,527	...	...
26 years or more	32,259	30,693	1,267	300	...	...	154,717	148,969	4,753	995	...	...
Median term ... years	12	15	7	4	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	2,046,711	1,851,446	101,248	49,843	22,107	22,067	11,506,673	10,677,485	485,201	190,798	78,021	75,168
On demand	44,174	...	...	...	22,107	22,067	153,189	...	...	...	78,021	75,168
Less than 5 years	158,316	85,638	43,680	28,998	...	...	333,843	81,915	160,927	91,001	...	...
5 to 9 years	261,845	216,855	31,111	13,878	...	...	788,612	583,053	142,179	63,380	...	...
10 to 12 years	383,593	356,777	22,478	4,339	...	...	1,724,725	1,553,531	150,495	20,699	...	...
13 to 14 years	72,594	71,648	946	...	...	...	416,440	411,120	5,320	...	...	...
15 years	204,313	202,078	867	1,370	...	...	1,353,717	1,337,299	7,089	9,329	...	...
16 to 19 years	122,846	122,197	649	...	...	...	825,455	820,549	4,906	...	...	...
20 years	386,257	384,071	994	1,190	...	...	2,827,738	2,811,710	10,095	5,933	...	...
21 to 24 years	88,255	88,240	...	15	...	...	655,293	655,097	...	196	...	...
25 years or more	324,518	323,942	523	53	...	...	2,427,661	2,423,211	4,190	260	...	...
Median term ... years	15	15	6	4	...	...	...	...	...	...	...	...

Table 6.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
TERM OF FIRST MORTGAGE--Con.												
New structures	772,365	718,787	25,576	15,665	5,213	7,127	4,909,081	4,695,367	122,462	60,438	20,176	30,638
On demand	12,340	...	...	...	5,213	7,127	50,814	...	...	...	20,176	30,638
Less than 5 years	51,814	32,053	10,707	9,054	...	...	97,151	30,622	45,782	20,747	...	...
5 to 9 years	58,750	45,619	9,153	3,979	...	...	185,382	121,369	40,017	23,996	...	...
10 to 12 years	89,885	82,397	4,910	2,579	...	...	413,317	367,917	30,097	15,303	...	...
13 to 14 years	15,178	15,178	...	...	...	...	78,457	78,457	...	...	...	...
15 years	56,344	56,126	181	38	...	...	383,745	382,388	1,161	196	...	...
16 to 19 years	20,730	20,680	50	...	...	...	156,749	156,160	589	...	...	...
20 years	177,834	177,425	409	...	...	...	1,356,342	1,353,102	3,240	...	...	...
21 to 24 years	39,353	39,338	...	15	...	...	304,096	303,900	...	196	...	...
25 years or more	250,137	249,971	166	...	...	...	1,883,028	1,881,452	1,576	...	...	...
Median term.....years	20	20	6	4	...	...	...	...	...	...	...	...
JUNIOR MORTGAGE LOAN												
Total junior mortgages	718,602	590,407	36,847	54,312	5,883	31,154	1,063,262	828,358	68,699	101,070	11,046	54,089
Less than $1,000	161,321	133,651	3,500	14,779	478	8,915	85,089	71,487	1,500	7,414	217	4,471
$1,000 to $1,999	341,334	298,933	13,911	16,194	2,292	10,006	412,275	364,837	15,366	19,101	1,724	11,247
$2,000 to $2,999	132,952	103,576	9,902	12,192	1,109	6,171	260,622	199,895	19,419	26,052	1,936	13,320
$3,000 to $3,999	44,401	30,708	4,921	4,736	600	3,436	124,272	84,643	12,696	14,601	1,527	10,805
$4,000 to $4,999	18,476	12,136	2,572	1,933	900	933	69,801	45,390	9,768	8,281	2,895	3,467
$5,000 to $6,999	15,584	8,838	1,813	3,646	148	1,139	76,181	42,910	7,825	19,136	532	5,778
$7,000 or more	4,534	2,565	228	832	356	554	35,022	19,196	2,125	6,485	2,215	5,001
Median loan.....dollars	1,500	1,500	2,100	1,700	...	1,600	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	336,432	295,680	16,170	16,919	879	6,782	535,049	451,505	32,618	33,578	1,931	15,417
Less than $1,000	67,255	60,252	1,596	4,931	...	477	40,064	36,149	645	2,971	...	299
$1,000 to $1,999	171,080	159,667	4,893	4,276	194	2,051	224,669	211,163	5,730	5,202	273	2,301
$2,000 to $2,999	62,494	50,916	5,721	4,016	41	1,798	132,468	106,853	11,953	9,209	114	4,339
$3,000 to $3,999	19,187	13,927	1,992	896	318	2,054	59,256	43,485	5,638	2,635	888	6,610
$4,000 to $4,999	8,565	5,551	1,086	1,284	301	342	34,289	22,504	4,245	5,653	492	1,395
$5,000 to $6,999	6,474	4,221	759	1,443	25	25	32,897	22,044	3,464	7,089	164	136
$7,000 or more	1,377	1,146	123	73	...	35	11,406	9,307	943	819	...	337
Median loan.....dollars	1,500	1,500	2,200	1,800	...	...	...	...	...	...	...	...
TERM OF JUNIOR MORTGAGE												
Total junior mortgages	718,601	590,408	36,846	54,314	5,880	31,155	1,063,262	828,358	68,699	101,070	11,046	54,089
On demand	37,038	...	...	...	5,880	31,155	65,135	...	...	...	11,046	54,089
Less than 5 years	110,735	64,130	16,596	30,010	...	...	127,595	52,480	25,385	49,730	...	...
5 to 9 years	131,692	103,413	13,344	14,936	...	...	196,478	141,938	25,323	29,217	...	...
10 to 14 years	106,652	95,154	4,744	6,754	...	...	191,184	162,886	11,790	16,508	...	...
15 years	51,441	49,324	820	1,298	...	...	69,175	64,861	1,624	2,690	...	...
16 to 19 years	23,485	23,301	122	62	...	...	43,535	43,196	158	181	...	...
20 years	131,623	129,993	543	1,088	...	...	184,657	180,881	2,276	1,500	...	...
21 to 24 years	25,314	25,153	161	...	...	...	36,712	36,216	496	...	...	...
25 years or more	100,621	99,940	516	166	...	...	148,791	145,900	1,647	1,244	...	...
Median term.....years	13	15	5	4	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	336,428	295,678	16,170	16,920	879	6,782	535,049	451,505	32,618	33,578	1,931	15,417
On demand	7,663	...	...	...	879	6,782	17,348	...	...	...	1,931	15,417
Less than 5 years	38,893	23,946	6,776	8,171	...	...	47,753	25,840	10,763	11,150	...	...
5 to 9 years	55,226	42,666	6,256	6,305	...	...	90,139	61,352	13,561	15,226	...	...
10 to 14 years	44,273	40,511	1,657	2,105	...	...	89,623	79,417	3,610	6,596	...	...
15 years	32,525	31,906	574	46	...	...	45,798	44,184	1,550	64	...	...
16 to 19 years	15,872	15,826	...	46	...	...	31,313	31,176	...	137	...	...
20 years	70,221	69,431	543	247	...	...	105,764	103,083	2,276	405	...	...
21 to 24 years	15,255	15,094	161	...	...	...	22,610	22,114	496	...	...	...
25 years or more	56,500	56,298	203	...	...	...	84,701	84,339	362	...	...	...
Median term.....years	15	18	6	5	...	...	...	...	...	...	...	...

Table 6a.—CONVENTIONAL FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
Total	6,272,252	4,789,512	637,129	391,794	174,304	279,549	19,597,694	15,247,799	2,265,129	981,356	461,483	641,927
FIRST MORTGAGE LOAN												
Total first mortgages	5,862,854	4,508,309	600,282	337,482	168,421	248,395	18,937,842	14,822,851	2,196,430	880,286	450,437	587,838
Less than $2,000	1,272,773	899,175	103,531	142,993	37,763	89,313	1,028,157	716,724	95,972	120,591	28,232	66,638
$2,000 to $2,999	1,093,871	849,426	106,084	53,678	35,371	49,319	1,836,910	1,397,367	191,523	104,701	56,409	86,910
$3,000 to $3,999	984,257	766,623	103,290	44,129	27,337	42,880	2,440,326	1,875,705	267,693	124,480	65,084	107,364
$4,000 to $4,999	733,101	582,805	79,392	28,077	18,959	23,869	2,413,493	1,915,512	264,795	102,171	53,001	78,014
$5,000 to $5,999	538,479	418,171	58,910	27,360	18,445	15,596	2,264,795	1,753,080	256,341	120,454	70,821	64,099
$6,000 to $6,999	395,919	314,906	46,262	13,371	11,399	9,986	2,027,569	1,629,816	228,124	67,352	52,035	50,242
$7,000 to $7,999	271,480	223,245	25,268	8,727	8,962	5,284	1,665,754	1,386,604	147,812	58,776	47,737	24,825
$8,000 to $8,999	181,978	145,699	23,243	6,742	2,697	3,599	1,268,398	1,017,943	157,260	49,651	19,500	24,044
$9,000 to $9,999	103,335	87,025	11,340	2,049	1,798	1,125	821,545	694,618	89,672	14,647	14,126	8,482
$10,000 to $10,999	95,355	72,693	13,522	3,230	1,917	3,995	816,908	631,557	113,249	25,339	16,326	30,437
$11,000 to $11,999	34,023	28,645	4,873	166	341	...	328,830	278,162	46,300	1,610	2,758	...
$12,000 to $14,999	87,524	71,323	8,766	3,978	2,050	1,408	951,606	799,893	87,198	38,484	11,378	14,653
$15,000 to $19,999	52,455	36,643	11,556	1,525	1,370	1,361	740,468	509,866	175,393	21,045	12,788	21,376
$20,000 or more	18,304	11,930	4,245	1,457	12	660	333,083	216,004	75,098	30,985	242	10,754
Median loan ... dollars	3,500	3,600	3,800	2,400	3,400	2,700	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	1,195,840	1,000,579	101,252	49,850	22,111	22,071	5,569,299	4,740,111	485,201	190,798	78,021	75,168
Less than $2,000	208,494	165,496	13,628	14,707	6,599	8,066	200,623	162,922	13,088	10,947	6,021	7,645
$2,000 to $2,999	150,660	122,842	13,633	5,178	4,320	4,693	335,962	278,278	28,141	10,520	9,503	9,520
$3,000 to $3,999	170,151	141,094	16,724	6,804	3,762	1,767	518,661	431,660	50,124	20,432	11,546	4,899
$4,000 to $4,999	141,733	122,161	10,110	6,368	906	2,188	563,348	485,550	39,683	25,806	3,551	8,758
$5,000 to $5,999	122,398	100,643	13,369	6,447	1,371	570	602,357	494,914	66,453	31,366	6,728	2,896
$6,000 to $6,999	107,310	92,496	9,243	2,114	1,698	1,764	629,354	542,161	54,675	12,176	10,254	10,088
$7,000 to $7,999	91,935	81,760	5,911	2,885	1,141	242	635,575	564,965	40,925	20,112	8,110	1,463
$8,000 to $8,999	55,447	45,675	5,478	2,568	602	1,125	433,479	357,173	41,687	20,796	4,615	9,208
$9,000 to $9,999	39,500	35,301	2,568	393	970	268	346,664	309,478	22,715	3,477	8,578	2,416
$10,000 to $10,999	34,975	30,325	3,505	290	257	599	325,910	281,930	33,762	2,310	2,540	5,368
$11,000 to $11,999	13,038	12,095	798	145	...	...	139,126	129,110	8,425	1,591	...	...
$12,000 to $14,999	34,036	30,071	2,449	969	155	393	412,049	367,305	25,473	12,511	1,642	5,118
$15,000 or more	26,163	20,620	3,836	982	330	396	426,191	334,665	60,050	18,754	4,933	7,789
Median loan ... dollars	4,400	4,500	4,600	3,700	3,000	2,600	...	...	...	...	...	...
New structures	344,078	290,501	25,575	15,668	5,215	7,130	1,739,076	1,505,362	122,462	60,438	20,176	30,638
Less than $2,000	56,027	44,788	1,348	5,741	1,790	2,363	45,202	37,147	1,490	3,242	1,344	1,979
$2,000 to $2,999	32,554	26,624	4,106	406	232	1,187	65,608	54,320	7,346	661	474	2,807
$3,000 to $3,999	45,591	38,555	4,868	1,609	197	363	139,036	118,188	14,259	4,951	591	1,047
$4,000 to $4,999	40,950	34,179	3,725	1,217	647	1,181	161,337	134,203	14,983	5,004	2,532	4,615
$5,000 to $5,999	35,472	28,320	3,273	2,806	985	91	173,363	138,098	16,223	13,617	4,948	477
$6,000 to $6,999	33,725	29,421	1,828	1,088	520	869	198,479	173,286	11,045	6,197	3,214	4,737
$7,000 to $7,999	26,915	23,845	1,648	1,108	316	...	188,286	166,502	11,515	8,060	2,209	...
$8,000 to $8,999	18,517	15,615	1,939	780	182	...	144,155	121,523	14,891	6,211	1,530	...
$9,000 to $9,999	12,886	12,049	317	...	323	198	115,526	108,021	2,832	...	2,889	1,784
$10,000 to $10,999	13,675	12,129	1,141	90	...	316	129,791	115,155	10,787	852	...	2,997
$11,000 to $11,999	5,262	4,890	372	...	...	...	55,602	51,694	3,908	...	...	...
$12,000 to $14,999	12,146	10,796	775	409	...	166	149,351	132,040	9,782	5,123	...	2,406
$15,000 or more	10,358	9,290	235	414	23	396	173,340	155,185	3,401	6,520	445	7,789
Median loan ... dollars	4,900	5,000	4,600	4,000	...	...	...	...	...	...	...	...
TERM OF FIRST MORTGAGE												
Total first mortgages	5,862,853	4,508,303	600,283	337,474	168,409	248,390	18,937,842	14,822,851	2,196,430	880,286	450,437	587,838
On demand	416,799	...	...	...	168,409	248,390	1,038,275	...	...	...	450,437	587,838
Less than 5 years	697,084	315,028	191,857	190,199	...	...	1,254,296	286,819	541,743	425,734	...	...
5 to 9 years	1,278,297	942,905	234,889	100,503	...	...	2,839,819	1,755,761	796,013	288,045	...	...
10 to 12 years	1,819,782	1,659,240	131,454	29,092	...	...	5,792,481	5,018,532	675,688	98,261	...	...
13 to 14 years	222,240	217,900	4,082	259	...	...	934,347	914,089	19,291	967	...	...
15 years	685,186	662,316	17,520	5,352	...	...	3,212,201	3,109,108	76,657	26,436	...	...
16 to 19 years	256,565	248,867	5,272	2,425	...	...	1,269,853	1,238,060	18,828	12,965	...	...
20 years	364,693	346,527	9,762	8,403	...	...	2,036,463	1,962,234	49,518	24,711	...	...
21 to 24 years	41,215	39,599	1,448	168	...	...	208,163	205,034	2,484	645	...	...
25 years	57,589	54,084	2,732	773	...	...	254,851	241,869	11,455	1,527	...	...
26 years or more	23,403	21,837	1,267	300	...	...	97,093	91,345	4,753	995	...	...
Median term ... years	11	11	7	4	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	1,195,840	1,000,575	101,248	49,843	22,107	22,067	5,569,299	4,740,111	485,201	190,798	78,021	75,168
On demand	44,174	...	...	...	22,107	22,067	153,189	...	...	...	78,021	75,168
Less than 5 years	157,310	84,632	43,680	28,998	...	...	332,980	81,052	160,927	91,001	...	...
5 to 9 years	253,258	208,268	31,111	13,878	...	...	765,986	560,427	142,179	63,380	...	...
10 to 12 years	358,399	331,583	22,478	4,339	...	...	1,620,004	1,448,810	150,495	20,699	...	...
13 to 14 years	59,374	58,428	946	...	...	...	352,559	347,239	5,320	...	...	...
15 years	143,881	141,646	867	1,370	...	...	975,986	959,568	7,089	9,329	...	...
16 to 19 years	58,955	58,306	649	...	...	...	427,318	422,412	4,906	...	...	...
20 years	93,234	91,048	994	1,190	...	...	722,952	706,924	10,095	5,933	...	...
21 to 24 years	11,513	11,498	...	15	...	...	87,560	87,364	...	196	...	...
25 or more	15,742	15,166	523	53	...	...	130,765	126,315	4,190	260	...	...
Median term ... years	11	11	6	4	...	...	...	...	...	...	...	...

Table 6a.—CONVENTIONAL FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
TERM OF FIRST MORTGAGE--Con.												
New structures	344,080	290,502	25,576	15,665	5,213	7,127	1,739,076	1,505,362	122,462	60,438	20,176	30,638
On demand	12,340	...	...	...	5,213	7,127	50,814	...	...	...	20,176	30,638
Less than 5 years	51,124	31,363	10,707	9,054	...	...	96,816	30,287	45,782	20,747	...	...
5 to 9 years	58,721	45,590	9,153	3,979	...	...	185,259	121,246	40,017	23,996	...	...
10 to 12 years	86,138	78,650	4,910	2,579	...	...	397,285	351,885	30,097	15,303	...	...
13 to 14 years	14,453	14,453	...	...	...	...	74,896	74,896	...	...	...	...
15 years	46,732	46,514	181	38	...	...	322,621	321,264	1,161	196	...	...
16 to 19 years	16,319	16,269	50	...	...	...	121,587	120,998	589	...	...	...
20 years	48,312	47,903	409	...	...	...	400,421	397,181	3,240	...	...	...
21 to 24 years	4,286	4,271	...	15	...	...	34,130	33,934	...	196	...	...
25 years or more	5,655	5,489	166	...	...	...	55,247	53,671	1,576	...	...	...
Median term.....years	11	12	6	4	...	...	...	...	...	...	...	...
JUNIOR MORTGAGE LOAN												
Total junior mortgages	409,398	281,203	36,847	54,312	5,883	31,154	659,852	424,948	68,699	101,070	11,046	54,089
Less than $1,000	99,557	71,887	3,500	14,779	478	8,915	45,188	31,586	1,500	7,414	217	4,471
$1,000 to $1,999	139,899	97,498	13,911	16,194	2,292	10,006	146,945	99,507	15,366	19,101	1,724	11,247
$2,000 to $2,999	90,995	61,619	9,902	12,192	1,109	6,171	175,090	114,363	19,419	26,052	1,936	13,320
$3,000 to $3,999	40,979	27,286	4,921	4,736	600	3,436	114,075	74,446	12,696	14,601	1,527	10,805
$4,000 to $4,999	18,022	11,682	2,572	1,933	900	933	68,193	43,782	9,768	8,281	2,895	3,467
$5,000 to $6,999	15,412	8,666	1,813	3,646	148	1,139	75,339	42,068	7,825	19,136	532	5,778
$7,000 or more	4,534	2,565	228	832	356	554	35,022	19,196	2,125	6,485	2,215	5,001
Median loan.....dollars	1,700	1,700	2,100	1,700	...	1,600	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	151,788	111,036	16,170	16,919	879	6,782	286,560	203,016	32,618	33,578	1,931	15,417
Less than $1,000	31,287	24,284	1,596	4,931	...	477	15,844	11,929	645	2,971	...	299
$1,000 to $1,999	49,590	38,177	4,893	4,276	194	2,051	60,007	46,501	5,730	5,202	273	2,301
$2,000 to $2,999	37,457	25,879	5,721	4,016	41	1,798	79,797	54,182	11,953	9,209	114	4,339
$3,000 to $3,999	17,365	12,105	1,992	896	318	2,054	53,730	37,959	5,638	2,635	888	6,610
$4,000 to $4,999	8,410	5,396	1,086	1,284	301	342	33,721	21,936	4,245	5,653	492	1,395
$5,000 to $6,999	6,302	4,049	759	1,443	25	25	32,055	21,202	3,464	7,089	164	136
$7,000 or more	1,377	1,146	123	73	...	35	11,406	9,307	943	819	...	337
Median loan.....dollars	1,800	1,800	2,200	1,800	...	...	...	...	...	...	...	...
TERM OF JUNIOR MORTGAGE												
Total junior mortgages	409,398	281,205	36,846	54,314	5,880	31,155	659,852	424,948	68,699	101,070	11,046	54,089
On demand	37,038	...	...	...	5,880	31,155	65,135	...	...	...	11,046	54,089
Less than 5 years	110,538	63,933	16,596	30,010	...	...	127,536	52,421	25,385	49,730	...	...
5 to 9 years	128,488	100,209	13,344	14,936	...	...	194,468	139,928	25,325	29,217	...	...
10 to 14 years	90,800	79,302	4,744	6,754	...	...	176,505	148,207	11,790	16,508	...	...
15 to 19 years	26,502	24,201	942	1,360	...	...	53,459	48,806	1,782	2,871	...	...
20 years or more	16,032	13,560	1,220	1,254	...	...	42,749	35,586	4,419	2,744	...	...
Median term.....years	7	8	5	4	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	151,786	111,036	16,170	16,920	879	6,782	286,560	203,016	32,618	33,578	1,931	15,417
On demand	7,663	...	...	...	879	6,782	17,348	...	...	...	1,931	15,417
Less than 5 years	38,893	23,946	6,776	8,171	...	...	47,753	25,840	10,763	11,150	...	...
5 to 9 years	52,281	39,721	6,256	6,305	...	...	88,343	59,556	13,561	15,226	...	...
10 to 14 years	33,704	29,942	1,657	2,105	...	...	79,087	68,881	3,610	6,596	...	...
15 to 19 years	11,281	10,616	574	92	...	...	29,917	28,166	1,550	201	...	...
20 years or more	7,964	6,811	907	247	...	...	24,112	20,573	3,134	405	...	...
Median term.....years	8	8	6	5	...	...	...	...	...	...	...	...

(This chapter does not contain tables 6b and 6c)

Table 6d.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
Total	6,372,541	5,426,094	476,090	205,573	106,961	157,842	26,290,286	23,121,005	1,803,499	624,792	312,502	428,488
FIRST MORTGAGE LOAN												
Total first mortgages	5,825,186	4,957,900	447,701	175,448	103,509	140,645	25,434,086	22,433,876	1,747,460	556,111	303,712	392,927
Less than $2,000	573,284	417,985	59,839	49,728	14,462	31,272	491,263	342,455	62,629	48,654	10,980	26,545
$2,000 to $2,999	763,302	602,115	77,860	32,269	19,389	31,672	1,280,321	987,874	142,017	63,535	28,208	58,687
$3,000 to $3,999	839,176	682,950	77,002	28,066	21,973	29,187	2,059,815	1,658,701	195,632	81,122	51,906	72,454
$4,000 to $4,999	771,825	666,079	59,252	17,032	10,524	18,936	2,552,364	2,208,337	195,355	59,896	27,914	60,862
$5,000 to $5,999	680,283	585,659	49,945	19,318	14,404	10,956	2,927,672	2,531,105	214,840	81,877	55,086	44,764
$6,000 to $6,999	634,672	574,915	36,650	9,078	8,039	5,993	3,427,520	3,133,891	182,551	47,623	35,617	27,838
$7,000 to $7,999	550,742	512,356	22,409	5,485	7,359	3,137	3,619,347	3,391,980	132,794	37,392	39,399	17,782
$8,000 to $8,999	388,799	361,935	18,787	4,525	1,396	2,158	2,859,419	2,677,944	125,110	32,801	10,306	13,258
$9,000 to $9,999	225,627	212,911	9,003	1,418	1,197	1,099	1,890,636	1,791,986	69,688	11,870	8,847	8,245
$10,000 to $10,999	154,016	135,086	11,909	2,818	1,081	3,122	1,368,262	1,215,913	100,419	21,222	8,689	22,019
$11,000 to $11,999	55,315	50,050	4,759	166	341	...	551,435	501,614	45,453	1,610	2,758	...
$12,000 to $14,999	114,973	100,670	7,614	3,320	1,962	1,408	1,293,283	1,158,736	78,567	30,355	10,972	14,653
$15,000 to $19,999	56,897	43,620	9,385	1,162	1,370	1,361	816,891	621,949	145,723	15,055	12,788	21,376
$20,000 or more	16,275	11,569	3,287	1,063	12	344	295,858	211,391	56,682	23,099	242	4,444
Median loan ... dollars	4,900	5,100	4,100	3,200	3,800	3,200	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	1,401,763	1,300,340	65,353	20,295	8,742	7,047	8,772,798	8,243,193	361,590	97,368	41,930	28,717
Less than $2,000	80,238	70,709	4,484	2,249	1,597	1,201	83,782	72,883	5,788	2,404	1,413	1,294
$2,000 to $2,999	83,116	72,280	5,599	3,180	276	1,784	198,704	175,915	11,751	6,363	585	4,090
$3,000 to $3,999	110,961	94,003	10,650	2,787	2,883	639	342,347	291,817	31,459	8,384	8,906	1,781
$4,000 to $4,999	119,789	109,775	6,287	1,665	123	1,938	484,796	444,953	24,664	7,008	437	7,734
$5,000 to $5,999	151,755	136,345	10,255	4,523	479	153	770,177	694,276	50,924	21,807	2,513	657
$6,000 to $6,999	216,079	206,124	7,750	1,406	710	92	1,311,355	1,252,814	45,460	8,283	4,247	551
$7,000 to $7,999	230,999	223,106	5,394	1,408	852	242	1,638,007	1,583,475	37,184	10,032	5,853	1,463
$8,000 to $8,999	146,098	139,857	4,391	1,337	514	...	1,173,261	1,125,251	33,174	10,851	3,985	...
$9,000 to $9,999	106,538	103,605	1,731	393	566	242	954,666	928,855	15,279	3,477	4,876	2,179
$10,000 to $10,999	61,796	57,728	3,308	220	257	283	593,156	554,903	31,732	1,610	2,540	2,371
$11,000 to $11,999	23,997	23,054	798	145	...	...	259,438	249,422	8,425	1,591	...	...
$12,000 to $14,999	44,957	42,121	1,714	575	155	393	552,213	516,942	20,927	7,584	1,642	5,118
$15,000 or more	25,440	21,633	2,992	407	330	80	410,896	351,687	44,823	7,974	4,933	1,479
Median loan ... dollars	6,700	6,800	5,500	5,000	...	...	...	...	...	...	...	...
New structures	772,367	718,790	25,575	15,668	5,215	7,130	4,909,081	4,675,367	122,462	60,438	20,176	30,638
Less than $2,000	56,756	45,517	1,348	5,741	1,790	2,363	45,572	37,517	1,490	3,242	1,344	1,979
$2,000 to $2,999	33,945	28,015	4,106	406	232	1,187	68,357	57,069	7,346	661	474	2,807
$3,000 to $3,999	49,025	41,989	4,868	1,609	197	363	150,732	129,884	14,259	4,951	591	1,047
$4,000 to $4,999	49,441	42,670	3,725	1,217	647	1,181	197,418	170,284	14,983	5,004	2,532	4,615
$5,000 to $5,999	69,040	61,888	3,273	2,806	985	91	351,732	316,467	16,223	13,617	4,948	477
$6,000 to $6,999	139,428	135,124	1,828	1,088	520	869	853,149	827,956	11,045	6,197	3,214	4,737
$7,000 to $7,999	140,447	137,377	1,648	1,108	316	...	1,007,585	985,801	11,515	8,060	2,209	...
$8,000 to $8,999	96,587	93,685	1,939	780	182	...	778,645	756,013	14,891	6,211	1,530	...
$9,000 to $9,999	56,360	55,523	317	...	323	198	511,785	504,280	2,832	...	2,889	1,784
$10,000 to $10,999	36,060	34,514	1,141	90	...	316	351,252	336,616	10,787	852	...	2,997
$11,000 to $11,999	11,795	11,423	372	...	...	...	127,324	123,416	3,908	...	...	...
$12,000 to $14,999	20,334	18,984	775	409	...	166	248,324	231,013	9,782	5,123	...	2,406
$15,000 or more	13,149	12,081	235	414	23	396	217,206	199,051	3,401	6,520	445	7,789
Median loan ... dollars	6,900	7,000	4,600	4,000	...	...	...	...	...	...	...	...
TERM OF FIRST MORTGAGE												
Total first mortgages	5,825,181	4,957,890	447,705	175,442	103,503	140,645	25,434,086	22,433,876	1,747,460	556,111	303,712	392,927
On demand	244,147	...	...	...	103,503	140,645	696,639	...	...	...	303,712	392,927
Less than 5 years	335,284	114,976	130,472	89,836	...	...	762,840	117,817	398,011	247,012	...	...
5 to 9 years	761,370	534,552	172,079	54,740	...	...	1,867,073	1,072,095	612,493	182,485	...	...
10 to 12 years	1,328,601	1,202,499	108,470	17,633	...	...	4,452,209	3,799,359	584,029	68,821	...	...
13 to 14 years	192,247	189,042	2,947	259	...	...	857,827	843,253	13,607	967	...	...
15 years	778,328	758,181	15,990	4,159	...	...	3,699,521	3,612,507	66,207	20,807	...	...
16 to 19 years	329,000	322,068	4,837	2,093	...	...	1,704,575	1,677,155	16,149	11,271	...	...
20 years	1,018,271	1,004,329	8,127	5,813	...	...	6,114,025	6,052,977	38,604	22,444	...	...
21 to 24 years	149,926	148,975	784	168	...	...	974,826	972,029	2,152	645	...	...
25 years	661,581	658,408	2,732	441	...	...	4,172,800	4,160,681	11,455	664	...	...
26 years or more	26,426	24,860	1,267	300	...	...	131,751	126,003	4,753	995	...	...
Median term ... years	15	15	7	4	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	1,401,763	1,300,337	65,350	20,290	8,740	7,046	8,772,798	8,243,193	361,590	97,368	41,930	28,717
On demand	15,785	...	...	...	8,740	7,046	70,647	...	...	...	41,930	28,717
Less than 5 years	60,458	29,807	21,706	8,945	...	...	169,024	28,405	102,891	37,728	...	...
5 to 9 years	137,692	107,934	23,026	6,732	...	...	457,929	311,754	110,948	35,227	...	...
10 to 12 years	248,195	227,526	17,823	2,846	...	...	1,196,946	1,058,179	125,107	13,660	...	...
13 to 14 years	50,961	50,827	134	...	...	...	314,628	313,530	1,098	...	...	...
15 years	157,001	155,627	867	509	...	...	1,064,442	1,052,989	7,089	4,364	...	...
16 to 19 years	93,060	92,630	429	...	...	...	645,501	642,323	3,178	...	...	...
20 years	289,959	287,925	842	1,190	...	...	2,196,724	2,183,702	7,089	5,933	...	...
21 to 24 years	74,646	74,631	...	15	...	...	565,520	565,324	...	196	...	...
25 years or more	274,006	273,430	523	53	...	...	2,091,437	2,086,987	4,190	260	...	...
Median term ... years	16	19	7	5	...	..	...	...	...	...	...	...

Table 6d.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
JUNIOR MORTGAGE LOAN												
Total junior mortgages	547,355	468,194	28,389	30,125	3,452	17,197	856,200	687,129	56,039	68,681	8,790	35,561
Less than $1,000	102,719	91,400	2,388	4,848	162	3,923	54,033	48,763	1,040	2,368	59	1,803
$1,000 to $1,999	262,993	240,103	10,170	8,067	690	3,967	320,794	295,204	10,928	9,500	430	4,732
$2,000 to $2,999	109,106	87,976	6,954	8,238	596	5,340	213,032	170,298	13,065	16,968	1,132	11,569
$3,000 to $3,999	37,882	27,554	4,325	3,334	600	1,869	105,874	76,121	11,562	10,934	1,527	5,730
$4,000 to $4,999	17,031	10,980	2,550	1,736	900	863	64,205	40,942	9,668	7,394	2,895	3,306
$5,000 to $6,999	13,379	7,905	1,774	2,870	148	681	65,294	38,659	7,651	15,032	532	3,420
$7,000 or more	4,245	2,276	228	832	356	554	32,968	17,142	2,125	6,485	2,215	5,001
Median loan ... dollars	1,600	1,500	2,200	2,200	...	2,100	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	258,698	233,639	11,624	8,827	879	3,727	431,648	373,232	24,475	22,868	1,931	9,142
Less than $1,000	45,188	42,705	997	1,190	...	296	26,762	25,591	413	604	...	154
$1,000 to $1,999	132,877	126,363	3,785	1,733	194	804	176,679	169,148	4,144	2,126	273	988
$2,000 to $2,999	49,396	41,929	3,079	2,896	41	1,449	105,300	88,787	6,042	6,715	114	3,642
$3,000 to $3,999	16,082	12,613	1,795	580	318	776	49,756	39,529	5,224	1,625	888	2,490
$4,000 to $4,999	7,501	4,684	1,086	1,087	301	342	29,836	18,938	4,245	4,766	492	1,395
$5,000 to $6,999	6,277	4,199	759	1,268	25	25	31,909	21,932	3,464	6,213	164	136
$7,000 or more	1,377	1,146	123	73	...	35	11,406	9,307	943	819	...	337
Median loan ... dollars	1,600	1,500	...	...	...	...	...	...	...	...	...	...
TERM OF JUNIOR MORTGAGE												
Total junior mortgages	547,353	468,195	28,388	30,126	3,450	17,196	856,200	687,129	56,039	68,681	8,790	35,561
On demand	20,649	...	...	...	3,450	17,196	44,351	...	...	...	8,790	35,561
Less than 5 years	75,432	46,543	13,882	15,008	...	...	93,030	40,342	21,955	30,733	...	...
5 to 9 years	99,552	81,814	9,118	8,621	...	...	155,758	117,293	19,690	18,775	...	...
10 to 14 years	82,609	74,282	3,931	4,396	...	...	157,437	133,408	9,879	14,150	...	...
15 to 19 years	58,584	56,843	382	1,360	...	...	91,465	88,267	327	2,871	...	...
20 to 24 years	122,597	121,319	704	575	...	...	181,273	177,593	2,772	908	...	...
25 years or more	87,930	87,394	371	166	...	...	132,886	130,226	1,416	1,244	...	...
Median term ... years	15	15	5	5	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	258,695	233,637	11,624	8,828	879	3,727	431,648	373,232	24,475	22,868	1,931	9,142
On demand	4,608	...	...	...	879	3,727	11,073	...	...	...	1,931	9,142
Less than 5 years	24,557	15,692	5,480	3,384	...	...	34,175	18,693	9,088	6,394	...	...
5 to 9 years	41,105	33,178	4,415	3,513	...	...	69,814	49,139	10,484	10,191	...	...
10 to 14 years	34,173	31,628	953	1,592	...	...	73,762	66,180	1,905	5,677	...	...
15 to 19 years	37,471	37,366	14	92	...	...	62,151	61,855	95	201	...	...
20 to 24 years	67,894	66,943	704	247	...	...	105,922	102,745	2,772	405	...	...
25 years or more	48,887	48,830	58	...	...	...	74,751	74,620	131	...	...	...
Median term ... years	16	19	...	...	...	...	...	...	...	...	...	...

Table 6e.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
Total	2,633,648	2,097,355	161,039	186,221	67,343	121,707	7,463,058	6,282,444	461,630	356,564	148,981	213,439
FIRST MORTGAGE LOAN												
Total first mortgages	2,462,401	1,975,142	152,581	162,034	64,912	107,750	7,255,996	6,141,215	448,970	324,175	146,725	194,911
Less than $2,000	723,226	504,927	43,692	93,265	23,301	58,041	556,776	394,151	33,343	71,937	17,252	40,093
$2,000 to $2,999	438,858	355,600	28,224	21,409	15,982	17,647	744,710	597,614	49,506	41,166	28,201	28,223
$3,000 to $3,999	381,239	319,831	26,288	16,063	5,364	13,693	988,421	824,914	72,061	43,358	13,178	34,910
$4,000 to $4,999	271,072	226,522	20,140	11,045	8,435	4,933	945,905	791,951	69,440	42,275	25,087	17,152
$5,000 to $5,999	197,744	172,060	8,965	8,042	4,041	4,640	905,818	790,670	41,501	38,577	15,735	19,335
$6,000 to $6,999	178,939	157,683	9,612	4,293	3,360	3,993	993,509	889,385	45,573	19,729	16,418	22,404
$7,000 to $7,999	111,040	101,191	2,859	3,242	1,603	2,147	708,671	656,888	15,018	21,384	8,338	7,043
$8,000 to $8,999	67,413	57,998	4,456	2,217	1,301	1,441	500,762	431,782	32,150	16,850	9,194	10,786
$9,000 to $9,999	28,547	24,953	2,337	631	601	26	236,100	207,823	19,984	2,777	5,279	237
$10,000 to $11,999	36,312	32,467	1,727	412	836	873	330,623	296,774	13,677	4,117	7,637	8,418
$12,000 to $14,999	15,769	13,871	1,152	658	88	...	169,355	152,189	8,631	8,129	406	...
$15,000 or more	12,242	8,039	3,129	757	...	316	175,346	107,074	48,086	13,876	...	6,310
Median loan ... dollars	3,100	3,300	3,100	1,700	2,500	1,800	...	...	...	...	...	...

Table 6e.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
FIRST MORTGAGE LOAN--Con.												
First mortgages on properties acquired in 1949 to 1950	644,954	551,116	35,899	29,555	13,369	15,024	2,733,875	2,434,292	123,611	93,430	36,091	46,451
Less than $2,000	132,750	99,281	9,144	12,458	5,002	6,865	122,439	95,637	7,300	8,543	4,608	6,351
$2,000 to $2,999	80,421	63,439	8,034	1,998	4,044	2,909	165,440	130,545	16,390	4,157	8,918	5,430
$3,000 to $3,999	88,161	76,062	6,074	4,017	879	1,128	270,536	234,065	18,665	12,048	2,640	3,118
$4,000 to $4,999	78,637	69,079	3,823	4,703	783	250	317,060	279,105	15,019	18,798	3,114	1,024
$5,000 to $5,999	65,030	58,685	3,114	1,924	892	417	331,462	299,920	15,529	9,559	4,215	2,239
$6,000 to $6,999	73,137	68,278	1,493	708	988	1,672	443,115	414,463	9,215	3,893	6,007	9,537
$7,000 to $7,999	50,667	48,385	517	1,477	289	...	357,500	341,422	3,741	10,080	2,257	...
$8,000 to $8,999	30,531	27,000	1,087	1,231	88	1,125	242,850	214,554	8,513	9,945	630	9,208
$9,000 to $9,999	14,149	12,883	837	...	404	26	126,888	115,513	7,436	...	3,702	237
$10,000 to $11,999	17,264	16,682	197	70	...	316	166,756	161,029	2,030	700	...	2,997
$12,000 to $14,999	8,456	7,327	735	394	...	...	96,590	87,117	4,546	4,927	...	...
$15,000 or more	5,751	4,015	844	575	...	316	93,239	60,922	15,227	10,780	...	6,310
Median loan.....dollars..	4,200	4,500	3,100	3,000	...	...	...	...	...	...	...	...
New structures	231,054	203,637	11,801	8,967	2,903	3,750	1,105,335	1,012,152	40,339	25,771	10,259	16,814
Less than $2,000	37,586	28,650	1,082	5,110	845	1,900	28,964	23,006	1,203	2,641	536	1,578
$2,000 to $2,999	19,944	16,118	3,534	183	109	...	38,551	31,716	6,292	326	217	...
$3,000 to $3,999	25,269	21,640	2,571	664	197	197	76,150	65,369	7,665	1,934	591	591
$4,000 to $4,999	21,998	18,388	2,118	664	631	197	86,700	72,126	8,668	2,657	2,461	788
$5,000 to $5,999	23,298	21,565	594	628	513	...	119,359	110,874	2,992	3,021	2,472	...
$6,000 to $6,999	42,938	39,846	1,144	630	520	798	261,847	243,766	7,126	3,428	3,214	4,313
$7,000 to $7,999	26,836	26,289	232	316	...	...	190,530	186,510	1,654	2,366	...	...
$8,000 to $8,999	14,890	14,451	241	197	...	...	117,831	114,325	1,929	1,577	...	...
$9,000 to $9,999	7,551	7,349	88	...	88	26	67,535	65,750	780	...	768	237
$10,000 to $14,999	8,413	7,507	197	394	...	316	82,102	72,148	2,030	4,927	...	2,997
$15,000 or more	2,331	1,834	...	181	...	316	35,766	26,562	...	2,894	...	6,310
Median loan.....dollars..	5,400	5,700	...	...	...	...	...	...	...	...	...	...
TERM OF FIRST MORTGAGE												
Total first mortgages	2,462,398	1,975,139	152,578	162,032	64,906	107,745	7,255,996	6,141,215	448,970	324,175	146,725	194,911
On demand	172,652	...	...	...	64,906	107,745	341,636	...	...	...	146,725	194,911
Less than 5 years	365,456	203,708	61,385	100,363	...	...	496,606	174,152	143,732	178,722	...	...
5 to 9 years	546,206	437,632	62,810	45,763	...	...	1,031,314	742,234	183,520	105,560	...	...
10 to 12 years	625,589	591,149	22,984	11,459	...	...	1,745,205	1,624,106	91,659	29,440	...	...
13 to 14 years	72,984	71,849	1,135	...	...	...	263,932	258,248	5,684	...	...	...
15 years	190,990	188,267	1,530	1,193	...	...	782,894	766,815	10,450	5,629	...	...
16 to 19 years	75,936	75,170	435	332	...	...	363,616	359,243	2,679	1,694	...	...
20 years	276,934	272,710	1,635	2,590	...	...	1,494,820	1,481,639	10,914	2,267	...	...
21 to 24 years	28,527	27,862	664	...	...	...	141,655	141,323	332	...	...	...
25 years	101,291	100,959	...	332	...	...	571,352	570,489	...	863	...	...
26 years or more	5,833	5,833	...	...	...	...	22,966	22,966	...	...	...	...
Median term.....years..	11	11	6	4	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950	644,948	551,109	35,898	29,553	13,367	15,021	2,733,875	2,434,292	123,611	93,430	36,091	46,451
On demand	28,389	...	...	...	13,367	15,021	82,542	...	...	...	36,091	46,451
Less than 5 years	97,858	55,831	21,974	20,053	...	...	164,819	53,510	58,036	53,273	...	...
5 to 9 years	124,153	108,921	8,085	7,146	...	...	330,683	271,299	31,231	28,153	...	...
10 to 12 years	135,398	129,251	4,655	1,493	...	...	527,779	495,352	25,388	7,039	...	...
13 to 14 years	21,633	20,821	812	...	...	...	101,812	97,590	4,222	...	...	...
15 years	47,312	46,451	...	861	...	...	289,275	284,310	...	4,965	...	...
16 to 19 years	29,786	29,567	220	...	...	...	179,954	178,226	1,728	...	...	...
20 years	96,298	96,146	152	...	...	...	631,014	628,008	3,006	...	...	...
21 to 24 years	13,609	13,609	...	...	...	...	89,773	89,773	...	...	...	...
25 years or more	50,512	50,512	...	...	...	...	336,224	336,224	...	...	...	...
Median term.....years..	11	12	4	3	...	...	...	...	...	...	...	...
JUNIOR MORTGAGE LOAN												
Total junior mortgages	171,247	122,213	8,458	24,187	2,431	13,957	207,062	141,229	12,660	32,389	2,256	18,528
Less than $1,000	58,602	42,251	1,112	9,931	316	4,992	31,056	22,724	460	5,046	158	2,668
$1,000 to $1,999	78,341	58,830	3,741	8,127	1,602	6,039	91,481	69,633	4,438	9,601	1,294	6,515
$2,000 to $2,999	23,846	15,600	2,948	3,954	513	831	47,590	29,597	6,354	9,084	804	1,751
$3,000 to $3,999	6,519	3,154	596	1,202	...	1,567	18,398	8,522	1,134	3,667	...	5,075
$4,000 to $6,999	3,650	2,089	61	973	...	528	16,483	8,699	274	4,991	...	2,519
$7,000 or more	289	289	...	...	...	...	2,054	2,054	...	...	...	...
Median loan.....dollars..	1,300	1,300	...	...	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	77,734	62,041	4,546	8,092	...	3,055	103,401	78,273	8,143	10,710	...	6,275
Less than $1,000	22,067	17,547	599	3,741	...	181	13,302	10,558	232	2,367	...	145
$1,000 to $1,999	38,203	33,304	1,108	2,543	...	1,247	47,990	42,015	1,586	3,076	...	1,313
$2,000 to $2,999	13,098	8,987	2,642	1,120	...	349	27,168	18,066	5,911	2,494	...	697
$3,000 to $3,999	3,105	1,314	197	316	...	1,278	9,500	3,956	414	1,010	...	4,120
$4,000 to $6,999	1,261	889	...	372	...	...	5,441	3,678	...	1,763	...	...
$7,000 or more	...	...	...	...	...	...	...	...	...	...	...	...
Median loan..... dollars..	1,400	1,400	...	...	...	...	...	...	...	...	...	...

Table 6e.—FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement					Total	Amortization arrangement				
		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required		Fully amortized	Partially amortized	Not amortized	On demand: Regular principal payments required	On demand: No regular principal payments required
TERM OF JUNIOR MORTGAGE												
Total junior mortgages	171,248	122,213	8,458	24,188	2,430	13,959	207,062	141,229	12,660	32,389	2,256	18,528
On demand	16,389	...	...	...	2,430	13,959	20,784	...	...	...	2,256	18,528
Less than 5 years	35,303	17,587	2,714	15,002	...	...	34,565	12,138	3,430	18,997	...	...
5 to 9 years	32,140	21,599	4,226	6,315	...	...	40,720	24,645	5,633	10,442	...	...
10 to 14 years	24,043	20,872	813	2,358	...	...	33,747	29,478	1,911	2,358	...	...
15 to 19 years	16,342	15,782	560	...	...	...	21,245	19,790	1,455	...	...	...
20 to 24 years	34,340	33,827	...	513	...	...	40,096	39,504	...	592	...	...
25 years or more	12,691	12,546	145	...	...	...	15,905	15,674	231	...	...	...
Median term ... years	11	15	...	...	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950	77,733	62,041	4,546	8,092	...	3,055	103,401	78,273	8,143	10,710	...	6,275
On demand	3,055	...	...	...	...	3,055	6,275	...	...	...	...	6,275
Less than 5 years	14,336	8,254	1,296	4,787	...	...	13,578	7,147	1,675	4,756	...	...
5 to 9 years	14,121	9,488	1,841	2,792	...	...	20,325	12,213	3,077	5,035	...	...
10 to 14 years	10,100	8,883	704	513	...	...	15,861	13,237	1,705	919	...	...
15 to 19 years	10,926	10,366	560	...	...	...	14,960	13,505	1,455	...	...	...
20 to 24 years	17,582	17,582	...	...	...	...	22,452	22,452	...	...	...	...
25 years or more	7,613	7,468	145	...	...	...	9,950	9,719	231	...	...	...
Median term ... years	12	15	...	...	...	...	...	...	...	...	...	...

Table 7.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
ALL HOLDERS								
Total first mortgages	8,287,646	1,296,565	2,422,592	1,920,869	1,475,410	710,349	376,406	85,422
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both								
Total first mortgages	7,655,941	1,047,515	2,219,954	1,815,126	1,434,585	696,260	362,495	80,067
Less than $480	4,193,572	968,428	1,840,621	1,006,626	371,842	4,565	524	982
$480 to $599	1,483,986	39,998	209,195	460,322	577,339	195,752	1,347	39
$600 to $719	910,670	24,606	119,531	242,220	231,482	253,147	38,404	1,289
$720 to $839	437,361	9,210	20,684	55,848	145,556	117,439	88,298	331
$840 to $959	233,929	2,348	12,342	22,949	67,019	53,383	75,191	702
$960 to $1,079	118,279	836	2,884	8,396	16,011	37,263	49,142	3,751
$1,080 to $1,199	73,862	289	3,900	5,903	9,440	13,696	29,572	11,064
$1,200 to $1,799	160,436	1,645	9,965	12,082	13,423	17,321	71,469	34,535
$1,800 or more	43,846	155	832	780	2,473	3,694	8,948	27,374
Median payment ... dollars	450	236	349	456	546	664	918	1,496
First mortgages on properties acquired in 1949 to 1950	1,958,343	182,394	341,819	394,993	563,230	292,782	153,319	29,834
Less than $480	768,429	163,089	245,847	185,904	172,136	930	40	492
$480 to $599	486,690	8,756	47,260	108,657	231,536	90,485	...	...
$600 to $719	320,317	6,668	32,202	65,998	79,587	115,892	19,976	...
$720 to $839	150,364	2,515	6,267	17,472	43,774	40,633	39,475	233
$840 to $959	88,103	1,122	3,601	8,651	24,257	20,037	30,169	268
$960 to $1,079	39,549	177	718	1,859	3,882	11,735	19,110	2,070
$1,080 to $1,199	29,270	...	1,775	1,743	2,174	5,839	12,149	5,588
$1,200 to $1,799	62,600	70	3,981	4,576	4,828	5,683	30,168	13,302
$1,800 or more	13,013	...	168	133	1,056	1,548	2,232	7,881
Median payment ... dollars	526	276	409	487	531	651	902	1,415
Interest Rate								
Total first mortgages	8,287,521	1,296,561	2,422,582	1,920,873	1,475,398	710,338	376,394	85,419
Less than 4.0 percent	156,971	34,436	41,192	37,310	27,734	7,321	5,754	3,226
4.0 percent	1,990,706	83,916	305,437	457,549	603,563	358,064	151,270	30,919
4.1 to 4.5 percent	1,611,875	58,802	320,572	500,966	399,635	190,903	111,603	29,404
4.6 to 5.0 percent	2,007,870	291,767	723,950	514,779	281,493	102,664	76,139	17,085
5.1 to 6.0 percent	2,285,757	695,200	953,676	392,474	159,707	50,064	29,949	4,700
6.1 percent or more	234,342	132,440	77,755	17,795	3,266	1,322	1,679	85
Median interest rate ... percent	5.0	6.0	5.0	4.5	4.5	4.0	4.5	4.5

Table 7.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
Interest Rate--Con.								
First mortgages on properties acquired in 1949 to 1950	2,046,852	212,986	362,665	415,151	571,089	297,316	156,475	31,190
Less than 4.0 percent	37,021	8,012	5,164	7,288	11,409	2,110	1,701	1,336
4.0 percent	558,547	15,924	48,498	103,404	195,739	133,260	53,561	8,168
4.1 to 4.5 percent	519,796	5,609	21,753	98,563	221,116	103,048	56,888	12,824
4.6 to 5.0 percent	361,983	31,129	92,043	88,070	79,462	34,167	30,812	6,302
5.1 to 6.0 percent	510,079	120,556	176,767	111,351	62,586	24,191	12,076	2,560
6.1 percent or more	59,426	31,756	18,440	6,475	777	540	1,437	...
Median interest rate ....percent	4.5	6.0	6.0	4.5	4.5	4.5	4.5	4.5
Term of Mortgage								
Total first mortgages	8,287,646	1,296,565	2,422,592	1,920,869	1,475,410	710,349	376,406	85,422
On demand	416,799	127,077	154,902	76,866	35,630	9,217	9,711	3,403
Less than 5 years	700,740	421,874	172,186	61,696	23,137	10,594	7,262	3,998
5 to 9 years	1,307,071	420,796	588,436	191,346	57,589	24,283	19,151	5,476
10 to 12 years	1,954,254	259,387	877,380	483,604	197,715	67,243	48,557	20,388
13 to 14 years	265,232	11,983	77,787	90,431	49,585	18,697	14,413	2,344
15 years	969,318	29,094	249,664	314,416	207,785	84,698	65,239	18,300
16 to 19 years	404,937	8,262	73,495	116,960	120,301	52,075	27,558	6,299
20 years	1,295,162	10,570	142,901	346,941	428,956	223,525	123,198	19,083
21 to 24 years	178,726	1,716	17,892	38,690	65,598	39,145	14,800	893
25 years or more	795,407	5,806	67,949	199,919	289,114	180,872	46,517	5,238
Median term ....years	12	6	11	15	20	20	20	15
First mortgages on properties acquired in 1949 to 1950	2,046,770	212,990	362,669	415,217	570,957	297,319	156,477	31,194
On demand	44,173	14,665	14,541	5,034	4,845	2,965	1,405	726
Less than 5 years	158,316	92,273	36,236	15,242	5,740	4,711	2,860	1,256
5 to 9 years	261,512	67,192	116,781	49,189	15,996	6,153	4,362	1,840
10 to 12 years	383,654	35,213	135,981	114,008	55,247	19,357	16,516	7,345
13 to 14 years	72,593	451	13,715	27,441	16,165	6,943	6,831	1,053
15 years	204,313	1,313	22,421	56,099	64,692	28,833	25,393	5,568
16 to 19 years	122,846	1,350	6,569	31,171	48,804	19,496	12,967	2,496
20 years	386,257	185	11,656	76,099	145,333	90,316	55,106	7,566
21 to 24 years	88,255	16	1,711	8,963	48,248	21,892	7,113	313
25 years or more	324,851	332	3,058	31,971	165,887	96,653	23,924	3,031
Median term ....years	15	5	10	14	20	20	20	15
COMMERCIAL BANKS								
Total first mortgages	1,795,961	328,710	512,511	397,243	306,554	152,853	76,927	21,205
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	1,695,337	268,972	485,645	388,175	304,762	149,930	76,902	20,982
Less than $480	896,340	230,371	363,610	228,379	72,097	1,530	306	53
$480 to $599	331,185	14,741	55,636	77,419	137,937	45,456	...	...
$600 to $719	209,974	13,883	43,638	47,428	36,544	60,023	7,388	1,074
$720 to $839	100,270	6,741	9,415	14,827	27,997	18,528	22,620	145
$840 to $959	48,143	1,309	5,300	7,501	15,006	7,089	11,878	64
$960 to $1,199	44,893	599	3,784	7,027	6,802	10,812	14,060	1,811
$1,200 to $1,799	47,509	1,173	4,151	5,187	6,662	5,362	18,302	6,675
$1,800 or more	17,023	155	111	407	1,717	1,130	2,348	11,160
Median payment ....dollars	448	274	315	402	544	650	916	1,800+
Interest Rate								
Less than 4.0 percent	8,067	1,169	1,761	1,704	1,092	867	898	577
4.0 percent	534,645	19,964	93,379	118,507	157,879	95,635	36,570	12,718
4.1 to 4.5 percent	427,710	11,050	104,690	150,633	91,734	40,512	25,248	3,778
4.6 to 5.0 percent	383,580	76,604	155,392	86,667	38,737	10,669	11,578	3,937
5.1 to 6.0 percent	395,705	184,453	148,868	38,749	16,051	5,020	2,372	190
6.1 percent or more	44,153	35,466	8,093	8	415	...	172	...
Median interest rate ....percent	4.5	6.0	5.0	4.5	4.0	4.0	4.1	4.0
Term of Mortgage								
On demand	76,947	25,181	25,883	12,995	6,247	2,373	2,879	1,390
Less than 5 years	257,059	170,891	56,327	18,263	4,782	2,141	2,004	2,654
5 to 9 years	344,892	99,823	160,467	48,926	19,352	5,854	8,630	1,843
10 to 14 years	359,161	27,155	145,407	98,288	44,701	19,072	14,909	9,641
15 years	153,036	3,507	44,880	50,198	34,375	11,854	5,971	2,259
16 to 19 years	58,691	870	14,517	14,288	18,562	8,147	1,615	697
20 to 24 years	356,246	1,283	46,067	90,720	120,583	63,409	31,657	2,533
25 years or more	189,929	...	18,963	63,565	57,952	40,003	9,262	188
Median term ....years	12	4	10	15	20	20	20	11
MUTUAL SAVINGS BANKS								
Total first mortgages	711,022	76,761	166,359	181,944	135,338	85,052	40,224	5,371
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	640,298	48,615	137,723	174,182	150,035	84,988	39,717	5,050
Less than $480	361,064	47,559	133,701	136,025	42,472	1,187	...	133
$480 to $599	143,235	915	2,488	30,600	77,756	30,806	632	39
$600 to $719	68,034	141	1,222	4,639	22,716	33,685	5,631	...
$720 to $959	49,438	...	79	1,932	6,792	15,060	25,579	...
$960 to $1,199	11,394	...	58	986	299	3,625	5,015	1,415
$1,200 or more	7,133	...	175	...	...	625	2,860	3,473
Median payment ....dollars	420	239	241	301	524	631	833	...

Table 7.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
MUTUAL SAVINGS BANKS--Con.								
Interest Rate								
Less than 4.0 percent	361	...	...	...	361	...	...	...
4.0 percent	233,131	9,054	27,621	46,870	74,495	50,233	23,351	1,506
4.1 to 4.5 percent	237,915	15,194	48,574	79,114	52,721	27,168	12,320	2,831
4.6 to 5.0 percent	205,854	41,382	75,481	51,496	25,578	6,803	4,083	1,034
5.1 to 6.0 percent	33,392	10,765	14,680	4,458	2,177	844	471	...
6.1 percent or more	366	366	...	...	...	...	...	...
Median interest rate ... percent	4.5	5.0	5.0	4.5	4.5	4.0	4.0	...
Term of Mortgage								
On demand	96,965	28,499	37,030	19,334	8,974	898	2,070	161
Less than 5 years	66,905	25,064	22,501	12,017	4,728	1,079	1,436	80
5 to 9 years	42,727	7,726	14,704	13,359	3,437	1,945	1,277	280
10 to 14 years	74,445	8,506	25,406	19,639	10,841	7,296	2,079	684
15 to 19 years	143,465	2,955	36,355	50,239	31,447	11,688	8,516	2,275
20 to 24 years	180,521	2,371	22,508	47,909	56,898	33,262	15,989	1,591
25 years or more	105,994	1,640	7,855	19,447	39,013	28,884	8,857	300
Median term ... years	17	4	15	15	20	20	20	...
SAVINGS AND LOAN ASSOCIATIONS								
Total first mortgages	2,395,627	359,128	824,853	561,656	364,902	167,763	99,609	17,745
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	2,387,586	354,721	821,515	561,402	364,892	167,749	99,589	17,738
Less than $480	1,404,296	347,937	751,062	259,092	45,197	852	70	88
$480 to $599	408,362	5,235	47,360	199,723	129,660	26,068	319	...
$600 to $719	247,937	951	12,357	84,378	94,352	49,869	6,034	...
$720 to $839	141,442	172	3,093	13,300	63,241	44,127	17,411	98
$840 to $959	73,786	378	2,403	2,844	25,579	21,561	20,833	194
$960 to $1,199	62,156	...	1,916	1,571	4,873	19,972	29,769	4,056
$1,200 to $1,799	42,619	48	3,324	494	1,703	4,541	23,992	8,519
$1,800 or more	6,988	...	...	...	287	759	1,161	4,783
Median payment ... dollars	402	239	257	487	604	733	986	1,406
Interest Rate								
Less than 4.0 percent	2,230	952	413	462	332	71	...	...
4.0 percent	474,776	15,906	90,108	125,114	123,976	73,560	39,609	6,503
4.1 to 4.5 percent	264,442	16,754	64,052	69,924	60,707	29,648	17,575	5,785
4.6 to 5.0 percent	706,853	77,911	236,632	193,980	117,510	45,793	30,514	4,515
5.1 to 6.0 percent	881,066	217,858	408,559	164,862	60,798	17,012	11,039	942
6.1 percent or more	65,005	29,749	25,109	7,366	1,457	1,079	249	...
Median interest rate ... percent	5.0	6.0	5.4	5.0	4.5	4.5	4.5	4.5
Term of Mortgage								
On demand	12,617	5,738	4,785	1,630	356	61	48	...
Less than 5 years	30,819	27,205	3,155	163	215	61	20	...
5 to 9 years	263,636	120,783	117,577	15,685	5,932	2,036	1,167	458
10 to 12 years	967,894	176,935	472,359	207,896	71,342	22,128	14,108	3,131
13 to 14 years	108,628	8,728	33,919	35,672	20,881	4,645	3,969	816
15 years	463,847	11,610	121,786	158,300	98,329	39,114	29,274	5,239
16 to 19 years	152,627	3,246	24,744	43,449	47,091	20,392	12,488	1,223
20 to 24 years	321,668	3,631	41,116	83,152	96,026	61,426	32,064	4,259
25 years or more	73,891	1,252	5,412	15,509	24,730	17,900	6,471	2,619
Median term ... years	12	10	11	15	15	19	16	15
LIFE INSURANCE COMPANIES								
Total first mortgages	1,029,406	10,868	135,550	280,933	332,290	163,892	86,413	19,475
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	1,024,883	10,437	132,755	280,725	331,901	163,194	86,409	19,470
Less than $480	507,341	9,195	126,358	235,599	135,344	82	75	689
$480 to $599	243,625	658	5,599	30,937	152,962	53,295	172	...
$600 to $719	123,966	98	590	9,707	28,736	74,187	10,435	215
$720 to $839	59,244	197	187	3,037	9,749	23,890	22,183	...
$840 to $959	30,697	289	12	507	3,324	7,482	19,047	36
$960 to $1,199	30,171	...	...	926	1,106	3,125	19,795	5,226
$1,200 to $1,799	24,507	...	...	12	680	1,133	13,674	9,008
$1,800 or more	5,332	...	9	...	...	...	1,028	4,296
Median payment ... dollars	477	...	246	280	498	640	899	1,366
Interest Rate								
Less than 4.0 percent	2,290	...	127	832	932	41	212	146
4.0 percent	368,758	956	22,666	87,334	144,131	76,674	31,262	5,669
4.1 to 4.5 percent	504,844	785	56,484	149,941	159,331	78,477	47,738	12,222
4.6 to 5.0 percent	110,742	2,779	35,603	33,799	23,950	7,050	6,233	1,327
5.1 to 6.0 percent	36,957	6,172	18,745	8,109	2,568	563	695	108
6.1 percent or more	1,809	178	1,486	41	...	64	40	...
Median interest rate ... percent	4.5	...	4.5	4.5	4.5	4.5	4.5	4.5

Table 7.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
LIFE INSURANCE COMPANIES--Con.								
Term of Mortgage								
On demand	1,527	...	557	351	537	39	44	...
Less than 10 years	24,638	5,152	11,062	4,364	1,043	1,591	1,031	396
10 to 12 years	85,884	4,978	32,663	25,133	13,166	3,938	4,718	1,293
13 to 14 years	29,089	271	9,060	9,224	4,655	3,038	2,506	336
15 years	125,046	405	21,680	38,688	26,373	14,946	16,635	6,320
16 to 19 years	72,363	...	10,055	23,391	21,366	10,237	5,248	2,067
20 years	372,293	62	28,107	96,288	131,463	68,968	39,632	7,776
21 to 24 years	50,792	...	5,979	12,867	21,446	6,044	4,191	266
25 years or more	267,774	...	16,387	70,627	112,241	55,091	12,408	1,021
Median term.....years	20	...	15	20	20	20	20	18
MORTGAGE COMPANIES								
Total first mortgages	87,141	10,693	18,322	18,249	21,999	11,714	5,393	777
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	84,434	9,753	17,302	17,808	21,869	11,710	5,229	776
Less than $480	49,713	9,313	15,627	15,263	9,517	...	...	...
$480 to $599	16,074	105	565	1,206	9,221	4,975	...	...
$600 to $719	9,972	335	1,110	905	1,971	4,762	890	...
$720 to $959	5,151	...	...	434	1,160	1,830	1,733	...
$960 or more	3,524	...	...	...	...	143	2,606	776
Median payment.....dollars	402	...	260	274	492	...	...	...
Interest Rate								
Less than 4.0 percent	581	204	182	...	195	...	...	...
4.0 percent	23,940	554	1,778	4,603	7,627	8,008	1,224	146
4.1 to 4.5 percent	29,409	513	4,144	9,242	10,402	3,153	1,484	477
4.6 to 5.0 percent	6,700	1,043	2,372	1,971	507	133	534	141
5.1 to 6.0 percent	21,925	6,179	7,983	2,289	2,980	334	2,150	12
6.1 percent or more	4,064	2,202	1,862	...	...	...	...	...
Median interest rate.....percent	4.5	...	5.7	4.5	4.5	...	...	...
Term of Mortgage								
On demand	710	166	440	44	...	...	60	...
Less than 10 years	13,934	6,999	4,722	422	884	353	552	...
10 to 14 years	10,159	998	5,144	1,985	1,048	320	545	121
15 to 19 years	15,426	2,503	4,160	3,661	2,422	1,212	1,296	177
20 years or more	46,912	27	3,856	12,137	17,645	9,829	2,940	479
Median term.....years	20+	...	13	20+	20+	...	...	...
FEDERAL NATIONAL MORTGAGE ASSOCIATION								
Total first mortgages	138,873	...	3,546	27,964	59,656	40,189	7,431	88
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	138,873	...	3,545	27,964	59,656	40,190	7,430	88
Less than $480	66,248	...	3,545	27,767	34,904	32	...	...
$480 to $599	53,654	...	...	197	24,716	28,741	...	...
$600 to $719	16,769	...	...	...	...	11,001	5,768	...
$720 or more	2,202	...	...	...	36	416	1,662	88
Median payment.....dollars	481	...	...	236	404	558	...	...
Interest Rate								
Less than 4.0 percent	...	...	...	...	...	...	...	...
4.0 percent	128,289	...	2,764	23,870	54,926	39,212	7,429	88
4.1 to 4.5 percent	8,397	...	440	3,432	4,298	229	...	...
4.6 to 5.0 percent	861	...	197	664	...	...	...	...
Median interest rate.....percent	4.0	...	...	4.0	4.0	4.0	...	...
Term of Mortgage								
Less than 20 years	5,277	...	903	2,280	1,566	383	145	...
20 years	28,523	...	1,461	12,160	10,546	3,426	844	88
21 to 24 years	29,335	...	...	2,746	14,550	10,478	1,560	...
25 years or more	75,738	...	1,182	10,778	32,994	25,902	4,882	...
Median term.....years	25+	...	...	20	25+	25+	...	...

Table 7a.—CONVENTIONAL FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
ALL HOLDERS								
Total first mortgages	5,862,914	1,272,777	2,078,139	1,271,522	667,406	285,322	216,920	70,767
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both								
Total first mortgages	5,231,213	1,023,727	1,875,510	1,165,781	626,586	271,232	203,011	65,412
Less than $480	2,932,682	944,930	1,508,044	420,059	54,574	3,592	510	982
$480 to $599	808,241	39,708	198,488	409,351	147,351	12,020	1,291	39
$600 to $719	624,004	24,606	118,814	232,003	180,060	63,142	4,098	1,289
$720 to $839	325,340	9,210	20,659	55,256	138,892	78,975	22,016	331
$840 to $959	192,053	2,348	12,111	22,436	65,018	45,364	44,114	666
$960 to $1,079	98,115	836	2,697	8,396	15,368	35,500	33,614	1,707
$1,080 to $1,199	60,643	289	3,900	5,418	9,435	12,976	22,973	5,654
$1,200 to $1,499	115,733	1,597	9,239	11,609	9,964	14,117	52,782	16,426
$1,500 to $1,799	31,286	48	726	473	3,459	2,449	13,065	11,069
$1,800 or more	43,116	155	832	780	2,465	3,097	8,548	27,249
Median payment ... dollars	441	238	369	522	668	800	1,059	1,646
First mortgages on properties acquired in 1949 to 1950	1,107,680	177,901	300,176	243,914	191,592	90,413	78,898	24,806
Less than $480	430,016	158,593	207,001	51,237	12,226	446	26	492
$480 to $599	196,957	8,756	45,358	95,327	43,749	3,770	...	...
$600 to $719	183,994	6,668	31,538	63,462	58,034	22,470	1,827	...
$720 to $839	100,661	2,515	6,267	17,258	42,843	23,315	8,231	233
$840 to $959	71,844	1,122	3,370	8,651	23,246	17,284	17,940	232
$960 to $1,199	54,642	177	2,493	3,270	5,610	16,074	22,280	4,739
$1,200 to $1,799	56,630	70	3,981	4,576	4,828	5,506	26,362	11,306
$1,800 or more	12,936	...	168	133	1,056	1,548	2,232	7,804
Median payment ... dollars	549	277	421	563	676	809	1,057	1,504
Interest Rate								
Total first mortgages	5,862,787	1,272,772	2,078,135	1,271,524	667,402	285,312	216,910	70,762
Less than 4.0 percent	154,190	34,436	40,544	36,534	27,183	7,027	5,243	3,226
4.0 percent	543,884	68,316	136,570	144,692	87,550	50,549	36,400	19,810
4.1 to 4.5 percent	691,635	53,369	171,664	185,982	112,147	74,587	68,009	25,882
4.6 to 5.0 percent	1,952,979	289,011	697,926	494,047	277,549	101,763	75,630	17,059
5.1 to 6.0 percent	2,285,757	695,200	953,676	392,474	159,707	50,064	29,949	4,700
6.1 percent or more	234,342	132,440	77,755	17,795	3,266	1,322	1,679	85
Median interest rate ... percent	5.0	6.0	5.0	5.0	5.0	5.0	4.5	4.5
First mortgages on properties acquired in 1949 to 1950	1,195,774	208,491	320,817	264,073	199,245	94,946	82,053	26,161
Less than 4.0 percent	36,727	8,012	5,164	7,288	11,156	2,069	1,701	1,336
4.0 percent	95,921	12,946	16,318	22,390	18,966	11,726	8,982	4,596
4.1 to 4.5 percent	131,787	4,092	12,085	28,648	26,298	22,253	27,045	11,367
4.6 to 5.0 percent	361,834	31,129	92,043	87,921	79,462	34,167	30,812	6,302
5.1 to 6.0 percent	510,079	120,556	176,767	111,351	62,586	24,191	12,076	2,560
6.1 percent or more	59,426	31,756	18,440	6,475	777	540	1,437	...
Median interest rate ... percent	5.0	6.0	6.0	5.0	5.0	5.0	5.0	4.5
Term of Mortgage								
Total first mortgages	5,862,914	1,272,777	2,078,139	1,271,522	667,406	285,322	216,920	70,767
On demand	416,799	127,077	154,902	76,866	35,630	9,217	9,711	3,403
Less than 5 years	697,083	419,192	171,673	61,596	22,775	10,594	7,262	3,998
5 to 9 years	1,277,792	412,480	571,147	188,841	57,030	23,818	19,006	5,476
10 to 12 years	1,819,843	252,131	802,698	449,168	187,415	62,743	45,393	20,311
13 to 14 years	222,240	11,132	65,208	73,755	42,181	14,300	13,375	2,296
15 years	685,186	25,255	173,785	212,019	146,783	62,546	49,358	15,310
16 to 19 years	256,564	7,821	54,375	72,233	61,753	32,958	21,860	5,570
20 years	364,693	10,276	55,658	103,138	87,085	55,921	41,323	11,300
21 to 24 years	41,488	1,716	5,986	11,942	11,183	5,591	4,375	700
25 years	57,823	3,922	16,437	16,365	9,516	6,276	3,810	1,500
26 years or more	23,403	1,775	6,270	5,599	6,055	1,358	1,447	903
Median term ... years	11	6	10	12	15	15	15	15
First mortgages on properties acquired in 1949 to 1950	1,195,899	208,495	320,819	264,137	199,318	94,951	82,055	26,166
On demand	44,173	14,665	14,541	5,034	4,845	2,965	1,405	726
Less than 5 years	157,310	91,568	35,935	15,242	5,740	4,711	2,860	1,256
5 to 9 years	252,925	65,024	111,552	48,589	15,651	5,908	4,362	1,840
10 to 12 years	358,459	34,782	124,179	106,559	52,557	17,822	15,305	7,268
13 to 14 years	59,373	135	10,703	20,700	14,683	5,753	6,351	1,053
15 years	143,882	438	15,453	35,363	47,180	21,999	19,186	4,264
16 to 19 years	58,954	1,350	2,009	11,938	19,952	10,745	10,493	2,471
20 years	93,234	185	4,345	18,569	26,954	20,559	17,491	5,134
21 to 24 years	11,513	16	627	726	6,065	1,862	1,927	291
25 years or more	16,076	332	1,475	1,417	5,691	2,627	2,675	1,863
Median term ... years	11	5	10	11	15	15	15	15

Table 7a.—CONVENTIONAL FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
COMMERCIAL BANKS								
Total first mortgages	1,006,494	314,862	354,931	169,888	82,988	34,528	32,162	17,153
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	905,868	255,127	327,650	161,209	80,866	32,417	32,098	16,520
Less than $480	469,624	216,767	214,181	33,932	3,346	1,042	306	53
$480 to $599	129,512	14,500	49,330	52,842	12,149	694	...	...
$600 to $719	118,216	13,883	42,921	41,018	13,418	5,689	214	1,074
$720 to $839	61,913	6,741	8,290	14,070	23,491	5,851	3,472	...
$840 to $959	34,812	1,309	5,069	6,988	13,478	4,884	3,024	64
$960 to $1,199	33,460	599	3,597	6,765	6,605	8,661	6,916	318
$1,200 to $1,799	41,513	1,173	4,151	5,187	6,662	4,466	15,818	4,056
$1,800 or more	16,818	155	111	407	1,717	1,130	2,348	10,955
Median payment ... dollars	457	276	361	580	773	906	1,248	1,800
Interest Rate								
Less than 4.0 percent	5,827	1,169	1,113	1,270	686	614	400	577
4.0 percent	104,419	11,726	24,527	23,465	16,399	10,202	8,441	9,663
4.1 to 4.5 percent	99,704	7,790	30,288	29,107	11,979	8,463	9,266	2,809
4.6 to 5.0 percent	356,758	74,256	142,110	77,289	37,457	10,228	11,508	3,911
5.1 to 6.0 percent	395,705	184,453	148,868	38,749	16,051	5,020	2,372	190
6.1 percent or more	44,153	35,466	8,093	8	415	...	172	...
Median interest rate ... percent	5.0	6.0	5.0	5.0	5.0	4.5	4.5	4.0
Term of Mortgage								
On demand	76,947	25,181	25,883	12,995	6,247	2,373	2,879	1,390
Less than 5 years	254,248	168,623	55,884	18,163	4,782	2,141	2,004	2,654
5 to 9 years	324,896	94,524	147,996	47,093	19,352	5,604	8,485	1,843
10 to 14 years	272,311	23,464	105,565	70,339	36,284	14,221	12,802	9,641
15 to 19 years	50,892	1,787	13,359	14,211	11,766	6,166	2,060	1,547
20 years or more	27,200	1,283	6,244	7,087	4,557	4,023	3,932	78
Median term ... years	8	4	8	10	11	11	11	11
MUTUAL SAVINGS BANKS								
Total first mortgages	459,459	75,466	143,53[illegible]	121,254	63,982	30,486	20,077	4,675
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	388,677	47,320	114,946	113,454	59,308	30,421	18,884	4,353
Less than $480	247,867	46,313	110,968	79,215	10,429	822	...	123
$480 to $599	59,353	866	2,444	26,710	24,653	4,010	632	39
$600 to $719	36,141	141	1,222	4,611	18,033	11,567	567	...
$720 to $959	30,171	...	79	1,932	5,899	10,410	11,854	...
$960 to $1,199	8,831	...	58	986	294	3,303	3,252	940
$1,200 or more	6,314	...	175	...	...	309	2,579	3,251
Median payment ... dollars	370	239	243	338	568	702	896	...
Interest Rate								
Less than 4.0 percent	347	28	221	...	...	98	...	...
4.0 percent	65,331	8,229	14,839	14,420	10,561	9,512	6,811	963
4.1 to 4.5 percent	155,844	14,696	38,600	51,988	25,664	13,508	8,715	2,677
4.6 to 5.0 percent	204,178	41,382	75,196	50,387	25,578	6,522	4,083	1,034
5.1 to 6.0 percent	33,392	10,765	14,680	4,458	2,177	844	471	...
6.1 percent or more	366	366	...	...	...	...	...	...
Median interest rate ... percent	5.0	5.0	5.0	4.5	4.5	4.5	4.5	...
Term of Mortgage								
On demand	96,965	28,499	37,030	19,334	8,974	898	2,070	161
Less than 5 years	66,905	25,064	22,501	12,017	4,728	1,079	1,436	80
5 to 9 years	42,381	7,726	14,660	13,078	3,437	1,924	1,277	280
10 to 14 years	66,541	7,576	22,646	17,486	9,505	6,568	2,079	684
15 to 19 years	102,126	2,639	28,260	36,662	18,959	7,192	6,224	2,195
20 to 24 years	72,743	2,322	14,832	19,683	16,185	11,684	6,783	1,261
25 years or more	11,798	1,640	3,607	2,994	2,194	1,141	208	14
Median term ... years	15	4	12	15	15	15	15	...
SAVINGS AND LOAN ASSOCIATIONS								
Total first mortgages	1,905,514	352,718	736,551	430,001	223,465	89,847	59,414	13,533
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	1,897,531	348,948	733,852	428,549	223,437	89,835	59,399	13,526
Less than $480	1,163,409	341,564	668,028	147,015	5,812	834	70	88
$480 to $599	283,494	5,835	43,776	182,713	49,140	1,771	263	...
$600 to $719	183,657	951	11,972	80,997	76,558	12,008	1,174	...
$720 to $839	111,820	172	2,433	13,247	60,225	32,628	3,018	98
$840 to $959	60,543	378	2,403	2,844	25,293	18,266	11,167	194
$960 to $1,199	50,666	...	1,916	1,239	4,427	19,719	21,835	1,530
$1,200 or more	43,942	48	3,324	494	1,982	4,609	21,872	11,616
Median payment ... dollars	385	239	258	518	682	825	1,096	...

Table 7a.—CONVENTIONAL FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
SAVINGS AND LOAN ASSOCIATIONS--Con.								
Interest Rate								
Less than 4.0 percent	2,230	952	413	462	332	71	...	...
4.0 percent	80,830	10,596	19,804	23,908	12,985	8,225	2,717	2,596
4.1 to 4.5 percent	174,691	15,793	48,196	41,637	30,923	17,666	14,995	5,482
4.6 to 5.0 percent	701,627	77,771	234,468	191,698	116,969	45,793	30,416	4,515
5.1 to 6.0 percent	881,066	217,858	408,559	164,862	60,798	17,012	11,039	942
6.1 percent or more	65,005	29,749	25,109	7,366	1,457	1,079	249	...
Median interest rate.....percent	5.0	6.0	6.0	5.0	5.0	5.0	5.0	...
Term of Mortgage								
On demand	12,617	5,738	4,785	1,630	356	61	48	...
Less than 5 years	30,532	26,987	3,086	163	215	61	20	...
5 to 9 years	255,775	118,359	113,285	15,293	5,373	1,841	1,167	458
10 to 12 years	920,496	174,668	443,071	197,926	67,690	21,296	12,794	3,054
13 to 14 years	91,943	8,353	27,916	30,081	17,912	3,545	3,371	768
15 years	373,085	10,699	100,436	123,417	80,829	31,404	21,988	4,311
16 to 19 years	100,042	3,228	21,133	28,241	23,668	13,257	9,468	1,051
20 years or more	121,024	4,686	22,839	33,250	27,422	18,382	10,558	3,891
Median term.....years	12	10	11	13	15	15	15	...
LIFE INSURANCE COMPANIES								
Total first mortgages	371,722	10,226	77,709	106,251	74,204	44,991	44,256	14,098
Annual Total of Interest And Principal Payments								
Mortgages with payments which include both	367,205	9,796	74,916	105,464	74,198	44,486	44,252	14,098
Less than $480	160,009	8,554	68,614	68,108	13,972	12	61	689
$480 to $599	59,213	658	5,504	24,695	25,376	2,807	172	...
$600 to $719	49,567	98	590	8,769	21,074	17,683	1,139	215
$720 to $839	29,807	197	187	2,447	9,038	13,708	4,229	...
$840 to $959	20,925	289	12	507	3,271	6,089	10,757	...
$960 to $1,199	21,463	...	...	926	852	3,054	14,332	2,302
$1,200 or more	26,221	...	9	12	615	1,133	13,562	10,892
Median payment.....dollars	522	...	256	366	583	729	1,034	...
Interest Rate								
Less than 4.0 percent	2,052	...	127	635	932	...	212	146
4.0 percent	98,562	402	14,234	37,954	20,584	13,452	9,730	2,210
4.1 to 4.5 percent	137,769	732	16,635	30,436	27,993	24,043	27,628	10,306
4.6 to 5.0 percent	94,568	2,745	26,478	29,072	22,123	6,871	5,952	1,327
5.1 to 6.0 percent	36,957	6,172	18,745	8,109	2,568	563	695	108
6.1 percent or more	1,809	178	1,486	41	...	64	40	...
Median interest rate.....percent	4.5	...	5.0	4.5	4.5	4.5	4.5	...
Term of Mortgage								
On demand	1,527	...	557	351	537	39	44	...
Less than 10 years	23,261	4,558	10,641	4,364	681	1,591	1,031	396
10 to 12 years	79,228	4,978	29,304	22,953	12,465	3,701	4,537	1,293
13 to 14 years	23,444	271	6,414	7,576	4,261	2,085	2,502	336
15 years	88,353	405	13,149	23,234	19,084	12,901	14,243	5,338
16 to 19 years	39,907	...	6,466	12,187	8,882	5,814	4,584	1,976
20 to 24 years	100,444	14	9,767	29,850	22,866	17,518	15,822	4,610
25 years or more	15,558	...	1,411	5,736	5,428	1,342	1,493	149
Median term.....years	15	...	12	15	16	17	15	...
MORTGAGE COMPANIES								
Total first mortgages	35,632	10,337	12,506	3,432	4,362	1,286	3,158	553
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both	32,927	9,397	11,497	3,294	3,913	1,286	2,992	552
Less than $480	19,977	8,957	9,822	1,006	195	...	...	...
$480 to $719	7,267	440	1,675	1,854	2,755	487	54	...
$720 to $959	2,733	...	...	434	963	681	657	...
$960 or more	2,950	...	...	...	...	118	2,281	552
Interest Rate								
Less than 4.0 percent	581	204	182	...	195	...	...	...
4.0 percent	1,458	554	271	212	120	102	54	146
4.1 to 4.5 percent	2,683	157	283	293	560	719	420	253
4.6 to 5.0 percent	4,920	1,043	1,924	639	507	133	534	141
5.1 to 6.0 percent	21,925	6,179	7,983	2,289	2,980	334	2,150	12
6.1 percent or more	4,064	2,202	1,062	...	...	...	...	...
Term of Mortgage								
On demand	710	166	440	44	...	...	60	...
Less than 10 years	13,934	6,999	4,722	422	884	353	552	...
10 to 14 years	9,075	998	4,754	1,685	851	123	545	121
15 years or more	11,913	2,174	2,590	1,281	2,627	810	2,001	432

Table 7a.—CONVENTIONAL FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY TYPE OF HOLDER, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
INDIVIDUAL HOLDERS								
Total first mortgages	1,824,923	449,722	660,119	386,959	188,091	71,272	51,437	17,277
Annual Total of Interest And Principal Payments								
Mortgages with payments which include both	1,403,912	295,041	513,414	310,199	163,679	63,965	43,902	13,738
Less than $480	677,737	265,014	341,850	60,914	9,160	595	196	10
$480 to $599	234,815	20,399	88,451	101,703	22,444	1,808	11	...
$600 to $719	211,598	7,074	58,530	93,455	42,564	8,576	1,402	...
$720 to $839	103,425	1,451	9,926	30,247	42,524	14,931	4,115	233
$840 to $959	66,571	372	6,473	11,779	25,918	13,859	7,766	408
$960 to $1,199	46,018	307	2,241	5,110	14,222	13,540	8,823	1,778
$1,200 to $1,799	49,099	424	5,230	6,693	5,692	8,865	17,602	4,600
$1,800 or more	14,649	...	713	298	1,155	1,791	3,987	6,709
Median payment ... dollars	486	261	354	585	736	887	1,180	...
Interest Rate								
Less than 4.0 percent	115,905	29,882	35,263	28,004	11,473	5,297	4,306	1,682
4.0 percent	164,412	30,715	52,920	38,623	23,217	8,001	7,677	3,261
4.1 to 4.5 percent	74,347	5,394	16,844	23,006	12,057	7,398	6,221	3,427
4.6 to 5.0 percent	519,406	80,929	190,819	126,018	68,895	26,581	20,348	5,767
5.1 to 6.0 percent	841,303	242,708	326,409	162,643	71,050	23,813	11,612	3,055
6.1 percent or more	109,497	60,094	37,864	8,665	1,395	178	1,218	85
Median interest rate ... percent	6.0	6.0	6.0	5.0	5.0	5.0	5.0	5.0
Term of Mortgage								
On demand	213,976	63,156	81,740	39,931	18,423	4,698	4,278	1,754
Less than 5 years	301,803	174,693	79,048	26,439	12,289	5,500	2,661	1,111
5 to 9 years	572,649	164,740	258,195	103,568	25,394	11,910	6,399	2,444
10 to 12 years	439,396	35,923	181,560	127,281	59,965	16,384	13,676	4,608
13 to 14 years	77,469	1,495	18,245	29,649	15,300	6,309	5,488	984
15 years	71,676	2,990	16,496	17,598	19,883	8,142	4,342	2,228
16 to 19 years	64,891	2,781	12,972	17,113	17,070	7,556	5,947	1,452
20 to 24 years	63,489	3,280	7,275	18,508	16,292	8,695	6,864	2,577
25 years or more	19,574	664	4,588	6,872	3,475	2,078	1,782	119
Median term ... years	9	5	9	11	12	12	13	12

Table 7b.— FHA-INSURED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
Total first mortgages	1,228,494	8,387	184,360	384,196	428,302	167,339	51,244	4,675
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Total first mortgages	1,228,484	8,386	184,357	384,193	428,297	167,343	51,244	4,677
Less than $480	757,663	8,386	183,648	373,137	192,294	203	...	...
$480 to $599	311,579	...	497	9,504	223,272	78,306	...	...
$600 to $719	88,692	...	...	1,233	10,679	71,506	5,276	...
$720 to $839	43,465	...	25	219	1,349	14,124	27,751	...
$840 to $959	13,114	...	...	...	703	1,908	10,503	...
$960 to $1,199	11,010	...	187	100	...	736	7,214	2,775
$1,200 or more	2,961	...	...	...	...	560	500	1,902
Median payment ... dollars	429	...	263	357	486	603	802	...
First mortgages on properties acquired in 1949 to 1950	450,414	1,517	11,851	79,720	232,660	91,861	31,144	1,668
Less than $480	200,029	1,517	11,824	75,619	111,014	56	...	...
$480 to $599	156,811	...	27	3,355	115,549	37,880	...	...
$600 to $719	52,931	...	...	532	5,524	44,065	2,812	...
$720 to $839	27,016	...	...	214	376	8,596	17,832	...
$840 to $959	7,151	...	...	...	197	1,141	5,814	...
$960 or more	6,476	...	...	...	...	123	4,686	1,668
Median payment ... dollars	493	...	...	403	480	616	800	...
INTEREST RATE								
Total first mortgages	1,228,497	8,386	184,359	384,199	428,294	167,342	51,245	4,677
Less than 4.0 percent	1,980	...	648	631	406	294	...	...
4.0 percent	251,386	197	8,779	47,852	136,456	49,831	7,142	1,129
4.1 to 4.5 percent	920,240	5,433	148,908	314,984	287,488	116,316	43,594	3,522
4.6 to 5.0 percent	54,891	2,756	26,024	20,732	3,944	901	509	26
Median interest rate ... percent	4.5	...	4.5	4.5	4.5	4.5	4.5	...
First mortgages on properties acquired in 1949 to 1950	450,626	1,517	11,852	79,720	232,867	91,862	31,144	1,668
Less than 4.0 percent	294	...	...	...	253	41	...	...
4.0 percent	62,174	...	2,184	9,656	37,796	11,026	1,301	211
4.1 to 4.5 percent	388,009	1,517	9,668	69,915	194,818	80,795	29,843	1,437
4.6 to 5.0 percent	149	...	...	149	...	...	...	...
Median interest rate ... percent	4.5	...	...	4.5	4.5	4.5	4.5	...

Table 7b.—FHA-INSURED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
TERM OF MORTGAGE								
Total first mortgages	1,228,494	8,387	184,360	384,196	428,302	167,339	51,244	4,675
Less than 10 years	5,189	2,790	1,724	168	362	145	...	...
10 to 14 years	27,003	1,971	14,718	5,492	2,031	2,219	503	70
15 years	85,374	2,831	35,378	29,474	13,062	3,085	1,491	57
16 to 19 years	46,082	441	14,163	16,451	11,478	2,606	946	...
20 years	492,406	245	63,034	145,822	173,931	68,371	37,033	3,972
21 to 24 years	58,732	...	11,590	21,573	22,789	1,419	1,313	48
25 years	506,775	109	43,753	163,152	200,372	88,945	9,914	528
26 years or more	6,933	...	...	2,064	4,277	549	44	...
Median term ... years	20	...	20	20	23	25	20	...
First mortgages on properties acquired in 1949 to 1950	450,419	1,517	11,851	79,721	232,662	91,860	31,144	1,667
Less than 15 years	7,185	705	2,265	2,350	889	787	118	70
15 years	16,297	812	2,433	8,093	3,471	952	482	57
16 to 19 years	16,698	...	1,830	6,358	6,385	1,542	585	...
20 years	179,734	...	3,207	35,012	79,374	37,912	23,175	1,054
21 to 24 years	25,743	...	1,084	4,839	17,951	953	893	22
25 years	198,295	...	1,032	21,187	120,331	49,433	5,847	464
26 years or more	6,467	...	...	1,882	4,261	281	44	...
Median term ... years	21	...	...	20	25	25	20	...

Table 7c.—VA-GUARANTEED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
Total first mortgages	1,196,238	15,401	160,093	265,151	379,702	257,688	108,242	9,980
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Total first mortgages	1,196,244	15,402	160,087	265,152	379,702	257,685	108,240	9,978
Less than $480	503,227	15,112	148,929	213,430	124,974	770	14	...
$480 to $599	364,166	290	10,210	41,467	206,716	105,426	56	...
$600 to $719	197,974	...	717	8,984	40,743	118,499	29,030	...
$720 to $839	68,556	...	...	373	5,315	24,340	38,531	...
$840 to $959	28,762	...	231	513	1,298	6,111	20,574	36
$960 to $1,199	22,373	...	...	385	648	1,747	14,913	4,679
$1,200 or more	11,186	...	...	...	8	792	5,122	5,263
Median payment ... dollars	505	161	307	411	512	617	792	...
First mortgages on properties acquired in 1949 to 1950	400,249	2,979	29,792	71,359	138,978	110,508	43,277	3,360
Less than $480	138,384	2,979	27,022	59,048	48,896	428	14	...
$480 to $599	132,922	...	1,875	9,975	72,238	48,835	...	...
$600 to $719	83,392	...	664	2,004	16,029	49,357	15,337	...
$720 to $839	22,687	...	...	...	555	8,722	13,412	...
$840 to $959	9,108	...	231	...	814	1,612	6,415	36
$960 to $1,199	8,303	...	...	332	446	1,377	4,408	1,738
$1,200 or more	5,453	...	...	...	...	177	3,691	1,586
Median payment ... dollars	530	...	319	405	508	609	770	...
TERM OF MORTGAGE								
Total first mortgages	1,196,238	15,401	160,093	265,151	379,702	257,688	108,242	9,980
Less than 10 years	27,747	8,208	16,078	2,437	559	320	145	...
10 to 14 years	150,400	6,136	72,543	45,620	15,673	6,678	3,699	55
15 years	198,758	1,008	40,501	72,923	47,940	19,067	14,390	2,933
16 to 19 years	102,291	...	4,957	28,276	47,070	16,511	4,752	729
20 years	438,063	49	24,209	97,981	167,940	99,233	44,842	3,811
21 to 24 years	78,506	...	316	5,175	31,626	32,135	9,112	145
25 years	198,551	...	1,489	12,739	68,666	82,611	30,777	2,271
26 years or more	1,922	...	...	...	228	1,133	525	36
Median term ... years	20	9	13	17	20	20	20	...
First mortgages on properties acquired in 1949 to 1950	400,452	2,978	29,999	71,359	138,977	110,508	43,278	3,361
Less than 10 years	8,684	2,168	5,394	532	345	245	...	...
10 to 14 years	32,139	747	12,685	11,908	3,283	1,938	1,573	7
15 to 19 years	91,328	63	7,265	25,518	36,508	13,091	7,614	1,272
20 to 24 years	164,288	...	4,104	25,916	63,237	50,922	18,733	1,378
25 years or more	104,013	...	551	7,485	35,604	44,312	15,358	704
Median term ... years	20	...	12	19	20	22	20	...

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Table 7d.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
Total first mortgages	5,825,246	573,336	1,602,486	1,452,049	1,185,422	614,383	324,316	73,179
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages	5,483,605	488,461	1,472,752	1,376,964	1,159,293	604,605	312,477	69,095
Less than $480	2,824,245	464,497	1,270,814	787,588	297,565	3,031	369	391
$480 to $599	1,154,836	13,843	130,195	350,131	478,244	181,042	1,347	39
$600 to $719	674,844	7,442	51,185	172,297	189,522	216,493	36,619	1,289
$720 to $839	349,156	1,034	11,126	38,050	119,981	104,952	73,687	331
$840 to $959	180,264	749	5,284	13,478	50,895	43,303	65,853	702
$960 to $1,079	95,484	135	1,022	6,729	9,582	29,551	45,006	3,462
$1,080 to $1,199	57,763	289	2,197	3,168	3,320	11,812	26,975	10,006
$1,200 to $1,499	89,195	424	639	4,876	6,375	10,937	46,290	19,655
$1,500 to $1,799	24,409	48	88	184	2,421	1,078	9,157	11,435
$1,800 or more	33,409	...	202	463	1,388	2,406	7,174	21,785
Median payment ... dollars	467	227	341	451	545	660	915	1,474
First mortgages on properties acquired in 1949 to 1950	1,366,593	75,501	184,335	259,178	443,476	250,486	128,463	25,172
Less than $480	468,763	70,539	140,281	122,228	134,797	785	40	98
$480 to $599	374,072	2,031	28,038	73,923	186,580	83,503	...	...
$600 to $719	235,506	2,348	11,356	44,996	61,771	96,560	18,476	....
$720 to $839	115,891	5	2,405	11,295	34,974	36,326	30,656	233
$840 to $959	65,108	486	1,344	3,451	17,841	14,826	26,892	268
$960 to $1,199	55,444	22	639	1,818	3,749	13,288	28,756	7,172
$1,200 to $1,799	41,383	70	263	1,356	2,761	4,014	21,616	11,305
$1,800 or more	10,426	...	9	111	1,003	1,184	2,027	6,096
Median payment ... dollars	543	280	401	486	530	645	901	1,409
INTEREST RATE								
Total first mortgages	5,825,119	573,334	1,602,480	1,452,051	1,185,420	614,381	324,306	73,177
Less than 4.0 percent	101,521	9,967	27,556	27,783	22,268	5,910	5,326	2,713
4.0 percent	1,456,224	29,987	164,961	305,412	481,562	314,092	133,591	26,626
4.1 to 4.5 percent	1,329,908	35,185	251,770	414,983	333,780	169,527	97,480	27,189
4.6 to 5.0 percent	1,452,202	153,203	504,388	405,859	227,228	86,961	61,136	13,431
5.1 to 6.0 percent	1,407,312	308,194	626,167	288,683	118,652	37,340	25,150	3,133
6.1 percent or more	77,952	36,798	27,638	9,331	1,930	551	1,623	85
Median interest rate ... percent	5.0	6.0	5.0	4.5	4.5	4.0	4.5	4.5
First mortgages on properties acquired in 1949 to 1950	1,401,901	80,236	194,079	271,480	447,288	252,638	130,751	25,440
Less than 4.0 percent	21,366	1,344	1,482	6,537	8,206	940	1,701	1,155
4.0 percent	415,806	7,244	20,534	63,053	154,978	117,027	46,529	6,445
4.1 to 4.5 percent	405,956	3,028	14,020	65,385	175,102	89,324	47,702	11,397
4.6 to 5.0 percent	241,558	16,917	50,419	58,292	61,501	27,494	22,151	4,784
5.1 to 6.0 percent	298,413	45,077	101,169	74,762	47,206	17,313	11,231	1,659
6.1 percent or more	18,802	6,626	6,455	3,451	295	540	1,437	...
Median interest rate ... percent	4.5	6.0	6.0	5.0	4.5	4.5	4.5	4.5
TERM OF MORTGAGE								
Total first mortgages	5,825,246	573,336	1,602,486	1,452,049	1,185,422	614,383	324,316	73,179
On demand	244,148	45,734	102,218	54,820	24,528	5,849	7,915	3,087
Less than 5 years	335,284	163,942	99,966	39,497	17,046	7,399	5,918	1,519
5 to 9 years	761,198	200,550	351,874	128,149	41,858	18,424	15,709	4,639
10 to 12 years	1,328,663	127,714	582,668	360,203	149,346	53,826	37,697	17,224
13 to 14 years	192,249	7,147	52,065	62,945	38,803	15,430	13,717	2,147
15 years	778,329	16,212	191,018	249,276	174,426	75,299	56,099	15,870
16 to 19 years	329,000	5,229	58,465	90,029	100,495	44,424	24,799	5,564
20 years	1,018,227	4,775	97,844	267,051	335,967	189,696	105,549	17,354
21 to 24 years	150,198	570	12,990	29,336	57,157	36,553	12,749	849
25 years	661,525	748	48,910	164,010	236,822	164,588	42,438	4,010
26 years or more	26,425	715	4,468	6,733	8,974	2,895	1,726	916
Median term ... years	15	7	11	15	20	20	20	15
First mortgages on properties acquired in 1949 to 1950	1,401,822	80,239	194,083	271,548	447,150	252,638	130,755	25,444
On demand	15,785	2,798	5,582	2,693	1,896	1,322	1,089	410
Less than 5 years	60,458	28,493	14,051	8,811	4,048	2,678	1,858	520
5 to 9 years	137,692	33,080	56,799	26,494	11,012	4,962	3,960	1,386
10 to 12 years	248,254	14,338	80,786	78,854	41,972	15,341	11,181	5,793
13 to 14 years	50,961	451	9,110	15,399	12,893	5,570	6,489	1,053
15 years	157,002	304	15,771	41,510	50,090	23,639	21,482	4,208
16 to 19 years	93,060	574	3,663	20,349	39,715	15,476	11,483	1,802
20 years	289,959	185	6,279	52,110	104,963	74,321	44,887	7,217
21 to 24 years	74,645	16	774	5,090	42,890	20,414	5,150	313
25 years or more	274,006	...	1,268	20,238	137,671	88,915	23,176	2,742
Median term ... years	17	6	10	15	20	20	20	15

Table 7e.—FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan						
		Less than $2,000	$2,000 to $3,999	$4,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $14,999	$15,000 or more
Total first mortgages	2,462,400	723,229	820,106	468,820	289,988	95,966	52,090	12,243
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages	2,172,336	559,054	747,202	438,162	275,292	91,655	50,018	10,972
Less than $480	1,369,327	503,931	569,807	219,038	74,277	1,534	155	591
$480 to $599	329,150	26,155	79,000	110,191	99,095	14,710	...	...
$600 to $719	235,826	17,164	68,346	69,923	41,960	36,654	1,785	...
$720 to $959	141,870	9,775	16,616	27,269	41,699	22,567	23,949	...
$960 to $1,199	38,894	701	3,565	4,402	12,549	9,596	6,733	1,347
$1,200 to $1,799	46,832	1,173	9,238	7,022	4,627	5,306	16,022	3,445
$1,800 or more	10,437	155	630	317	1,085	1,288	1,374	5,589
Median payment ... dollars	409	243	370	474	551	691	945	...
First mortgages on properties acquired in 1949 to 1950	591,750	106,896	157,484	135,815	119,754	42,296	24,856	4,662
Less than $480	299,666	92,550	105,566	63,676	37,139	145	...	394
$480 to $599	112,618	6,725	19,222	34,734	44,956	6,982	...	...
$600 to $719	84,811	4,320	20,846	21,002	17,816	19,332	1,500	...
$720 to $959	57,468	3,146	6,119	11,377	15,216	9,518	12,096	...
$960 to $1,199	13,375	155	1,854	1,784	2,307	4,286	2,503	486
$1,200 to $1,799	21,225	...	3,718	3,220	2,067	1,669	8,552	1,997
$1,800 or more	2,587	...	159	22	53	364	205	1,785
Median payment ... dollars	471	272	419	489	534	681	...	...
INTEREST RATE								
Total first mortgages	2,462,402	723,227	820,102	468,822	289,978	95,957	52,088	12,242
Less than 4.0 percent	55,450	24,469	13,636	9,527	5,466	1,411	428	513
4.0 percent	534,482	53,929	140,476	152,137	122,001	43,972	17,679	4,293
4.1 to 4.5 percent	281,967	23,617	68,802	85,983	65,855	21,376	14,123	2,215
4.6 to 5.0 percent	555,668	138,564	219,562	108,920	54,265	15,703	15,003	3,654
5.1 to 6.0 percent	878,445	387,006	327,509	103,791	41,055	12,724	4,799	1,567
6.1 percent or more	156,390	95,642	50,117	8,464	1,336	771	56	...
Median interest rate ... percent	5.0	6.0	5.0	4.5	4.5	4.5	4.5	...
First mortgages on properties acquired in 1949 to 1950	644,951	132,750	168,586	143,671	123,801	44,678	25,724	5,750
Less than 4.0 percent	15,655	6,668	3,682	751	3,203	1,170	...	181
4.0 percent	142,741	8,680	27,964	40,351	40,761	16,233	7,032	1,723
4.1 to 4.5 percent	113,840	2,581	7,733	33,178	46,014	13,724	9,186	1,427
4.6 to 5.0 percent	120,425	14,212	41,624	29,778	17,961	6,673	8,661	1,518
5.1 to 6.0 percent	211,666	75,479	75,598	36,589	15,380	6,878	845	901
6.1 percent or more	40,624	25,130	11,985	3,024	482	...	...	...
Median interest rate ... percent	5.0	6.0	5.6	4.5	4.5	4.5	...	...
TERM OF MORTGAGE								
Total first mortgages	2,462,400	723,229	820,106	468,820	289,988	95,966	52,090	12,243
On demand	172,651	81,343	52,684	22,046	11,102	3,368	1,796	316
Less than 5 years	365,456	257,932	72,220	22,199	6,091	3,195	1,344	2,479
5 to 9 years	545,873	220,246	236,562	63,197	15,731	5,859	3,442	837
10 to 12 years	625,591	131,673	294,712	123,401	48,369	13,417	10,860	3,164
13 to 14 years	72,983	4,836	25,722	27,486	10,782	3,267	696	197
15 years	190,989	12,882	58,646	65,140	33,359	9,399	9,140	2,430
16 to 19 years	75,937	3,033	15,030	26,931	19,806	7,651	2,759	735
20 years	276,935	5,795	45,057	79,890	92,989	33,829	17,649	1,729
21 to 24 years	28,528	1,146	4,902	9,354	8,441	2,592	2,051	44
25 years	101,624	3,283	12,769	28,246	41,732	13,244	2,063	289
26 years or more	5,833	1,060	1,802	930	1,586	145	290	23
Median term ... years	11	6	10	14	20	20	15	...
First mortgages on properties acquired in 1949 to 1950	644,948	132,751	168,586	143,669	123,807	44,681	25,722	5,750
On demand	28,388	11,867	8,959	2,341	2,949	1,643	316	316
Less than 5 years	97,858	63,780	22,185	6,431	1,692	2,033	1,002	736
5 to 9 years	123,820	34,112	59,982	22,695	4,984	1,191	402	454
10 to 14 years	157,032	20,875	59,800	47,196	16,547	5,389	5,677	1,552
15 to 19 years	77,097	1,785	9,556	25,411	23,691	9,214	5,395	2,054
20 to 24 years	109,908	...	6,314	27,862	45,728	17,473	12,182	349
25 years or more	50,845	332	1,790	11,733	28,216	7,738	748	289
Median term ... years	11	4	9	14	20	20	...	...

Table 8.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan: Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
Total junior mortgages..	718,608	161,328	341,341	132,959	44,404	18,477	20,120
Second mortgages.....	705,308	157,153	336,948	129,906	43,709	17,947	19,666
Other junior mortgages	13,300	4,175	4,393	3,053	695	530	454
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							
Mortgages With Payments Which Include Both							
Total junior mortgages....	623,976	134,823	312,651	112,371	35,227	15,538	13,389
Less than $120.....	225,468	84,853	138,905	1,559	67	...	88
$120 to $239.....	203,069	34,884	115,352	49,253	3,219	25	342
$240 to $479.....	133,889	12,954	46,728	46,622	18,669	6,223	2,697
$480 to $719.....	40,246	1,997	9,382	9,840	8,687	7,171	3,170
$720 or more.....	21,304	135	2,284	5,097	4,585	2,119	7,092
Median payment.....dollars..	165	89	132	262	418	525	...
Junior mortgages on properties acquired in 1949 to 1950.....	309,421	60,909	163,454	56,146	16,079	6,879	5,965
Less than $120.....	123,095	41,711	80,357	875	67	...	88
$120 to $239.....	104,759	13,833	60,009	28,453	2,127	25	316
$240 to $479.....	56,237	4,314	18,866	19,842	9,155	2,915	1,144
$480 to $719.....	15,438	958	2,937	4,328	2,784	2,734	1,697
$720 or more.....	9,892	93	1,285	2,648	1,946	1,205	2,720
Median payment.....dollars..	150	82	117	229	387	...	...
INTEREST RATE							
Total junior mortgages....	718,608	161,328	341,341	132,959	44,404	18,477	20,120
Less than 4.0 percent.....	27,859	2,754	8,121	7,390	4,726	2,071	2,798
4.0 percent.....	349,223	70,788	217,179	49,484	6,669	2,096	3,014
4.1 to 4.5 percent.....	10,538	1,726	4,821	2,026	699	723	544
4.6 to 5.0 percent.....	107,060	23,657	40,907	21,830	9,179	6,630	4,868
5.1 to 6.0 percent.....	205,686	51,871	66,142	50,128	22,335	6,856	8,357
6.1 percent or more.....	18,242	10,532	4,171	2,101	796	101	539
Median interest rate percent..	4.0	5.0	4.0	5.0	6.0	5.0	5.0
INTEREST RATE--Con.							
Junior mortgages on properties acquired in 1949 to 1950.....	336,340	67,259	170,975	62,513	19,188	8,565	7,850
Less than 4.0 percent.....	9,330	220	3,264	1,619	2,206	908	1,112
4.0 percent.....	197,260	39,233	125,533	27,475	3,502	611	908
4.1 to 4.5 percent.....	2,130	313	804	41	220	506	247
4.6 to 5.0 percent.....	35,199	5,740	11,892	9,198	3,225	2,958	2,192
5.1 to 6.0 percent.....	84,033	17,181	27,151	22,776	10,035	3,503	3,391
6.1 percent or more.....	8,388	4,572	2,331	1,404	...	79	...
Median interest rate percent..	4.0	4.0	4.0	5.0	5.8	...	...
TERM OF MORTGAGE							
Total junior mortgages.....	718,600	161,323	341,339	132,960	44,405	18,482	20,128
On demand.....	37,036	9,394	12,298	7,280	4,038	1,835	2,198
Less than 5 years.....	110,734	46,071	37,182	16,114	5,740	2,526	3,109
5 to 9 years.....	131,693	27,971	48,566	33,002	12,536	4,536	5,086
10 to 14 years.....	106,651	20,186	39,061	23,741	12,203	5,584	5,882
15 years.....	51,443	12,484	28,732	7,680	1,534	676	337
16 to 19 years.....	23,485	3,739	10,760	4,825	2,043	1,165	954
20 years.....	131,622	18,658	89,459	17,334	3,781	1,476	918
21 to 24 years.....	25,315	6,155	13,428	4,285	1,170	157	122
25 years or more.....	100,621	16,665	61,853	18,699	1,360	527	1,522
Median term.....years..	13	10	20	11	10	10	10
Junior mortgages on properties acquired in 1949 to 1950.....	336,338	67,255	170,974	62,515	19,189	8,566	7,855
On demand.....	7,662	477	2,244	1,839	2,373	644	85
Less than 5 years.....	38,894	15,913	12,608	6,200	1,938	1,471	766
5 to 9 years.....	55,227	12,973	20,868	13,355	4,112	2,069	1,850
10 to 14 years.....	44,272	7,921	15,928	10,581	4,702	2,354	2,790
15 years.....	32,526	6,988	19,390	4,823	699	544	84
16 to 19 years.....	15,872	2,279	7,183	3,599	1,533	529	751
20 years.....	70,220	7,531	48,510	10,532	2,111	688	852
21 to 24 years.....	15,256	4,598	7,507	1,849	1,025	157	122
25 years or more.....	56,409	8,575	36,736	9,737	696	110	555
Median term.....years..	15	11	20	15	11	...	...

Table 8a.—CONVENTIONAL JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan: Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
ALL HOLDERS							
Total junior mortgages..	409,405	99,564	139,905	91,002	40,982	18,023	19,948
Second mortgages.....	396,105	95,389	135,512	87,949	40,287	17,493	19,494
Other junior mortgages	13,300	4,175	4,393	3,053	695	530	454
Annual Total of Interest and Principal Payments							
Mortgages with payments which include both							
Total junior mortgages....	314,792	73,060	111,216	70,431	31,805	15,084	13,217
Less than $120.....	34,038	24,703	7,940	1,243	67	...	88
$120 to $239.....	87,871	33,468	45,064	8,207	769	25	342
$240 to $479.....	131,360	12,757	46,546	46,044	17,697	5,796	2,525
$480 to $719.....	40,246	1,997	9,382	9,840	8,687	7,171	3,170
$720 or more.....	21,277	135	2,284	5,097	4,585	2,092	7,092
Median payment.....dollars..	299	156	247	368	438	532	...
Junior mortgages on properties acquired in 1949 to 1950.....	124,779	24,942	41,964	31,110	14,257	6,724	5,793
Less than $120.....	10,393	7,160	2,205	875	67	...	88
$120 to $239.....	33,805	12,417	16,671	3,757	623	25	316
$240 to $479.....	55,251	4,314	18,866	19,502	8,837	2,760	972
$480 to $719.....	15,438	958	2,937	4,328	2,784	2,734	1,697
$720 or more.....	9,892	93	1,285	2,648	1,946	1,205	2,720
Median payment.....dollars..	313	165	261	368	...	...	...
Interest Rate							
Total junior mortgages....	409,405	99,564	139,905	91,002	40,982	18,023	19,948
Less than 4.0 percent.....	27,859	2,754	8,121	7,390	4,726	2,071	2,798
4.0 percent.....	40,020	9,024	15,743	7,527	3,247	1,642	2,842
4.1 to 4.5 percent.....	10,538	1,726	4,821	2,026	699	723	544
4.6 to 5.0 percent.....	107,060	23,657	40,907	21,830	9,179	6,630	4,868
5.1 to 6.0 percent.....	205,686	51,871	66,142	50,128	22,335	6,856	8,357
6.1 percent or more.....	18,242	10,532	4,171	2,101	796	101	539
Median interest rate percent..	6.0	6.0	5.3	6.0	6.0	5.0	5.0
Interest Rate--Con.							
Junior mortgages on properties acquired in 1949 to 1950.....	151,789	31,291	49,593	37,460	17,366	8,410	7,678
Less than 4.0 percent.....	9,330	220	3,264	1,619	2,206	908	1,112
4.0 percent.....	12,709	3,265	4,151	2,422	1,680	456	736
4.1 to 4.5 percent.....	2,130	313	804	[illegible]	220	506	247
4.6 to 5.0 percent.....	35,199	5,740	11,892	9,198	3,225	2,958	2,192
5.1 to 6.0 percent.....	84,033	17,181	27,151	22,776	10,035	3,503	3,391
6.1 percent or more.....	8,388	4,572	2,331	1,404	...	79	...
Median interest rate percent..	6.0	6.0	6.0	6.0	6.0	...	...
Term of Mortgage							
Total junior mortgages.....	409,397	99,562	139,902	91,002	40,983	18,028	19,956
On demand.....	37,036	9,394	12,298	7,280	4,038	1,835	2,198
Less than 5 years.....	110,537	45,874	37,182	16,114	5,740	2,526	3,109
5 to 9 years.....	128,489	25,150	48,224	32,988	12,536	4,509	5,086
10 to 14 years.....	90,799	12,574	31,803	22,821	12,142	5,584	5,882
15 to 19 years.....	26,504	5,556	6,471	7,795	3,550	1,841	1,291
20 years or more.....	16,032	1,014	3,924	4,004	2,977	1,733	2,390
Median term.....years..	7	4	7	8	10	10	9
Junior mortgages on properties acquired in 1949 to 1950.....	151,788	31,288	49,592	37,460	17,367	8,411	7,683
On demand.....	7,662	477	2,244	1,839	2,373	644	85
Less than 5 years.....	38,894	15,913	12,608	6,200	1,938	1,471	766
5 to 9 years.....	52,282	10,226	20,671	13,355	4,112	2,069	1,850
10 to 14 years.....	33,703	3,012	11,025	9,885	4,641	2,354	2,790
15 to 19 years.....	11,282	1,172	1,948	4,051	2,205	1,073	835
20 years or more.....	7,965	488	1,096	2,130	2,098	800	1,357
Median term.....years..	8	4	7	9	10	...	...

Table 8a.—CONVENTIONAL JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
MAJOR INSTITUTIONAL HOLDERS							
Total junior mortgages..	96,514	33,197	35,509	16,007	6,396	3,047	2,362
Annual Total of Interest and Principal Payments							
Mortgages with payments which include both							
Total junior mortgages....	85,541	30,748	31,367	13,888	5,120	2,538	1,891
Less than $120.....	20,744	16,381	4,014	350	...	...	...
$120 to $239.....	26,737	10,859	14,085	1,797	...	...	...
$240 to $479.....	26,065	2,986	9,987	7,112	4,342	764	876
$480 to $719.....	7,772	506	2,563	2,413	617	1,379	295
$720 or more.....	4,223	16	718	2,216	161	395	720
Median payment.....dollars..	213	107	213	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	24,709	7,738	8,223	4,980	2,342	732	694
Less than $120.....	3,747	3,186	527	34	...	...	...
$120 to $239.....	8,093	3,336	3,855	904	...	...	...
$240 to $479.....	9,398	1,162	3,036	2,185	2,286	207	520
$480 to $719.....	1,885	54	319	848	52	525	86
$720 or more.....	1,586	...	486	1,009	4	...	88
Interest Rate							
Total junior mortgages....	96,514	33,197	35,509	16,007	6,396	3,047	2,362
Less than 4.0 percent.....	2,139	241	369	104	783	221	420
4.0 percent.....	14,606	5,063	6,716	1,783	494	287	264
4.1 to 4.5 percent.....	5,032	635	2,719	1,075	412	...	192
4.6 to 5.0 percent.....	29,067	7,712	13,200	5,090	1,407	1,079	581
5.1 to 6.0 percent.....	43,372	18,303	11,820	7,610	3,276	1,460	905
6.1 percent or more.....	2,298	1,243	685	345	24	...	...
Median interest rate percent..	5.0	6.0	5.0	5.0	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	26,233	7,765	8,617	5,894	2,511	733	718
Less than 4.0 percent.....	...	...	...	...	...	...	...
4.0 percent.....	3,016	1,118	886	925	87	...	...
4.1 to 4.5 percent.....	495	84	226	14	...	...	172
4.6 to 5.0 percent.....	7,188	860	3,018	2,066	699	338	208
5.1 to 6.0 percent.....	14,832	5,337	4,269	2,771	1,725	395	338
6.1 percent or more.....	702	366	218	118	...	...	...
Term of Mortgage							
Total junior mortgages....	96,508	33,198	35,509	16,011	6,398	3,048	2,363
On demand.....	6,790	1,664	3,672	790	203	464	...
Less than 5 years.....	24,966	11,136	8,852	4,077	533	301	72
5 to 9 years.....	22,883	7,891	7,464	4,877	1,356	566	731
10 to 14 years.....	27,414	8,359	10,978	4,140	2,277	1,010	651
15 to 19 years.....	8,505	3,632	3,073	570	768	220	244
20 years or more.....	5,950	516	1,470	1,557	1,261	487	665
Median term.....years..	9	7	9	8	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	26,233	7,763	8,616	5,895	2,511	733	719
On demand.....	336	...	213	...	123	...	...
Less than 5 years.....	5,641	1,749	2,193	1,644	4	...	52
5 to 9 years.....	8,425	2,834	2,887	2,100	285	258	61
10 to 14 years.....	6,607	1,727	2,446	1,309	706	334	86
15 years or more.....	5,224	1,453	877	842	1,393	141	520

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
INDIVIDUAL HOLDERS							
Total junior mortgages.....	283,521	57,283	94,062	70,355	32,593	13,863	15,374
Annual Total of Interest and Principal Payments							
Mortgages with payments which include both							
Total junior mortgages.....	207,590	35,910	72,018	52,594	25,073	11,486	10,515
Less than $120.....	10,257	6,005	3,231	867	67	...	88
$120 to $239.....	54,902	19,653	28,029	6,253	624	25	316
$240 to $479.....	97,010	8,847	33,491	36,032	12,731	4,262	1,649
$480 to $719.....	29,536	1,286	5,979	6,818	7,399	5,647	2,408
$720 or more.....	15,885	119	1,288	2,624	4,252	1,552	6,054
Median payment.....dollars..	330	187	268	362	457	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	91,759	14,572	31,027	24,911	10,827	5,835	4,594
Less than $120.....	6,015	3,380	1,640	841	67	...	88
$120 to $239.....	22,186	7,248	11,213	2,841	543	25	316
$240 to $479.....	44,187	3,092	15,325	16,814	5,965	2,541	452
$480 to $719.....	11,500	759	2,050	3,017	2,310	2,209	1,156
$720 or more.....	7,871	93	799	1,398	1,942	1,060	2,582
Median payment.....dollars..	330	...	276	359	...	...	...
Interest Rate							
Total junior mortgages.....	283,521	57,283	94,062	70,355	32,593	13,863	15,374
Less than 4.0 percent.....	21,710	1,778	6,528	7,075	3,582	1,148	1,599
4.0 percent.....	24,090	3,666	8,624	5,265	2,715	1,355	2,468
4.1 to 4.5 percent.....	5,079	1,021	2,102	769	128	707	352
4.6 to 5.0 percent.....	72,185	14,990	24,290	16,026	7,309	5,313	4,261
5.1 to 6.0 percent.....	147,888	29,094	49,217	39,705	18,087	5,239	6,549
6.1 percent or more.....	12,569	6,734	3,301	1,515	777	101	145
Median interest rate percent..	6.0	6.0	6.0	6.0	6.0	...	5.0
Junior mortgages on properties acquired in 1949 to 1950.....	113,755	18,684	38,245	29,799	13,766	7,520	5,742
Less than 4.0 percent.....	8,212	220	2,872	1,607	2,206	908	398
4.0 percent.....	9,152	2,049	3,171	1,216	1,593	456	668
4.1 to 4.5 percent.....	1,476	229	578	27	61	506	75
4.6 to 5.0 percent.....	26,579	4,442	7,987	7,089	2,459	2,620	1,984
5.1 to 6.0 percent.....	63,376	9,896	21,695	18,771	7,447	2,951	2,617
6.1 percent or more.....	4,960	1,848	1,942	1,089	...	79	...
Median interest rate percent..	6.0	6.0	6.0	6.0	...	...	...
Term of Mortgage							
Total junior mortgages.....	283,518	57,280	94,062	70,353	32,593	13,867	15,378
On demand.....	28,420	7,471	8,028	6,069	3,755	1,318	1,783
Less than 5 years.....	75,290	29,649	24,492	11,291	4,974	2,080	2,807
5 to 9 years.....	96,599	14,913	37,544	26,966	10,065	3,887	3,227
10 to 14 years.....	57,417	3,598	18,999	16,719	9,601	3,715	4,789
15 to 19 years.....	15,995	1,151	2,595	7,018	2,562	1,621	1,047
20 years or more.....	9,797	498	2,404	2,290	1,636	1,246	1,725
Median term.....years..	7	4	7	8	9	...	9
Junior mortgages on properties acquired in 1949 to 1950.....	113,755	18,683	38,240	29,800	13,767	7,521	5,745
On demand.....	6,671	296	2,031	1,445	2,170	644	85
Less than 5 years.....	28,571	11,423	9,321	3,854	1,934	1,326	714
5 to 9 years.....	40,310	5,795	17,339	11,023	3,344	1,811	1,000
10 to 14 years.....	24,666	962	7,602	8,151	3,671	2,008	2,274
15 to 19 years.....	8,545	...	1,089	3,964	1,586	1,073	835
20 years or more.....	4,992	207	864	1,363	1,062	659	837
Median term.....years..	8	4	7	9	...	...	...

(This chapter does not contain table 8b)

Table 8c.—VA-GUARANTEED SECOND MORTGAGES: MORTGAGE CHARACTERISTICS, BY SECOND MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
Total junior mortgages..	309,184	61,763	201,435	41,940	3,422	454	172
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							
Total junior mortgages....	309,184	61,763	201,435	41,940	3,422	454	172
Less than $120.....	191,430	60,150	130,965	316	...	...	...
$120 to $239.....	115,198	1,416	70,288	41,046	2,450	...	...
$240 or more.....	2,556	197	182	578	972	454	172
Median payment.....dollars..	91	56	86	174	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	184,642	35,967	121,490	25,036	1,822	155	172
Less than $120.....	112,702	34,551	78,152	...	...	...	...
$120 to $239.....	70,954	1,416	43,338	24,696	1,504	...	...
$240 or more.....	986	...	...	340	318	155	172
Median payment.....dollars..	92	56	87	175	...	...	...

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
TERM OF MORTGAGE							
Total junior mortgages.....	309,203	61,761	201,437	41,958	3,422	454	172
Less than 10 years.....	3,401	3,018	342	14	...	27	...
10 to 14 years.....	15,852	7,612	7,258	920	61	...	...
15 years.....	36,216	7,859	24,923	3,434	...	...	...
16 to 19 years.....	12,208	2,808	8,098	1,276	27	...	...
20 years.....	123,375	18,152	86,805	15,551	2,456	412	...
21 to 24 years.....	22,341	5,695	13,316	3,185	145	...	...
25 years or more.....	95,810	16,617	60,695	17,578	733	15	172
Median term.....years..	20	20	20	20	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	184,550	35,967	121,382	25,055	1,822	155	172
Less than 10 years.....	2,945	2,747	197	...	...	...	...
10 to 14 years.....	10,569	4,909	4,903	696	61	...	...
15 years.....	27,406	5,816	18,435	3,156	...	...	...
16 to 19 years.....	9,710	2,279	6,190	1,215	27	...	...
20 years.....	66,943	7,476	48,135	9,875	1,319	140	...
21 to 24 years.....	12,740	4,165	7,395	1,036	145	...	...
25 years or more.....	54,237	8,575	36,127	9,077	270	15	172
Median term.....years..	20	20	20	20	...	...	...

Table 8d.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
Total junior mortgages..	547,359	102,723	263,000	109,111	37,886	17,031	17,625
Second mortgages.....	538,544	100,017	259,635	108,046	37,191	16,501	17,171
Other junior mortgages	8,815	2,706	3,365	1,065	695	530	454
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							
Mortgages with payments which include both							
Total junior mortgages....	495,140	92,942	250,394	93,855	31,478	14,359	12,128
Less than $120.....	166,094	56,975	108,038	927	67	...	88
$120 to $239.....	167,372	25,893	96,028	42,527	2,561	25	342
$240 to $479.....	110,857	8,834	36,701	39,410	17,693	5,736	2,486
$480 to $719.....	33,334	1,105	8,042	7,256	7,101	6,768	3,061
$720 or more.....	17,483	135	1,585	3,735	4,056	1,830	6,151
Median payment.....dollars..	172	92	135	255	412	524	722
Junior mortgages on properties acquired in 1949 to 1950.....	244,298	43,295	129,851	44,637	14,568	6,012	5,943
Less than $120.....	93,371	29,400	62,943	875	67	...	88
$120 to $239.....	86,174	10,724	49,628	23,870	1,614	25	316
$240 to $479.....	44,321	2,317	14,047	15,688	8,551	2,573	1,144
$480 to $719.....	12,492	761	2,494	2,454	2,587	2,498	1,697
$720 or more.....	7,940	93	739	1,750	1,749	916	2,698
Median payment.....dollars..	154	82	119	222	391	...	...
INTEREST RATE							
Total junior mortgages....	547,359	102,723	263,000	109,111	37,886	17,031	17,625
Less than 4.0 percent.....	19,245	1,094	3,780	6,389	3,431	2,071	2,482
4.0 percent.....	272,338	49,487	172,777	40,903	5,282	1,951	1,943
4.1 to 4.5 percent.....	8,290	981	3,869	2,026	367	526	522
4.6 to 5.0 percent.....	76,350	12,326	29,088	17,103	7,429	6,091	4,322
5.1 to 6.0 percent.....	160,050	33,079	51,148	41,115	20,581	6,313	7,817
6.1 percent or more.....	11,086	5,756	2,338	1,575	796	79	539
Median interest rate percent..	4.0	4.5	4.0	5.0	6.0	5.0	5.0

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
INTEREST RATE--Con.							
Junior mortgages on properties acquired in 1949 to 1950.....	258,605	45,191	132,773	49,414	16,084	7,501	7,653
Less than 4.0 percent.....	6,197	220	1,497	1,549	911	908	1,112
4.0 percent.....	156,370	28,556	100,697	22,930	2,814	466	908
4.1 to 4.5 percent.....	1,823	225	804	41	220	309	225
4.6 to 5.0 percent.....	24,254	3,126	7,990	6,012	2,376	2,564	2,192
5.1 to 6.0 percent.....	66,211	11,745	20,497	17,820	9,763	3,175	3,216
6.1 percent or more.....	3,750	1,319	1,288	1,062	...	79	...
Median interest rate percent..	4.0	4.0	4.0	5.0	6.0	...	...
TERM OF MORTGAGE							
Total junior mortgages.....	547,352	102,720	262,995	109,110	37,887	17,036	17,633
On demand.....	20,647	4,085	4,656	5,936	2,471	1,765	1,740
Less than 5 years.....	75,432	26,692	27,724	11,248	4,595	2,307	2,873
5 to 9 years.....	99,552	19,726	34,062	26,619	10,167	4,497	4,485
10 to 14 years.....	82,608	10,342	31,241	19,730	11,599	4,953	4,748
15 to 19 years.....	58,586	10,778	31,857	9,969	3,205	1,551	1,225
20 to 24 years.....	122,597	18,003	78,752	18,735	4,635	1,436	1,040
25 years or more.....	87,930	13,094	54,703	16,873	1,215	527	1,522
Median term.....years..	15	11	20	12	10	10	10
Junior mortgages on properties acquired in 1949 to 1950.....	258,603	45,189	132,770	49,414	16,084	7,502	7,658
On demand.....	4,607	296	997	1,490	1,095	644	85
Less than 5 years.....	24,557	7,864	8,655	4,456	1,544	1,274	766
5 to 9 years.....	41,105	10,246	14,131	9,446	3,599	2,030	1,653
10 to 14 years.....	34,172	4,758	11,948	8,517	4,295	1,868	2,790
15 to 19 years.....	37,472	5,906	21,424	6,347	2,035	928	835
20 to 24 years.....	67,894	9,341	43,356	10,760	2,820	648	974
25 years or more.....	48,796	6,778	32,259	8,398	696	110	555
Median term.....years..	16	14	20	15	11	...	...

Table 8c.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Junior mortgage loan					
		Less than $1,000	$1,000 to $1,999	$2,000 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 or more
Total junior mortgages..	171,249	58,605	78,341	23,848	6,518	1,446	2,495
Second mortgages.....	166,764	57,136	77,313	21,860	6,518	1,446	2,495
Other junior mortgages	4,485	1,469	1,028	1,988	...	...	...
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							
Mortgages With Payments Which Include Both							
Total junior mortgages....	128,836	41,881	62,257	18,516	3,749	1,179	1,261
Less than $120.....	59,374	27,878	30,867	632	...	...	...
$120 to $239.....	35,697	8,991	19,324	6,726	658	...	...
$240 to $479.....	23,032	4,120	10,027	7,212	976	487	211
$480 to $719.....	6,912	892	1,340	2,584	1,586	403	109
$720 or more.....	3,821	...	699	1,362	529	289	941
Median payment.....dollars..	131	84	116	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	65,123	17,614	33,603	11,509	1,511	867	22
Less than $120.....	29,724	12,311	17,414	...	...	...	...
$120 to $239.....	18,585	3,109	10,381	4,583	513	...	...
$240 to $479.....	11,916	1,997	4,819	4,154	604	342	...
$480 to $719.....	2,946	197	443	1,874	197	236	...
$720 or more.....	1,952	...	546	898	197	289	22
Median payment.....dollars..	132	...	110	...	...	...	...
INTEREST RATE							
Total junior mortgages....	171,249	58,605	78,341	23,848	6,518	1,446	2,495
Less than 4.0 percent.....	8,614	1,660	4,341	1,001	1,295	...	316
4.0 percent.....	76,885	21,301	44,402	8,581	1,387	145	1,071
4.1 to 4.5 percent.....	2,248	745	952	...	332	197	22
4.6 to 5.0 percent.....	30,710	11,331	11,819	4,727	1,750	539	546
5.1 to 6.0 percent.....	45,636	18,792	14,994	9,013	1,754	543	540
6.1 percent or more.....	7,156	4,776	1,833	526	...	22	...
Median interest rate percent..	4.5	5.0	4.0	...	...	...	...
INTEREST RATE--Con.							
Junior mortgages on properties acquired in 1949 to 1950.....	77,735	22,068	38,202	13,099	3,104	1,064	197
Less than 4.0 percent.....	3,133	...	1,767	70	1,295	...	...
4.0 percent.....	40,890	10,677	24,836	4,545	688	145	...
4.1 to 4.5 percent.....	307	88	...	...	...	197	22
4.6 to 5.0 percent.....	10,945	2,614	3,902	3,186	849	394	...
5.1 to 6.0 percent.....	17,822	5,436	6,654	4,956	272	328	175
6.1 percent or more.....	4,638	3,253	1,043	342	...	...	...
Median interest rate percent..	4.0	...	4.0	...	...	...	...
TERM OF MORTGAGE							
Total junior mortgages.....	171,248	58,603	78,344	23,850	6,518	1,446	2,495
On demand.....	16,389	5,309	7,642	1,344	1,567	70	458
Less than 5 years.....	35,302	19,379	9,458	4,866	1,145	219	236
5 to 9 years.....	32,141	8,245	14,504	6,383	2,369	39	601
10 to 14 years.....	24,043	9,844	7,820	4,011	604	631	1,134
15 to 19 years.....	16,342	5,445	7,635	2,536	372	290	66
20 to 24 years.....	34,340	6,810	24,135	2,884	316	197	...
25 years or more.....	12,691	3,571	7,150	1,826	145	...	...
Median term.....years..	11	9	15	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....	77,735	22,066	38,204	13,101	3,105	1,064	197
On demand.....	3,055	181	1,247	349	1,278	...	...
Less than 5 years.....	14,337	8,049	3,953	1,744	394	197	...
5 to 9 years.....	14,122	2,727	6,737	3,909	513	39	197
10 to 14 years.....	10,100	3,163	3,980	2,064	407	486	...
15 to 19 years.....	10,926	3,361	5,149	2,075	197	145	...
20 to 24 years.....	17,582	2,788	12,661	1,621	316	197	...
25 years or more.....	7,613	1,797	4,477	1,339	...	...	...
Median term.....years..	12	...	17	...	...	...	...

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	5,278,235	692,529	644,184	878,954	905,718	503,751	455,854	505,716	691,712
VETERAN STATUS OF OWNER									
Veteran of World War II.....	2,035,291	143,676	179,451	260,224	299,609	196,414	204,578	296,766	454,573
Veteran of World War I only.....	344,489	60,762	51,942	66,605	65,231	29,022	25,926	22,476	22,525
Other service or nonveteran.....	2,898,437	488,064	412,760	552,097	540,875	278,289	225,324	186,435	214,590
PURCHASE PRICE									
Total properties.....	5,278,235	692,529	644,184	878,954	905,718	503,751	455,854	505,716	691,712
Less than $2,000.....	232,598	18,631	20,242	28,877	34,313	22,613	13,117	16,293	78,516
$2,000 to $2,999.....	345,214	33,297	23,604	46,798	53,353	36,131	30,111	35,012	86,915
$3,000 to $3,999.....	497,916	43,691	54,121	71,194	85,709	53,935	51,420	54,731	83,131
$4,000 to $4,999.....	523,044	49,080	52,092	67,725	113,153	42,690	72,717	51,955	73,651
$5,000 to $5,999.....	560,074	61,949	46,063	88,172	96,135	78,088	49,279	67,627	72,774
$6,000 to $6,999.....	577,573	46,058	59,638	92,793	93,975	71,595	50,560	79,130	83,850
$7,000 to $7,999.....	504,180	59,561	51,149	69,608	75,791	44,784	54,532	57,072	91,702
$8,000 to $8,999.....	438,587	56,066	49,968	64,240	77,910	39,014	52,063	44,549	54,769
$9,000 to $9,999.....	347,295	51,615	39,258	58,202	65,164	34,640	29,858	34,829	33,747
$10,000 to $10,999.....	319,384	48,863	39,820	60,408	66,664	31,723	22,489	32,935	16,499
$11,000 to $11,999.....	184,929	26,091	31,817	43,306	39,013	14,168	13,642	13,223	3,677
$12,000 to $14,999.....	367,753	74,611	77,787	95,869	67,979	22,034	10,903	10,995	7,593
$15,000 to $19,999.....	232,795	66,993	60,240	56,036	26,657	9,450	3,888	6,753	2,789
$20,000 or more.....	146,893	56,023	38,385	35,726	9,902	2,886	1,275	612	2,099
Median purchase price.....dollars..	6,800	8,600	8,300	7,600	6,700	6,200	6,200	6,300	5,300

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
Properties acquired in 1949 to 1950	1,620,531	225,756	182,990	270,862	255,880	139,305	138,503	164,677	242,629
Less than $2,000	78,131	10,345	6,615	10,372	9,297	4,707	3,694	4,099	29,001
$2,000 to $2,999	69,745	7,963	4,965	11,832	6,142	6,980	6,651	8,577	16,637
$3,000 to $3,999	103,514	13,641	11,280	14,685	14,320	8,239	10,096	11,747	19,509
$4,000 to $4,999	104,137	15,347	10,486	15,486	16,223	6,336	12,115	11,466	16,682
$5,000 to $5,999	126,380	20,934	9,527	19,452	14,920	15,560	6,684	19,623	19,679
$6,000 to $6,999	158,516	9,673	14,300	19,083	19,368	15,768	16,851	31,005	32,478
$7,000 to $7,999	165,902	13,386	13,617	18,252	20,107	14,953	20,108	18,810	46,675
$8,000 to $8,999	159,037	17,772	10,127	19,169	30,442	15,023	22,268	16,631	27,615
$9,000 to $9,999	132,267	14,175	10,120	19,706	26,198	14,802	12,548	14,477	20,246
$10,000 to $10,999	128,866	16,378	13,118	23,563	28,192	13,049	13,085	13,735	7,754
$11,000 to $11,999	81,118	9,823	14,214	20,580	16,219	6,734	6,625	5,679	1,245
$12,000 to $14,999	153,407	30,866	26,146	39,385	34,315	10,523	4,697	4,772	2,711
$15,000 to $19,999	100,029	25,187	23,169	25,155	15,130	4,601	2,075	3,703	1,014
$20,000 or more	59,482	20,266	15,306	14,142	5,007	2,030	1,006	353	1,383
Median purchase price ... dollars	8,000	9,200	10,000	9,300	8,900	7,800	7,600	6,800	6,600
New structures	579,013	94,761	59,817	80,837	79,320	47,075	51,954	68,270	97,000
Less than $2,000	17,848	6,176	1,654	2,469	3,356	703	382	686	2,419
$2,000 to $2,999	13,175	3,436	1,152	1,412	898	754	668	2,881	1,975
$3,000 to $3,999	18,146	4,536	887	3,723	1,363	516	2,779	1,482	2,860
$4,000 to $4,999	17,122	3,709	1,450	2,463	3,312	534	934	1,701	3,020
$5,000 to $5,999	34,091	7,123	4,708	5,328	1,494	3,613	1,378	3,922	6,526
$6,000 to $6,999	63,333	3,794	3,613	4,556	6,729	2,746	6,434	19,769	15,697
$7,000 to $7,999	67,835	2,329	2,995	4,552	4,494	5,864	10,422	7,867	29,315
$8,000 to $8,999	69,204	6,082	3,117	4,021	10,688	7,771	10,906	9,124	17,500
$9,000 to $9,999	58,609	5,868	3,807	7,144	9,124	6,889	7,012	7,314	11,449
$10,000 to $10,999	54,438	7,792	3,969	8,377	10,690	6,794	5,457	7,721	3,641
$11,000 to $11,999	32,367	4,640	5,144	7,267	6,549	3,924	2,887	1,381	574
$12,000 to $14,999	58,499	12,855	10,131	13,294	13,566	4,511	1,289	1,924	931
$15,000 to $19,999	49,419	15,105	10,654	11,451	5,669	2,234	1,125	2,308	873
$20,000 or more	24,927	11,316	6,536	4,780	1,388	222	281	190	220
Median purchase price ... dollars	8,800	10,500	11,400	10,500	9,800	9,100	8,200	7,400	7,500
Properties acquired in 1946 to 1948	2,418,475	332,143	327,771	405,823	386,892	201,680	180,005	232,648	351,542
Less than $2,000	96,961	5,708	7,928	11,146	14,186	9,635	4,848	7,032	36,479
$2,000 to $2,999	136,542	15,862	11,249	20,281	18,999	12,894	7,241	11,504	38,509
$3,000 to $3,999	203,842	13,301	23,913	31,341	31,648	16,860	20,181	18,248	48,256
$4,000 to $4,999	213,990	23,011	25,048	25,395	46,605	12,168	23,300	18,688	39,783
$5,000 to $5,999	224,138	24,865	21,198	35,876	34,506	25,428	13,428	27,114	41,727
$6,000 to $6,999	261,867	22,187	30,024	42,694	41,891	27,458	16,458	34,309	46,853
$7,000 to $7,999	252,652	33,640	22,644	33,124	34,938	21,461	28,786	34,781	43,282
$8,000 to $8,999	222,474	26,579	30,814	32,437	34,062	18,426	27,540	26,796	25,793
$9,000 to $9,999	174,306	26,334	21,460	28,348	32,080	17,807	15,675	19,748	12,861
$10,000 to $10,999	160,973	25,336	21,613	28,072	33,580	17,150	8,730	18,016	8,483
$11,000 to $11,999	90,065	13,047	15,313	19,492	19,257	6,783	6,205	7,544	2,427
$12,000 to $14,999	186,476	35,685	44,044	49,848	30,658	10,108	5,655	5,973	4,510
$15,000 to $19,999	118,339	36,164	32,176	28,952	10,074	4,694	1,787	2,734	1,763
$20,000 or more	75,850	30,424	20,347	18,817	4,408	808	171	161	716
Median purchase price ... dollars	7,200	9,000	8,700	8,000	7,100	6,800	7,100	6,900	5,300
Properties acquired in 1942 to 1945	730,999	64,662	86,505	145,663	172,066	92,703	65,075	46,781	57,581
Less than $2,000	35,732	1,316	4,286	4,113	8,216	5,117	3,342	2,970	6,373
$2,000 to $2,999	89,730	5,489	4,602	12,126	20,566	10,916	10,121	8,633	17,280
$3,000 to $3,999	116,437	9,564	15,017	21,138	30,383	15,365	8,790	8,722	7,462
$4,000 to $4,999	113,815	4,403	11,895	19,882	29,131	13,743	16,802	6,644	11,315
$5,000 to $5,999	119,126	6,917	8,609	25,350	30,200	20,516	10,593	8,207	8,740
$6,000 to $6,999	93,224	5,830	9,908	21,249	19,732	16,643	9,237	7,433	3,196
$7,000 to $7,999	46,901	6,204	6,969	11,245	13,586	2,861	2,649	2,039	1,355
$8,000 to $8,999	36,579	7,212	6,637	8,065	7,789	3,548	1,712	648	971
$9,000 to $9,999	22,286	3,637	6,033	5,823	3,955	1,458	540	536	308
$10,000 to $10,999	17,017	3,184	2,760	6,143	3,067	725	379	544	215
$11,000 to $11,999	8,291	1,089	1,258	2,434	2,307	387	812	...	5
$12,000 to $14,999	16,548	3,663	4,077	5,214	1,829	1,230	98	89	349
$15,000 or more	15,313	6,154	4,454	2,881	1,305	194	...	316	12
Median purchase price ... dollars	5,000	6,700	5,800	5,600	4,900	5,000	4,600	4,400	3,600
Properties acquired in 1940 to 1941	263,238	16,674	15,215	29,447	55,692	42,444	47,503	37,680	18,599
Less than $2,000	12,078	373	1,315	1,661	2,153	1,955	491	789	3,342
$2,000 to $2,999	26,539	1,380	1,675	1,853	4,650	2,806	3,919	3,966	6,291
$3,000 to $3,999	40,427	800	926	1,543	6,660	9,140	8,678	7,334	5,347
$4,000 to $4,999	53,900	3,165	1,235	3,086	11,497	7,282	14,335	11,026	2,276
$5,000 to $5,999	51,195	3,013	1,653	4,485	10,488	9,690	13,152	8,160	555
$6,000 to $6,999	30,623	807	1,584	4,793	7,354	6,375	4,951	4,652	107
$7,000 to $7,999	17,780	523	2,075	4,688	4,984	3,054	1,172	1,040	244
$8,000 to $8,999	10,760	1,283	930	2,588	3,811	1,166	202	394	390
$9,000 to $9,999	5,708	2,370	441	1,102	956	448	393	...	...
$10,000 to $14,999	9,923	1,989	1,914	2,236	2,684	528	210	319	47
$15,000 or more	4,305	971	1,467	1,412	455	...	...	...	...
Median purchase price ... dollars	4,900	5,800	6,500	6,400	5,200	5,000	4,700	4,600	2,900

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
Properties acquired in 1939 or earlier	244,450	53,294	31,691	27,159	35,172	27,619	24,768	23,748	21,029
Less than $2,000	9,364	889	98	1,585	461	1,199	742	1,403	2,989
$2,000 to $2,999	22,658	2,603	1,113	706	2,996	2,535	2,179	2,332	8,198
$3,000 to $3,999	33,696	6,385	2,985	2,487	2,698	4,331	3,675	8,680	2,457
$4,000 to $4,999	37,186	3,154	3,428	3,876	9,681	3,161	6,165	4,131	3,595
$5,000 to $5,999	39,053	6,220	5,076	3,009	6,021	6,894	5,422	4,341	2,073
$6,000 to $6,999	33,343	7,561	3,822	4,974	5,630	5,351	3,063	1,731	1,216
$7,000 to $7,999	20,945	5,808	5,844	2,299	2,176	2,455	1,817	402	146
$8,000 to $8,999	9,737	3,220	1,460	1,981	1,806	851	341	80	...
$9,000 to $9,999	12,728	5,099	1,204	3,223	1,975	125	702	68	332
$10,000 to $14,999	19,370	8,505	4,955	2,616	1,548	708	538	482	23
$15,000 or more	6,370	3,850	1,706	403	180	9	124	98	...
Median purchase price ... dollars	5,400	6,900	6,800	6,300	5,200	5,300	4,900	3,900	2,900
Year property acquired not reported	542	...	12	...	16	...	...	182	332
INTEREST RATE ON FIRST MORTGAGE									
Total properties	5,278,227	692,516	644,167	878,934	905,721	503,741	455,835	505,694	691,696
Less than 4.0 percent	103,791	15,267	7,425	17,837	10,872	11,244	6,506	8,412	26,234
4.0 percent	1,566,882	97,891	103,697	152,596	209,945	152,589	179,085	271,423	399,675
4.1 to 4.5 percent	1,017,913	123,524	144,707	204,534	216,681	118,373	108,344	76,365	25,403
4.6 to 5.0 percent	1,140,235	218,313	200,200	252,718	207,985	90,348	53,173	46,519	70,990
5.1 to 6.0 percent	1,331,945	214,927	176,562	232,812	238,971	123,518	101,260	90,815	153,096
6.1 percent or more	117,461	22,594	11,576	18,437	21,267	7,669	7,467	12,160	16,298
Median interest rate ... percent	4.5	5.0	5.0	5.0	5.0	4.5	4.5	4.0	4.0
Properties acquired in 1949 to 1950	1,620,598	225,750	182,984	270,855	255,934	139,295	138,497	164,662	242,621
Less than 4.0 percent	33,400	5,261	2,476	5,669	4,056	2,753	2,957	2,822	7,404
4.0 percent	485,986	24,967	25,025	37,789	64,538	49,221	55,820	80,829	147,800
4.1 to 4.5 percent	336,422	43,487	44,476	75,038	79,060	34,145	31,038	24,552	4,630
4.6 to 5.0 percent	302,305	62,742	54,067	75,759	46,778	17,559	12,999	12,406	19,998
5.1 to 6.0 percent	413,503	78,420	53,509	69,666	53,663	31,935	33,223	39,034	54,059
6.1 percent or more	48,967	10,873	3,431	6,934	7,839	3,682	2,460	5,019	8,730
Median interest rate ... percent	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.0	4.0
Properties acquired in 1946 to 1948	2,418,444	332,092	327,975	405,818	386,705	201,675	179,998	232,644	351,537
Less than 4.0 percent	47,321	8,302	3,143	9,496	4,786	4,561	2,863	2,840	11,331
4.0 percent	981,439	55,299	66,323	96,676	128,861	96,079	115,514	181,319	241,377
4.1 to 4.5 percent	294,294	58,436	68,326	76,416	55,587	17,776	6,407	6,473	4,879
4.6 to 5.0 percent	485,548	108,180	99,740	110,304	81,850	29,057	13,289	12,754	30,374
5.1 to 6.0 percent	568,621	96,521	83,437	104,501	107,290	51,483	39,218	26,245	59,929
6.1 percent or more	41,200	5,354	7,006	8,425	8,331	2,719	2,707	3,013	3,647
Median interest rate ... percent	4.5	5.0	5.0	5.0	5.0	4.5	4.0	4.0	4.0
Properties acquired in 1942 to 1945	731,019	64,727	86,294	145,653	172,206	92,708	65,072	46,779	57,580
Less than 4.0 percent	12,526	211	927	594	1,240	3,054	145	518	5,840
4.0 percent	60,951	9,407	6,912	12,123	11,177	3,469	4,219	5,047	8,598
4.1 to 4.5 percent	197,561	11,965	21,106	37,921	44,552	33,394	29,136	15,864	3,625
4.6 to 5.0 percent	200,716	17,955	30,926	45,485	52,110	23,574	11,586	6,683	12,400
5.1 to 6.0 percent	240,789	20,633	25,509	46,842	59,712	28,507	17,927	16,301	25,363
6.1 percent or more	18,460	4,556	914	2,688	3,415	710	2,059	2,366	1,754
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.0	4.5	5.0	5.0
Properties acquired in 1940 to 1941	263,224	16,659	15,211	29,448	55,692	42,445	47,502	37,679	18,601
Less than 4.0 percent	4,365	703	514	632	375	876	326	406	536
4.0 percent	18,699	2,920	1,554	3,020	3,063	1,859	2,584	3,139	562
4.1 to 4.5 percent	132,822	4,867	5,750	10,506	27,402	25,506	32,001	22,016	4,778
4.6 to 5.0 percent	47,401	3,425	3,089	8,528	9,855	6,536	5,453	6,636	3,879
5.1 to 6.0 percent	54,535	3,130	4,304	6,565	13,792	7,255	6,897	5,146	7,448
6.1 percent or more	5,402	1,614	...	197	1,205	413	241	336	1,398
Median interest rate ... percent	4.5	4.5	4.5	4.9	4.5	4.5	4.5	4.5	5.0
Properties acquired in 1939 or earlier	244,452	53,288	31,691	27,160	35,166	27,618	24,766	23,748	21,025
Less than 4.0 percent	6,179	790	365	1,446	415	...	215	1,826	1,123
4.0 percent	19,625	5,298	3,883	2,988	2,306	1,961	948	907	1,338
4.1 to 4.5 percent	56,814	4,769	5,049	4,653	10,080	7,552	9,762	7,460	7,491
4.6 to 5.0 percent	104,265	26,011	12,378	12,642	17,392	13,622	9,846	8,040	4,339
5.1 to 6.0 percent	54,137	16,223	9,791	5,238	4,498	4,338	3,995	4,089	5,965
6.1 percent or more	3,432	197	225	193	477	145	...	1,426	769
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Year property acquired not reported	542	...	12	...	16	...	...	182	332

Table 9a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	3,358,237	643,210	541,604	661,240	562,677	255,056	194,397	190,166	309,959
VETERAN STATUS OF OWNER									
Veteran of World War II	806,088	121,239	132,549	158,352	134,478	63,932	48,269	50,606	96,663
Veteran of World War I only	274,660	57,778	47,116	54,104	47,436	19,517	15,277	13,863	19,569
Other service or nonveteran	2,277,477	464,174	361,926	448,773	380,768	171,594	130,842	125,678	193,719
PURCHASE PRICE									
Total properties	3,358,237	643,210	541,604	661,240	562,677	255,056	194,397	190,166	309,959
Less than $2,000	223,623	17,792	19,578	27,680	34,257	21,900	13,117	14,694	74,610
$2,000 to $2,999	302,378	32,644	22,295	45,683	49,313	32,879	26,751	27,389	65,431
$3,000 to $3,999	388,344	42,509	52,921	67,107	72,380	39,437	33,168	33,405	47,425
$4,000 to $4,999	365,991	47,611	46,990	60,031	87,466	25,133	35,136	24,368	39,263
$5,000 to $5,999	347,038	59,602	40,320	70,446	63,424	41,273	16,659	28,384	26,937
$6,000 to $6,999	308,529	42,249	49,774	73,075	57,809	31,394	13,594	20,911	19,737
$7,000 to $7,999	251,369	56,680	42,823	52,243	45,084	14,790	16,657	9,746	13,356
$8,000 to $8,999	216,180	50,580	40,512	45,125	35,235	12,832	17,400	7,279	7,193
$9,000 to $9,999	164,738	47,510	29,803	34,269	26,788	9,642	6,121	6,443	4,168
$10,000 to $10,999	169,984	44,779	31,236	42,068	26,986	9,105	6,046	5,569	4,201
$11,000 to $11,999	98,953	23,636	25,128	25,682	13,789	2,388	3,468	3,718	1,145
$12,000 to $14,999	226,608	65,716	58,476	53,526	31,186	8,066	2,793	4,261	2,592
$15,000 to $19,999	168,727	59,207	48,380	35,355	13,171	4,442	2,505	3,509	2,164
$20,000 or more	125,775	52,695	33,368	28,950	5,789	1,780	982	490	1,737
Median purchase price ... dollars	6,100	8,400	7,900	6,800	5,500	5,100	4,600	4,800	3,300
Properties acquired in 1949 to 1950	993,776	210,971	151,328	199,853	135,165	63,777	60,833	68,298	103,586
Less than $2,000	77,773	10,318	6,615	10,372	9,297	4,503	3,694	4,099	28,874
$2,000 to $2,999	63,429	7,455	4,649	11,500	5,515	5,932	5,040	8,019	15,322
$3,000 to $3,999	91,250	12,829	10,773	14,454	12,100	8,091	7,910	10,278	14,818
$4,000 to $4,999	81,682	14,442	9,348	14,051	14,526	4,991	8,575	5,730	10,019
$5,000 to $5,999	88,338	20,513	8,956	16,581	10,791	8,668	3,690	11,405	7,734
$6,000 to $6,999	81,764	9,052	12,510	16,692	14,408	7,702	5,067	7,914	8,426
$7,000 to $7,999	70,007	12,635	11,030	13,173	11,292	4,095	7,126	4,221	6,437
$8,000 to $8,999	68,196	16,558	7,838	13,567	12,967	3,885	7,078	2,706	3,600
$9,000 to $9,999	54,913	12,759	8,105	12,676	9,546	3,187	3,510	3,269	1,861
$10,000 to $10,999	62,501	15,175	9,846	16,305	10,108	2,773	3,800	2,300	2,198
$11,000 to $11,999	41,701	9,003	10,711	12,288	3,529	1,153	1,463	2,701	852
$12,000 to $14,999	91,135	28,376	19,576	21,465	11,814	4,551	1,534	2,603	1,219
$15,000 to $19,999	70,072	22,774	17,873	14,758	6,426	3,080	1,621	2,700	843
$20,000 or more	51,015	19,082	13,498	11,971	2,846	1,166	725	353	1,383
Median purchase price ... dollars	7,100	9,100	9,400	8,200	7,000	5,900	6,200	5,500	3,500
New structures	284,415	87,941	48,428	55,497	34,421	11,310	14,102	16,907	15,822
Less than $2,000	17,848	6,176	1,654	2,469	3,356	703	382	686	2,419
$2,000 to $2,999	11,973	2,943	1,152	1,412	898	754	668	2,881	1,266
$3,000 to $3,999	16,869	4,536	887	3,647	1,363	393	2,148	1,429	2,466
$4,000 to $4,999	15,661	3,709	1,160	2,463	3,312	337	811	1,504	2,364
$5,000 to $5,999	23,235	6,807	4,708	5,328	652	1,514	1,255	1,212	1,760
$6,000 to $6,999	22,123	3,794	3,613	3,649	5,637	1,150	802	2,183	1,299
$7,000 to $7,999	15,714	2,290	2,995	3,600	1,722	841	2,172	848	1,247
$8,000 to $8,999	19,842	5,481	2,644	2,862	4,458	1,044	2,007	851	498
$9,000 to $9,999	19,385	5,824	2,724	4,916	2,346	721	1,278	1,282	293
$10,000 to $10,999	22,465	6,957	3,112	6,309	2,541	529	947	1,518	554
$11,000 to $11,999	13,592	3,955	3,707	3,306	1,269	360	344	269	381
$12,000 to $14,999	30,581	11,083	6,979	5,923	4,078	1,255	188	749	328
$15,000 to $19,999	35,226	14,005	8,128	6,050	2,395	1,516	1,100	1,305	727
$20,000 or more	19,901	10,381	4,965	3,563	394	193	...	190	220
Median purchase price ... dollars	8,900	10,300	10,800	9,400	8,000	...	...	6,300	4,700
Properties acquired in 1946 to 1948	1,463,039	302,806	272,661	299,765	243,757	98,812	66,442	56,804	121,976
Less than $2,000	88,717	4,896	7,264	10,002	14,130	9,160	4,848	5,433	32,986
$2,000 to $2,999	110,359	15,717	11,249	19,643	17,638	12,614	6,843	6,256	20,398
$3,000 to $3,999	147,850	13,155	23,713	30,739	27,731	13,660	11,589	7,052	20,211
$4,000 to $4,999	151,043	22,669	22,295	21,825	37,567	9,041	12,752	8,122	16,772
$5,000 to $5,999	129,456	23,030	17,646	27,626	25,527	14,619	4,580	7,320	9,110
$6,000 to $6,999	137,519	19,636	24,896	35,762	26,177	12,453	4,218	7,274	7,105
$7,000 to $7,999	121,160	32,490	19,016	26,114	20,715	6,850	6,370	4,064	5,543
$8,000 to $8,999	107,116	23,285	25,504	22,316	15,476	5,038	8,647	3,512	3,308
$9,000 to $9,999	78,069	23,645	15,903	14,886	12,507	4,679	1,933	2,668	1,850
$10,000 to $10,999	81,806	22,482	16,776	18,690	13,292	5,169	1,572	2,085	1,741
$11,000 to $11,999	46,577	11,974	12,599	11,035	7,820	651	1,193	1,017	288
$12,000 to $14,999	113,772	30,430	32,807	27,035	17,042	3,110	880	1,469	1,001
$15,000 to $19,999	85,535	30,974	25,855	19,254	5,587	1,207	858	493	1,309
$20,000 or more	64,060	28,423	17,138	14,838	2,548	561	159	39	354
Median purchase price ... dollars	6,700	8,800	8,400	7,100	5,900	5,300	4,700	5,200	3,300
Properties acquired in 1942 to 1945	573,615	61,480	75,861	119,379	135,649	61,670	38,509	32,139	48,951
Less than $2,000	35,679	1,316	4,286	4,060	8,216	5,117	3,342	2,970	6,373
$2,000 to $2,999	84,061	5,489	3,938	12,126	18,735	9,233	9,884	8,523	16,134
$3,000 to $3,999	103,328	9,564	14,524	18,298	27,819	12,753	7,063	6,856	6,453
$4,000 to $4,999	82,142	4,219	10,965	18,200	23,230	7,499	6,124	4,236	7,669
$5,000 to $5,999	82,616	6,917	7,500	21,255	20,607	11,477	3,810	3,561	7,491
$6,000 to $6,999	57,402	5,390	7,922	15,552	11,482	7,617	2,973	3,505	2,963
$7,000 to $7,999	34,435	5,271	5,629	7,693	10,104	1,929	2,316	514	986
$8,000 to $8,999	27,495	6,755	5,270	5,509	4,901	3,087	1,212	587	176
$9,000 to $9,999	17,711	3,637	4,800	3,887	2,873	1,458	496	438	125
$10,000 to $10,999	14,870	3,157	2,497	4,677	2,785	616	379	544	215
$11,000 to $11,999	6,884	567	931	2,027	2,155	387	812	...	5
$12,000 to $14,999	13,458	3,283	3,388	4,168	1,780	303	98	89	349
$15,000 or more	13,534	5,915	4,211	1,927	962	194	...	316	12
Median purchase price ... dollars	4,700	6,600	5,500	5,300	4,500	4,400	3,800	3,600	3,300

Table 9a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
Properties acquired in 1940 to 1941	148,303	15,726	11,207	23,133	29,953	19,283	17,774	15,853	15,380
Less than $2,000	12,005	373	1,315	1,661	2,153	1,921	491	789	3,303
$2,000 to $2,999	23,012	1,380	1,346	1,853	4,623	2,565	3,266	2,601	5,379
$3,000 to $3,999	23,332	773	926	1,326	4,106	3,963	4,977	3,465	3,796
$4,000 to $4,999	27,099	3,165	954	2,705	6,087	2,965	5,106	4,199	1,920
$5,000 to $5,999	21,594	3,013	1,154	3,815	4,610	3,240	2,856	2,351	555
$6,000 to $6,999	11,767	807	731	2,786	3,543	2,118	669	1,085	27
$7,000 to $7,999	10,365	514	1,330	3,615	2,165	1,718	67	711	244
$8,000 to $8,999	5,334	1,024	486	2,156	770	273	122	394	109
$9,000 to $9,999	3,919	2,370	123	492	452	302	182	...	...
$10,000 to $14,999	5,719	1,423	1,375	1,329	1,033	218	38	258	47
$15,000 or more	4,157	884	1,467	1,395	411	...	...	...	...
Median purchase price ... dollars	4,500	5,700	...	6,000	4,600	4,400	4,000	4,200	2,800
Properties acquired in 1939 or earlier	179,144	52,227	30,535	19,110	18,137	11,514	10,839	17,072	19,734
Less than $2,000	9,117	889	98	1,585	461	1,199	742	1,403	2,742
$2,000 to $2,999	21,517	2,603	1,113	561	2,802	2,535	1,718	1,990	8,198
$3,000 to $3,999	22,584	6,188	2,985	2,290	624	970	1,629	5,754	2,147
$4,000 to $4,999	24,009	3,116	3,428	3,250	6,040	637	2,579	2,081	2,883
$5,000 to $5,999	25,034	6,129	5,064	1,169	1,889	3,269	1,723	3,747	2,047
$6,000 to $6,999	20,077	7,364	3,715	2,283	2,199	1,504	667	1,133	1,216
$7,000 to $7,999	15,402	5,770	5,818	1,648	808	198	778	236	146
$8,000 to $8,999	8,039	2,958	1,414	1,577	1,121	549	341	80	...
$9,000 to $9,999	10,126	5,099	872	2,328	1,410	16	...	68	332
$10,000 to $14,999	17,110	8,261	4,322	2,257	603	628	538	482	23
$15,000 or more	6,129	3,850	1,706	162	180	9	124	98	...
Median purchase price ... dollars	5,400	6,900	6,600	6,300	4,800	...	...	3,800	2,800
Year property acquired not reported	360	...	12	...	16	...	...	...	332
INTEREST RATE ON FIRST MORTGAGE									
Total properties	3,358,237	643,202	541,602	661,235	562,687	255,053	194,396	190,157	309,955
Less than 4.0 percent	101,575	15,267	7,280	17,438	10,415	11,099	6,231	8,412	25,438
4.0 percent	320,901	77,376	60,790	58,415	44,702	15,296	16,645	19,489	28,193
4.1 to 4.5 percent	389,997	96,388	85,662	87,317	51,536	18,148	16,488	17,363	17,104
4.6 to 5.0 percent	1,096,547	216,795	199,732	246,816	195,796	79,323	46,305	41,962	69,826
5.1 to 6.0 percent	1,331,800	214,782	176,562	232,812	238,971	123,518	101,260	90,815	153,096
6.1 percent or more	117,417	22,594	11,576	18,437	21,267	7,669	7,467	12,116	16,298
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.5	6.0	5.1	6.0
Properties acquired in 1949 to 1950	993,774	210,968	151,327	199,851	135,158	63,769	60,833	68,292	103,984
Less than 4.0 percent	32,744	5,261	2,476	5,524	3,907	2,753	2,957	2,822	7,042
4.0 percent	82,473	18,185	10,963	11,075	11,469	4,825	6,805	6,880	12,271
4.1 to 4.5 percent	113,892	35,487	26,881	30,964	11,542	3,015	2,389	2,131	1,484
4.6 to 5.0 percent	302,195	62,742	54,067	75,688	46,738	17,559	12,999	12,406	19,998
5.1 to 6.0 percent	413,503	78,420	53,509	69,666	53,663	31,935	33,223	39,034	54,059
6.1 percent or more	48,967	10,873	3,431	6,934	7,839	3,682	2,460	5,019	8,730
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	6.0	6.0	5.3	6.0
Properties acquired in 1946 to 1948	1,463,043	302,756	272,871	299,768	243,630	98,811	66,441	56,804	121,975
Less than 4.0 percent	46,556	8,302	3,143	9,387	4,505	4,416	2,632	2,840	11,331
4.0 percent	168,333	41,622	37,672	32,316	21,776	6,442	6,885	9,361	12,263
4.1 to 4.5 percent	154,110	43,328	41,873	34,943	20,075	5,010	1,710	2,691	4,485
4.6 to 5.0 percent	484,412	107,774	99,740	110,196	81,653	28,741	13,289	12,698	30,320
5.1 to 6.0 percent	568,476	96,376	83,437	104,501	107,290	51,483	39,218	26,245	59,929
6.1 percent or more	41,156	5,354	7,006	8,425	8,331	2,719	2,707	2,969	3,647
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	6.0	6.0	5.1	6.0
Properties acquired in 1942 to 1945	573,621	61,545	75,652	119,373	135,792	61,674	38,508	32,138	48,951
Less than 4.0 percent	12,381	211	927	449	1,240	3,054	145	518	5,840
4.0 percent	40,665	9,351	6,718	9,744	8,078	2,186	1,457	1,344	1,785
4.1 to 4.5 percent	62,774	8,885	10,658	15,201	11,892	4,059	5,334	4,926	1,820
4.6 to 5.0 percent	198,552	17,909	30,926	44,449	51,455	23,158	11,586	6,683	12,389
5.1 to 6.0 percent	240,789	20,633	25,509	46,842	59,712	28,507	17,927	16,301	25,363
6.1 percent or more	18,460	4,556	914	2,688	3,415	710	2,059	2,366	1,754
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	5.0	5.5	5.2	6.0
Properties acquired in 1940 to 1941	148,290	15,711	11,205	23,134	29,956	19,286	17,773	15,853	15,383
Less than 4.0 percent	3,931	703	514	632	375	876	326	406	102
4.0 percent	12,131	2,920	1,554	2,863	1,515	1,131	590	997	562
4.1 to 4.5 percent	27,490	3,919	1,744	4,390	3,999	3,666	4,266	3,181	2,327
4.6 to 5.0 percent	44,801	3,425	3,089	8,487	9,070	5,945	5,453	5,787	3,546
5.1 to 6.0 percent	54,535	3,130	4,304	6,565	13,792	7,255	6,897	5,146	7,448
6.1 percent or more	5,402	1,614	...	197	1,205	413	241	336	1,398
Median interest rate ... percent	5.0	5.0	...	5.0	5.1	5.0	5.0	4.8	6.0
Properties acquired in 1939 or earlier	179,149	52,222	30,535	19,109	18,135	11,513	10,841	17,070	19,730
Less than 4.0 percent	5,963	790	220	1,446	388	...	171	1,826	1,123
4.0 percent	17,299	5,298	3,883	2,417	1,864	712	908	907	1,312
4.1 to 4.5 percent	31,731	4,769	4,506	1,819	4,028	2,398	2,789	4,434	6,988
4.6 to 5.0 percent	66,597	24,945	11,910	7,996	6,880	3,920	2,978	4,388	3,573
5.1 to 6.0 percent	54,137	16,223	9,791	5,238	4,498	4,338	3,995	4,089	5,965
6.1 percent or more	3,432	197	225	193	477	145	...	1,426	769
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	...	...	4.7	5.0
Year property acquired not reported	360	...	12	...	16	...	...	...	332

Table 9b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	798,147	31,915	64,716	139,340	207,988	138,589	128,894	72,956	13,812
VETERAN STATUS OF OWNER									
Veteran of World War II	212,783	7,335	15,810	37,711	53,372	36,834	33,573	21,647	6,501
Veteran of World War I only	58,989	2,849	4,313	11,229	16,406	8,493	9,948	5,093	660
Other service or nonveteran	526,369	21,723	44,582	90,389	138,206	93,256	85,361	46,208	6,644
PURCHASE PRICE									
Total properties	798,147	31,915	64,716	139,340	207,988	138,589	128,894	72,956	13,812
Less than $3,000	10,435	653	993	216	1,981	1,852	1,598	1,828	1,316
$3,000 to $3,999	44,585	1,036	603	2,348	8,209	12,165	8,023	9,122	3,082
$4,000 to $4,999	80,272	419	1,933	3,842	18,085	15,060	26,886	11,572	2,479
$5,000 to $5,999	98,964	319	3,648	10,406	23,729	23,296	22,258	14,073	1,241
$6,000 to $6,999	123,583	2,448	5,860	13,769	24,978	24,718	23,080	25,929	2,806
$7,000 to $7,999	81,510	2,130	5,080	11,917	19,317	19,755	17,434	4,812	1,072
$8,000 to $8,999	79,019	4,304	7,622	11,522	24,372	12,359	15,412	2,853	588
$9,000 to $9,999	72,696	2,405	6,930	16,979	22,278	13,253	9,282	1,059	518
$10,000 to $10,999	58,473	2,150	5,704	12,562	23,894	9,616	3,840	312	402
$11,000 to $11,999	37,087	1,928	3,920	12,508	14,317	2,767	694	956	...
$12,000 to $14,999	67,143	5,800	11,774	26,144	19,455	2,984	387	295	308
$15,000 to $19,999	33,638	5,678	8,045	12,810	6,196	764	...	145	...
$20,000 or more	10,742	2,645	2,604	4,317	1,177	...	...	...	...
Median purchase price ... dollars	7,500	11,000	9,900	9,900	8,300	6,600	6,200	5,900	...
Properties acquired in 1949 to 1950	246,394	8,554	17,969	45,842	72,573	39,247	33,992	23,628	4,607
Less than $5,000	4,972	1,320	145	76	763	1,386	917	48	320
$5,000 to $5,999	7,683	...	...	552	1,812	2,357	330	2,423	209
$6,000 to $6,999	33,562	289	599	648	2,461	4,702	7,137	16,012	1,714
$7,000 to $7,999	30,302	482	1,424	2,539	6,141	8,254	8,152	2,438	875
$8,000 to $8,999	33,361	810	1,840	2,942	10,450	5,808	9,497	1,758	261
$9,000 to $9,999	29,582	567	1,229	5,786	9,709	7,124	4,014	639	518
$10,000 to $10,999	29,900	363	2,333	6,184	11,407	5,434	3,494	285	402
$11,000 to $11,999	19,501	571	1,931	5,786	8,368	2,429	391	25	...
$12,000 to $14,999	35,085	1,242	3,710	12,470	16,023	1,274	60	...	308
$15,000 to $19,999	18,095	2,093	3,724	7,336	4,462	479	...	...	...
$20,000 or more	4,351	817	1,034	1,523	977	...	...	...	...
Median purchase price ... dollars	9,400	...	11,700	11,700	10,400	8,500	8,000	6,500	...
New structures	137,762	3,826	5,794	19,791	36,761	23,765	24,211	20,963	2,652
Less than $5,000	1,156	493	145	76	...	320	123	...	...
$5,000 to $5,999	5,110	...	...	...	842	2,099	123	1,864	182
$6,000 to $6,999	23,665	...	...	250	1,052	1,381	4,623	14,858	1,501
$7,000 to $7,999	17,159	...	...	567	2,734	5,023	6,416	1,915	505
$8,000 to $8,999	20,190	231	163	876	5,436	4,811	6,931	1,522	221
$9,000 to $9,999	16,837	44	343	1,943	6,016	4,100	3,859	494	38
$10,000 to $10,999	14,734	197	220	2,041	6,617	3,313	1,855	285	205
$11,000 to $11,999	10,458	436	636	3,104	3,854	2,122	281	25	...
$12,000 to $14,999	15,522	775	1,580	5,330	7,411	426	...	...	...
$15,000 or more	12,931	1,650	2,707	5,604	2,799	170	...	...	...
Median purchase price ... dollars	9,000	...	...	12,500	10,300	8,600	8,100	6,500	...
Properties acquired in 1946 to 1948	227,865	18,164	31,106	54,373	56,990	29,605	25,945	9,296	2,403
Less than $5,000	13,482	342	687	1,224	3,829	1,874	3,822	1,088	619
$5,000 to $5,999	13,269	228	2,098	3,249	2,314	1,859	1,408	1,585	529
$6,000 to $6,999	22,797	1,522	2,368	2,726	7,207	3,022	3,001	1,940	1,012
$7,000 to $7,999	28,069	668	1,589	4,383	5,578	6,992	6,832	1,831	197
$8,000 to $8,999	30,738	2,516	3,925	5,188	7,308	4,895	5,767	1,095	46
$9,000 to $9,999	34,429	1,838	3,818	7,752	10,418	5,874	4,311	420	...
$10,000 to $10,999	24,902	1,760	2,896	4,875	11,181	3,821	346	27	...
$11,000 to $11,999	14,515	795	1,517	5,847	4,852	271	303	931	...
$12,000 to $14,999	25,898	3,408	6,560	12,073	2,756	712	155	234	...
$15,000 or more	19,766	5,087	5,648	7,056	1,547	285	...	145	...
Median purchase price ... dollars	9,100	11,200	10,300	10,500	9,200	8,200	7,600	...	...
Properties acquired in 1942 to 1945	143,954	3,182	10,477	25,043	35,651	30,471	25,299	11,529	2,314
Less than $3,000	3,730	...	664	...	1,515	1,351	40	110	51
$3,000 to $3,999	11,067	...	493	1,858	2,367	2,612	1,727	1,539	472
$4,000 to $4,999	28,868	184	930	1,682	5,901	6,200	10,325	2,358	1,288
$5,000 to $5,999	34,418	...	1,039	4,095	9,593	9,005	6,525	3,662	503
$6,000 to $6,999	35,102	440	1,933	5,697	8,068	8,890	6,264	3,812	...
$7,000 to $7,999	10,462	933	1,296	3,552	3,411	916	306	48	...
$8,000 to $9,999	12,090	457	2,600	4,492	3,970	461	112	...	...
$10,000 or more	8,217	1,168	1,522	3,667	826	1,036	...	...	...
Median purchase price ... dollars	5,800	...	...	6,800	5,800	5,500	5,000	...	...
Properties acquired in 1940 to 1941	114,654	948	4,008	6,033	25,739	23,161	29,729	21,827	3,219
Less than $3,000	3,600	...	329	...	27	275	653	1,365	951
$3,000 to $3,999	17,095	27	...	217	2,554	5,177	3,701	3,869	1,551
$4,000 to $4,999	26,801	...	281	381	5,410	4,317	9,229	6,827	356
$5,000 to $5,999	29,601	...	499	670	5,878	6,450	10,296	5,809	...
$6,000 to $6,999	18,856	...	853	2,007	3,811	4,257	4,282	3,567	80
$7,000 to $7,999	7,134	9	745	792	2,819	1,336	1,105	329	...
$8,000 to $9,999	7,215	259	762	1,042	3,545	1,039	291	...	281
$10,000 or more	4,352	653	539	924	1,695	310	172	61	...
Median purchase price ... dollars	5,300	...	...	...	5,800	5,200	5,100	4,800	...

Table 9b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
Properties acquired in 1939 or earlier	65,280	1,067	1,156	8,049	17,035	16,105	13,929	6,676	1,269
Less than $2,000	247	...	...	...	...	...	...	...	247
$2,000 to $2,999	1,141	...	...	145	194	...	461	342	...
$3,000 to $3,999	11,112	197	...	197	2,074	3,361	2,046	2,926	310
$4,000 to $4,999	13,177	38	...	626	3,641	2,524	3,586	2,050	712
$5,000 to $5,999	13,993	91	12	1,840	4,132	3,625	3,699	594	...
$6,000 to $6,999	13,266	197	107	2,691	3,431	3,847	2,396	598	...
$7,000 to $7,999	5,543	38	26	651	1,368	1,257	1,039	166	...
$8,000 to $9,999	4,300	262	378	1,299	1,250	411	702	...	...
$10,000 or more	2,501	244	633	600	945	80	...	...	...
Median purchase price ... dollars	5,400	...	...	...	5,600	5,500	...	...	...
Year property acquired not reported	...	...	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE									
Less than 4.0 percent	1,198	...	145	399	176	...	44	...	434
4.0 percent	125,707	3,111	5,049	16,240	30,474	27,338	30,114	9,450	3,939
4.1 to 4.5 percent	627,634	27,281	59,045	116,790	165,145	100,225	91,856	59,002	8,299
4.6 to 5.0 percent	43,606	1,518	468	5,902	12,189	11,025	6,868	4,501	1,138
Median interest rate ... percent	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	...

Table 9c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
Total properties	1,121,851	55,268	78,374	135,053	110,106	132,563	168,703	73,891	367,941
VETERAN STATUS OF OWNER									
Veteran of World War II	1,016,420	46,194	64,161	111,756	95,648	122,736	154,713	69,800	351,409
Veteran of World War I only	10,840	648	1,272	1,392	1,012	701	3,003	517	2,296
Other service or nonveteran	94,591	8,419	12,935	21,901	13,439	9,121	10,980	3,569	14,227
PURCHASE PRICE									
Total properties	1,121,851	55,268	78,374	135,053	110,106	132,563	168,703	73,891	367,941
Less than $2,000	8,627	1,503	1,197	56	679	...	1,599	...	3,592
$2,000 to $2,999	32,749	316	899	2,059	1,434	1,762	2,517	3,278	20,482
$3,000 to $3,999	64,987	743	1,739	5,120	2,333	10,229	7,923	4,281	32,624
$4,000 to $4,999	76,781	4,219	3,852	7,602	2,497	10,695	8,168	7,847	31,909
$5,000 to $5,999	114,072	4,123	7,320	8,982	13,519	10,362	21,956	3,214	44,596
$6,000 to $6,999	145,461	5,365	5,949	11,188	15,483	13,886	22,971	9,319	61,307
$7,000 to $7,999	171,301	3,997	5,448	11,390	10,239	20,441	29,555	12,959	77,274
$8,000 to $8,999	143,388	3,016	7,593	18,303	13,823	19,251	25,811	8,606	46,988
$9,000 to $9,999	109,861	4,225	6,954	16,098	11,745	14,455	17,371	9,956	29,061
$10,000 to $10,999	90,927	4,814	5,778	15,784	13,002	12,603	17,177	9,877	11,896
$11,000 to $11,999	48,889	3,296	5,116	10,907	9,013	9,480	6,247	2,302	2,532
$12,000 to $14,999	74,002	10,632	16,199	17,338	10,984	7,723	4,678	1,761	4,693
$15,000 to $19,999	30,430	5,923	7,871	7,290	4,244	1,383	2,632	467	625
$20,000 or more	10,376	3,096	2,459	2,936	1,111	293	98	24	362
Median purchase price ... dollars	7,600	10,000	9,700	9,100	8,600	7,900	7,600	7,600	6,800
Properties acquired in 1949 to 1950	380,361	19,924	25,167	48,142	36,281	43,678	43,996	28,755	134,436
Less than $3,000	5,804	343	332	627	1,252	1,249	...	558	1,442
$3,000 to $3,999	10,146	507	155	1,638	25	1,857	347	522	4,494
$4,000 to $4,999	20,471	1,898	1,435	1,516	82	3,314	1,927	3,761	6,540
$5,000 to $5,999	30,359	992	2,319	2,317	4,535	2,664	5,494	301	11,736
$6,000 to $6,999	43,190	1,523	1,743	2,499	3,364	4,647	5,665	1,414	22,338
$7,000 to $7,999	65,593	1,432	2,540	2,674	2,604	4,830	7,040	5,111	39,363
$8,000 to $8,999	57,480	853	2,660	7,025	5,330	5,693	8,343	3,824	23,754
$9,000 to $9,999	47,772	1,635	1,244	6,943	4,491	5,024	3,923	6,646	17,867
$10,000 to $10,999	36,465	1,779	1,074	6,677	4,842	5,791	5,802	5,348	5,154
$11,000 to $11,999	19,916	1,821	2,506	4,322	3,152	4,771	2,246	707	393
$12,000 to $14,999	27,187	4,108	5,450	6,478	4,698	3,103	1,706	463	1,184
$15,000 or more	15,978	3,033	3,709	5,426	1,906	735	903	100	171
Median purchase price ... dollars	8,200	10,400	10,100	9,800	9,200	8,500	8,100	8,700	7,500

Table 9c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
New structures	156,836	8,589	5,549	8,138	12,000	13,641	14,887	15,513	78,526
Less than $5,000	2,784	145	...	...	...	631	...	250	1,759
$5,000 to $5,999	5,746	316	...	...	...	...	793	53	4,584
$6,000 to $6,999	17,545	...	657	40	215	1,009	1,969	759	12,897
$7,000 to $7,999	34,962	39	385	38	...	1,834	1,545	3,559	27,563
$8,000 to $8,999	29,172	680	283	794	1,916	1,968	4,039	2,712	16,781
$9,000 to $9,999	22,387	740	285	762	2,068	1,875	1,886	3,652	11,118
$10,000 to $10,999	17,239	1,275	27	1,532	2,952	2,655	2,141	3,777	2,882
$11,000 to $11,999	8,317	1,050	857	1,426	1,442	2,262	708	379	193
$12,000 to $14,999	12,396	2,569	2,041	2,077	2,830	1,101	903	272	603
$15,000 or more	6,288	1,775	1,014	1,469	577	306	903	100	146
Median purchase price.....dollars..	8,500	...	...	...	...	...	...	9,100	7,700
Properties acquired in 1945 to 1948	741,308	35,344	53,207	86,911	73,825	88,885	124,707	44,954	333,505
Less than $3,000	35,572	1,476	1,764	1,488	861	513	4,116	2,720	22,632
$3,000 to $3,999	54,841	236	1,584	3,482	2,308	8,372	6,976	3,759	28,130
$4,000 to $4,999	56,310	2,321	2,417	6,086	2,415	7,381	6,241	4,086	25,369
$5,000 to $5,999	83,531	3,131	5,001	6,665	8,984	7,698	16,462	2,731	32,860
$6,000 to $6,999	102,271	3,842	4,206	8,689	12,119	9,239	17,306	7,905	38,969
$7,000 to $7,999	105,708	2,565	2,908	8,716	7,635	15,611	22,515	7,848	37,911
$8,000 to $8,999	85,908	2,163	4,933	11,278	8,493	13,558	17,468	4,782	23,234
$9,000 to $9,999	62,089	2,590	5,710	9,155	7,254	9,431	13,448	3,310	11,194
$10,000 to $10,999	54,462	3,035	4,704	9,107	8,160	6,812	11,375	4,529	6,742
$11,000 to $11,999	28,973	1,475	2,610	6,585	5,861	4,709	4,001	1,595	2,139
$12,000 to $14,999	46,815	6,524	10,749	10,860	6,286	4,620	2,972	1,298	3,509
$15,000 or more	24,828	5,986	6,621	4,800	3,449	941	1,827	391	816
Median purchase price.....dollars..	7,300	9,700	9,600	8,700	8,300	7,700	7,400	7,100	6,100
Year property acquired not reported	182	...	...	...	...	...	...	182	...

Table 9d.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	3,752,818	465,480	453,143	639,015	653,419	375,037	350,413	376,330	440,084
VETERAN STATUS OF OWNER									
Veteran of World War II	1,423,619	93,980	114,358	183,383	207,219	142,278	158,711	221,562	302,128
Veteran of World War I only	258,893	43,007	41,111	52,879	47,233	23,527	21,485	17,696	11,955
Other service or nonveteran	2,070,304	328,478	297,660	402,738	398,978	209,211	170,201	137,047	125,989
PURCHASE PRICE									
Total properties	3,752,818	465,480	453,143	639,015	653,419	375,037	350,413	376,330	440,084
Less than $2,000	80,463	5,446	9,031	11,682	8,865	8,977	6,456	5,814	24,195
$2,000 to $2,999	175,122	11,058	8,096	21,478	30,340	22,078	18,810	22,219	41,047
$3,000 to $3,999	295,137	20,041	27,261	42,394	55,799	38,566	35,138	31,471	44,478
$4,000 to $4,999	354,075	26,198	31,463	49,051	77,893	29,874	54,122	36,152	49,330
$5,000 to $5,999	385,594	37,316	25,572	58,449	68,981	59,257	42,375	50,358	43,291
$6,000 to $6,999	407,226	32,851	35,092	63,101	66,498	53,419	39,323	58,804	58,150
$7,000 to $7,999	375,796	39,865	37,432	50,121	55,261	33,623	40,984	44,512	74,011
$8,000 to $8,999	341,413	36,439	38,288	51,184	59,929	32,038	39,549	37,601	46,371
$9,000 to $9,999	283,978	36,358	31,068	48,382	53,562	27,368	27,475	27,832	31,944
$10,000 to $10,999	258,239	35,324	29,906	45,761	56,914	25,891	18,996	30,955	14,500
$11,000 to $11,999	160,016	20,327	28,403	35,422	33,718	13,472	12,942	13,132	2,607
$12,000 to $14,999	312,998	60,030	69,540	81,759	54,857	19,652	10,041	10,653	6,477
$15,000 to $19,999	195,919	56,334	48,791	48,061	21,844	8,945	3,365	6,360	2,229
$20,000 or more	126,842	47,893	33,200	32,170	8,958	1,877	837	467	1,454
Median purchase price.....dollars..	7,400	9,600	9,400	8,400	7,300	6,500	6,400	6,700	6,300

Table 9d.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
PURCHASE PRICE--Con.									
Properties acquired in 1949 to 1950	1,089,277	139,023	123,245	176,835	172,581	94,469	96,948	119,662	166,556
Less than $2,000	25,895	3,649	2,668	3,193	2,407	1,911	726	501	10,841
$2,000 to $2,999	25,190	3,080	500	3,984	3,147	3,043	1,642	4,065	5,731
$3,000 to $3,999	52,150	4,890	6,059	5,661	8,689	5,540	5,976	5,207	10,131
$4,000 to $4,999	56,740	6,103	4,951	8,079	10,040	2,406	6,089	7,402	11,669
$5,000 to $5,999	71,239	8,600	3,653	9,903	8,433	9,124	5,277	14,830	11,417
$6,000 to $6,999	94,510	5,120	6,468	8,023	8,360	8,664	12,574	22,229	23,077
$7,000 to $7,999	117,615	8,584	8,648	11,921	12,222	10,894	13,734	13,546	38,071
$8,000 to $8,999	118,556	10,527	6,445	16,180	19,052	11,191	17,186	13,082	24,899
$9,000 to $9,999	105,161	7,635	6,835	16,072	21,950	11,085	11,068	11,639	18,878
$10,000 to $10,999	99,697	10,782	9,518	16,162	23,686	9,854	9,789	13,192	6,718
$11,000 to $11,999	66,282	6,960	12,641	14,896	12,876	6,183	5,925	5,679	1,122
$12,000 to $14,999	126,521	24,788	22,632	31,252	26,817	9,009	4,697	4,772	2,559
$15,000 to $19,999	80,124	20,955	18,236	20,218	10,803	4,456	1,697	3,310	454
$20,000 or more	49,597	17,350	13,991	11,291	4,099	1,109	568	208	989
Median purchase price....dollars	8,800	11,000	11,400	10,300	9,600	8,500	8,100	7,400	7,200
Properties acquired in 1946 to 1948	1,667,253	220,622	222,979	296,140	268,915	147,928	133,579	168,336	208,760
Less than $2,000	27,896	1,649	2,523	4,274	2,909	4,804	2,163	2,659	6,915
$2,000 to $2,999	62,206	2,950	2,852	8,937	10,133	8,219	4,629	7,915	16,569
$3,000 to $3,999	104,243	5,752	9,587	16,849	17,275	10,203	12,957	9,249	22,376
$4,000 to $4,999	121,060	10,311	14,477	18,124	24,728	6,693	13,802	9,069	23,860
$5,000 to $5,999	137,604	14,897	9,285	21,951	21,023	17,651	11,462	17,066	24,271
$6,000 to $6,999	173,656	14,510	16,263	29,233	28,377	19,325	10,103	23,349	32,498
$7,000 to $7,999	181,001	19,732	15,499	21,526	24,652	15,045	22,169	27,485	34,896
$8,000 to $8,999	172,620	18,309	23,496	23,291	28,331	15,479	20,178	23,397	20,111
$9,000 to $9,999	143,114	20,070	16,887	22,503	25,743	15,064	14,772	15,589	12,490
$10,000 to $10,999	133,926	18,282	15,812	23,245	29,445	14,513	8,533	16,579	7,520
$11,000 to $11,999	80,519	10,216	13,617	17,608	17,305	6,638	6,205	7,453	1,480
$12,000 to $14,999	160,361	27,841	39,705	44,573	25,034	9,240	4,793	5,631	3,546
$15,000 to $19,999	101,947	30,141	25,835	25,914	9,588	4,334	1,642	2,734	1,763
$20,000 or more	67,100	25,962	17,141	18,112	4,372	720	171	161	465
Median purchase price....dollars	8,100	10,100	10,000	9,100	8,100	7,400	7,500	7,500	6,300
Properties acquired in 1942 to 1945	575,055	47,302	70,103	117,574	136,152	74,292	55,461	38,069	36,127
Less than $2,000	16,721	93	2,987	2,304	2,149	1,340	2,509	2,247	3,092
$2,000 to $2,999	54,880	2,677	3,741	6,173	12,809	7,266	7,612	5,269	9,334
$3,000 to $3,999	82,725	5,814	8,176	16,144	22,298	11,941	7,073	5,910	5,370
$4,000 to $4,999	96,893	4,009	9,101	17,325	24,878	11,776	15,119	5,772	8,913
$5,000 to $5,999	97,137	5,148	6,682	19,787	26,127	18,121	8,637	7,555	5,084
$6,000 to $6,999	81,833	5,366	9,002	17,475	17,407	14,611	8,948	7,144	1,884
$7,000 to $7,999	40,980	5,218	5,997	10,351	12,125	2,507	2,092	2,039	654
$8,000 to $8,999	30,728	3,362	6,010	7,476	7,074	3,548	1,642	648	971
$9,000 to $9,999	20,008	2,936	6,033	5,823	3,254	646	540	536	244
$10,000 to $11,999	23,091	4,173	4,018	6,937	4,897	1,112	1,191	544	220
$12,000 to $14,999	16,077	3,508	4,077	4,898	1,829	1,230	98	89	349
$15,000 or more	13,982	4,998	4,279	2,881	1,305	194	...	316	12
Median purchase price....dollars	5,300	7,100	6,400	5,800	5,200	5,200	4,600	4,900	4,000
Properties acquired in 1940 to 1941	221,263	12,692	11,944	26,450	45,527	35,253	42,303	32,022	15,083
Less than $3,000	24,209	455	1,289	2,686	3,140	2,963	3,696	2,894	7,086
$3,000 to $3,999	31,576	406	803	1,398	4,839	7,208	6,302	5,820	4,801
$4,000 to $4,999	48,827	2,937	1,038	2,998	10,586	6,336	13,070	10,011	1,853
$5,000 to $5,999	44,709	2,858	1,192	3,799	8,391	8,098	12,623	7,193	555
$6,000 to $6,999	28,612	807	1,584	4,422	6,724	5,981	4,635	4,351	107
$7,000 to $7,999	15,886	523	2,075	4,024	4,086	2,722	1,172	1,040	244
$8,000 to $9,999	14,177	1,901	1,318	3,545	4,622	1,417	595	394	390
$10,000 to $11,999	5,775	584	806	1,839	1,809	457	38	197	47
$12,000 or more	7,492	2,221	1,839	1,739	1,330	71	172	122	...
Median purchase price....dollars	5,100	5,800	7,000	6,500	5,500	5,100	4,800	4,700	3,000
Properties acquired in 1939 or earlier	199,760	45,841	24,860	22,016	30,228	23,095	22,122	18,059	13,558
Less than $3,000	18,588	1,951	567	1,609	2,511	1,509	2,289	2,483	5,674
$3,000 to $3,999	24,443	3,179	2,636	2,342	2,698	3,674	2,830	5,285	1,800
$4,000 to $4,999	30,539	2,838	1,896	2,525	7,645	2,663	6,042	3,898	3,035
$5,000 to $5,999	34,723	5,813	4,760	3,009	5,007	6,263	4,376	3,532	1,964
$6,000 to $6,999	28,615	7,048	1,775	3,948	5,630	4,838	3,063	1,731	584
$7,000 to $7,999	20,314	5,808	5,213	2,299	2,176	2,455	1,817	402	146
$8,000 to $9,999	21,027	8,057	2,332	4,676	3,465	976	1,043	148	332
$10,000 to $11,999	8,965	4,654	1,897	496	614	606	257	443	...
$12,000 or more	12,546	6,493	3,784	1,112	482	111	405	137	23
Median purchase price....dollars	5,700	7,300	7,100	6,300	5,400	5,500	4,900	4,300	3,600
Year property acquired not reported	210	...	12	...	16	...	...	182	...
INTEREST RATE ON FIRST MORTGAGE									
Less than 4.0 percent	64,874	9,425	5,688	12,781	7,696	4,122	4,328	5,727	15,111
4.0 percent	1,145,235	69,411	73,950	110,554	153,607	113,058	141,608	204,684	278,374
4.1 to 4.5 percent	839,666	105,137	118,386	171,800	174,759	99,623	91,052	60,329	18,590
4.6 to 5.0 percent	821,389	157,094	143,577	190,072	154,578	67,516	38,354	33,595	36,609
5.1 to 6.0 percent	840,597	119,030	109,082	146,853	158,808	87,714	71,334	63,782	84,001
6.1 percent or more	41,058	5,376	2,454	6,944	3,983	2,992	3,724	8,197	7,391
Median interest rate....percent	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.0	4.0

Table 9c.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	First mortgage loan on property as percent of purchase price							
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	1,525,417	227,049	191,041	239,939	252,299	128,714	105,441	129,386	251,628
VETERAN STATUS OF OWNER									
Veteran of World War II	611,672	49,696	65,093	76,841	92,392	54,136	45,867	75,204	152,445
Veteran of World War I only	85,596	17,755	10,831	13,726	17,999	5,495	4,441	4,780	10,570
Other service or nonveteran	828,133	159,586	115,100	149,359	141,897	69,078	55,123	49,388	88,601
PURCHASE PRICE									
Total properties	1,525,417	227,049	191,041	239,939	252,299	128,714	105,441	129,386	251,628
Less than $2,000	152,135	13,185	11,211	17,195	25,448	13,636	6,661	10,479	54,321
$2,000 to $2,999	170,092	22,239	15,508	25,320	23,013	14,053	11,301	12,793	45,868
$3,000 to $3,999	202,779	23,650	26,860	28,800	29,910	15,369	16,282	23,260	38,653
$4,000 to $4,999	168,969	22,882	20,629	18,674	35,260	12,816	18,595	15,803	24,321
$5,000 to $5,999	174,480	24,633	20,491	29,723	27,154	18,831	6,904	17,269	29,483
$6,000 to $6,999	170,347	13,207	24,546	29,692	27,477	18,176	11,237	20,326	25,700
$7,000 to $7,999	128,384	19,696	13,717	19,487	20,530	11,161	13,548	12,560	17,691
$8,000 to $8,999	97,174	19,627	11,680	13,056	17,981	6,976	12,514	6,948	8,398
$9,000 to $9,999	63,317	15,257	8,190	9,820	11,602	7,272	2,383	6,997	1,803
$10,000 to $10,999	61,145	13,539	9,914	14,647	9,750	5,832	3,493	1,980	1,999
$11,000 to $11,999	24,913	5,764	3,414	7,884	5,295	696	700	91	1,070
$12,000 to $14,999	54,755	14,581	8,247	14,110	13,122	2,382	862	342	1,116
$15,000 to $19,999	36,876	10,659	11,449	7,975	4,813	505	523	393	560
$20,000 or more	20,051	8,130	5,185	3,556	944	1,009	438	145	645
Median purchase price ... dollars	5,300	6,500	6,000	6,000	5,400	5,400	4,900	5,100	3,600
Properties acquired in 1949 to 1950	531,254	86,733	59,745	94,027	83,299	44,836	41,555	45,015	76,073
Less than $2,000	52,236	6,696	3,947	7,179	6,890	2,796	2,968	3,598	18,160
$2,000 to $2,999	44,555	4,883	4,465	7,848	2,995	3,937	5,009	4,512	10,906
$3,000 to $3,999	51,364	8,751	5,221	9,024	5,631	2,699	4,120	6,540	9,378
$4,000 to $4,999	47,397	9,244	5,535	7,407	6,183	3,930	6,026	4,064	5,013
$5,000 to $5,999	55,141	12,334	5,874	9,549	6,487	6,436	1,407	4,793	8,262
$6,000 to $6,999	64,006	4,553	7,832	11,060	11,008	7,104	4,277	8,776	9,401
$7,000 to $7,999	48,287	4,802	4,969	6,331	7,885	4,059	6,374	5,264	8,604
$8,000 to $8,999	40,481	7,245	3,682	2,989	11,390	3,832	5,082	3,549	2,716
$9,000 to $9,999	27,106	6,540	3,285	3,634	4,248	3,717	1,480	2,838	1,368
$10,000 to $10,999	29,169	5,596	3,600	7,401	4,506	3,195	3,296	543	1,036
$11,000 to $11,999	14,836	2,863	1,573	5,684	3,343	551	700	...	123
$12,000 to $14,999	26,886	6,078	3,514	8,133	7,498	1,514	...	...	152
$15,000 to $19,999	19,905	4,232	4,933	4,937	4,327	145	378	393	560
$20,000 or more	9,885	2,916	1,315	2,851	908	921	438	145	394
Median purchase price ... dollars	6,200	6,300	6,600	6,500	7,300	6,300	6,200	5,700	3,900
Properties acquired in 1946 to 1948	751,222	111,521	104,792	109,683	117,977	53,752	46,426	64,312	142,782
Less than $2,000	69,065	4,059	5,405	6,872	11,277	4,831	2,685	4,373	29,564
$2,000 to $2,999	74,336	12,912	8,397	11,344	8,866	4,675	2,612	3,589	21,940
$3,000 to $3,999	99,599	7,549	14,326	14,492	14,373	6,657	7,224	8,999	25,980
$4,000 to $4,999	92,930	12,700	10,571	7,271	21,877	5,475	9,498	9,619	15,923
$5,000 to $5,999	86,534	9,968	11,913	13,925	13,483	7,777	1,966	10,048	17,456
$6,000 to $6,999	88,211	7,677	13,761	13,461	13,514	8,133	6,355	10,960	14,355
$7,000 to $7,999	71,651	13,908	7,145	11,598	10,286	6,416	6,617	7,296	8,386
$8,000 to $8,999	49,854	8,270	7,318	9,146	5,731	2,947	7,362	3,399	5,682
$9,000 to $9,999	31,192	6,264	4,573	5,845	6,337	2,743	903	4,159	371
$10,000 to $11,999	36,593	9,885	7,497	6,711	6,087	2,782	197	1,528	1,910
$12,000 to $14,999	26,115	7,844	4,339	5,275	5,624	868	862	342	964
$15,000 or more	25,142	10,485	9,547	3,743	522	448	145	...	251
Median purchase price ... dollars	5,400	7,000	6,100	6,000	5,100	5,600	5,600	5,500	3,700
Properties acquired in 1942 to 1945	155,944	17,360	16,402	28,089	35,914	18,411	9,614	8,712	21,454
Less than $2,000	19,011	1,223	1,299	1,809	6,067	3,777	833	723	3,281
$2,000 to $2,999	34,850	2,812	861	5,953	7,757	3,650	2,509	3,364	7,946
$3,000 to $3,999	33,712	3,750	6,841	4,994	8,085	3,424	1,717	2,812	2,092
$4,000 to $4,999	16,922	394	2,794	2,557	4,253	1,967	1,683	872	2,402
$5,000 to $5,999	21,989	1,769	1,927	5,563	4,073	2,395	1,956	652	3,656
$6,000 to $7,999	17,312	1,450	1,878	4,668	3,786	2,386	846	289	2,013
$8,000 to $9,999	8,129	4,551	627	589	1,416	812	70	...	64
$10,000 or more	4,019	1,411	175	1,956	477	...	...	...	...
Median purchase price ... dollars	3,700	...	...	...	3,500	...	...	...	...
Properties acquired in 1941 or earlier	86,665	11,435	10,102	8,140	15,109	11,715	7,846	11,347	10,987
Less than $2,000	11,491	1,207	560	1,335	1,214	2,232	175	1,785	2,984
$2,000 to $2,999	16,351	1,632	1,785	175	3,395	1,791	1,171	1,328	5,076
$3,000 to $3,999	18,104	3,600	472	290	1,821	2,589	3,221	4,909	1,203
$4,000 to $4,999	11,720	544	1,729	1,439	2,947	1,444	1,388	1,248	983
$5,000 to $5,999	10,816	562	777	686	3,111	2,223	1,575	1,776	109
$6,000 to $7,999	9,264	513	2,678	2,061	1,528	1,239	316	301	632
$8,000 to $9,999	3,729	2,014	385	673	461	197	...	...	...
$10,000 or more	5,190	1,363	1,716	1,481	632	...	...	...	...
Year property acquired not reported	332	...	...	...	...	...	...	...	332
INTEREST RATE ON FIRST MORTGAGE									
Less than 4.0 percent	38,917	5,842	1,737	5,056	3,176	7,122	2,178	2,685	11,123
4.0 percent	421,647	28,480	29,747	42,042	56,338	39,531	37,477	66,739	121,301
4.1 to 4.5 percent	178,247	18,387	26,321	32,734	41,922	18,750	17,292	16,036	6,813
4.6 to 5.0 percent	318,846	61,219	56,623	62,646	53,407	22,832	14,819	12,924	34,381
5.1 to 6.0 percent	491,348	95,897	67,480	85,959	80,163	35,804	29,926	27,033	69,095
6.1 percent or more	76,403	17,218	9,122	11,493	17,284	4,677	3,743	3,963	8,907
Median interest rate ... percent	5.0	5.0	5.0	5.0	5.0	4.5	4.5	4.0	4.0

Table 10.— OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
Total properties	630,255	30,246	37,814	75,835	62,625	85,980	85,386	84,219	168,211
VETERAN STATUS OF OWNER									
Veteran of World War II	386,561	11,359	11,500	32,260	26,973	46,185	58,789	68,495	130,998
Veteran of World War I only	23,736	2,088	4,689	3,230	2,279	4,989	1,796	1,579	3,089
Other service or nonveteran	219,934	16,790	21,622	40,330	33,366	34,794	24,788	14,130	34,114
PURCHASE PRICE									
Total properties	630,255	30,246	37,814	75,835	62,625	85,980	85,386	84,219	168,211
Less than $4,000	41,212	3,298	2,470	2,822	3,253	3,454	3,028	1,249	21,638
$4,000 to $4,999	32,870	4,140	1,181	4,337	3,651	5,165	1,594	2,884	9,920
$5,000 to $5,999	47,700	1,662	2,823	6,086	5,747	6,158	6,348	3,252	15,626
$6,000 to $6,999	71,371	2,582	3,293	6,139	7,114	11,151	8,535	7,018	25,546
$7,000 to $7,999	84,061	2,438	4,707	10,023	5,866	8,269	9,183	13,819	29,763
$8,000 to $8,999	90,014	945	3,647	5,989	7,531	13,298	13,693	16,830	28,089
$9,000 to $9,999	79,814	1,827	2,643	7,509	6,695	9,253	15,681	15,754	20,457
$10,000 to $10,999	65,761	1,167	2,846	6,879	6,616	9,749	13,119	16,965	8,425
$11,000 to $11,999	27,918	415	912	3,407	3,543	6,737	6,719	2,552	3,640
$12,000 to $14,999	50,377	4,749	4,888	13,288	7,242	8,740	4,329	3,043	4,105
$15,000 or more	39,157	7,023	8,404	9,356	5,367	4,006	3,157	853	1,002
Median purchase price ... dollars	8,400	9,000	9,200	9,300	8,700	8,600	9,000	8,800	7,300
Properties acquired in 1949 to 1950	325,890	8,046	16,370	36,082	29,968	52,420	50,730	46,891	85,421
Less than $4,000	14,667	146	1,972	735	333	1,765	995	933	7,788
$4,000 to $5,999	24,682	79	1,220	3,523	3,364	3,709	3,319	1,583	7,889
$6,000 to $6,999	37,290	1,387	1,145	3,108	3,335	7,997	3,790	2,765	13,768
$7,000 to $7,999	48,014	1,088	2,587	4,284	2,568	5,200	5,586	9,561	17,144
$8,000 to $8,999	54,342	183	1,638	3,160	2,742	10,115	10,119	9,337	17,053
$9,000 to $9,999	45,652	460	1,306	3,165	3,336	6,530	10,754	9,463	10,639
$10,000 to $11,999	53,277	1,038	1,352	4,298	7,053	9,359	10,553	10,820	8,810
$12,000 to $14,999	27,897	879	2,021	8,867	3,652	5,346	3,170	1,918	2,048
$15,000 or more	20,069	2,786	3,129	4,942	3,585	2,399	2,444	511	282
Median purchase price ... dollars	8,700	...	8,700	10,000	9,700	8,700	9,100	8,900	7,700
New structures	156,123	3,252	3,843	8,056	6,725	18,397	23,715	34,479	57,672
Less than $4,000	2,209	39	...	13	...	530	301	...	1,325
$4,000 to $5,999	4,809	...	...	799	539	539	707	464	1,761
$6,000 to $6,999	14,153	774	99	342	412	837	971	1,485	9,234
$7,000 to $7,999	29,002	145	2,135	285	426	2,262	2,684	6,443	14,622
$8,000 to $8,999	29,532	...	16	1,599	68	2,697	3,933	7,965	13,256
$9,000 to $9,999	28,208	278	21	555	636	3,288	7,054	7,101	9,277
$10,000 to $11,999	29,608	511	218	934	2,043	3,868	6,011	9,345	6,682
$12,000 to $14,999	11,261	634	202	2,038	953	3,537	1,079	1,512	1,309
$15,000 or more	7,341	871	1,152	1,491	1,648	839	975	164	206
Median purchase price ... dollars	8,900	...	...	...	...	9,700	9,400	9,100	8,100
NUMBER OF MORTGAGES ON PROPERTY									
Total properties	630,229	30,239	37,808	75,821	62,618	85,969	85,375	84,206	168,201
Two mortgages	621,055	29,758	37,450	74,104	61,874	84,414	83,646	83,222	166,593
Three mortgages or more	9,174	481	358	1,717	744	1,555	1,729	984	1,608
Properties acquired in 1949 to 1950	325,874	8,040	16,365	36,068	29,967	52,416	50,722	46,883	85,416
Two mortgages	321,707	7,965	16,365	35,533	29,681	51,278	49,504	46,319	85,064
Three mortgages or more	4,167	75	...	535	286	1,138	1,218	564	352
INTEREST RATE ON FIRST MORTGAGE									
Total properties	630,230	30,240	37,811	75,825	62,618	85,973	85,372	84,207	168,204
Less than 4.0 percent	1,661	385	...	106	197	88	230	...	655
4.0 percent	167,260	4,350	2,229	9,947	11,060	20,293	26,748	32,727	59,910
4.1 to 4.5 percent	237,923	3,152	6,183	18,559	20,591	36,938	37,657	41,502	73,346
4.6 to 5.0 percent	93,709	8,973	9,993	21,646	14,521	13,238	8,603	2,873	13,867
5.1 to 6.0 percent	118,884	13,155	18,098	23,256	14,884	13,619	11,006	5,948	18,919
6.1 percent or more	10,793	225	1,308	2,311	1,365	1,797	1,128	1,157	1,507
Median interest rate ... percent	4.5	5.0	5.3	5.0	4.5	4.5	4.5	4.5	4.5
Properties acquired in 1949 to 1950	325,874	8,041	16,367	36,073	29,965	52,418	50,723	46,884	85,415
Less than 4.0 percent	148	60	...	...	...	88	...	...	...
4.0 percent	58,710	643	536	5,196	5,292	9,722	11,315	9,737	16,273
4.1 to 4.5 percent	168,122	724	2,947	11,121	12,545	25,920	27,836	32,831	54,203
4.6 to 5.0 percent	34,875	3,200	4,404	7,744	4,583	5,466	3,587	875	5,019
5.1 to 6.0 percent	58,074	3,375	7,288	10,955	7,296	9,828	7,366	2,484	9,480
6.1 percent or more	5,945	39	1,192	1,057	249	1,394	619	957	440
Median interest rate ... percent	4.5	...	5.4	5.0	4.5	4.5	4.5	4.5	4.5

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Table 10a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price						
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties	261,646	28,639	33,595	54,022	35,858	33,493	37,367	38,701
VETERAN STATUS OF OWNER								
Veteran of World War II	75,676	10,633	9,322	14,964	10,160	7,856	10,468	12,273
Veteran of World War I only	19,139	2,088	4,291	3,230	2,170	3,977	1,833	1,553
Other service or nonveteran	166,819	15,910	19,981	35,820	23,524	21,657	25,054	24,872
PURCHASE PRICE								
Total properties	261,646	28,639	33,595	54,022	35,858	33,493	37,367	38,701
Less than $4,000	35,995	3,298	2,470	2,776	3,253	3,275	3,837	17,085
$4,000 to $4,999	26,293	4,140	1,114	3,943	3,393	4,962	3,134	5,608
$5,000 to $5,999	28,875	1,662	2,823	4,381	4,660	4,248	5,416	5,686
$6,000 to $6,999	26,179	2,473	3,062	5,296	3,536	2,923	5,296	3,598
$7,000 to $7,999	27,007	2,293	4,707	7,837	3,316	3,243	3,955	1,658
$8,000 to $8,999	20,959	901	3,303	4,314	3,705	3,965	3,672	1,102
$9,000 to $9,999	18,859	1,827	2,210	5,316	3,888	1,311	2,953	1,356
$10,000 to $11,999	22,922	1,548	3,558	5,339	2,996	3,477	4,548	1,462
$12,000 to $14,999	25,285	3,936	4,017	7,375	3,624	3,384	2,066	885
$15,000 or more	29,272	6,561	6,331	7,445	3,487	2,705	2,490	261
Median purchase price.....dollars	7,400	8,500	8,700	8,600	7,900	7,400	7,200	4,400
Properties acquired in 1949 to 1950	112,988	7,793	14,385	22,260	14,380	18,782	18,963	16,449
Less than $4,000	14,070	146	1,972	735	333	1,765	1,685	7,434
$4,000 to $5,999	17,414	79	1,220	2,397	2,598	3,073	3,397	4,654
$6,000 to $7,999	25,504	2,330	3,732	5,954	2,492	4,159	4,425	2,418
$8,000 to $9,999	18,821	643	2,561	3,754	3,434	4,067	3,523	841
$10,000 to $11,999	11,369	1,004	1,347	1,694	1,680	2,415	2,571	662
$12,000 to $14,999	11,675	845	1,523	4,087	1,649	1,690	1,451	432
$15,000 or more	14,135	2,746	2,030	3,639	2,194	1,613	1,911	8
Median purchase price.....dollars	7,900	...	...	9,000	...	8,100	7,900	4,200
New structures	26,150	3,067	2,882	4,101	2,438	4,616	5,716	3,336
Less than $4,000	2,209	39	...	13	...	530	301	1,325
$4,000 to $5,999	4,005	...	...	799	539	539	958	1,170
$6,000 to $7,999	7,674	774	2,234	627	444	975	2,423	197
$8,000 to $9,999	2,949	278	37	1,200	152	594	461	227
$10,000 to $11,999	2,882	511	213	92	308	817	579	364
$12,000 to $14,999	2,470	634	56	388	407	618	316	53
$15,000 or more	3,961	831	342	982	588	543	678	...
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	261,634	28,633	33,593	54,014	35,855	33,490	37,359	38,698
Two mortgages	255,156	28,152	33,235	52,297	35,505	32,663	35,581	37,730
Three mortgages or more	6,478	481	358	1,717	350	827	1,778	968
Properties acquired in 1949 to 1950	112,981	7,788	14,382	22,250	14,379	18,781	18,959	16,447
Two mortgages	110,287	7,713	14,382	21,715	14,093	18,371	17,822	16,196
Three mortgages or more	2,694	75	...	535	286	410	1,137	251
INTEREST RATE ON FIRST MORTGAGE								
Total properties	261,636	28,634	33,596	54,017	35,855	33,494	37,360	38,701
Less than 4.0 percent	1,464	385	...	106	...	88	230	655
4.0 percent	16,500	3,652	1,055	2,454	1,559	1,955	3,356	2,475
4.1 to 4.5 percent	20,789	2,244	3,142	4,244	3,635	2,797	3,059	1,672
4.6 to 5.0 percent	93,206	8,973	9,993	21,646	14,412	13,238	11,476	13,473
5.1 to 6.0 percent	118,884	13,155	18,098	23,256	14,884	13,619	16,954	18,919
6.1 percent or more	10,793	225	1,308	2,311	1,365	1,797	2,285	1,507
Median interest rate.....percent	5.0	5.0	6.0	5.0	5.0	5.0	5.1	6.0
Properties acquired in 1949 to 1950	112,984	7,789	14,384	22,254	14,378	18,781	18,961	16,447
Less than 4.0 percent	148	60	...	...	...	88	...	...
4.0 percent	5,529	643	106	959	551	910	1,120	1,244
4.1 to 4.5 percent	8,413	472	1,394	1,539	1,699	1,095	1,953	264
4.6 to 5.0 percent	34,875	3,200	4,404	7,744	4,583	5,466	4,462	5,019
5.1 to 6.0 percent	58,074	3,375	7,288	10,955	7,296	9,828	9,850	9,480
6.1 percent or more	5,945	39	1,192	1,057	249	1,394	1,576	440
Median interest rate.....percent	6.0	...	...	5.6	...	6.0	5.2	6.0

Table 10b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price						
		Less than 60 percent	60 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
Total properties	335,064	1,288	21,665	24,234	45,834	54,667	70,056	117,341
VETERAN STATUS OF OWNER								
Veteran of World War II	287,746	552	16,988	15,635	34,116	47,880	64,161	108,413
Veteran of World War I only	4,471	...	398	...	995	803	739	1,536
Other service or nonveteran	42,840	735	4,275	8,596	10,717	5,980	5,150	7,387
PURCHASE PRICE								
Total properties	335,064	1,288	21,665	24,234	45,834	54,667	70,056	117,341
Less than $4,000	2,903	...	...	...	34	394	46	2,429
$4,000 to $5,999	20,330	...	1,591	1,113	1,112	2,062	3,085	11,369
$6,000 to $6,999	40,263	53	561	2,785	7,276	3,790	5,222	20,579
$7,000 to $7,999	53,314	145	1,808	2,380	4,655	5,674	11,991	26,664
$8,000 to $8,999	65,650	44	1,186	3,520	8,817	9,872	15,308	26,908
$9,000 to $9,999	59,439	...	2,435	2,746	7,220	14,471	13,557	19,012
$10,000 to $10,999	48,181	34	3,058	4,368	6,141	11,268	16,288	7,024
$11,000 to $11,999	15,834	...	1,115	2,312	4,998	4,208	1,914	1,287
$12,000 to $14,999	21,387	668	6,219	3,364	4,449	2,526	2,396	1,770
$15,000 or more	7,763	344	3,692	1,646	1,132	402	249	299
Median purchase price ... dollars	8,700	...	11,100	9,800	9,100	9,300	8,900	7,900
Properties acquired in 1949 to 1950	196,642	253	13,481	14,442	30,568	33,119	40,102	64,687
Less than $6,000	5,871	...	591	679	439	1,225	358	2,579
$6,000 to $6,999	23,668	...	493	1,784	5,393	1,495	2,365	12,139
$7,000 to $7,999	32,180	145	583	1,138	3,329	2,918	8,689	15,381
$8,000 to $8,999	41,472	...	810	838	6,610	7,547	8,946	16,724
$9,000 to $9,999	36,072	...	1,399	1,548	5,077	9,911	8,051	10,086
$10,000 to $10,999	27,827	34	1,488	3,266	3,010	5,999	8,582	5,446
$11,000 to $11,999	10,167	...	831	1,904	2,876	1,765	1,626	1,166
$12,000 to $14,999	14,119	34	4,909	1,894	3,139	1,871	1,382	892
$15,000 or more	5,266	40	2,377	1,391	695	388	103	274
Median purchase price ... dollars	8,800	...	...	...	8,900	9,300	8,900	8,100
New structures	128,696	185	4,891	4,287	13,609	19,644	32,351	53,738
Less than $6,000	607	...	...	...	...	213	...	399
$6,000 to $6,999	11,532	...	...	394	323	411	1,169	9,234
$7,000 to $7,999	23,949	145	...	...	1,801	1,499	6,081	14,425
$8,000 to $8,999	28,037	...	513	68	2,465	3,788	7,965	13,240
$9,000 to $9,999	26,742	...	441	484	2,926	7,054	6,773	9,066
$10,000 to $10,999	20,002	...	376	1,228	1,623	4,014	7,616	5,145
$11,000 to $11,999	6,346	...	471	507	1,428	1,345	1,448	1,148
$12,000 or more	11,481	40	3,090	1,606	3,043	1,320	1,299	1,086
Median purchase price ... dollars	9,000	...	...	...	...	9,500	9,100	8,200
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	335,055	1,287	21,659	24,231	45,828	54,664	70,049	117,336
Two mortgages	332,445	1,287	21,659	23,837	45,100	54,030	69,834	116,696
Three mortgages or more	2,610	...	...	394	728	634	215	640
Properties acquired in 1949 to 1950	196,634	252	13,478	14,442	30,565	33,116	40,097	64,684
Two mortgages	195,247	252	13,478	14,442	29,837	32,772	39,882	64,583
Three mortgages or more	1,387	...	...	...	728	344	215	101
INTEREST RATE ON FIRST MORTGAGE								
Total properties	335,053	1,287	21,660	24,231	45,829	54,662	70,049	117,336
Less than 4.0 percent	197	...	...	197	...	...	...	...
4.0 percent	117,391	379	4,304	6,969	11,860	19,138	29,473	45,268
4.1 to 4.5 percent	216,962	908	17,356	16,956	33,969	35,524	40,576	71,674
4.6 to 5.0 percent	503	...	...	109	...	...	...	394
Median interest rate ... percent	4.5	...	4.5	4.5	4.5	4.5	4.5	4.5
Properties acquired in 1949 to 1950	196,633	252	13,479	14,441	30,566	33,116	40,098	64,684
Less than 4.0 percent	...	...	...	...	...	...	...	...
4.0 percent	37,096	...	2,344	3,595	5,913	6,462	8,038	10,745
4.1 to 4.5 percent	159,537	252	11,135	10,846	24,653	26,654	32,060	53,939
4.6 to 5.0 percent	...	...	...	...	...	...	...	...
Median interest rate ... percent	4.5	...	...	...	4.5	4.5	4.5	4.5

Table 10c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price			
		Less than 80 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties	33,545	4,686	9,186	7,515	12,169
VETERAN STATUS OF OWNER					
Veteran of World War II	23,139	2,660	5,391	4,775	10,312
Veteran of World War I only	126	...	126	...	...
Other service or nonveteran	10,275	2,021	3,666	2,734	1,855
PURCHASE PRICE					
Total properties	33,545	4,686	9,186	7,515	12,169
Less than $4,000	2,314	46	145	...	2,124
$4,000 to $5,999	5,072	575	1,233	381	2,883
$6,000 to $7,999	8,669	947	2,286	2,627	2,810
$8,000 to $9,999	4,921	1,024	1,605	2,125	168
$10,000 to $11,999	6,742	974	2,353	1,129	2,292
$12,000 or more	5,827	1,120	1,564	1,253	1,892
PURCHASE PRICE--Con.					
Properties acquired in 1949 to 1950	16,260	2,326	4,216	5,437	4,285
Less than $6,000	1,994	535	284	165	1,010
$6,000 to $7,999	3,952	362	805	1,810	974
$8,000 to $9,999	3,629	745	1,149	1,695	41
$10,000 to $11,999	3,914	290	1,261	830	1,536
$12,000 or more	2,771	394	717	937	724
NUMBER OF MORTGAGES ON PROPERTY					
Total properties	33,540	4,682	9,183	7,509	12,167
Two mortgages	33,454	4,682	9,183	7,423	12,167
Three mortgages or more	86	...	...	86	...
Properties acquired in 1949 to 1950	16,259	2,323	4,216	5,433	4,285
Two mortgages	16,173	2,323	4,216	5,347	4,285
Three mortgages or more	86	...	...	86	...

Table 10d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
Total properties	490,422	18,996	29,667	62,492	51,856	68,302	68,748	67,632	122,781
VETERAN STATUS OF OWNER									
Veteran of World War II	302,381	5,939	8,310	25,524	22,129	39,044	46,302	56,875	98,258
Veteran of World War I only	19,649	1,699	4,345	3,230	1,490	3,663	1,796	988	2,441
Other service or nonveteran	168,379	11,352	17,009	33,726	28,232	25,585	20,640	9,759	22,074
PURCHASE PRICE									
Total properties	490,422	18,996	29,667	62,492	51,856	68,302	68,748	67,632	122,781
Less than $4,000	20,033	460	1,677	2,157	1,564	2,244	1,572	645	9,714
$4,000 to $4,999	21,108	512	1,181	3,297	2,552	4,307	1,252	2,223	5,786
$5,000 to $5,999	33,320	1,346	2,232	4,139	4,824	4,364	4,987	2,417	9,014
$6,000 to $6,999	45,615	1,647	2,918	3,771	5,434	6,105	4,236	4,100	17,406
$7,000 to $7,999	62,670	1,573	1,582	7,552	5,012	6,595	6,381	11,536	22,446
$8,000 to $8,999	73,952	945	2,881	5,212	7,334	10,871	10,727	12,135	23,854
$9,000 to $9,999	71,409	1,314	2,643	6,316	5,163	7,871	14,708	14,299	19,097
$10,000 to $10,999	57,434	914	2,846	5,906	5,498	8,270	12,266	14,290	7,449
$11,000 to $11,999	25,439	362	912	3,210	2,734	6,592	5,978	2,552	3,105
$12,000 to $14,999	45,535	3,782	4,556	11,865	6,729	7,791	4,329	2,582	3,908
$15,000 or more	33,907	6,141	6,239	9,067	5,012	3,292	2,312	853	1,002
Median purchase price ... dollars	8,800	12,300	9,800	9,800	8,800	8,900	9,300	9,000	7,800
Properties acquired in 1949 to 1950	251,451	5,350	10,911	27,538	24,979	41,247	41,566	37,883	62,008
Less than $4,000	6,426	107	1,511	222	136	1,613	374	539	1,924
$4,000 to $5,999	16,873	79	1,220	2,050	2,296	3,243	2,796	1,119	4,074
$6,000 to $6,999	20,673	749	967	1,174	2,132	3,486	2,059	1,293	8,815
$7,000 to $7,999	33,977	398	83	3,145	2,191	3,671	3,467	8,195	12,831
$8,000 to $8,999	43,880	183	872	2,528	2,545	8,107	8,008	7,275	14,366
$9,000 to $9,999	41,642	263	1,306	2,169	3,184	5,293	10,320	8,810	10,297
$10,000 to $10,999	30,727	717	1,107	2,259	3,983	4,257	6,426	6,559	5,420
$11,000 to $11,999	14,854	15	245	1,460	1,827	4,152	3,031	1,980	2,148
$12,000 to $14,999	25,158	325	2,021	7,589	3,455	5,149	3,170	1,602	1,851
$15,000 or more	17,241	2,514	1,579	4,942	3,230	2,276	1,915	511	282
Median purchase price ... dollars	9,000	...	...	11,100	10,000	9,000	9,300	9,000	8,200
New structures	119,593	1,497	1,025	5,635	4,640	14,741	18,369	28,010	45,689
Less than $6,000	1,817	...	...	13	...	1,069	522	...	213
$6,000 to $7,999	28,235	426	117	285	247	1,978	1,360	6,013	17,810
$8,000 to $8,999	23,720	...	16	1,283	68	1,685	2,723	6,192	11,754
$9,000 to $9,999	25,493	81	21	223	484	2,537	6,620	6,593	8,935
$10,000 to $11,999	25,160	311	218	789	1,753	3,293	5,287	7,852	5,659
$12,000 or more	15,168	679	653	3,042	2,088	4,179	1,857	1,360	1,318
Median purchase price ... dollars	9,200	...	...	...	...	10,000	9,600	9,200	8,400

Table 10d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price							
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more
NUMBER OF MORTGAGES ON PROPERTY									
Total properties	490,407	18,991	29,661	62,481	51,851	68,291	68,740	67,623	122,773
Two mortgages	483,740	18,585	29,303	61,405	51,540	67,068	67,156	67,230	121,455
Three mortgages or more	6,667	406	358	1,076	311	1,223	1,584	393	1,318
Properties acquired in 1949 to 1950	251,439	5,345	10,907	27,528	24,978	41,244	41,560	37,878	62,002
Two mortgages	248,421	5,345	10,907	27,489	24,731	40,106	40,342	37,708	61,795
Three mortgages or more	3,018	...	...	39	247	1,138	1,218	170	207
INTEREST RATE ON FIRST MORTGAGE									
Total properties	490,408	18,992	29,663	62,483	51,851	68,293	68,738	67,624	122,775
Less than 4.0 percent	1,201	385	...	106	197	88	230	...	195
4.0 percent	132,907	2,125	946	7,130	9,141	16,510	23,348	27,846	45,863
4.1 to 4.5 percent	188,389	2,232	5,048	14,986	16,649	27,657	30,289	32,912	58,618
4.6 to 5.0 percent	72,666	6,301	8,391	18,449	12,247	10,562	5,883	2,402	8,434
5.1 to 6.0 percent	87,622	7,763	13,970	20,361	12,584	11,988	8,787	3,826	8,342
6.1 percent or more	7,623	186	1,308	1,451	1,033	1,488	201	638	1,323
Median interest rate.....percent	4.5	5.0	5.3	5.0	4.5	4.5	4.5	4.5	4.5
Properties acquired in 1949 to 1950	251,439	5,346	10,908	27,530	24,976	41,243	41,561	37,879	62,002
Less than 4.0 percent	148	60	...	...	...	88	...	...	...
4.0 percent	46,562	643	114	3,644	4,652	8,111	10,127	7,790	11,485
4.1 to 4.5 percent	132,867	527	1,957	7,745	9,868	17,852	22,759	27,308	44,853
4.6 to 5.0 percent	25,674	2,746	3,196	6,320	4,212	4,407	1,985	875	1,934
5.1 to 6.0 percent	42,185	1,370	4,449	9,624	5,995	9,391	6,505	1,413	3,435
6.1 percent or more	4,003	...	1,192	197	249	1,394	185	493	295
Median interest rate.....percent	4.5	...	...	5.0	4.5	4.5	4.5	4.5	4.5

Table 10e.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total mortgage loan on property as percent of purchase price				
		Less than 60 percent	60 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties	139,833	11,250	21,490	28,447	33,225	45,430
VETERAN STATUS OF OWNER						
Veteran of World War II	84,180	5,420	9,926	11,985	24,107	32,740
Veteran of World War I only	4,087	389	344	2,115	591	648
Other service or nonveteran	51,555	5,438	11,217	14,343	8,519	12,040
PURCHASE PRICE						
Total properties	139,833	11,250	21,490	28,447	33,225	45,430
Less than $4,000	21,179	2,838	1,458	2,899	2,060	11,924
$4,000 to $5,999	26,142	3,944	3,578	4,674	3,199	10,746
$6,000 to $6,999	25,756	935	2,743	6,726	7,217	8,140
$7,000 to $7,999	21,391	865	5,596	2,528	5,085	7,317
$8,000 to $9,999	24,467	513	2,736	5,538	10,089	5,595
$10,000 to $11,999	10,806	306	1,170	3,551	4,269	1,511
$12,000 or more	10,092	1,849	4,209	2,531	1,306	197
Median purchase price.....dollars	6,800	...	...	6,900	7,800	6,000
Properties acquired in 1949 to 1950	74,439	2,696	14,003	16,162	18,172	23,413
Less than $4,000	8,241	39	974	349	1,015	5,864
$4,000 to $5,999	7,809	...	1,473	1,534	987	3,815
$6,000 to $6,999	16,617	638	2,112	5,714	3,203	4,953
$7,000 to $7,999	14,037	690	3,643	1,906	3,485	4,313
$8,000 to $9,999	14,472	197	2,394	3,594	5,260	3,029
$10,000 or more	13,263	1,132	3,407	3,065	4,222	1,439
New structures	36,530	1,755	5,239	5,741	11,815	11,983
Less than $4,000	1,638	39	...	...	289	1,309
$4,000 to $5,999	3,563	...	799	539	661	1,564
$6,000 to $7,999	14,920	493	2,459	1,712	4,210	6,046
$8,000 to $9,999	8,527	197	648	1,915	3,925	1,844
$10,000 or more	7,882	1,026	1,333	1,575	2,730	1,220

Subject	Total	Total mortgage loan on property as percent of purchase price				
		Less than 60 percent	60 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
NUMBER OF MORTGAGES ON PROPERTY						
Total properties	139,822	11,248	21,487	28,445	33,218	45,428
Two mortgages	137,315	11,173	20,846	27,680	32,482	45,138
Three mortgages or more	2,507	75	641	765	736	290
Properties acquired in 1949 to 1950	74,435	2,695	13,998	16,161	18,167	23,414
Two mortgages	73,286	2,620	13,502	16,122	17,773	23,269
Three mortgages or more	1,149	75	496	39	394	145
INTEREST RATE ON FIRST MORTGAGE						
Total properties	139,822	11,248	21,490	28,447	33,217	45,429
Less than 4.0 percent	460	...	...	...	...	460
4.0 percent	34,353	2,225	4,100	5,702	8,281	14,047
4.1 to 4.5 percent	49,534	920	4,708	13,223	15,958	14,728
4.6 to 5.0 percent	21,043	2,672	4,799	4,950	3,191	5,433
5.1 to 6.0 percent	31,262	5,392	7,023	3,931	4,341	10,577
6.1 percent or more	3,170	39	860	641	1,446	184
Median interest rate.....percent	4.5	...	...	4.5	4.5	4.5
Properties acquired in 1949 to 1950	74,435	2,695	14,002	16,164	18,167	23,413
Less than 4.0 percent	...	...	...	...	...	...
4.0 percent	12,148	...	1,974	2,251	3,135	4,788
4.1 to 4.5 percent	35,255	197	4,366	10,745	10,600	9,350
4.6 to 5.0 percent	9,201	454	2,632	1,430	1,602	3,085
5.1 to 6.0 percent	15,889	2,005	4,170	1,738	1,932	6,045
6.1 percent or more	1,942	39	860	...	898	145

Table 11.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties	629,366	57,935	133,650	188,294	95,942	46,396	60,564	46,641
VETERAN STATUS OF OWNER								
Veteran of World War II	386,541	34,086	94,801	139,580	65,361	17,709	21,968	13,036
Veteran of World War I only	23,459	3,566	3,537	4,050	3,504	2,832	4,529	1,444
Other service or nonveteran	219,360	20,274	35,307	44,649	27,069	25,849	34,058	32,154
PURCHASE PRICE								
Total properties	629,366	57,935	133,650	188,294	95,942	46,396	60,564	46,641
Less than $4,000	40,866	1,795	7,403	4,549	3,404	4,475	8,042	11,201
$4,000 to $4,999	32,860	554	8,346	5,258	3,197	2,551	7,023	5,932
$5,000 to $5,999	47,689	2,168	8,479	11,532	9,610	3,182	7,401	5,317
$6,000 to $6,999	71,369	9,123	17,030	17,188	11,521	3,765	7,278	5,471
$7,000 to $7,999	84,060	7,398	24,928	26,839	10,680	5,100	5,222	3,897
$8,000 to $8,999	89,954	8,777	20,246	31,613	16,265	4,598	6,063	2,396
$9,000 to $9,999	79,543	6,477	16,146	30,330	12,830	6,116	4,284	3,368
$10,000 to $10,999	65,718	7,667	10,618	28,716	11,055	1,917	3,089	2,667
$11,000 to $11,999	27,775	2,696	3,908	9,733	4,352	2,279	3,173	1,641
$12,000 to $14,999	50,354	5,040	9,434	13,941	6,285	8,422	5,216	2,018
$15,000 or more	39,178	6,240	7,112	8,595	6,743	3,991	3,773	2,733
Median purchase price ... dollars	8,400	8,900	8,000	8,900	8,500	8,800	7,100	6,100
Properties acquired in 1949 to 1950	325,781	34,400	68,995	107,202	42,688	22,202	26,971	23,356
Less than $4,000	14,610	449	1,183	341	1,102	1,188	4,392	5,957
$4,000 to $5,999	24,671	1,069	3,175	5,500	2,805	2,020	4,538	5,565
$6,000 to $6,999	37,290	6,575	9,536	10,617	4,174	1,813	1,896	2,683
$7,000 to $7,999	48,014	3,729	12,641	18,068	5,427	2,447	2,979	2,725
$8,000 to $8,999	54,282	6,410	14,437	18,817	8,065	2,119	3,246	1,190
$9,000 to $9,999	45,652	4,669	9,750	17,944	6,930	3,818	895	1,649
$10,000 to $11,999	53,274	6,654	9,284	21,669	7,103	2,742	4,134	1,698
$12,000 to $14,999	27,896	2,297	5,743	8,981	3,583	3,615	2,677	1,004
$15,000 or more	20,092	2,548	3,246	5,265	3,499	2,440	2,214	885
Median purchase price ... dollars	8,700	8,800	8,500	9,000	8,900	9,300	7,800	6,000
New structures	156,119	19,080	40,740	61,991	21,541	4,585	4,473	3,729
Less than $6,000	7,018	...	1,249	1,749	513	464	1,875	1,169
$6,000 to $6,999	14,154	3,648	6,312	2,361	1,493	145	...	197
$7,000 to $7,999	29,002	2,196	8,987	12,715	2,966	482	507	1,150
$8,000 to $8,999	29,532	3,746	9,480	11,944	3,942	277	145	...
$9,000 to $9,999	28,207	3,541	7,265	11,263	5,657	101	67	316
$10,000 to $11,999	29,606	3,937	4,869	14,865	3,719	749	944	529
$12,000 to $14,999	11,260	1,044	1,578	4,604	2,068	1,346	395	228
$15,000 or more	7,330	968	1,000	2,490	1,183	1,021	540	140
Median purchase price ... dollars	8,900	8,900	8,400	9,100	9,300	...	...	...
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	629,362	57,925	133,644	188,279	95,935	46,393	60,556	46,633
Two mortgages	620,204	57,881	133,560	187,543	94,832	45,527	57,998	42,866
Three mortgages or more	9,158	44	84	736	1,103	866	2,558	3,767
Properties acquired in 1949 to 1950	325,781	34,393	68,995	107,202	42,688	22,200	26,962	23,352
Two mortgages	321,602	34,393	68,911	106,860	42,224	21,489	25,749	21,983
Three mortgages or more	4,179	...	84	342	464	711	1,213	1,369
INTEREST RATE ON SECOND MORTGAGE								
Total properties	629,358	57,924	133,647	188,278	95,938	46,392	60,555	46,637
Less than 4.0 percent	20,013	520	1,731	3,320	3,917	2,725	4,259	3,544
4.0 percent	333,976	28,462	88,635	143,722	58,910	2,895	6,618	4,737
4.1 to 4.5 percent	7,173	1,129	1,933	974	542	832	1,271	493
4.6 to 5.0 percent	85,884	9,755	17,588	10,279	11,882	13,140	14,393	8,849
5.1 to 6.0 percent	168,567	17,020	21,200	27,240	19,797	25,841	33,244	24,229
6.1 percent or more	13,745	1,038	2,560	2,743	890	959	770	4,785
Median interest rate ... percent	4.0	4.0	4.0	4.0	4.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950	325,772	34,392	68,989	107,193	42,688	22,199	26,962	23,356
Less than 4.0 percent	8,339	105	746	1,272	1,382	1,453	1,627	1,756
4.0 percent	193,988	20,307	52,387	85,913	28,643	1,762	3,205	1,771
4.1 to 4.5 percent	2,130	445	872	29	309	374	67	36
4.6 to 5.0 percent	33,967	5,392	4,857	4,672	3,848	6,061	5,982	3,157
5.1 to 6.0 percent	79,090	8,074	8,519	13,848	8,055	11,756	15,699	13,142
6.1 percent or more	8,258	69	1,608	1,459	451	793	382	3,494
Median interest rate ... percent	4.0	4.0	4.0	4.0	4.0	6.0	6.0	6.0

Table 11a.—PROPERTIES WITH CONVENTIONAL SECOND MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties	322,816	32,048	50,610	49,012	39,317	45,591	60,016	46,259
VETERAN STATUS OF OWNER								
Veteran of World War II	108,098	10,552	19,447	15,917	10,636	17,090	21,617	12,839
Veteran of World War I only	20,305	3,011	2,361	3,213	2,918	2,832	4,529	1,444
Other service or nonveteran	194,409	18,483	28,800	29,873	25,759	25,664	33,861	31,969
PURCHASE PRICE								
Total properties	322,816	32,048	50,610	49,012	39,317	45,591	60,016	46,259
Less than $4,000	38,514	1,795	6,963	3,257	2,824	4,475	8,042	11,161
$4,000 to $4,999	28,524	397	6,257	3,458	2,907	2,551	7,023	5,932
$5,000 to $5,999	35,006	1,212	4,364	6,994	6,537	3,182	7,401	5,317
$6,000 to $6,999	35,849	5,111	4,629	5,015	4,583	3,765	7,278	5,471
$7,000 to $7,999	33,158	3,670	5,773	6,176	3,716	4,903	5,222	3,700
$8,000 to $8,999	26,087	3,826	3,355	3,011	3,066	4,518	6,063	2,251
$9,000 to $9,999	24,236	2,126	3,071	2,793	2,627	6,116	4,139	3,368
$10,000 to $11,999	34,590	4,220	4,834	6,850	4,658	3,813	5,920	4,308
$12,000 to $14,999	33,474	4,197	5,809	5,032	2,924	8,277	5,216	2,018
$15,000 or more	33,378	5,494	5,555	6,426	5,475	3,991	3,712	2,733
Median purchase price ... dollars	7,700	9,000	7,500	7,900	7,700	8,800	7,000	6,100
Properties acquired in 1949 to 1950	143,184	15,589	18,634	23,132	14,583	21,397	26,713	23,159
Less than $4,000	14,367	449	940	341	1,102	1,188	4,392	5,957
$4,000 to $5,999	19,084	529	953	3,327	2,154	2,020	4,538	5,565
$6,000 to $7,999	33,409	4,678	4,387	6,654	3,545	4,063	4,875	5,211
$8,000 to $9,999	25,851	4,082	4,017	3,224	1,694	5,857	4,141	2,839
$10,000 to $11,999	18,408	2,186	3,206	3,106	1,923	2,359	3,937	1,698
$12,000 to $14,999	15,603	1,666	2,860	2,483	1,444	3,470	2,677	1,004
$15,000 or more	16,462	1,999	2,271	3,997	2,721	2,440	2,153	885
Median purchase price ... dollars	8,300	8,700	9,300	8,800	...	9,300	7,800	6,000
New structures	33,063	4,707	5,392	7,928	2,600	4,308	4,412	3,729
Less than $6,000	6,411	...	839	1,552	513	464	1,875	1,169
$6,000 to $7,999	8,817	1,862	1,596	2,521	556	430	507	1,347
$8,000 to $9,999	3,366	1,204	651	479	209	298	212	316
$10,000 to $11,999	4,950	276	1,127	1,171	157	749	944	529
$12,000 to $14,999	4,507	725	668	629	518	1,346	395	228
$15,000 or more	5,012	640	511	1,576	647	1,021	479	140
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	322,817	32,046	50,606	49,006	39,314	45,589	60,008	46,251
Two mortgages	315,720	32,002	50,522	48,975	38,689	45,053	57,853	42,629
Three mortgages or more	7,097	44	84	31	625	536	2,155	3,622
Properties acquired in 1949 to 1950	143,178	15,589	18,632	23,128	14,580	21,396	26,704	23,155
Two mortgages	139,854	15,589	18,548	23,097	14,449	21,015	25,618	21,541
Three mortgages or more	3,324	...	84	31	131	381	1,086	1,614
INTEREST RATE ON SECOND MORTGAGE								
Total properties	322,813	32,045	50,609	49,005	39,318	45,588	60,007	46,255
Less than 4.0 percent	19,973	480	1,731	3,320	3,917	2,725	4,259	3,544
4.0 percent	27,471	2,623	5,597	4,449	2,290	2,091	6,070	4,355
4.1 to 4.5 percent	7,173	1,129	1,933	974	542	832	1,271	493
4.6 to 5.0 percent	85,884	9,755	17,588	10,279	11,882	13,140	14,393	8,849
5.1 to 6.0 percent	168,567	17,020	21,200	27,240	19,797	25,841	33,244	24,229
6.1 percent or more	13,745	1,038	2,560	2,743	890	959	770	4,785
Median interest rate ... percent	6.0	6.0	5.0	6.0	6.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950	143,183	15,588	18,633	23,128	14,584	21,395	26,704	23,159
Less than 4.0 percent	8,339	105	746	1,272	1,382	1,453	1,627	1,756
4.0 percent	11,399	1,503	2,031	1,848	539	958	2,947	1,574
4.1 to 4.5 percent	2,130	445	872	29	309	374	67	36
4.6 to 5.0 percent	33,967	5,392	4,857	4,672	3,848	6,061	5,982	3,157
5.1 to 6.0 percent	79,090	8,074	8,519	13,848	8,055	11,756	15,699	13,142
6.1 percent or more	8,258	69	1,608	1,459	451	793	382	3,494
Median interest rate ... percent	6.0	6.0	6.0	6.0	...	6.0	6.0	6.0

(This chapter does not contain table 11b)

Table 11c.—PROPERTIES WITH VA-GUARANTEED SECOND MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price				
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 percent or more
Total properties	306,550	25,887	83,040	139,282	56,625	1,735
VETERAN STATUS OF OWNER						
Veteran of World War II	278,441	23,534	75,354	123,663	54,725	1,167
Veteran of World War I only	3,154	555	1,176	837	586	...
Other service or nonveteran	24,948	1,791	6,507	14,776	1,310	567
PURCHASE PRICE						
Total properties	306,550	25,887	83,040	139,282	56,625	1,735
Less than $4,000	2,352	...	440	1,292	580	40
$4,000 to $5,999	17,019	1,113	6,204	6,338	3,363	...
$6,000 to $6,999	35,520	4,012	12,401	12,173	6,938	...
$7,000 to $7,999	50,902	3,728	19,155	20,663	6,964	394
$8,000 to $8,999	63,867	4,951	16,891	28,602	13,199	225
$9,000 to $9,999	55,307	4,351	13,075	27,537	10,203	145
$10,000 to $10,999	45,368	5,029	7,135	24,457	8,511	238
$11,000 to $11,999	13,535	1,114	2,557	7,142	2,238	487
$12,000 to $14,999	16,880	843	3,625	8,909	3,361	145
$15,000 or more	5,800	746	1,557	2,169	1,268	61
Median purchase price.....dollars..	8,700	8,800	8,100	9,000	8,700	...
Properties acquired in 1949 to 1950	182,597	18,811	50,361	84,070	28,105	1,260
Less than $6,000	5,830	540	2,465	2,173	651	...
$6,000 to $6,999	21,366	3,131	7,004	8,545	2,687	...
$7,000 to $7,999	30,529	2,495	10,786	13,486	3,369	394
$8,000 to $8,999	40,550	3,725	11,967	17,429	7,351	80
$9,000 to $9,999	33,533	3,272	8,203	16,108	5,950	...
PURCHASE PRICE--Con.						
Properties acquired in 1949 to 1950--Con.						
$10,000 to $11,999	34,866	4,468	6,078	18,563	5,180	580
$12,000 to $14,999	12,293	631	2,883	6,498	2,139	145
$15,000 or more	3,630	549	975	1,268	778	61
Median purchase price.....dollars..	8,800	8,800	8,400	9,000	8,900	...
New structures	123,056	14,373	35,348	54,063	18,941	338
Less than $6,000	607	...	410	197	...	...
$6,000 to $6,999	10,698	2,170	5,161	2,072	1,295	...
$7,000 to $7,999	23,641	1,812	8,542	10,483	2,608	197
$8,000 to $8,999	27,958	2,989	9,149	11,799	3,942	80
$9,000 to $9,999	26,415	3,094	6,945	10,929	5,448	...
$10,000 to $11,999	24,656	3,661	3,742	13,694	3,562	...
$12,000 or more	9,081	647	1,399	4,889	2,086	61
Median purchase price.....dollars..	8,900	...	8,300	9,200	9,200	...
NUMBER OF MORTGAGES ON PROPERTY						
Total properties	306,546	25,879	83,038	139,273	56,621	1,734
Two mortgages	304,486	25,879	83,038	138,568	56,143	856
Three mortgages or more	2,060	...	...	705	478	878
Properties acquired in 1949 to 1950	182,597	18,804	50,361	84,070	28,105	1,259
Two mortgages	181,366	18,804	50,361	83,759	27,772	671
Three mortgages or more	1,231	...	...	311	333	588

Table 11d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties	489,435	44,781	104,455	147,491	78,845	35,345	46,177	32,380
VETERAN STATUS OF OWNER								
Veteran of World War II	302,361	26,089	75,933	110,098	53,885	13,334	14,820	8,202
Veteran of World War I only	19,373	2,552	2,641	3,853	3,215	2,002	3,865	1,247
Other service or nonveteran	167,701	16,134	25,879	33,534	21,740	20,004	27,485	22,925
PURCHASE PRICE								
Total properties	489,435	44,781	104,455	147,491	78,845	35,345	46,177	32,380
Less than $4,000	19,587	1,166	3,615	1,971	2,694	2,105	3,930	4,106
$4,000 to $4,999	21,097	212	3,992	4,055	1,816	1,574	4,813	4,637
$5,000 to $5,999	33,309	1,774	5,354	7,109	7,536	1,949	5,019	4,568
$6,000 to $6,999	45,613	5,194	11,911	9,105	8,360	2,856	5,127	3,063
$7,000 to $7,999	62,670	5,765	18,942	19,782	7,519	3,768	4,159	2,737
$8,000 to $8,999	73,893	6,679	17,821	24,428	13,095	4,099	5,669	2,106
$9,000 to $9,999	71,137	6,135	14,344	26,993	12,079	4,716	3,942	2,934
$10,000 to $10,999	57,393	5,597	9,664	25,664	9,589	1,720	2,572	2,595
$11,000 to $11,999	25,295	2,696	3,566	8,274	4,207	2,082	2,857	1,619
$12,000 to $14,999	45,512	4,328	8,841	12,776	5,855	7,485	4,355	1,873
$15,000 or more	33,929	5,235	6,405	7,334	6,095	2,991	3,734	2,142
Median purchase price.....dollars..	8,800	9,200	8,400	9,200	8,800	9,200	8,000	6,900
Properties acquired in 1949 to 1950	251,337	26,636	57,142	82,173	33,739	16,454	20,554	14,642
Less than $4,000	6,370	449	1,144	144	786	478	2,607	762
$4,000 to $5,999	16,862	1,069	2,160	3,292	1,808	1,033	2,904	4,597
$6,000 to $6,999	20,672	3,875	6,628	3,659	2,858	957	1,235	1,462
$7,000 to $7,999	33,977	3,164	9,916	12,898	2,940	1,435	1,916	1,710
$8,000 to $8,999	43,820	4,628	12,012	14,932	6,305	1,707	3,049	1,190
$9,000 to $9,999	41,641	4,472	8,855	16,251	6,658	3,154	895	1,360
$10,000 to $10,999	30,725	3,149	6,219	14,422	3,862	1,017	1,092	970
$11,000 to $11,999	14,854	1,632	2,246	4,444	2,288	1,331	2,209	706
$12,000 to $14,999	25,157	1,655	5,204	8,132	3,386	3,299	2,480	1,004
$15,000 or more	17,264	2,548	2,760	4,004	2,851	2,045	2,175	885
Median purchase price.....dollars..	9,000	9,000	8,700	9,300	9,300	9,800	8,500	7,200
New structures	119,590	13,999	34,187	47,128	17,139	3,336	2,296	1,518
Less than $6,000	1,817	...	661	342	224	...	573	16
$6,000 to $7,999	28,236	3,687	11,728	9,094	2,667	627	145	289
$8,000 to $8,999	23,720	2,825	8,468	9,239	2,768	277	145	...
$9,000 to $9,999	25,492	3,344	6,567	9,715	5,385	101	67	316
$10,000 to $11,999	25,159	2,685	4,579	12,832	3,357	552	628	529
$12,000 or more	15,166	1,458	2,184	5,906	2,738	1,779	738	368
Median purchase price.....dollars..	9,200	9,100	8,500	9,500	9,500	...	...	...
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	489,432	44,774	104,451	147,484	78,840	35,343	46,170	32,373
Two mortgages	482,782	44,730	104,367	147,142	77,882	34,552	44,677	29,435
Three mortgages or more	6,650	44	84	342	958	791	1,493	2,938
Properties acquired in 1949 to 1950	251,337	26,636	57,142	82,173	33,739	16,454	20,554	14,642
Two mortgages	247,931	26,636	57,058	81,831	33,275	15,818	19,943	13,370
Three mortgages or more	3,406	...	84	342	464	636	611	1,272

Table 11d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
INTEREST RATE ON SECOND MORTGAGE								
Total properties	489,431	44,773	104,454	147,484	78,843	35,341	46,169	32,375
Less than 4.0 percent	13,298	520	1,415	2,413	2,970	1,667	1,861	2,453
4.0 percent	265,012	22,591	71,529	113,836	48,275	2,606	4,229	1,947
4.1 to 4.5 percent	6,065	984	1,473	1,022	542	832	742	471
4.6 to 5.0 percent	62,978	6,663	11,735	8,874	8,263	10,299	10,004	7,141
5.1 to 6.0 percent	134,060	13,008	16,452	19,848	18,048	19,587	28,895	18,226
6.1 percent or more	8,018	1,007	1,850	1,491	745	350	438	2,137
Median interest rate ....percent	4.0	4.0	4.0	4.0	4.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950	251,337	26,635	57,142	82,173	33,742	16,453	20,554	14,644
Less than 4.0 percent	5,522	105	430	1,029	1,382	1,067	647	862
4.0 percent	154,196	16,250	44,136	67,341	23,157	1,473	1,277	565
4.1 to 4.5 percent	1,823	445	587	29	309	374	67	14
4.6 to 5.0 percent	23,552	3,800	3,671	3,727	1,691	4,613	3,651	2,400
5.1 to 6.0 percent	62,495	5,966	6,907	9,311	6,897	8,742	14,862	9,812
6.1 percent or more	3,749	69	1,411	736	306	184	50	991
Median interest rate ....percent	4.0	4.0	4.0	4.0	4.0	6.0	6.0	6.0

Table 11c.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties	139,931	13,154	29,195	40,803	17,097	11,051	14,387	14,261
VETERAN STATUS OF OWNER								
Veteran of World War II	84,180	7,997	18,868	29,482	11,476	4,375	7,148	4,834
Veteran of World War I only	4,086	1,014	896	197	289	830	664	197
Other service or nonveteran	51,659	4,140	9,428	11,115	5,329	5,845	6,573	9,229
PURCHASE PRICE								
Total properties	139,931	13,154	29,195	40,803	17,097	11,051	14,387	14,261
Less than $4,000	21,279	629	3,788	2,578	710	2,370	4,112	7,095
$4,000 to $5,999	26,143	736	7,479	5,626	3,455	2,210	4,592	2,044
$6,000 to $6,999	25,756	3,929	5,119	8,083	3,161	909	2,151	2,408
$7,000 to $7,999	21,390	1,633	5,986	7,057	3,161	1,332	1,063	1,160
$8,000 to $9,999	24,467	2,440	4,227	10,522	3,921	1,899	736	724
$10,000 to $11,999	10,805	2,070	1,296	4,511	1,611	394	833	94
$12,000 or more	10,091	1,717	1,300	2,426	1,078	1,937	900	736
Median purchase price ....dollars	6,800	...	6,600	7,500	...	...	...	...
Properties acquired in 1949 to 1950	74,439	7,759	11,851	25,024	8,946	5,746	6,409	8,710
Less than $4,000	8,240	...	39	197	316	710	1,785	5,195
$4,000 to $5,999	7,809	...	1,015	2,208	997	987	1,634	968
$6,000 to $6,999	16,618	2,700	2,908	6,958	1,316	856	661	1,221
$7,000 to $7,999	14,037	565	2,725	5,170	2,487	1,012	1,063	1,015
$8,000 to $9,999	14,473	1,979	3,320	5,578	2,032	1,076	197	289
$10,000 or more	13,262	2,515	1,844	4,913	1,798	1,105	1,069	22
New structures	36,529	5,081	6,553	14,863	4,402	1,249	2,177	2,211
Less than $6,000	5,201	...	588	1,407	289	464	1,302	1,153
$6,000 to $7,999	14,920	2,157	3,571	5,982	1,792	...	362	1,058
$8,000 to $9,999	8,527	1,118	1,710	4,253	1,446	...	...	...
$10,000 or more	7,881	1,806	684	3,221	875	785	513	...
NUMBER OF MORTGAGES ON PROPERTY								
Total properties	139,929	13,151	29,193	40,795	17,095	11,050	14,386	14,260
Two mortgages	137,422	13,151	29,193	40,401	16,950	10,975	13,321	13,431
Three mortgages or more	2,507	...	...	394	145	75	1,065	829
Properties acquired in 1949 to 1950	74,439	7,757	11,851	25,024	8,946	5,746	6,408	8,710
Two mortgages	73,290	7,757	11,851	25,024	8,946	5,671	5,675	8,368
Three mortgages or more	1,149	...	...	...	...	75	733	342
INTEREST RATE ON SECOND MORTGAGE								
Total properties	139,927	13,151	29,193	40,794	17,095	11,051	14,386	14,262
Less than 4.0 percent	6,715	...	316	907	947	1,058	2,398	1,091
4.0 percent	68,916	5,871	17,106	29,838	10,635	289	2,389	2,790
4.1 to 4.5 percent	1,156	145	460	...	...	...	529	22
4.6 to 5.0 percent	22,906	3,092	5,853	1,405	3,619	2,841	4,389	1,708
5.1 to 6.0 percent	34,507	4,012	4,748	7,392	1,749	6,254	4,349	6,003
6.1 percent or more	5,727	31	710	1,252	145	609	332	2,648
Median interest rate ....percent	4.0	...	4.0	4.0	...	...	...	...
Properties acquired in 1949 to 1950	74,435	7,757	11,850	25,020	8,946	5,746	6,408	8,712
Less than 4.0 percent	2,817	...	316	243	...	386	980	894
4.0 percent	39,792	4,057	8,254	18,572	5,486	289	1,928	1,206
4.1 to 4.5 percent	307	...	285	...	...	...	...	22
4.6 to 5.0 percent	10,415	1,592	1,186	945	2,157	1,448	2,331	757
5.1 to 6.0 percent	16,595	2,108	1,612	4,537	1,158	3,014	837	3,330
6.1 percent or more	4,509	...	197	723	145	609	332	2,503

Table 12.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950	1946 to 1948	1942 to 1945	1941 or earlier
Total properties	1,910,708	739,037	820,777	102,783	248,126	4,059,045	1,227,181	1,886,017	662,336	283,533
PURCHASE PRICE										
Less than $2,000	41,774	17,898	20,556	2,256	1,067	196,335	62,961	78,431	34,283	20,661
$2,000 to $2,999	47,271	14,540	22,278	3,861	6,593	309,338	60,185	118,061	88,056	43,040
$3,000 to $3,999	79,354	18,937	24,849	8,421	27,150	442,529	91,534	190,368	110,920	49,712
$4,000 to $4,999	127,290	19,084	42,931	20,842	44,434	428,608	94,631	186,629	99,909	47,441
$5,000 to $5,999	164,828	36,923	49,733	22,155	56,020	443,063	104,544	198,958	103,966	35,598
$6,000 to $6,999	214,877	77,456	71,766	24,329	41,325	433,870	118,318	220,991	71,367	23,193
$7,000 to $7,999	226,025	96,829	98,419	5,348	25,430	362,015	117,079	187,160	43,622	14,157
$8,000 to $8,999	217,279	98,735	99,441	6,092	13,011	310,986	114,703	156,215	32,063	8,006
$9,000 to $9,999	192,349	86,834	94,789	1,995	8,730	234,723	91,102	112,741	20,817	10,065
$10,000 to $10,999	175,794	75,662	91,249	1,632	7,256	208,921	89,295	98,649	15,673	5,305
$11,000 to $11,999	88,781	40,797	45,443	173	2,368	124,064	57,125	55,346	8,503	3,089
$12,000 to $14,999	152,090	69,761	74,898	1,528	5,901	266,358	111,966	132,883	15,878	5,633
$15,000 to $19,999	108,079	55,540	45,735	3,745	3,060	152,838	60,223	84,105	6,458	2,053
$20,000 or more	64,356	26,478	32,923	330	4,626	93,367	37,337	49,214	5,342	1,473
Property not acquired by purchase	504	12	394	...	98	21,628	9,642	4,527	1,107	6,352
Not reported	10,057	3,551	5,373	76	1,057	30,402	6,536	11,739	4,372	7,755
Median purchase price.....dollars	8,200	8,800	8,700	5,700	5,700	6,400	7,600	6,700	4,900	4,400
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	276,323	103,237	131,780	11,268	30,046	519,012	162,747	254,795	59,089	42,381
50 to 59 percent	190,357	68,482	95,555	5,607	20,717	539,776	156,283	269,910	86,686	26,899
60 to 64 percent	117,220	48,169	54,406	2,393	12,255	357,942	117,203	167,224	60,654	12,863
65 to 69 percent	126,108	48,397	55,111	6,510	16,097	380,915	111,355	170,050	82,657	16,857
70 to 74 percent	136,460	55,071	55,815	6,824	18,751	363,437	116,720	145,644	79,008	22,065
75 to 79 percent	188,147	70,365	81,541	9,681	26,558	370,279	101,119	162,521	82,285	24,357
80 to 84 percent	244,906	90,783	97,176	17,541	39,408	361,553	107,151	146,315	76,502	31,589
85 to 89 percent	231,211	80,336	78,693	24,746	47,437	284,272	94,465	123,321	41,414	25,073
90 to 94 percent	150,643	49,597	63,454	11,087	26,507	240,783	72,319	113,573	28,338	26,556
95 to 99 percent	190,184	98,463	80,224	4,235	7,267	355,493	111,218	191,075	32,396	20,809
100 percent or more	52,755	24,274	23,180	2,878	2,423	252,320	66,246	131,464	30,298	24,313
Purchase price not reported or property not acquired by purchase	6,385	1,866	3,846	13	660	33,257	10,352	10,122	3,013	9,771
Median percent	78	78	76	83	80	73	73	73	73	78
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	260,500	96,673	123,966	10,698	29,171	445,843	132,373	218,330	54,216	40,924
50 to 59 percent	176,934	61,148	89,460	5,610	20,718	483,713	126,574	248,007	81,909	27,230
60 to 64 percent	109,594	41,176	53,825	2,409	12,184	329,583	101,097	156,590	59,358	12,541
65 to 69 percent	115,917	43,503	50,045	6,313	16,060	361,306	101,443	164,196	79,250	16,420
70 to 74 percent	116,185	44,096	46,879	6,293	18,917	351,325	104,785	145,823	78,792	21,924
75 to 79 percent	140,562	43,275	61,617	9,263	26,406	372,988	99,847	166,493	82,557	24,096
80 to 84 percent	181,071	53,794	70,060	18,050	39,166	385,074	115,464	158,529	79,447	31,637
85 to 89 percent	214,890	70,349	72,237	24,695	47,610	326,707	120,564	135,927	44,636	25,586
90 to 94 percent	184,055	70,028	76,574	10,949	26,507	281,993	97,586	127,853	29,855	26,705
95 to 99 percent	109,128	56,756	48,560	1,182	2,634	99,897	37,901	46,609	9,061	6,334
100 percent or more	291,297	154,666	121,792	7,247	7,592	568,575	173,369	301,394	57,779	36,038
Purchase price not reported or property not acquired by purchase	10,561	3,562	5,767	76	1,155	52,019	16,177	16,266	5,479	14,099
Median percent	81	84	79	83	80	75	77	75	73	78

Table 12a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total properties	824,526	313,649	372,316	39,355	99,209	2,848,554	810,537	1,223,464	564,063	250,500
PURCHASE PRICE										
Less than $2,000	40,979	17,898	19,800	2,256	1,028	187,943	62,603	70,928	34,230	20,183
$2,000 to $2,999	41,541	13,338	20,906	3,479	3,818	271,427	55,034	92,479	82,769	41,148
$3,000 to $3,999	49,482	17,660	20,234	4,493	7,095	358,636	79,989	135,745	101,542	41,362
$4,000 to $4,999	65,470	17,229	32,717	4,224	11,300	326,799	71,563	130,580	84,062	40,596
$5,000 to $5,999	77,506	25,658	28,739	5,322	17,788	298,396	72,969	112,188	83,288	29,950
$6,000 to $6,999	71,071	24,715	28,571	5,586	12,198	263,838	68,738	121,115	53,898	20,089
$7,000 to $7,999	67,011	20,758	29,190	2,608	14,454	211,362	63,027	102,650	33,592	12,094
$8,000 to $8,999	58,899	21,337	26,901	3,756	6,906	178,238	57,162	89,057	25,034	6,987
$9,000 to $9,999	48,311	20,840	20,906	1,150	5,415	135,287	42,592	66,621	17,086	8,989
$10,000 to $10,999	58,695	23,676	28,209	987	5,825	125,547	45,641	60,788	14,104	5,015
$11,000 to $11,999	34,707	15,311	18,145	21	1,230	72,905	30,989	32,104	7,248	2,562
$12,000 to $14,999	77,147	33,051	38,598	1,473	4,019	174,533	69,758	87,786	12,553	4,435
$15,000 to $19,999	73,548	37,900	29,186	3,662	2,802	115,395	42,610	65,240	5,492	2,053
$20,000 or more	52,640	21,188	26,628	330	4,495	82,186	33,523	42,576	4,612	1,473
Property not acquired by purchase	504	12	394	...	98	21,628	9,642	4,527	1,107	6,352
Not reported	7,015	3,078	3,192	8	738	24,434	4,697	9,080	3,446	7,212
Median purchase price.....dollars	7,900	8,800	8,100	5,900	6,600	5,800	6,800	6,500	4,700	4,300
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	258,093	96,047	121,981	11,190	28,878	483,007	152,792	233,131	55,550	41,534
50 to 59 percent	149,323	54,737	73,419	4,437	16,732	462,160	128,643	230,995	76,800	25,722
60 to 64 percent	79,496	34,130	36,216	1,605	7,546	284,565	91,118	127,574	54,383	11,490
65 to 69 percent	71,862	29,019	28,459	4,551	9,838	278,678	72,262	126,356	65,228	14,834
70 to 74 percent	51,459	18,608	22,523	4,063	6,267	244,968	57,912	103,202	65,796	18,057
75 to 79 percent	54,193	17,765	24,912	3,509	8,008	235,618	51,740	100,662	66,956	16,260
80 to 84 percent	41,504	13,374	17,589	2,051	8,491	222,497	55,219	83,884	60,429	22,968
85 to 89 percent	30,718	14,101	8,826	2,149	5,643	165,268	46,928	58,280	37,044	23,016
90 to 94 percent	26,473	13,651	8,253	1,606	2,963	120,974	39,442	34,027	24,022	23,484
95 to 99 percent	32,071	10,271	18,691	1,308	1,803	167,937	56,315	65,987	26,501	19,137
100 percent or more	23,956	10,081	8,613	2,878	2,384	150,706	47,931	50,204	28,340	24,232
Purchase price not reported or property not acquired by purchase	5,371	1,866	2,837	8	660	32,171	10,232	9,163	3,013	9,764
Median percent	60	61	59	68	62	68	67	66	72	78
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	242,792	89,856	114,317	10,620	28,003	413,636	124,374	198,074	51,111	40,077
50 to 59 percent	140,605	49,575	69,861	4,440	16,733	416,566	106,272	212,096	72,148	26,053
60 to 64 percent	77,573	30,412	38,063	1,621	7,475	269,694	81,942	123,430	53,156	11,168
65 to 69 percent	70,181	27,968	28,063	4,354	9,801	277,435	73,909	127,278	61,851	14,397
70 to 74 percent	54,184	20,121	23,962	3,559	6,541	255,782	62,331	109,912	65,513	18,025
75 to 79 percent	56,056	18,397	26,289	3,363	8,008	250,396	56,562	109,993	67,843	15,999
80 to 84 percent	43,537	13,742	18,654	2,893	8,249	247,359	64,404	96,596	63,177	23,183
85 to 89 percent	36,972	18,717	10,145	2,295	5,816	190,905	60,896	66,174	40,112	23,726
90 to 94 percent	31,673	17,592	9,512	1,607	2,963	140,031	49,026	41,837	25,539	23,633
95 to 99 percent	12,116	5,026	5,429	837	826	43,682	15,608	13,990	7,985	6,103
100 percent or more	51,313	19,158	24,439	3,760	3,956	297,004	100,872	110,481	51,072	34,578
Purchase price not reported or property not acquired by purchase	7,519	3,089	3,586	8	836	46,050	14,338	13,606	4,553	13,556
Median percent	62	63	60	68	63	70	71	68	73	78

[1] Data for 1950 are for part of the year only.

Table 12b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total properties	683,661	266,792	206,977	61,263	148,636	452,928	178,299	154,733	86,898	33,007
PURCHASE PRICE										
Less than $3,000	3,900	493	212	382	2,814	6,729	377	635	3,348	2,370
$3,000 to $3,999	24,881	199	701	3,928	20,055	22,407	2,162	4,561	7,336	8,350
$4,000 to $4,999	55,194	661	4,794	16,606	33,134	30,587	3,524	7,163	13,054	6,845
$5,000 to $5,999	67,847	5,519	7,488	16,610	38,232	45,931	5,588	15,914	18,809	5,622
$6,000 to $6,999	98,419	35,196	15,617	18,479	29,127	65,031	22,032	22,879	17,014	3,104
$7,000 to $7,999	84,023	41,109	29,734	2,486	10,695	50,603	21,374	18,948	8,220	2,063
$8,000 to $8,999	89,172	48,226	33,561	1,280	6,105	55,163	26,666	20,681	6,797	1,019
$9,000 to $9,999	87,950	43,595	40,339	700	3,315	44,147	22,075	17,402	3,595	1,076
$10,000 to $10,999	69,371	34,735	32,758	448	1,431	36,860	22,568	12,433	1,569	290
$11,000 to $11,999	31,209	16,803	13,116	152	1,138	21,712	12,863	7,068	1,255	527
$12,000 to $14,999	42,585	23,685	16,974	46	1,882	46,369	25,943	15,905	3,325	1,198
$15,000 to $19,999	20,664	13,012	7,310	83	258	19,195	9,735	8,494	966	...
$20,000 or more	7,435	3,237	4,067	...	131	4,648	1,726	2,194	730	...
Property not acquired by purchase	...	...	...	...	...	...	...	...	...	...
Not reported	1,011	322	306	63	319	3,546	1,666	456	880	543
Median purchase price ... dollars	18,000	9,000	9,200	5,500	5,400	8,000	9,200	8,300	6,000	4,800
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	9,410	4,197	3,971	78	1,168	25,659	5,621	15,653	3,539	847
50 to 59 percent	24,970	8,149	11,720	1,117	3,985	52,636	18,252	23,437	9,772	1,177
60 to 64 percent	26,438	10,848	10,292	591	4,709	47,162	15,482	24,037	6,271	1,373
65 to 69 percent	40,726	17,021	15,778	1,950	5,978	68,860	27,412	23,032	16,394	2,023
70 to 74 percent	71,832	32,728	23,858	2,761	12,484	73,305	35,885	20,398	13,015	4,008
75 to 79 percent	113,132	47,602	40,807	6,172	18,550	70,383	27,203	20,325	14,760	8,097
80 to 84 percent	162,853	65,213	51,233	15,490	30,917	65,119	25,437	15,551	15,511	8,621
85 to 89 percent	156,126	52,136	40,150	22,047	41,794	26,578	15,552	5,318	3,653	2,057
90 to 94 percent	60,861	21,035	6,969	9,315	23,544	12,945	3,278	4,954	1,642	3,072
95 to 99 percent	17,272	7,867	2,201	1,741	5,464	10,144	4,161	1,965	2,345	1,672
100 percent or more	39	...	...	...	39	72	17	...	...	55
Purchase price not reported or property not acquired by purchase	...	...	...	...	...	67	...	60	...	7
Median percent	82	81	80	86	84	72	73	68	73	79
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	9,011	3,824	3,944	78	1,168	23,384	4,761	14,671	3,105	847
50 to 59 percent	20,883	5,977	9,802	1,117	3,985	44,390	12,207	21,362	9,647	1,177
60 to 64 percent	20,998	7,573	8,127	591	4,709	36,327	9,885	18,868	6,202	1,373
65 to 69 percent	32,376	13,178	11,269	1,950	5,978	52,676	16,757	17,534	16,364	2,023
70 to 74 percent	48,667	20,277	13,281	2,734	12,376	54,769	22,783	15,005	13,082	3,899
75 to 79 percent	64,650	20,415	19,936	5,900	18,398	57,918	21,084	14,593	14,145	8,097
80 to 84 percent	97,453	28,053	23,324	15,157	30,917	65,165	25,635	15,370	15,708	8,454
85 to 89 percent	133,390	37,819	31,927	21,850	41,794	41,122	26,734	8,724	3,807	1,860
90 to 94 percent	89,134	37,421	18,995	9,176	23,544	31,358	15,739	10,906	1,642	3,072
95 to 99 percent	63,650	35,533	26,017	293	1,808	13,520	8,147	4,289	855	231
100 percent or more	102,427	56,386	40,051	2,353	3,636	28,714	12,902	12,915	1,466	1,434
Purchase price not reported or property not acquired by purchase	1,011	322	306	63	319	3,585	1,666	495	880	543
Median percent	87	89	87	86	84	76	80	72	73	79

[1] Data for 1950 are for part of the year only.

Table 12c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure			Previously occupied structure		
	Total	Year acquired		Total	Year acquired	
		1949 to 1950[1]	1945 to 1948		1949 to 1950	1945 to 1948
Total properties	402,521	158,596	243,930	757,563	238,345	519,221
PURCHASE PRICE						
Less than $2,000	728	...	728	7,914	358	7,556
$2,000 to $2,999	1,897	709	1,188	31,660	4,774	26,886
$3,000 to $3,999	4,991	1,078	3,914	61,486	9,383	52,104
$4,000 to $4,999	6,626	1,194	5,432	71,222	19,544	51,679
$5,000 to $5,999	19,475	5,746	13,729	98,736	25,987	72,751
$6,000 to $6,999	45,387	17,545	27,842	105,001	27,548	77,452
$7,000 to $7,999	74,991	34,962	40,030	100,050	32,678	67,372
$8,000 to $8,999	69,208	29,172	40,035	77,585	30,875	46,709
$9,000 to $9,999	56,088	22,399	33,689	55,289	26,435	28,854
$10,000 to $10,999	47,728	17,251	30,479	46,514	21,086	25,428
$11,000 to $11,999	22,865	8,683	14,182	29,447	13,273	16,174
$12,000 to $14,999	32,358	13,025	19,335	45,456	16,265	29,192
$15,000 to $19,999	13,867	4,628	9,239	18,248	7,878	10,371
$20,000 or more	4,281	2,053	2,228	6,533	2,088	4,444
Property not acquired by purchase	...	...	...	...	...	...
Not reported	2,031	151	1,880	2,422	173	2,249
Median purchase price...dollars	8,600	8,600	8,700	7,000	7,900	6,600
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE						
Less than 50 percent	8,820	2,993	5,828	10,346	4,334	6,011
50 to 59 percent	16,064	5,596	10,469	24,980	9,388	15,592
60 to 64 percent	11,286	3,191	8,095	26,215	10,603	15,613
65 to 69 percent	13,520	2,357	11,164	33,377	11,681	21,697
70 to 74 percent	13,169	3,735	9,434	45,164	22,923	22,241
75 to 79 percent	20,822	4,998	15,822	64,278	22,176	42,103
80 to 84 percent	40,549	12,196	28,354	73,937	26,495	47,442
85 to 89 percent	44,367	14,099	30,267	92,426	31,985	60,440
90 to 94 percent	63,309	14,911	48,398	106,864	29,599	77,266
95 to 99 percent	140,841	80,325	60,518	177,412	50,742	126,673
100 percent or more	28,760	14,193	14,567	101,542	18,298	83,244
Purchase price not reported or property not acquired by purchase	1,014	...	1,014	1,019	120	899
Median percent	93	96	90	90	87	92
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE						
Less than 50 percent	8,697	2,993	5,705	8,823	3,238	5,585
50 to 59 percent	15,446	5,596	9,850	22,757	8,095	14,663
60 to 64 percent	11,023	3,191	7,832	23,562	9,270	14,292
65 to 69 percent	13,360	2,357	11,003	31,195	10,777	20,419
70 to 74 percent	13,334	3,698	9,636	40,774	19,671	21,103
75 to 79 percent	19,856	4,463	15,392	64,674	22,201	42,476
80 to 84 percent	40,081	11,999	28,082	72,550	25,425	47,125
85 to 89 percent	44,528	13,813	30,715	94,680	32,934	61,746
90 to 94 percent	63,248	15,015	48,233	110,604	32,821	77,784
95 to 99 percent	33,362	16,197	17,166	42,695	14,146	28,551
100 percent or more	137,557	79,122	58,436	242,857	59,595	183,265
Purchase price not reported or property not acquired by purchase	2,031	151	1,880	2,384	173	2,211
Median percent	93	100+	90	91	88	92

[1] Data for 1950 are for part of the year only.

Table 12d.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
Total properties	1,393,342	521,307	572,906	85,058	214,082	2,894,110	833,805	1,317,716	517,109	225,497
PURCHASE PRICE										
Less than $2,000	12,928	4,563	6,533	1,083	751	69,878	21,913	22,036	16,444	9,485
$2,000 to $2,999	16,075	4,542	5,604	2,486	3,443	164,694	23,416	57,954	53,544	29,784
$3,000 to $3,999	42,206	8,375	9,257	5,616	19,019	264,911	46,850	99,936	79,217	38,910
$4,000 to $4,999	86,841	10,621	19,553	18,570	38,099	288,325	53,605	109,593	83,389	41,739
$5,000 to $5,999	107,553	16,666	23,989	17,077	49,823	311,361	63,946	130,345	86,093	30,979
$6,000 to $6,999	146,993	46,920	38,418	23,286	38,367	306,046	68,232	157,537	60,867	19,411
$7,000 to $7,999	158,873	67,363	63,315	4,464	23,733	279,590	84,222	143,456	38,585	13,329
$8,000 to $8,999	166,572	72,550	78,319	3,681	12,023	248,852	89,945	122,279	28,624	8,006
$9,000 to $9,999	160,556	71,266	79,041	1,995	8,253	194,794	75,553	92,902	18,539	7,801
$10,000 to $10,999	144,928	59,737	78,114	1,435	5,648	170,318	70,313	82,152	13,969	3,885
$11,000 to $11,999	77,887	34,354	41,206	173	2,153	107,568	46,779	49,513	8,187	3,089
$12,000 to $14,999	122,937	56,927	59,865	1,373	4,769	235,914	95,175	119,987	15,273	5,481
$15,000 to $19,999	86,715	42,875	37,368	3,413	3,060	132,885	50,351	74,270	6,211	2,053
$20,000 or more	54,814	22,208	28,315	330	3,962	82,051	31,525	44,463	4,590	1,473
Property not acquired by purchase	307	12	197	...	98	12,262	6,373	1,844	443	3,602
Not reported	7,097	2,328	3,812	76	881	24,661	5,607	9,449	3,134	6,470
Median purchase price...dollars	8,700	9,300	9,400	5,800	5,900	7,000	8,500	7,500	5,200	4,700
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	167,970	58,698	76,317	6,475	26,486	374,734	110,834	184,282	45,742	33,877
50 to 59 percent	129,024	44,637	62,327	4,253	17,808	393,786	110,284	193,208	70,585	19,709
60 to 64 percent	79,160	29,574	38,207	2,044	9,337	258,998	74,615	122,572	50,088	11,725
65 to 69 percent	90,656	32,491	40,059	3,702	14,408	289,333	80,398	127,742	66,983	14,212
70 to 74 percent	99,194	38,392	39,256	5,643	15,903	258,328	78,266	100,538	62,382	17,142
75 to 79 percent	139,670	49,680	58,607	7,711	23,671	275,619	70,993	120,184	64,849	19,595
80 to 84 percent	192,814	70,680	72,269	16,041	33,825	264,501	72,491	107,305	59,249	25,455
85 to 89 percent	190,094	61,710	62,803	23,268	42,313	206,477	65,588	85,572	32,963	22,353
90 to 94 percent	118,753	35,346	50,165	10,065	23,178	169,984	49,512	76,713	23,193	20,565
95 to 99 percent	155,533	87,689	60,810	2,965	4,072	183,935	57,370	110,546	9,242	6,779
100 percent or more	25,092	10,545	9,246	2,878	2,423	185,689	53,097	79,458	28,822	24,313
Purchase price not reported or property not acquired by purchase	5,376	1,866	2,837	13	660	32,728	10,352	9,593	3,013	9,771
Median percent	80	80	77	84	80	72	72	71	72	78

[1] Data for 1950 are for part of the year only.

Table 12d.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950[1]	1946 to 1948	1942 to 1945	1941 or earlier
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	158,151	55,500	70,651	6,080	25,926	312,540	84,669	153,814	41,323	32,735
50 to 59 percent	119,820	40,176	57,858	4,294	17,493	347,365	87,259	173,534	66,536	20,040
60 to 64 percent	72,714	25,204	36,184	2,060	9,266	237,001	61,816	114,993	48,792	11,403
65 to 69 percent	82,077	27,865	36,141	3,702	14,371	276,929	72,850	125,362	64,691	14,027
70 to 74 percent	82,188	29,908	31,099	5,112	16,069	253,217	70,973	102,768	62,474	17,001
75 to 79 percent	100,421	28,093	41,516	7,293	23,519	279,804	71,193	123,005	65,960	19,649
80 to 84 percent	139,483	38,081	51,268	16,550	33,583	287,383	81,358	118,967	61,872	25,188
85 to 89 percent	178,009	52,457	59,849	23,217	42,486	240,677	85,730	96,942	35,340	22,669
90 to 94 percent	147,237	51,562	62,573	9,927	23,178	202,113	71,475	86,345	23,583	20,714
95 to 99 percent	88,047	47,460	38,552	788	1,250	75,085	28,595	34,146	6,713	5,636
100 percent or more	217,780	122,646	83,215	5,960	5,957	345,064	105,906	176,537	36,251	26,372
Purchase price not reported or property not acquired by purchase	7,404	2,339	4,009	76	979	36,912	11,980	11,294	3,577	10,063
Median percent	83	86	81	84	80	75	77	74	73	78

[1] Data for 1950 are for part of the year only.

Table 12e.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950	1946 to 1948	1942 to 1945	1941 or earlier
Total properties	517,366	217,730	247,871	17,725	34,044	1,164,935	393,376	568,301	145,227	58,036
PURCHASE PRICE										
Less than $2,000	28,846	13,335	14,023	1,173	316	126,457	41,048	56,395	17,839	11,176
$2,000 to $2,999	31,196	9,998	16,674	1,375	3,150	144,644	36,769	60,107	34,512	13,256
$3,000 to $3,999	37,088	10,562	15,592	2,805	8,131	177,618	44,684	90,432	31,703	10,802
$4,000 to $4,999	40,449	8,463	23,378	2,272	6,335	140,283	41,026	77,036	16,520	5,702
$5,000 to $5,999	57,275	20,257	25,744	5,078	6,197	131,702	40,598	68,613	17,873	4,619
$6,000 to $6,999	67,884	30,536	33,348	1,043	2,958	127,824	50,086	63,454	10,500	3,782
$7,000 to $7,999	67,152	29,466	35,104	884	1,697	82,425	32,857	43,704	5,037	828
$8,000 to $8,999	50,707	26,185	21,122	2,411	988	62,134	24,758	33,936	3,439	...
$9,000 to $9,999	31,793	15,568	15,748	...	477	39,929	15,549	19,839	2,278	2,264
$10,000 to $10,999	30,866	15,925	13,135	197	1,608	38,603	18,982	16,497	1,704	1,420
$11,000 to $11,999	10,894	6,443	4,237	...	215	16,496	10,346	5,833	316	...
$12,000 to $14,999	29,153	12,834	15,033	155	1,132	30,444	16,791	12,896	605	152
$15,000 to $19,999	21,364	12,665	8,367	332	...	19,953	9,872	9,835	247	...
$20,000 or more	9,542	4,270	4,608	...	664	11,316	5,812	4,751	752	...
Property not acquired by purchase	197	...	197	...	...	9,366	3,269	2,683	664	2,750
Not reported	2,960	1,223	1,561	...	176	5,741	929	2,290	1,238	1,285
Median purchase price ... dollars	6,900	7,500	6,800	...	4,800	4,800	5,700	4,900	3,600	3,200
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	108,353	44,539	55,463	4,793	3,560	144,278	51,913	70,513	13,347	8,504
50 to 59 percent	61,333	23,845	33,228	1,354	2,909	145,990	45,999	76,702	16,101	7,190
60 to 64 percent	38,060	18,595	16,199	349	2,918	98,944	42,588	44,652	10,566	1,138
65 to 69 percent	35,452	15,906	15,052	2,808	1,689	91,582	30,957	42,308	15,674	2,645
70 to 74 percent	37,266	16,679	16,559	1,181	2,848	105,109	38,454	45,106	16,626	4,923
75 to 79 percent	48,477	20,685	22,934	1,970	2,887	94,660	30,126	42,337	17,436	4,762
80 to 84 percent	52,092	20,103	24,907	1,500	5,583	97,052	34,660	39,010	17,253	6,134
85 to 89 percent	41,117	18,626	15,890	1,478	5,124	77,795	28,877	37,749	8,451	2,720
90 to 94 percent	31,890	14,251	13,289	1,022	3,329	70,799	22,807	36,860	5,145	5,991
95 to 99 percent	34,651	10,774	19,414	1,270	3,195	171,558	53,848	80,529	23,154	14,030
100 percent or more	27,663	13,729	13,934	...	...	66,631	13,149	52,006	1,476	...
Purchase price not reported or property not acquired by purchase	1,009	...	1,009	...	...	529	...	529	...	...
Median percent	72	72	71	...	80	75	73	76	75	80
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent	102,349	41,173	53,315	4,618	3,245	133,303	47,704	64,516	12,893	8,189
50 to 59 percent	57,114	20,992	31,602	1,316	3,225	136,348	39,315	74,473	15,373	7,190
60 to 64 percent	36,880	15,972	17,641	349	2,918	92,582	39,281	41,597	10,566	1,138
65 to 69 percent	33,840	15,638	13,904	2,611	1,689	84,377	28,593	38,834	14,559	2,393
70 to 74 percent	33,997	14,188	15,780	1,181	2,848	98,108	33,812	43,055	16,318	4,923
75 to 79 percent	40,141	15,182	20,101	1,970	2,887	93,184	28,654	43,488	16,597	4,447
80 to 84 percent	41,588	15,713	18,792	1,500	5,583	97,691	34,106	39,562	17,575	6,449
85 to 89 percent	36,881	17,892	12,388	1,478	5,124	86,030	34,834	38,985	9,296	2,917
90 to 94 percent	36,818	18,466	14,001	1,022	3,329	79,880	26,111	41,508	6,272	5,991
95 to 99 percent	21,083	9,293	10,013	394	1,384	24,810	9,309	12,458	2,348	698
100 percent or more	73,517	32,020	38,577	1,287	1,635	223,511	67,463	124,857	21,528	9,666
Purchase price not reported or property not acquired by purchase	3,157	1,223	1,758	...	176	15,107	4,197	4,972	1,902	4,036
Median percent	74	75	72	...	80	77	76	77	76	79

[1] Data for 1950 are for part of the year only.

(This chapter does not contain tables 13 and 14)

Table 15.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
		Holder of first mortgage									Holder of first mortgage							
	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other	Total	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	8,287,423	1,795,814	711,020	2,394,518	1,029,397	87,145	138,874	1,826,028	304,652	33,753	7,050	3,308	9,047	6,216	442	991	5,646	1,053
BUSINESS FLOOR SPACE ON PROPERTY																		
None	8,102,488	1,749,645	694,445	2,359,101	1,019,795	86,275	138,489	1,773,702	301,052	32,990	6,878	3,226	8,851	6,152	437	988	5,414	1,044
Less than half	184,935	46,169	16,575	55,417	9,602	870	385	52,326	3,600	763	172	82	196	64	5	3	232	9
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	2,571,135	631,435	243,280	605,929	515,442	42,682	84,818	351,604	95,951	12,693	2,803	1,384	2,853	3,302	263	624	1,036	429
Previously occupied	5,716,289	1,164,371	467,740	1,788,588	513,956	44,464	54,055	1,474,424	208,697	21,061	4,247	1,925	6,194	2,914	179	368	4,610	624
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	1,488,739	376,289	129,726	428,480	95,610	10,605	945	365,059	82,031	1,763	460	177	482	205	12	1	335	93
20 to 39 percent	2,401,333	571,915	221,661	743,243	208,680	18,202	645	554,204	82,778	6,946	1,703	764	2,012	891	46	2	1,316	213
40 to 59 percent	1,935,413	383,092	151,486	655,027	236,363	13,327	3,029	438,862	54,236	9,230	1,822	860	3,054	1,521	62	19	1,646	244
60 to 69 percent	831,884	169,132	67,767	244,286	138,844	8,179	6,317	170,425	26,931	4,952	1,034	452	1,423	998	58	38	810	140
70 to 79 percent	669,420	135,276	57,848	160,580	136,292	11,799	14,823	130,039	22,767	4,319	909	432	1,005	1,011	79	102	647	133
80 to 84 percent	281,246	51,928	24,666	61,229	64,100	4,013	15,409	51,074	8,829	1,898	353	187	394	468	28	111	295	60
85 to 89 percent	215,909	36,547	17,835	35,269	59,688	4,018	18,745	36,699	7,031	1,516	274	135	250	442	31	143	205	37
90 to 94 percent	165,238	26,209	13,459	24,361	37,498	4,964	26,986	25,658	6,104	1,169	197	116	169	285	40	191	129	43
95 to 99 percent	129,449	18,684	12,052	14,815	25,363	4,510	37,606	11,289	5,131	962	140	101	111	199	34	278	69	30
100 percent or more	133,095	20,715	9,663	17,265	23,912	6,871	14,362	33,238	7,074	870	135	69	112	179	51	107	161	56
Market value not reported	35,707	6,036	4,860	9,968	3,055	579	...	9,472	1,739	128	23	15	34	17	1	...	33	5
Median percent	42	38	40	41	58	61	92	40	37	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	2,785,033	676,017	226,733	745,982	440,243	41,591	124,319	430,725	99,412	14,625	3,337	1,443	3,624	3,052	265	897	1,529	476
Veteran of World War I only	630,437	139,910	61,078	187,419	70,254	5,132	2,366	139,736	24,547	2,174	454	231	608	350	20	12	428	72
Other service or nonveteran	4,871,967	979,887	423,214	1,461,117	518,899	40,426	12,189	1,255,569	180,692	16,954	3,259	1,634	4,815	2,814	157	82	3,688	505
OCCUPATION OF OWNER																		
Properties with owner who is head of household	7,147,486	1,574,167	588,386	2,091,280	910,602	75,893	119,225	1,527,607	260,384	28704	6,109	2,743	7,739	5,416	365	853	4,588	891
Professional, technical, and kindred workers:																		
Salaried	564,878	123,247	53,617	142,317	127,372	5,931	9,504	82,570	20,324	3,082	631	327	731	794	34	76	381	108
Self-employed	112,973	36,060	12,926	20,542	23,691	659	477	15,926	2,695	740	242	88	121	171	2	3	96	17
Managers, officials, and proprietors, including farm:																		
Salaried	602,611	141,117	49,924	159,575	126,038	7,630	8,610	87,378	22,339	3,273	720	277	832	832	43	67	383	118
Self-employed	497,311	122,249	48,899	131,326	73,008	6,111	3,851	90,653	21,211	2,424	561	271	607	473	38	30	373	72
Clerical and kindred workers	508,496	108,371	37,955	166,529	75,488	5,710	11,560	84,376	18,511	2,073	427	182	620	395	31	79	281	59
Sales workers	565,562	125,837	47,862	150,912	105,354	8,041	9,827	96,389	21,343	2,765	552	253	685	688	46	75	377	89
Craftsmen, foremen, and kindred workers	1,604,425	363,040	124,568	496,083	176,250	16,624	33,815	339,022	55,060	5,954	1,271	554	1,704	989	79	244	947	167
Operatives and kindred workers	1,307,847	278,347	97,044	421,488	106,901	11,343	28,636	318,910	45,179	4,348	924	408	1,308	575	42	195	768	130
Service workers, including private household	378,717	69,163	29,095	129,045	34,523	4,907	3,571	94,024	14,391	1,218	220	104	391	163	25	25	248	42
Laborers, except mine	311,771	69,233	16,161	86,151	13,854	2,079	4,074	106,794	13,429	771	162	52	216	64	4	26	218	29
Occupation not reported	692,895	137,503	70,335	187,312	48,123	6,858	5,300	211,565	25,902	2,055	399	228	524	272	22	33	517	60

Table 15a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	5,862,848	1,006,495	459,459	1,905,516	371,721	35,637	...	1,824,920	259,111	19,500	2,898	1,701	6,294	2,037	118	...	5,641	810
BUSINESS FLOOR SPACE ON PROPERTY																		
None	5,698,986	969,949	444,958	1,854,959	366,098	34,912	...	1,772,594	255,523	18,858	2,774	1,638	6,122	2,000	115	...	5,409	800
Less than half	163,862	36,546	14,501	50,557	5,623	725	...	52,326	3,588	642	124	63	172	38	4	...	232	9
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	1,436,362	297,027	119,479	438,622	147,213	10,969	...	351,377	71,679	5,399	890	507	1,748	878	52	...	1,035	289
Previously occupied	4,426,486	709,468	339,981	1,466,893	224,508	24,669	...	1,473,543	187,431	14,101	2,007	1,194	4,546	1,160	66	...	4,606	521
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	1,375,730	317,222	120,605	414,322	71,514	8,530	...	365,059	78,481	1,588	373	161	463	161	7	...	335	87
20 to 39 percent	2,072,452	415,997	187,240	698,406	128,529	12,369	...	554,204	75,702	5,873	1,207	642	1,873	614	27	...	1,316	194
40 to 59 percent	1,423,483	184,704	103,991	522,326	121,846	6,411	...	438,229	45,980	6,529	798	595	2,416	838	31	...	1,645	205
60 to 69 percent	429,913	44,084	26,994	138,192	25,871	1,898	...	170,413	22,463	2,373	272	178	775	214	12	...	809	113
70 to 79 percent	260,869	18,950	8,340	71,927	12,808	3,442	...	129,812	15,592	1,438	100	63	413	113	19	...	646	84
80 to 84 percent	88,883	4,611	3,009	22,453	2,154	305	...	51,053	5,301	539	29	23	131	24	3	...	295	35
85 to 89 percent	56,608	3,541	646	8,525	3,022	412	...	36,699	3,763	353	28	3	68	29	2	...	205	17
90 to 94 percent	43,165	4,661	726	7,320	1,091	490	...	25,461	3,418	245	29	8	47	7	4	...	128	23
95 to 99 percent	20,956	2,182	197	3,360	265	555	...	11,271	3,123	123	11	2	19	2	5	...	69	15
100 percent or more	59,921	6,562	2,863	9,865	3,145	702	...	33,238	3,550	327	33	13	60	23	7	...	161	30
Market value not reported	30,868	3,986	4,848	8,821	1,479	525	...	9,472	1,739	111	18	15	28	11	1	...	33	5
Median percent	35	29	31	35	38	35	...	40	33	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	1,194,754	199,786	53,456	358,592	71,359	8,218	...	429,617	73,727	4,521	590	237	1,374	448	33	...	1,525	316
Veteran of World War I only	540,201	101,955	52,685	179,152	41,425	3,541	...	139,736	21,710	1,776	300	188	568	217	13	...	428	61
Other service or nonveteran	4,127,893	704,758	353,324	1,367,773	258,937	23,881	...	1,255,569	163,675	13,203	2,008	1,277	4,352	1,372	73	...	3,688	433
OCCUPATION OF OWNER																		
Properties with owner who is head of household	4,992,476	864,414	365,979	1,656,059	326,594	32,359	...	1,526,968	220,138	16,223	2,438	1,335	5,325	1,750	103	...	4,585	686
Professional, technical, and kindred workers:																		
Salaried	328,826	49,020	27,707	102,377	50,273	1,181	...	82,373	15,895	1,562	206	149	456	282	4	...	380	84
Self-employed	73,869	16,683	8,254	17,467	13,134	184	...	15,926	2,221	436	82	46	97	101	1	...	96	13
Managers, officials, and proprietors, including farm:																		
Salaried	375,194	68,944	28,386	120,220	49,519	2,316	...	87,378	18,429	1,848	329	136	570	320	7	...	383	104
Self-employed	387,903	83,094	37,345	111,927	42,431	3,465	...	90,653	18,988	1,735	335	190	487	268	22	...	373	59
Clerical and kindred workers	321,830	48,879	20,698	126,232	24,912	1,136	...	84,355	15,618	1,037	122	73	406	104	6	...	281	45
Sales workers	352,174	62,896	27,270	112,502	35,032	2,394	...	96,389	15,692	1,394	204	110	444	193	8	...	377	58
Craftsmen, foremen, and kindred workers	1,076,733	185,800	68,949	384,793	45,399	7,191	...	338,813	45,823	3,051	431	223	1,112	197	21	...	945	121
Operatives and kindred workers	931,512	152,880	56,681	331,993	26,671	5,622	...	318,698	38,967	2,339	328	170	872	97	12	...	767	94
Service workers including private household	286,907	39,062	18,755	108,965	12,593	1,986	...	94,024	11,522	752	79	47	297	44	7	...	248	30
Laborers, except mine	256,977	51,103	11,519	70,212	2,764	1,622	...	106,794	12,964	509	74	26	155	9	2	...	218	26
Occupation not reported	600,551	106,053	60,415	169,371	23,866	5,262	...	211,565	24,019	1,560	250	164	428	136	13	...	517	51

Table 15b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	1,228,337	414,815	119,417	114,122	492,631	34,948	24,989	...	27,418	7,056	2,098	738	642	3,049	210	174	...	144
BUSINESS FLOOR SPACE ON PROPERTY																		
None	1,221,148	411,959	118,747	113,576	489,513	34,948	24,989	...	27,418	7,022	2,089	735	638	3,031	210	174	...	144
Less than half	7,189	2,856	670	546	3,118	...	...	...	...	34	9	3	4	18	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	723,577	229,711	83,246	62,825	288,551	24,624	17,819	...	16,800	4,385	1,225	557	386	1,838	156	127	...	95
Previously occupied	504,761	185,103	36,172	51,298	204,081	10,324	7,169	...	10,617	2,671	873	181	256	1,211	54	47	...	49
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	100,718	53,096	7,473	10,328	23,336	2,075	861	...	3,550	161	81	14	14	43	4	...	...	6
20 to 39 percent	255,168	117,420	27,970	21,126	76,057	5,833	645	...	6,116	841	383	95	67	260	18	2	...	17
40 to 59 percent	232,232	91,932	17,128	22,283	90,210	5,226	569	...	4,886	1,302	513	93	116	525	26	4	...	25
60 to 69 percent	157,174	45,805	13,721	17,449	74,521	3,377	223	...	2,072	1,113	310	98	127	539	26	1	...	13
70 to 79 percent	170,304	44,731	17,576	15,093	80,650	5,817	3,373	...	3,065	1,275	346	135	109	597	42	24	...	22
80 to 84 percent	86,743	17,504	6,163	8,502	44,791	2,910	5,782	...	1,092	628	124	53	62	321	20	38	...	10
85 to 89 percent	80,660	13,760	7,500	9,651	43,395	2,232	2,736	...	1,387	608	111	59	73	317	16	22	...	10
90 to 94 percent	60,906	12,257	8,379	4,076	27,119	2,052	4,900	...	2,121	486	99	75	33	208	18	37	...	16
95 to 99 percent	43,151	9,601	8,479	3,230	16,070	1,275	3,577	...	921	343	74	75	25	126	10	27	...	7
100 percent or more	38,028	7,138	5,031	2,164	15,074	4,097	2,317	...	2,208	289	56	41	15	109	30	19	...	18
Market value not reported	3,259	1,572	...	223	1,410	54	...	...	...	9	3	...	1	5	...	...	...	...
Median percent	62	48	65	62	68	72	87	...	57	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	516,724	142,661	52,424	51,736	224,479	18,064	16,674	...	10,675	3,609	931	412	342	1,602	127	122	...	75
Veteran of World War I only	77,447	32,474	7,247	5,416	26,579	1,591	1,452	...	2,691	322	120	34	26	119	7	7	...	10
Other service or nonveteran	634,174	239,675	59,748	56,970	241,572	15,294	6,863	...	14,052	3,124	1,047	293	274	1,329	76	46	...	60
OCCUPATION OF OWNER																		
Properties with owner who is head of household	1,103,343	377,038	109,077	100,570	438,596	30,787	23,314	...	23,971	6,233	1,870	662	556	2,683	180	163	...	119
Professional, technical, and kindred workers:																		
Salaried	139,593	45,347	13,859	13,087	59,095	3,703	1,912	...	2,593	837	238	81	85	378	23	17	...	14
Self-employed	20,055	8,312	1,867	1,250	7,816	475	145	...	193	132	60	11	10	47	1	1	...	1
Managers, officials, and proprietors, including farm:																		
Salaried	135,229	43,002	12,685	11,686	59,107	4,499	963	...	3,289	791	219	78	66	379	30	8	...	11
Self-employed	62,988	23,132	5,248	7,228	23,196	2,296	973	...	912	374	127	32	33	154	14	7	...	6
Clerical and kindred workers	94,773	33,645	7,869	10,556	35,896	2,869	2,127	...	1,814	480	152	47	47	201	15	11	...	7
Sales workers	120,671	36,294	11,197	9,428	54,396	3,854	2,252	...	3,250	775	192	76	63	383	25	17	...	19
Craftsmen, foremen, and kindred workers	258,741	92,527	25,430	24,297	97,254	7,138	5,810	...	6,285	1,416	424	157	137	584	43	41	...	31
Operatives and kindred workers	156,627	56,423	18,054	12,003	58,410	4,088	4,855	...	2,794	865	278	106	65	343	20	34	...	19
Service workers, including private household	40,134	11,526	5,513	4,593	16,165	667	338	...	1,331	196	54	27	23	83	2	3	...	4
Laborers, except mine	21,612	8,114	1,612	1,434	9,182	259	744	...	268	116	46	10	7	44	1	5	...	2
Occupation not reported	52,920	18,716	5,743	5,008	18,079	939	3,195	...	1,242	251	79	37	20	87	5	19	...	5

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Table 15c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	1,196,238	374,503	132,142	374,879	165,045	16,560	113,885	1,108	18,121	7,198	2,054	869	2,111	1,129	113	817	5	100
BUSINESS FLOOR SPACE ON PROPERTY																		
None	1,182,354	367,736	130,738	370,565	164,184	16,415	113,500	1,108	18,109	7,110	2,015	853	2,091	1,121	112	814	5	99
Less than half	13,884	6,767	1,404	4,314	861	145	385	...	12	87	40	16	21	7	1	3	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	411,196	104,697	40,555	104,482	79,678	7,089	66,999	227	7,472	2,909	688	320	719	586	54	497	1	44
Previously occupied	785,042	269,800	91,587	270,397	85,367	9,471	46,886	881	10,649	4,289	1,366	549	1,392	543	59	320	4	55
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	12,291	5,971	1,648	3,830	760	...	84	...	...	15	6	2	6	1	...	1	...	...
20 to 39 percent	73,713	38,498	6,451	23,711	4,094	...	...	...	960	231	113	28	72	17	...	...	...	1
40 to 59 percent	279,698	106,456	30,367	110,418	24,307	1,690	2,460	633	3,370	1,399	511	173	521	158	5	15	2	14
60 to 69 percent	244,797	79,243	27,052	88,645	38,452	2,904	6,094	12	2,396	1,466	453	177	521	244	20	36	...	15
70 to 79 percent	238,247	71,595	31,932	73,560	42,834	2,540	11,450	227	4,110	1,606	463	234	482	301	18	78	2	27
80 to 84 percent	105,620	29,813	15,494	30,274	17,155	798	9,627	21	2,436	731	201	111	202	124	6	73	...	14
85 to 89 percent	78,641	19,246	9,689	17,093	13,271	1,454	16,009	...	1,881	556	135	73	109	97	12	121	...	9
90 to 94 percent	61,167	9,291	4,354	12,965	9,288	2,422	22,086	197	565	438	69	33	89	70	18	153	1	4
95 to 99 percent	65,342	6,901	3,376	8,225	9,028	2,680	34,029	18	1,087	496	55	25	66	71	20	251	...	8
100 percent or more	35,146	7,015	1,769	5,236	5,693	2,072	12,045	...	1,316	253	46	14	37	46	14	88	...	8
Market value not reported	1,580	478	12	924	166	...	...	...	...	8	2	...	4	1	...	...	...	...
Median percent	69	65	70	66	73	86	93	...	76	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	1,073,555	333,571	120,853	335,654	144,405	15,309	107,645	1,108	15,010	6,494	1,817	795	1,908	1,003	106	775	5	85
Veteran of World War I only	12,789	5,481	1,146	2,851	2,250	...	914	...	146	76	33	10	14	13	...	5	...	1
Other service or nonveteran	109,900	35,454	10,142	36,374	18,390	1,251	5,326	...	2,965	628	205	64	189	113	8	36	...	13
OCCUPATION OF OWNER																		
Properties with owner who is head of household	1,051,667	332,715	113,330	334,651	145,412	12,747	95,911	639	16,275	6,248	1,801	746	1,858	983	82	690	3	86
Professional, technical, and kindred worker:																		
Salaried	96,459	28,880	12,051	26,853	18,004	1,047	7,592	197	1,836	684	187	96	190	134	6	59	...	10
Self-employed	19,049	11,065	2,805	1,825	2,741	...	332	...	281	172	100	30	14	23	...	2	...	3
Managers, officials, and proprietors, including farm:																		
Salaried	92,188	29,171	8,853	27,669	17,412	815	7,647	...	621	634	172	63	197	133	7	59	...	3
Self-employed	46,420	16,023	6,306	12,171	7,381	350	2,878	...	1,311	316	99	48	86	51	2	23	...	7
Clerical and kindred workers	91,893	25,847	9,388	29,741	14,680	1,705	9,433	21	1,079	557	153	62	167	90	11	69	...	7
Sales workers	92,717	26,647	9,395	28,982	15,926	1,793	7,575	...	2,401	595	157	67	178	112	13	58	...	11
Craftsmen, foremen, and kindred workers	268,951	84,713	30,189	86,993	33,597	2,295	28,005	209	2,952	1,487	416	174	455	208	14	202	1	15
Operatives and kindred workers	219,708	69,044	22,309	77,492	21,820	1,633	23,781	212	3,418	1,144	317	132	371	135	9	161	1	18
Service workers, including private household	51,676	18,575	4,827	15,487	5,765	2,254	3,233	...	1,538	270	87	30	71	36	17	22	...	8
Laborers, except mine	33,182	10,016	3,030	14,505	1,908	198	3,330	...	197	145	43	16	53	11	...	21	...	1
Occupation not reported	39,424	12,734	4,177	12,933	6,178	657	2,105	...	641	244	70	27	76	49	3	14	...	3

Table 15d.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	5,825,028	1,105,676	587,203	1,710,710	845,251	68,562	110,691	1,189,704	207,243	26,290	4,981	2,882	7,108	5,200	365	823	4,127	804
BUSINESS FLOOR SPACE ON PROPERTY																		
None	5,711,546	1,083,467	573,771	1,677,789	836,293	68,274	110,306	1,157,206	204,446	25,766	4,889	2,819	6,973	5,140	363	820	3,963	798
Less than half	113,482	22,209	13,432	32,921	8,958	288	385	32,498	2,797	525	92	63	135	60	2	3	164	6
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	1,838,566	402,449	217,243	421,305	422,098	34,706	69,479	205,682	65,607	10,023	2,016	1,285	2,212	2,735	218	531	705	320
Previously occupied	3,986,463	703,220	369,961	1,289,405	423,152	33,857	41,210	984,022	141,634	16,268	2,965	1,596	4,896	2,465	147	292	3,422	484
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	991,135	214,480	102,907	293,719	80,714	8,091	84	237,310	53,834	1,343	327	154	356	178	10	1	249	69
20 to 39 percent	1,662,691	344,804	184,291	522,120	180,990	15,165	645	357,983	56,695	5,300	1,163	653	1,552	783	39	2	949	159
40 to 59 percent	1,363,544	234,728	123,613	475,059	192,021	9,549	2,108	287,811	38,658	7,176	1,250	738	2,412	1,292	48	15	1,228	193
60 to 69 percent	591,353	111,005	54,561	175,584	110,328	6,865	5,519	111,274	16,212	3,845	777	380	1,106	811	51	35	588	98
70 to 79 percent	487,446	87,870	50,378	116,849	107,564	10,343	11,183	87,599	15,661	3,363	622	392	804	819	72	80	476	99
80 to 84 percent	216,902	39,390	22,047	47,715	52,510	2,935	11,322	34,513	6,473	1,545	286	171	326	393	22	86	211	50
85 to 89 percent	161,718	24,267	15,937	27,976	45,015	3,813	15,679	24,644	4,389	1,206	198	126	207	349	29	124	148	24
90 to 94 percent	134,349	20,878	12,306	18,548	31,498	4,088	22,909	18,411	5,710	991	166	108	136	239	34	164	101	42
95 to 99 percent	98,173	10,797	9,961	12,045	21,566	3,177	30,802	6,642	3,182	769	85	89	95	172	25	235	46	20
100 percent or more	90,570	12,641	7,867	12,761	19,992	4,452	10,432	16,608	5,819	645	88	58	85	146	34	82	102	49
Market value not reported	27,151	4,820	3,337	8,334	3,055	86	...	6,909	611	108	20	11	28	17	...	...	29	2
Median percent	44	39	41	41	57	62	92	40	37	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	1,941,615	407,165	189,900	523,990	356,537	33,091	101,139	264,832	64,948	11,377	2,349	1,277	2,796	2,554	216	752	1,081	353
Veteran of World War I only	466,366	91,511	51,524	134,178	60,501	4,396	1,413	103,572	19,275	1,738	329	200	476	311	18	10	333	61
Other service or nonveteran	3,417,058	606,999	345,787	1,052,541	428,212	31,078	8,139	821,302	123,020	13,175	2,304	1,405	3,837	2,336	131	61	2,713	390
OCCUPATION OF OWNER																		
Properties with owner who is head of household	5,030,709	983,204	490,462	1,486,118	744,576	59,892	94,910	995,613	175,981	22,414	4,388	2,402	6,055	4,904	304	709	3,370	682
Professional, technical, and kindred workers:																		
Salaried	451,707	91,234	49,408	115,267	108,019	4,706	8,396	57,706	16,973	2,586	505	305	621	679	28	68	285	95
Self-employed	85,722	25,739	10,587	15,868	18,884	330	332	12,078	1,906	576	162	75	101	140	1	2	77	17
Managers, officials, and proprietors, including farm:																		
Salaried	434,074	91,644	42,204	114,619	100,350	5,816	6,753	55,538	17,149	2,503	525	248	628	663	35	54	255	95
Self-employed	352,425	74,181	40,599	100,942	55,833	4,741	3,115	61,371	11,642	1,882	390	234	498	373	33	25	283	47
Clerical and kindred workers	381,701	71,548	35,456	123,976	64,863	4,823	8,904	59,608	12,524	1,671	309	173	501	341	26	68	210	41
Sales workers	408,858	83,459	40,989	105,267	84,305	6,103	8,184	63,990	16,563	2,186	408	227	530	563	37	64	286	70
Craftsmen, foremen, and kindred workers	1,116,468	230,474	97,190	345,384	143,319	12,084	28,953	222,830	36,270	4,618	912	469	1,313	828	63	214	695	124
Operatives and kindred workers	877,327	163,371	75,901	286,755	88,472	10,239	22,017	203,734	26,839	3,263	625	335	983	477	36	157	559	91
Service workers, including private household	266,509	41,861	26,887	91,010	26,745	4,710	2,913	61,795	10,589	963	159	98	308	136	25	20	185	32
Laborers, except mine	180,169	29,159	12,680	54,941	10,097	1,462	2,969	61,133	7,731	525	100	45	151	46	4	20	140	21
Occupation not reported	475,749	80,534	58,561	132,089	43,689	4,878	2,374	135,830	17,795	1,642	292	193	422	258	17	17	396	47

Table 15c.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than $500,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	2,462,395	690,139	123,815	683,807	184,147	18,583	28,183	636,324	97,407	7,463	2,069	427	1,939	1,015	77	169	1,519	248
BUSINESS FLOOR SPACE ON PROPERTY																		
None	2,390,942	666,179	120,672	661,311	183,503	18,001	28,183	616,496	96,604	7,224	1,989	407	1,878	1,012	74	169	1,451	245
Less than half	71,453	23,960	3,143	22,496	644	582	...	19,828	803	239	80	19	61	3	3	...	68	3
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New	732,569	228,986	26,037	184,624	93,344	7,976	15,339	145,922	30,344	2,670	787	98	642	567	45	93	331	108
Previously occupied	1,729,826	461,151	97,779	499,183	90,804	10,607	12,845	490,402	67,063	4,793	1,282	328	1,298	448	33	76	1,188	140
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent	497,604	161,809	26,819	134,761	14,896	2,514	861	127,749	28,197	421	133	23	126	27	2	...	86	24
20 to 39 percent	738,642	227,111	37,370	221,123	27,690	3,037	...	196,221	26,083	1,646	540	111	460	108	6	...	367	54
40 to 59 percent	571,869	148,364	27,873	179,968	44,342	3,778	921	151,051	15,578	2,054	572	123	643	229	14	4	418	51
60 to 69 percent	240,531	58,127	13,206	68,702	28,516	1,314	798	59,151	10,719	1,107	258	71	318	186	7	3	222	42
70 to 79 percent	181,974	47,406	7,470	43,731	28,728	1,456	3,640	42,440	7,106	955	287	40	201	191	8	22	172	34
80 to 84 percent	64,344	12,538	2,619	13,514	11,590	1,078	4,087	16,561	2,356	353	67	16	69	75	7	26	84	10
85 to 89 percent	54,191	12,280	1,898	7,293	14,673	285	3,066	12,055	2,642	310	76	9	43	93	2	19	57	13
90 to 94 percent	30,889	5,331	1,153	5,813	6,000	876	4,077	7,247	394	179	31	7	32	46	6	27	28	1
95 to 99 percent	31,276	7,887	2,091	2,770	3,797	1,333	6,804	4,647	1,949	193	54	12	16	27	9	43	23	10
100 percent or more	42,525	8,074	1,796	4,504	3,920	2,419	3,930	16,630	1,255	224	47	11	27	33	16	25	59	7
Market value not reported	8,556	1,216	1,523	1,634	...	493	...	2,563	1,128	20	3	3	6	...	1	...	5	3
Median percent	40	36	38	39	62	...	...	39	35	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II	843,418	268,852	36,833	221,992	83,706	8,500	23,180	165,893	34,464	3,248	989	167	829	499	49	145	449	122
Veteran of World War I only	164,071	48,399	9,554	53,241	9,753	736	953	36,164	5,272	436	125	31	132	39	2	2	95	11
Other service or nonveteran	1,454,909	372,888	77,427	408,576	90,687	9,348	4,050	434,267	57,672	3,779	955	229	978	478	26	22	975	115
OCCUPATION OF OWNER																		
Properties with owner who is head of household	92,116,777	590,963	97,924	605,162	166,026	16,001	24,315	531,994	84,403	6,290	1,721	341	1,684	911	61	144	1,218	209
Professional, technical, and kindred workers:																		
Salaried	113,171	32,013	4,209	27,050	19,353	1,225	1,108	24,864	3,351	496	126	22	110	115	6	8	96	13
Self-employed	27,251	10,321	2,339	4,674	4,807	329	145	3,848	789	165	79	13	20	31	...	1	19	...
Managers, officials, and proprietors, including farm:																		
Salaried	168,537	49,473	7,720	44,956	25,688	1,814	1,857	31,840	5,190	770	195	30	205	169	9	13	128	23
Self-employed	144,886	48,068	8,300	30,384	17,175	1,370	736	29,282	9,569	542	171	37	109	100	5	5	91	25
Clerical and kindred workers	126,795	36,823	2,499	42,553	10,625	887	2,656	24,768	5,987	402	117	8	119	53	5	11	71	17
Sales workers	156,704	42,378	6,873	45,645	21,049	1,938	1,643	32,399	4,780	579	144	26	155	125	9	11	91	19
Craftsmen, foremen, and kindred workers	487,957	132,566	27,378	150,699	32,931	4,540	4,862	116,192	18,790	1,336	359	85	391	160	16	30	252	43
Operatives and kindred workers	430,520	114,976	21,143	134,733	18,429	1,104	6,619	115,176	18,340	1,085	298	73	324	98	6	38	208	39
Service workers, including private household	112,208	27,302	2,208	38,035	7,778	197	658	32,229	3,802	256	61	6	84	28	...	4	64	10
Laborers, except mine	131,602	40,074	3,481	31,210	3,757	617	1,105	45,661	5,698	246	63	7	65	18	...	6	78	8
Occupation not reported	217,146	56,969	11,774	55,223	4,434	1,980	2,926	75,735	8,107	412	107	34	102	14	5	17	121	12