

Chapter 4

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 DWELLING UNITS

Tables 1 to 3 present statistics for the United States, by government insurance status of the mortgage. Tables 4 to 15 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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OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

Table 1.—MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 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	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	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)		
Total.....	1,235,829	5,188,091	49,882	308,828	162,801	1,043,957	1,023,156	3,835,306
Average debt per property.....	...	4.2	...	6.2	...	6.4	...	3.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	131,113	116,996	307	135	959	730	129,848	116,131
\$2,000 to \$2,999.....	171,711	291,598	3,350	4,847	5,748	11,640	162,614	275,111
\$3,000 to \$3,999.....	184,976	454,800	3,983	8,661	10,441	29,227	170,554	416,912
\$4,000 to \$4,999.....	166,688	544,157	6,248	17,079	15,109	55,036	145,331	472,042
\$5,000 to \$5,999.....	148,264	603,714	5,795	25,097	19,907	87,886	122,571	490,731
\$6,000 to \$6,999.....	117,741	587,458	6,637	32,271	23,102	127,860	88,004	427,337
\$7,000 to \$7,999.....	98,051	586,372	5,161	33,811	26,401	166,431	66,493	386,130
\$8,000 to \$8,999.....	62,219	414,675	3,372	23,970	15,901	114,872	42,953	275,833
\$9,000 to \$9,999.....	41,329	332,106	4,169	37,264	17,642	112,968	23,522	181,874
\$10,000 to \$10,999.....	36,306	312,684	2,852	27,421	11,697	106,372	21,760	178,891
\$11,000 to \$11,999.....	16,135	155,294	1,929	20,724	5,147	50,862	9,057	83,708
\$12,000 to \$14,999.....	37,656	431,833	4,518	52,723	10,236	118,086	22,907	261,024
\$15,000 to \$19,999.....	18,373	263,892	1,296	19,337	4,009	58,101	13,067	186,545
\$20,000 or more.....	5,287	92,502	279	5,488	511	3,977	4,497	83,037
Median loan.....dollars..	4,700	...	6,700	...	7,200	...	4,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	314,448	350,833	6,866	8,172	4,682	6,691	302,902	335,970
\$2,000 to \$2,999.....	206,799	501,964	4,468	10,870	9,789	24,783	192,546	466,311
\$3,000 to \$3,999.....	171,235	583,892	5,534	19,000	19,027	65,950	146,676	498,952
\$4,000 to \$4,999.....	147,602	652,008	4,351	19,809	20,418	93,229	122,434	538,960
\$5,000 to \$5,999.....	110,755	599,432	4,232	23,245	22,955	126,031	83,567	450,156
\$6,000 to \$6,999.....	89,323	572,824	5,886	38,259	25,794	165,693	57,646	368,872
\$7,000 to \$7,999.....	56,896	421,181	2,905	21,133	17,017	125,869	36,976	274,179
\$8,000 to \$8,999.....	38,246	321,282	3,247	27,609	13,793	115,928	21,206	177,745
\$9,000 to \$9,999.....	32,199	302,151	3,433	32,323	12,088	113,685	16,682	156,143
\$10,000 to \$10,999.....	16,971	176,369	2,912	30,143	4,740	49,425	9,319	96,801
\$11,000 to \$11,999.....	12,633	143,633	2,765	31,516	3,601	40,896	7,221	71,221
\$12,000 to \$14,999.....	27,283	359,130	2,329	30,580	7,272	95,616	17,685	232,934
\$15,000 to \$19,999.....	9,640	155,846	754	11,752	1,129	17,688	7,758	126,406
\$20,000 or more.....	1,817	47,546	209	4,417	100	2,473	1,509	40,656
Median debt.....dollars..	3,500	...	5,800	...	6,100	...	3,100	...

Table 2.—CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	5,016,188	4,588,238	427,950	1,290,430	212,985	62,168	1,035,024	3,690,734	3,384,197	306,537	171,962	14,603	157,359
Average debt per mortgage.....	4.1	4.0	4.7	5.8	5.4	7.2	6.4	3.6	3.6	4.1	1.8	1.7	1.8
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	786,511	734,287	52,224	82,947	65,362	13,809	249,021	454,541	429,876	24,665	14,848	2,723	12,125
Mutual savings bank.....	714,033	648,265	65,768	33,999	22,138	11,861	207,015	473,019	435,084	37,935	6,272	3,121	3,151
Savings and loan association.....	1,767,682	1,620,117	147,565	49,232	39,569	5,641	459,784	1,258,666	1,136,281	122,385	15,446	1,682	13,764
Life insurance company.....	339,292	298,376	40,916	99,579	74,278	21,887	71,361	168,352	153,357	14,995	5,692	4,960	732
Mortgage company.....	34,767	25,989	8,778	9,966	4,229	5,646	5,362	19,439	16,398	3,041	3,681	1,382	2,299
Federal National Mortgage Association.....	35,627	29,782	5,845	9,589	4,371	3,324	26,038	...	...	...	719	719	...
Individual.....	1,183,024	1,088,581	94,443	...	...	...	960	1,182,064	1,087,621	94,443	120,884	...	120,884
Other.....	155,254	142,841	12,413	5,118	3,038	...	15,483	134,653	125,580	9,073	4,420	16	4,404
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	675,119	598,430	76,689	122,367	90,389	25,552	136,323	416,430	376,732	39,698	23,742	5,602	18,140
Originated.....	4,341,069	3,989,808	351,261	168,063	122,596	36,616	898,702	3,274,304	3,007,465	266,839	148,220	9,001	139,219
ORIGIN OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	3,604,077	3,248,341	355,736	256,582	180,930	60,476	1,002,657	2,344,838	2,103,137	241,701	140,768	14,205	126,563
Refinanced or renewed mortgage.....	987,138	937,489	49,649	24,888	23,196	1,692	26,668	935,582	893,210	42,372	16,837	398	16,439
Mortgage placed later than acquisition of property.....	424,973	402,408	22,565	8,960	8,859	...	5,699	410,314	387,850	22,464	14,357	...	14,357
AMORTIZATION													
Fully amortized.....	4,005,581	3,655,069	351,512	290,430	212,985	62,168	1,035,024	2,681,127	2,451,028	230,099	105,314	14,603	90,711
Partially amortized.....	540,984	900,855	40,129	...	...	...	...	540,984	500,855	40,129	20,982	...	20,982
Not amortized.....	194,510	174,855	19,655	...	...	...	...	194,510	174,855	19,655	27,986	...	27,986
On demand.....	274,113	257,459	16,654	...	...	...	...	274,113	257,459	16,654	17,680	...	17,680
Regular principal payments required.....	118,004	111,312	6,692	...	...	...	...	118,004	111,312	6,692	2,591	...	2,591
No regular principal payments required.....	156,109	146,147	9,962	...	...	...	...	156,109	146,147	9,962	15,089	...	15,089

¹ Includes 15,277 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 2.—CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments	4,715,412	4,317,851	397,561	283,024	210,267	57,525	987,445	3,444,943	3,162,931	282,012	144,156	13,565	130,594
Delinquent:													
Foreclosures in process.....	7,797	6,921	876	...	...	...	1,453	6,344	5,468	876	58	...	58
Foreclosure not in process.....	209,381	182,355	27,026	7,406	2,718	4,643	46,126	195,849	134,687	21,162	11,085	1,038	10,047
No regular payments required.....	83,598	81,111	2,487	...	...	...	...	83,598	81,111	2,487	16,663	...	16,663
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	828,841	759,762	69,079	43,266	32,291	8,369	97,697	687,878	633,950	53,928	39,707	2,134	37,573
1949.....	1,094,016	981,828	112,188	65,031	49,199	13,241	182,943	846,042	765,946	80,096	51,514	2,997	48,517
1948.....	1,034,693	918,829	115,864	76,943	44,720	22,593	188,494	769,256	692,628	76,628	44,809	5,545	39,264
1947.....	843,411	774,172	69,239	46,208	30,830	15,310	283,162	514,041	470,079	43,962	17,823	3,420	14,403
1946.....	630,882	603,121	27,761	15,712	12,838	2,655	270,476	344,694	326,427	18,267	7,608	507	7,101
1942 to 1945.....	370,368	351,131	19,237	24,274	24,111	...	12,252	333,842	314,768	19,074	5,288	...	5,288
1942 to 1945.....	76,681	74,184	2,497	10,017	10,017	...	...	66,664	64,167	2,497	705	...	705
1935 to 1939.....	57,522	48,135	9,387	8,979	8,979	...	...	48,543	39,156	9,387	969	...	969
1930 to 1934.....	31,482	31,463	19	...	...	...	...	31,482	31,463	19	312	...	312
1929 or earlier.....	48,292	45,613	2,679	...	...	...	...	48,292	45,613	2,679	3,227	...	3,227
YEAR MORTGAGE DUE													
On demand.....	274,113	257,459	16,654	...	...	...	...	274,113	257,459	16,654	17,680	...	17,680
Fully amortized.....	4,006,581	3,655,069	351,512	290,430	212,985	62,168	1,035,024	2,681,127	2,451,028	230,099	105,314	14,603	90,711
Part due.....	3,687	3,214	473	...	...	...	...	3,687	3,214	473	73	...	73
1950 to 1951.....	27,796	25,319	2,477	259	259	...	33	27,504	25,027	2,477	3,191	...	3,191
1952 to 1953.....	98,593	91,440	7,153	1,245	1,144	...	16	97,332	90,280	7,052	13,358	116	13,242
1954 to 1955.....	191,775	180,815	10,960	4,247	4,140	...	2,223	185,305	174,452	10,853	13,022	...	13,022
1956 to 1957.....	332,305	308,070	24,235	8,857	8,857	...	20,653	302,795	280,339	22,456	12,042	...	12,042
1958 to 1959.....	623,969	576,912	46,997	9,115	9,115	...	34,391	580,403	534,929	45,474	17,299	...	17,299
1960 to 1964.....	1,417,332	1,313,741	103,591	29,401	28,585	441	334,279	1,053,652	965,711	87,941	21,988	381	21,607
1965 to 1969.....	977,823	875,294	102,529	133,978	98,178	31,100	491,457	352,388	303,128	49,260	16,597	9,269	7,328
1970 to 1974.....	313,305	263,655	49,651	95,488	57,269	30,305	143,066	74,752	71,683	3,069	7,091	4,818	2,273
1975 or later.....	20,055	16,609	3,446	7,840	5,438	322	8,906	3,309	2,265	1,044	653	19	634
Partially or not amortized.....	735,494	675,710	59,784	...	...	...	...	735,494	675,710	59,784	48,968	...	48,968
Part due.....	12,931	6,436	6,495	...	...	...	...	12,931	6,436	6,495	1,949	...	1,949
1950 to 1951.....	191,154	181,167	9,987	...	...	...	...	191,154	181,167	9,987	13,852	...	13,852
1952 to 1953.....	203,373	184,799	18,574	...	...	...	...	203,373	184,799	18,574	16,611	...	16,611
1954 to 1955.....	141,365	132,068	9,297	...	...	...	...	141,365	132,068	9,297	6,774	...	6,774
1956 to 1957.....	69,458	64,892	4,566	...	...	...	...	69,458	64,892	4,566	2,647	...	2,647
1958 to 1959.....	67,601	58,449	9,152	...	...	...	...	67,601	58,449	9,152	3,018	...	3,018
1960 to 1964.....	37,843	36,130	1,713	...	...	...	...	37,843	36,130	1,713	2,219	...	2,219
1965 to 1969.....	10,829	10,829	...	...	...	...	...	10,829	10,829	...	1,455	...	1,455
1970 to 1974.....	168	168	...	...	...	...	...	168	168	...	443	...	443
1975 or later.....	772	772	...	...	...	...	...	772	772	...	...	...	...
INTEREST RATE													
Less than 4.0 percent.....	69,592	67,344	2,248	468	468	...	...	69,124	66,876	2,248	12,280	...	12,280
4.0 percent.....	1,488,891	1,385,913	102,978	89,292	49,609	28,475	1,035,024	364,375	345,248	19,327	35,825	14,603	21,222
4.1 to 4.4 percent.....	4,178	4,016	162	3,499	3,337	162	...	4,178	4,016	162	...	...	...
4.5 percent.....	742,533	671,133	71,400	191,351	153,751	33,531	...	551,182	517,382	33,800	5,605	...	5,605
4.6 to 5.0 percent.....	1,578,270	1,434,133	144,137	5,820	5,820	...	...	1,572,450	1,428,313	144,137	47,331	...	47,331
5.1 to 5.5 percent.....	183,388	164,934	18,454	...	...	...	...	183,388	164,934	18,454	3,616	...	3,616
5.6 to 6.0 percent.....	897,025	818,825	78,200	...	...	...	...	897,025	818,825	78,200	63,221	...	63,221
6.1 percent or more.....	52,311	41,940	10,371	...	...	...	...	52,311	41,940	10,371	3,884	...	3,884
MORTGAGE LOAN													
Less than \$2,000.....	123,907	116,322	7,585	135	135	...	756	123,016	115,457	7,559	46,071	7,592	38,479
\$2,000 to \$2,999.....	306,184	284,762	21,422	4,999	4,847	...	11,640	289,545	268,275	21,270	43,312	4,396	38,916
\$3,000 to \$3,999.....	467,752	432,181	35,571	8,638	8,490	92	29,321	429,793	394,494	35,299	28,329	2,324	26,005
\$4,000 to \$4,999.....	557,078	510,434	46,644	20,028	16,960	3,068	58,766	478,284	438,556	39,728	20,963	291	20,672
\$5,000 to \$5,999.....	624,761	564,911	59,850	30,371	22,752	7,269	94,651	499,739	457,793	41,946	14,153	...	14,153
\$6,000 to \$6,999.....	577,926	530,853	47,073	34,494	25,335	7,888	126,758	416,674	387,549	29,125	8,739	...	8,739
\$7,000 to \$7,999.....	573,525	520,388	53,137	40,688	24,648	15,762	162,878	369,959	335,845	34,114	2,917	...	2,917
\$8,000 to \$8,999.....	376,009	352,122	23,887	18,781	14,896	3,585	108,406	248,822	232,934	15,888	4,937	...	4,937
\$9,000 to \$9,999.....	316,848	281,201	35,647	25,782	20,104	5,678	112,127	178,939	151,879	27,060	53	...	53
\$10,000 to \$10,999.....	293,193	263,674	29,519	39,245	23,879	9,418	104,096	149,852	137,352	12,500	493	...	493
\$11,000 to \$11,999.....	123,968	117,664	6,304	21,950	17,340	2,256	50,277	51,741	50,226	1,515	...	...	...
\$12,000 to \$12,999.....	377,104	327,265	49,839	35,604	24,433	6,938	118,390	223,110	191,201	31,909	1,968	...	1,968
\$13,000 to \$13,999.....	222,495	214,263	8,232	7,148	6,599	214	53,858	161,489	154,270	7,219	71	...	71
\$20,000 or more.....	75,438	72,198	3,240	2,567	2,567	...	3,100	69,771	68,366	1,405	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	357,842	341,048	16,794	8,267	8,059	...	6,687	342,888	326,328	16,560	63,041	8,249	54,792
\$2,000 to \$2,999.....	521,216	484,063	37,153	10,942	10,812	130	24,849	485,425	448,468	36,957	28,962	5,127	33,835
\$3,000 to \$3,999.....	595,603	548,204	47,399	19,804	18,819	985	68,790	507,009	463,638	43,371	29,721	1,227	28,494
\$4,000 to \$4,999.....	659,725	605,014	54,711	20,900	17,683	3,217	97,229	541,596	498,158	43,438	17,524	...	17,524
\$5,000 to \$5,999.....	598,655	547,561	51,094	29,424	17,568	10,167	125,832	443,399	410,797	32,602	8,377	...	8,377
\$6,000 to \$6,999.....	557,204	508,097	49,107	41,851	31,675	9,966	163,646	351,707	320,709	30,998	7,448	...	7,448
\$7,000 to \$7,999.....	390,410	347,566	42,844	24,278	10,297	13,981	119,865	246,267	221,546	24,721	4,365	...	4,365
\$8,000 to \$8,999.....	302,341	275,928	26,413	22,385	16,895	5,190	116,886	163,070	146,676	16,394	628	...	628
\$9,000 to \$9,999.....	274,173	248,794	25,379	22,616	21,160	1,456	110,046	141,511	117,888	23,623	...	...	...
\$10,000 to \$10,999.....	154,055	132,046	21,989	35,009	18,589	9,314	47,559	71,487	66,097	5,390	493	...	493
\$11,000 to \$11,999.....	136,621	105,240	31,381	31,832	22,882	5,459	41,328	63,461	43,337	20,124	...	...	...
\$12,000 to \$12,999.....	295,025	277,353	17,672	15,542	11,515	2,089	92,559	186,924	177,731				

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

Table 2.—CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	1,235,829	1,144,467	91,362	149,882	39,499	8,692	162,801	1,023,156	949,091	74,071	96,146	8,694	87,454
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	208,410	196,776	11,634	16,224	13,680	2,123	43,207	148,980	141,456	7,524	8,747	1,925	6,823
Mutual savings bank.....	176,689	164,554	12,135	6,670	5,060	1,610	30,637	139,384	131,371	8,013	3,990	1,648	2,343
Savings and loan association.....	415,722	385,469	30,253	8,784	7,376	718	72,274	334,666	308,129	26,537	12,315	920	11,395
Life insurance company.....	59,988	53,563	6,425	14,932	11,370	3,112	9,866	35,197	32,425	2,772	3,656	3,108	548
Mortgage company.....	6,658	5,491	1,167	1,491	748	736	643	4,524	4,101	423	1,927	736	1,191
Federal National Mortgage Association.....	4,413	3,818	595	896	355	397	3,517	...	...	...	...	343	...
Individual.....	318,566	292,569	25,997	...	...	...	3,172	318,395	292,398	25,997	61,972	...	61,972
Other.....	45,390	42,222	3,168	889	708	...	2,479	42,024	39,215	2,809	3,196	14	3,182
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	157,538	143,320	14,218	20,687	16,386	3,730	18,922	118,359	108,966	9,393	12,957	3,656	9,303
Originated.....	1,078,266	1,001,150	77,116	29,195	23,115	4,963	144,275	904,797	840,122	64,675	83,182	5,036	78,144
FORM OF DEBT													
Mortgage or deed of trust.....	1,156,364	1,065,983	90,381	49,882	39,499	8,692	162,818	943,690	870,606	73,084	91,719	8,692	83,026
Contract to purchase.....	79,468	78,484	984	...	...	...	...	79,468	78,484	984	4,422	...	4,422
SERVICE OF MORTGAGE													
Hold and service mortgage.....	1,105,425	1,028,325	77,100	28,133	22,985	3,905	47,247	930,028	864,592	65,436	82,002	3,996	78,009
Hold mortgage only.....	130,404	116,139	14,265	21,747	16,512	4,787	15,549	93,128	84,494	8,634	14,136	4,697	9,437
AMORTIZATION													
Fully amortized.....	931,271	859,609	71,662	49,882	39,499	8,692	162,800	718,603	664,236	54,367	64,368	8,692	55,680
Partially amortized.....	144,182	134,576	9,606	...	...	...	...	144,182	134,576	9,606	10,383	...	10,383
Not amortized.....	65,559	61,462	5,097	...	...	...	...	65,559	61,462	5,097	12,994	...	12,994
On demand.....	93,823	88,820	5,003	...	...	...	...	93,823	88,820	5,003	8,402	...	8,402
Regular principal payments required.....	39,861	37,581	2,280	...	...	...	...	39,861	37,581	2,280	890	...	890
No regular principal payments required.....	53,962	51,239	2,723	...	...	...	...	53,962	51,239	2,723	7,512	...	7,512
FREQUENCY OF INTEREST PAYMENT													
Monthly.....	961,315	884,846	76,469	49,872	39,499	8,692	162,467	748,978	689,803	59,175	68,036	8,692	59,346
Quarterly, semi-annually or annually.....	239,500	225,847	13,653	...	...	...	334	239,166	225,513	13,653	18,199	...	18,199
Other regular interval.....	5,815	5,400	415	...	...	...	...	5,815	5,400	415	300	...	300
No regular payment.....	29,194	28,369	825	...	...	...	...	29,194	28,369	825	9,609	...	9,609
FREQUENCY OF PRINCIPAL PAYMENT													
Monthly.....	967,448	891,815	75,633	49,882	39,499	8,692	162,377	755,203	696,777	58,426	64,193	8,692	59,506
Quarterly, semi-annually or annually.....	137,847	130,712	7,135	...	...	...	422	137,426	130,379	7,047	7,111	...	7,111
Other regular interval.....	5,816	5,422	394	...	...	...	...	5,816	5,422	394	284	...	284
No regular payment.....	124,717	116,517	8,200	...	...	...	...	124,717	116,517	8,200	20,557	...	20,557
METHOD OF PAYMENT													
Interest and principal at same time in constant total amount.....	942,624	867,082	75,542	49,882	39,499	8,692	161,189	731,559	673,316	58,243	62,750	8,692	54,058
Interest and principal at same time in increasing or decreasing total amount.....	147,511	140,215	7,296	...	...	...	1,610	145,900	138,604	7,296	10,613	...	10,613
Payment of interest only.....	99,519	92,091	7,428	...	...	...	...	99,519	92,091	7,428	12,529	...	12,529
Interest and principal at different times, or principal only.....	21,390	21,007	383	...	...	...	...	21,390	21,007	383	2,185	...	2,185
No regular interest or principal payments.....	24,792	24,077	715	...	...	...	...	24,792	24,077	715	8,067	...	8,067
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	1,147,279	1,062,282	84,997	48,673	38,956	8,051	154,540	944,071	875,453	68,618	82,042	8,068	73,979
Delinquent:													
Foreclosure in process.....	2,510	2,311	199	...	...	...	235	2,275	2,076	199	146	...	146
Foreclosure not in process.....	61,249	55,795	5,454	1,209	543	640	8,027	52,021	47,484	4,537	6,355	624	5,732
No regular payments required.....	24,792	24,077	715	...	...	...	...	24,792	24,077	715	7,598	...	7,598
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	171,484	159,923	11,561	5,091	3,778	1,093	12,822	153,572	143,929	9,643	22,344	1,093	21,250
1949.....	238,243	216,377	21,866	8,642	6,750	1,661	26,381	203,223	185,823	17,400	26,153	1,607	24,547
1948.....	218,440	195,218	23,222	9,809	5,644	3,082	27,574	181,062	163,144	17,918	22,778	3,136	19,645
1947.....	194,912	181,427	13,485	6,883	4,579	2,294	45,431	142,597	132,879	9,718	12,097	2,294	9,804
1946.....	158,486	150,669	7,817	3,389	2,780	565	48,183	106,915	100,845	6,070	4,811	565	4,247
1942 to 1945.....	149,774	140,945	8,829	6,974	6,871	...	2,412	140,391	131,665	8,726	4,496	...	4,496
1940 to 1941.....	38,034	36,902	1,132	3,844	3,844	...	...	34,191	33,059	1,132	711	...	711
1935 to 1939.....	31,075	28,686	2,389	3,260	5,260	...	...	25,816	25,427	2,389	629	...	629
1930 to 1934.....	14,824	14,792	32	...	...	...	...	14,824	14,792	32	327	...	327
1929 or earlier.....	20,583	19,535	1,048	...	...	...	...	20,583	19,535	1,048	1,804	...	1,804
TERM OF MORTGAGE													
On demand.....	93,820	88,819	5,001	...	...	...	...	93,820	88,819	5,001	8,401	...	8,401
Less than 5 years.....	113,771	105,399	8,372	346	321	...	332	113,094	104,747	8,347	27,537	...	27,537
5 to 9 years.....	222,362	206,280	16,082	176	176	...	2,431	219,759	204,050	15,707	25,774	41	25,733
10 to 12 years.....	365,710	338,559	27,151	3,469	3,365	...	20,096	342,147	315,912	26,235	17,796	...	17,796
13 to 14 years.....	46,065	41,811	4,254	194	190	...	7,151	38,724	34,961	3,763	1,185	31	1,154
15 years.....	173,507	162,523	10,984	9,076	8,198	837	41,277	123,158	114,588	8,570	3,735	1,057	2,678
16 to 19 years.....	54,372	48,326	6,046	2,572	2,172	63	16,168	35,634	31,529	4,105	1,987	83	1,903
20 years.....	123,901	116,343	7,558	21,291	16,641	4,409	63,638	38,975	37,467	1,508	6,703	5,252	1,452
21 to 24 years.....	11,251	10,257	994	1,934	1,934	...	1,493	7,253	6,874	384	316	178	138
25 years.....	27,395	22,645	4,750	10,257	6,510	3,191	10,101	7,037	6,764	273	2,558	2,054	504
26 years or more.....	3,695	3,511	184	...	...	...	113	3,581	3,397	184	159	...	159
Median term.....years..	11	11	12	20	20	...	12	11	11	11	11	...	7

¹ Includes 1,691 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 2.—CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
YEAR MORTGAGE DUE													
On demand.....	93,820	88,819	5,001	...	...	...	...	93,820	88,819	5,001	8,402	...	8,402
Fully amortized.....	931,286	859,616	71,670	49,889	39,504	8,691	162,797	718,616	664,242	54,374	64,368	8,694	55,680
Past due.....	1,920	1,730	190	...	...	...	...	1,920	1,730	190	243	...	243
1950 to 1951.....	26,819	25,940	879	721	721	...	332	25,767	24,888	879	4,551	...	4,551
1952 to 1953.....	68,723	63,632	5,091	1,115	1,053	...	40	67,571	62,542	5,029	12,408	41	12,368
1954 to 1955.....	86,891	82,279	4,612	2,013	2,946	...	716	83,162	78,516	4,546	10,367	...	10,367
1956 to 1957.....	118,336	105,856	8,480	3,372	3,372	...	6,986	107,982	99,980	8,002	6,399	...	6,399
1958 to 1959.....	163,518	150,891	12,627	2,719	2,719	...	8,422	152,380	140,059	12,321	8,141	...	8,141
1960 to 1964.....	279,974	260,960	19,014	6,358	6,164	...	125	273,612	254,807	18,805	3,381	...	3,381
1965 to 1969.....	148,038	133,277	14,761	21,326	15,886	4,869	71,920	54,792	48,247	6,544	5,721	...	5,721
1970 to 1974.....	34,913	29,256	5,657	10,481	6,088	3,640	15,634	8,800	8,405	395	3,326	...	3,326
1975 or later.....	2,154	1,795	359	784	555	67	912	458	327	131	170	11	159
Partially or not amortized.....	210,750	196,047	14,703	...	...	...	...	210,750	196,047	14,703	23,378	...	23,378
Past due.....	4,178	2,554	1,624	...	...	...	...	4,178	2,554	1,624	1,635	...	1,635
1950 to 1951.....	70,905	67,388	3,517	...	...	...	...	70,905	67,388	3,517	7,312	...	7,312
1952 to 1953.....	64,315	58,734	5,581	...	...	...	...	64,315	58,734	5,581	7,834	...	7,834
1954 to 1955.....	35,214	33,207	2,007	...	...	...	...	35,214	33,207	2,007	2,820	...	2,820
1956 to 1957.....	15,595	14,800	795	...	...	...	...	15,595	14,800	795	899	...	899
1958 to 1959.....	12,107	11,094	1,013	...	...	...	...	12,107	11,094	1,013	1,451	...	1,451
1960 to 1964.....	6,020	5,854	166	...	...	...	...	6,020	5,854	166	708	...	708
1965 to 1969.....	2,036	2,036	...	...	...	...	...	2,036	2,036	...	560	...	560
1970 to 1974.....	103	103	...	...	...	...	...	103	103	...	159	...	159
1975 or later.....	277	277	...	...	...	...	...	277	277	...	...	...	...
INTEREST RATE													
Less than 4.0 percent.....	16,579	15,726	853	187	187	...	...	16,392	15,539	853	6,004	...	6,004
4.0 percent.....	259,608	243,386	16,222	10,796	6,030	3,744	162,800	86,028	81,485	4,543	20,384	8,692	11,697
4.1 to 4.4 percent.....	1,038	1,020	18	...	...	...	...	1,038	1,020	18	...	...	...
4.5 percent.....	165,624	153,908	11,716	34,438	28,837	4,930	...	131,191	125,075	6,116	2,459	...	2,459
4.6 to 5.0 percent.....	419,233	388,448	30,785	3,564	3,564	...	...	415,670	384,885	30,785	24,123	...	24,123
5.1 to 5.5 percent.....	55,589	50,891	4,698	...	...	...	...	55,589	50,891	4,698	2,601	...	2,601
5.6 to 6.0 percent.....	288,602	265,706	22,896	...	...	...	...	288,602	265,706	22,896	37,016	...	37,016
6.1 percent or more.....	29,569	25,390	4,179	...	...	...	...	29,569	25,390	4,179	3,554	...	3,554
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.0	5.0	5.0	5.0	5.0	5.0	...	5.0
MORTGAGE LOAN													
Less than \$2,000.....	136,704	129,336	7,368	307	307	...	975	135,424	128,072	7,352	51,445	5,795	45,653
\$2,000 to \$2,999.....	179,448	168,080	11,368	3,442	3,350	...	5,748	170,258	158,982	11,276	22,078	1,988	20,091
\$3,000 to \$3,999.....	189,207	175,696	13,511	3,963	3,892	34	10,469	174,773	161,379	13,394	10,603	807	9,795
\$4,000 to \$4,999.....	169,830	157,181	12,649	6,965	6,214	752	16,108	146,760	135,896	10,864	5,712	102	5,610
\$5,000 to \$5,999.....	152,704	139,530	13,174	6,781	5,301	1,412	21,311	124,621	115,096	9,525	3,278	...	3,278
\$6,000 to \$6,999.....	115,845	107,102	8,743	7,012	5,419	1,355	22,793	86,404	80,345	5,695	1,654	...	1,654
\$7,000 to \$7,999.....	96,245	87,963	8,282	6,078	3,807	2,228	25,869	64,296	58,738	5,558	425	...	425
\$8,000 to \$8,999.....	56,379	53,116	3,263	2,666	2,169	460	15,032	38,683	36,461	2,222	704	...	704
\$9,000 to \$9,999.....	39,357	35,132	4,225	2,939	2,278	662	13,540	22,888	19,670	3,218	8	...	8
\$10,000 to \$10,999.....	33,877	30,795	3,082	4,039	2,473	980	11,463	18,378	17,049	1,329	48	...	48
\$11,000 to \$11,999.....	13,084	12,491	593	2,032	1,603	210	5,085	9,969	5,822	147	...	...	...
\$12,000 to \$14,999.....	33,166	28,803	4,363	3,048	2,111	588	10,211	19,212	17,023	2,889	175	...	175
\$15,000 to \$19,999.....	15,504	14,913	591	487	451	14	3,723	11,298	10,768	530	10	...	10
\$20,000 or more.....	4,512	4,347	165	134	134	...	486	3,893	3,816	77	...	...	...
Median loan.....dollars..	4,600	4,600	5,000	6,400	6,100	7,100	4,200	4,100	4,100	4,400	1,800	...	1,900
OUTSTANDING DEBT													
Less than \$2,000.....	321,802	307,184	14,618	6,929	6,800	...	4,682	310,193	295,720	14,473	63,032	6,153	56,883
\$2,000 to \$2,999.....	214,800	199,773	15,027	4,493	4,443	50	9,816	200,494	185,545	14,949	16,487	2,148	14,340
\$3,000 to \$3,999.....	174,901	160,942	13,959	5,763	5,484	280	19,818	149,318	136,482	12,836	8,961	391	8,570
\$4,000 to \$4,999.....	149,587	137,021	12,566	4,619	3,890	730	21,728	123,244	113,207	10,037	4,065	...	4,065
\$5,000 to \$5,999.....	110,577	101,134	9,443	5,433	3,218	1,898	22,927	82,216	76,213	6,003	1,591	...	1,591
\$6,000 to \$6,999.....	86,915	79,316	7,599	6,442	4,864	1,543	25,509	54,964	50,175	4,789	1,174	...	1,174
\$7,000 to \$7,999.....	52,834	47,048	5,786	3,278	1,412	1,866	16,226	33,328	29,953	3,375	602	...	602
\$8,000 to \$8,999.....	35,955	32,872	3,083	2,631	1,986	607	13,907	19,418	17,513	1,905	72	...	72
\$9,000 to \$9,999.....	29,326	26,585	2,741	2,423	2,265	158	11,699	15,205	12,654	2,551	...	...	...
\$10,000 to \$10,999.....	14,874	12,736	2,138	3,411	1,808	906	4,559	6,904	6,384	520	48	...	48
\$11,000 to \$11,999.....	11,998	9,264	2,734	2,009	472	3,628	5,583	3,825	1,758	...	...	...	...
\$12,000 to \$14,999.....	22,468	21,110	1,358	1,218	900	170	7,071	14,182	13,483	699	111	...	111
\$15,000 to \$19,999.....	8,500	8,294	206	400	364	14	1,129	6,972	6,827	145	...	...	...
\$20,000 or more.....	1,326	1,197	129	64	64	...	100	1,162	1,121	41	...	...	...
Median debt.....dollars..	3,400	3,400	4,100	5,500	4,700	6,000	3,000	2,900	3,500	1,500	...	...	1,500
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	1,107,676	1,024,384	83,292	49,887	39,503	8,694	162,803	895,008	829,012	65,996	74,645	8,692	65,954
Less than \$20.....	571,726	534,816	36,910	24,349	20,847	3,192	62,225	485,158	455,286	29,872	61,313	8,665	52,649
\$20 to \$24.....	188,330	170,654	17,676	9,169	6,761	2,001	40,506	138,661	124,978	13,683	4,034	...	4,034
\$25 to \$29.....	139,239	126,437	12,802	7,723	5,122	2,014	24,115	107,400	97,879	9,521	5,570	...	5,570
\$30 to \$34.....	80,903	73,988	6,915	5,259	3,513	1,360	16,115	59,533	54,939	4,594	2,155	...	2,155
\$35 to \$39.....	49,188	44,237	4,951	2,354	2,254	100	10,094	36,743	32,312	4,431	443	...	443
\$40 to \$44.....	25,640	23,547	2,093	445	418	27	4,861	20,337	18,270	2,067	504	27	477

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

Table 2.—CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT—Con.													
\$45 to \$49.....	17,457	16,837	620	178	178	...	3,466	13,813	13,222	591	139	...	139
\$50 to \$54.....	12,849	12,231	618	159	159	...	155	12,535	11,917	618	197	...	197
\$55 to \$59.....	6,620	6,478	142	...	...	...	787	5,834	5,692	142	39	...	39
\$60 to \$64.....	3,789	3,747	42	...	...	...	367	3,422	3,380	42	187	...	187
\$65 to \$69.....	3,141	3,121	20	181	181	...	24	2,936	2,916	20	...	...	...
\$70 to \$79.....	4,707	4,525	182	...	...	...	88	4,619	4,525	94	...	...	...
\$80 to \$99.....	2,061	1,988	73	70	70	...	...	1,991	1,918	73	...	...	...
\$100 to \$119.....	601	520	81	...	...	...	...	601	520	81	44	...	44
\$120 or more.....	1,425	1,258	167	...	...	...	...	1,425	1,258	167	20	...	20
Median payment.....dollars..	19	19	21	20	18	...	22	18	18	21	12	...	12
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS													
Mortgages with payments which include other items.....													
	489,423	451,111	38,312	49,774	39,405	8,697	131,840	307,830	285,587	22,243	...	...	...
Less than \$25.....	206,961	193,628	13,333	17,100	15,379	1,517	42,207	147,661	138,434	9,227	...	...	...
\$25 to \$29.....	82,544	74,242	8,302	9,340	6,631	2,597	25,647	47,565	43,208	4,357	...	...	...
\$30 to \$34.....	64,568	58,574	5,994	7,545	5,502	1,275	20,376	36,648	33,409	3,239	...	...	...
\$35 to \$39.....	40,892	37,523	3,369	3,969	2,954	797	13,085	23,836	22,036	1,800	...	...	...
\$40 to \$44.....	34,147	30,876	3,271	5,344	3,417	1,864	11,756	17,050	15,944	1,106	...	...	...
\$45 to \$49.....	21,171	19,574	1,597	2,897	2,747	144	6,860	11,415	10,092	1,323	...	...	...
\$50 to \$54.....	18,381	16,787	1,594	2,131	1,354	476	5,385	10,868	10,472	396	...	...	...
\$55 to \$59.....	7,248	6,631	617	371	344	27	2,497	4,379	3,819	560	...	...	...
\$60 to \$64.....	4,239	4,042	197	494	494	...	1,639	2,106	1,909	197	...	...	...
\$65 to \$69.....	2,580	2,580	...	206	206	...	1,112	1,263	1,263	...	...	...	...
\$70 to \$79.....	3,593	3,593	...	281	281	...	953	2,359	2,359	...	...	...	...
\$80 to \$99.....	2,845	2,807	38	...	...	...	323	2,522	2,484	38	...	...	...
\$100 to \$119.....	117	117	...	96	96	...	...	21	21	...	...	...	...
\$120 or more.....	137	137	...	...	...	...	...	137	137	...	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	27	27	28	29	28	...	29	25	25	27	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL													
Mortgages with payments which include other items.....													
	489,407	451,106	38,301	49,769	39,399	8,691	131,828	307,805	285,569	22,236	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	45,860	36,592	9,268	45,858	36,592	7,634	...	...	...	...	...	...	...
Ground rent.....	740	244	496	741	245	448	...	...	...	...	...	...	...
Life insurance premiums.....	264	34	230	264	34	230	...	...	...	...	...	...	...
Other items.....	2,906	2,528	379	2,905	2,528	379	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items.....	205,885	190,040	15,845	...	...	...	74,116	131,765	119,281	12,484	...	...	...
Ground rent.....	7,739	7,556	183	...	...	...	2,518	5,221	5,038	183	...	...	...
Life insurance premiums.....	4,226	3,906	320	...	...	...	485	3,739	3,419	320	...	...	...
Real estate taxes and ground rent.....	529	529	...	...	...	...	...	529	529	...	...	...	...
Real estate taxes.....	188,602	179,071	9,531	...	...	...	47,388	141,214	133,563	7,651	...	...	...
Ground rent.....	38	38	...	...	...	...	...	38	38	...	...	...	...
Fire and hazard insurance premiums.....	4,854	4,592	262	...	...	...	1,161	3,694	3,464	230	...	...	...
Life insurance premiums.....	2,719	2,363	356	...	...	...	...	2,719	2,363	356	...	...	...
Other combinations:													
Including real estate taxes.....	22,128	20,762	1,365	...	...	...	6,110	16,019	15,073	946	...	...	...
Not including real estate taxes.....	2,917	2,851	66	...	...	...	50	2,867	2,801	66	...	...	...

RESIDENTIAL FINANCING

Table 3.—PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 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			
	Total	With no second mortgage	With second mortgage	FHA				VA		Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
Total properties.....	1,235,829	1,144,467	91,362	49,882	39,499	8,692	1,695	162,801	155,888	6,913	1,023,156	949,091	74,071
STRUCTURES ON PROPERTY													
1 structure.....	1,023,586	959,887	73,699	43,184	34,265	7,698	1,222	147,127	140,796	6,331	843,267	784,811	58,446
2 structures or more.....	202,240	184,577	17,663	6,694	5,227	994	474	15,665	15,089	580	179,883	164,267	15,615
DWELLING UNITS ON PROPERTY													
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.....	203,838	189,066	14,772	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.....	1,173,200	1,088,236	84,964	49,330	39,056	8,692	1,586	158,656	151,764	6,892	965,220	897,423	67,803
Less than half.....	62,629	56,231	6,398	552	443	...	109	4,145	4,124	21	57,936	51,668	6,268
YEAR STRUCTURE BUILT													
1950 (part).....	6,279	5,366	913	662	646	16	...	1,092	1,092	...	4,525	3,629	897
1949.....	15,868	13,805	2,063	1,419	770	629	22	1,575	1,575	...	12,871	11,461	1,412
1948.....	24,639	20,520	4,119	5,478	3,234	1,637	608	1,344	1,327	17	17,819	15,965	1,857
1947.....	23,081	21,091	1,990	4,461	3,336	544	583	3,109	3,027	82	15,508	14,725	783
1946.....	16,309	14,059	2,250	615	256	358	...	5,055	4,484	571	10,644	9,324	1,323
1942 to 1945.....	34,489	30,122	4,367	6,133	4,202	1,842	91	7,121	7,121	...	21,238	18,803	2,436
1940 to 1941.....	27,827	25,157	2,670	4,571	4,037	340	195	2,189	2,105	84	21,070	19,020	2,051
1930 to 1939.....	125,565	117,935	7,630	2,670	5,183	400	37	17,885	17,356	529	102,065	95,399	6,664
1929 or earlier.....	938,736	874,507	64,229	20,411	17,401	2,857	157	118,722	113,088	5,634	799,605	744,025	55,587
Not reported.....	23,097	21,918	1,179	517	443	70	4	4,722	4,722	...	17,820	16,753	1,065
YEAR STRUCTURE ACQUIRED													
1950 (part).....	68,238	59,271	8,967	3,725	2,474	1,032	221	12,974	12,369	605	51,546	44,436	7,112
1949.....	129,544	112,026	17,518	6,970	5,042	1,722	207	24,229	21,656	2,573	98,352	85,331	13,020
1948.....	165,278	143,480	19,798	9,300	5,539	2,750	1,014	28,252	27,114	1,138	125,729	110,830	14,903
1947.....	166,659	153,500	13,159	7,580	4,850	2,626	1,07	43,270	41,808	1,462	115,807	106,843	8,963
1946.....	173,647	164,617	9,030	3,741	3,132	565	44	51,313	50,186	1,127	118,592	111,307	7,285
1942 to 1945.....	222,339	210,818	11,521	8,279	8,213	67	2,650	2,641	9	211,411	199,967	11,445	
1940 to 1941.....	71,860	69,275	2,585	3,525	3,525	...	...	78	78	...	68,256	65,671	2,585
1930 to 1939.....	99,079	95,048	4,031	4,955	4,918	...	37	...	...	...	94,128	90,133	3,994
1929 or earlier.....	139,121	134,417	4,704	1,817	1,817	...	...	38	38	...	137,270	132,566	4,704
Not reported.....	2,069	2,019	50	...	...	...	...	...	...	...	2,070	2,019	50
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	155,297	143,136	12,161	14,665	11,322	2,515	832	9,510	8,212	1,298	131,125	122,611	8,519
Previously occupied.....	1,080,527	1,001,324	79,203	35,219	28,181	6,178	864	153,291	147,675	5,616	892,027	826,480	65,542
PURCHASE PRICE													
Less than \$2,000.....	39,724	38,394	1,330	658	658	...	...	655	655	...	38,413	37,084	1,330
\$2,000 to \$2,999.....	72,116	70,263	1,853	1,387	1,387	...	...	2,997	2,981	16	67,734	65,895	1,836
\$3,000 to \$3,999.....	105,314	100,092	5,222	1,461	1,424	...	37	7,744	7,717	27	96,114	90,955	5,158
\$4,000 to \$4,999.....	109,227	99,934	9,293	2,567	2,500	...	67	12,856	12,540	316	93,804	84,896	8,912
\$5,000 to \$5,999.....	120,296	114,166	6,130	2,698	2,452	246	...	13,626	12,822	804	103,973	98,894	5,081
\$6,000 to \$6,999.....	125,216	115,543	9,673	6,664	5,937	657	70	19,170	18,261	909	99,383	91,348	8,037
\$7,000 to \$7,999.....	108,446	102,111	6,335	3,980	3,454	526	...	24,239	23,043	1,197	80,231	75,620	4,615
\$8,000 to \$8,999.....	94,232	86,507	7,725	3,225	2,095	1,118	12	14,810	14,217	593	76,202	70,199	6,004
\$9,000 to \$9,999.....	72,561	66,680	5,881	4,469	3,066	1,405	...	11,961	11,328	633	56,136	52,291	3,844
\$10,000 to \$10,999.....	76,478	69,247	7,231	4,145	3,002	949	195	14,542	13,945	597	57,793	52,303	5,492
\$11,000 to \$11,999.....	36,544	33,293	3,251	1,500	472	82	...	9,312	8,912	400	25,181	22,884	2,295
\$12,000 to \$12,999.....	112,145	99,746	12,399	6,853	3,917	2,373	563	19,438	18,814	624	85,851	77,016	8,839
\$13,000 to \$13,999.....	78,875	68,786	10,089	7,362	6,391	833	140	8,556	7,906	650	62,959	54,493	8,469
\$14,000 to \$14,999.....	21,363	19,685	1,678	1,404	955	89	360	2,131	2,131	...	17,826	16,598	1,228
\$15,000 or more.....	14,984	13,162	1,822	463	292	27	145	237	124	113	14,286	12,748	1,537
Property not acquired by purchase.....	29,482	28,518	964	97	97	...	...	50	50	...	29,335	28,371	964
Not reported.....	18,866	18,364	502	412	387	...	25	494	455	39	17,959	17,521	438
Median purchase price.....dollars..	7,200	7,100	8,600	9,400	8,800	...	...	7,900	7,900	...	6,800	6,800	8,200
MARKET VALUE													
Less than \$2,000.....	9,961	9,587	374	561	395	166	...	95	95	...	9,302	9,096	208
\$2,000 to \$2,999.....	15,055	14,443	612	...	...	...	...	2,200	2,062	138	12,854	12,361	474
\$3,000 to \$3,999.....	37,652	36,857	795	1,225	1,225	...	...	2,274	2,274	...	34,151	33,357	795
\$4,000 to \$4,999.....	53,120	49,269	3,851	563	563	...	...	8,010	7,994	16	44,545	40,711	3,835
\$5,000 to \$5,999.....	75,158	72,215	2,943	339	339	...	...	7,385	7,385	...	67,434	64,495	2,943
\$6,000 to \$6,999.....	96,130	89,890	6,240	1,577	1,295	282	...	15,118	14,128	990	79,433	74,467	4,967
\$7,000 to \$7,999.....	97,774	90,422	7,352	1,771	1,266	438	67	14,395	13,947	448	81,611	72,214	6,400
\$8,000 to \$8,999.....	121,215	114,248	6,967	2,548	2,124	331	95	21,709	21,020	689	96,959	91,105	5,855
\$9,000 to \$9,999.....	84,400	77,373	7,027	3,107	2,628	463	...	12,380	11,284	1,096	68,936	63,462	5,471
\$10,000 to \$10,999.....	144,680	135,561	9,119	5,789	4,104	1,648	38	22,132	21,173	959	116,759	110,286	6,476
\$11,000 to \$11,999.....	48,566	43,450	5,116	3,604	2,077	1,093	436	8,860	8,499	361	36,105	32,879	3,226
\$12,000 to \$12,999.....	185,330	170,791	14,539	13,058	9,767	2,918	377	25,390	24,298	1,092	146,884	136,728	10,158
\$13,000 to \$13,999.....	163,670	146,042	17,623	13,144	9,498	1,773	493	16,875	15,921	954	135,631	120,618	15,013
\$14,000 to \$14,999.....	54,487	51,613	2,874	2,534	2,304	159	70	4,611	4,578	33	47,345	44,733	2,612
\$15,000 or more.....	37,844	32,836	5,008	1,358	1,222	27	109	1,023	910	113	35,468	30,710	4,759
Not reported.....	10,655	9,752	903	656	644	...	12	302	302	...	9,694	8,804	891
Median market value.....dollars..	10,100	10,000	11,000	12,800	13,000	...	...	9,800	9,700	...	10,100	10,000	10,800

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

Table 3.—PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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 OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	253,636	248,590	5,046	6,087	5,921	166	...	1,846	1,846	...	245,700	240,823	4,880
20 to 39 percent.....	390,930	375,403	15,527	12,336	12,027	180	129	10,294	10,117	177	368,299	353,257	15,042
40 to 59 percent.....	301,856	275,085	26,771	13,650	12,484	811	353	45,389	44,471	918	242,820	213,126	24,692
60 to 69 percent.....	118,562	103,303	15,259	6,029	4,308	1,720	...	36,355	34,170	2,185	76,179	64,829	11,353
70 to 79 percent.....	79,123	64,919	14,204	5,920	2,716	3,048	156	35,781	33,709	2,072	37,420	28,494	8,925
80 to 84 percent.....	27,784	23,427	4,357	1,430	510	300	621	13,160	12,392	768	13,193	10,524	2,668
85 to 89 percent.....	17,328	14,758	2,570	1,544	639	867	36	6,785	6,489	296	8,995	7,625	1,369
90 to 94 percent.....	12,358	9,347	2,811	949	...	938	11	4,688	4,437	251	6,720	5,112	1,611
95 to 99 percent.....	8,490	6,516	1,974	801	...	566	235	5,116	5,018	98	5,497	4,975	1,075
100 percent or more.....	15,141	13,187	1,954	489	249	96	145	3,089	2,937	152	11,562	9,997	1,562
Market value not reported.....	10,654	9,751	903	656	644	...	12	302	302	...	9,693	8,803	891
Median percent.....	38	37	58	48	42	...	...	67	66	...	34	33	54
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	29,947	27,060	2,887	981	517	395	70	4,002	3,969	33	24,965	22,577	2,389
\$2.50 to \$4.99.....	53,740	49,094	4,646	1,699	1,323	379	...	5,766	5,657	109	46,273	42,112	4,161
\$5.00 to \$7.49.....	95,794	87,956	7,838	3,191	2,703	311	178	12,220	11,762	468	80,378	73,494	6,883
\$7.50 to \$9.99.....	122,820	111,904	10,916	7,658	6,657	663	325	10,495	9,807	688	104,686	95,443	9,243
\$10.00 to \$12.49.....	159,790	144,138	15,652	8,999	6,337	1,874	388	16,206	15,970	236	134,986	121,832	13,161
\$12.50 to \$14.99.....	123,770	117,447	6,323	6,490	5,564	922	4	18,104	17,658	446	99,183	94,231	4,952
\$15.00 to \$17.49.....	116,812	110,592	6,220	5,030	4,442	316	272	16,356	15,565	791	93,422	90,582	4,839
\$17.50 to \$19.99.....	76,061	70,342	5,719	3,216	2,443	736	38	12,293	11,533	760	60,551	56,365	4,186
\$20.00 to \$24.99.....	169,301	159,594	9,707	5,926	4,141	1,396	388	28,175	26,877	1,298	135,212	128,586	6,626
\$25.00 or more.....	224,473	209,948	14,485	4,293	3,299	994	...	33,866	32,176	1,690	186,310	174,510	11,801
Taxes not payable in 1949 ¹	22,234	19,200	3,034	2,055	1,389	645	22	2,765	2,765	...	17,405	15,040	2,367
Taxes or value not reported.....	41,103	37,156	3,947	749	671	66	12	2,550	2,153	397	37,802	34,332	3,471
Median taxes.....dollars..	15.01	15.15	12.60	13.04	13.03	...	...	16.83	16.71	...	14.84	15.00	12.17
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	70,917	66,016	4,901	1,449	995	384	70	7,211	7,178	33	62,258	57,845	4,414
\$20 to \$39.....	202,824	189,752	13,072	5,319	4,388	795	136	23,213	22,591	622	174,286	162,774	11,519
\$40 to \$59.....	210,525	193,743	16,782	7,257	6,142	884	231	29,194	27,949	1,245	174,074	159,649	14,427
\$60 to \$79.....	182,261	168,356	13,905	9,021	7,054	1,575	393	25,510	24,586	924	147,736	136,722	11,017
\$80 to \$99.....	164,204	151,320	12,884	8,429	6,439	1,583	409	19,594	19,020	574	136,181	125,863	10,318
\$100 to \$119.....	120,391	113,283	7,108	5,615	5,255	312	48	20,302	18,982	1,320	94,481	89,590	5,430
\$120 to \$139.....	73,132	68,669	4,463	3,051	2,770	269	11	9,468	8,853	615	60,620	57,052	3,569
\$140 to \$159.....	57,718	52,838	4,880	3,289	1,903	1,191	195	9,316	8,832	484	45,113	42,103	3,010
\$160 to \$199.....	57,779	53,274	4,505	2,867	1,787	898	181	7,475	7,000	475	47,439	44,490	2,949
\$200 to \$299.....	34,601	32,420	2,181	1,331	1,278	54	...	6,041	5,901	140	27,224	25,240	1,988
\$300 or more.....	7,827	7,279	548	116	78	38	...	467	379	88	7,243	6,821	422
Taxes not payable in 1949.....	22,234	19,200	3,034	2,055	1,389	645	22	2,765	2,765	...	17,405	15,040	2,367
Taxes or value not reported.....	31,445	28,330	3,115	93	27	66	...	2,248	1,851	397	29,104	26,451	2,651
Median taxes.....dollars..	67	67	66	77	76	...	...	70	70	...	66	66	63
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	790,817	719,447	71,370	41,838	31,846	8,359	1,634	156,251	150,293	5,958	592,737	537,316	55,426
Mortgage refinanced or renewed.....	294,588	281,576	13,012	5,588	5,256	332	...	4,716	3,760	956	284,294	272,569	11,724
To increase loan for improvements or repairs.....	87,368	84,118	3,250	2,050	2,050	...	...	1,608	1,283	325	83,717	80,792	2,925
To increase loan for other reasons.....	34,215	32,676	1,539	892	892	...	...	238	238	...	33,087	31,546	1,539
To secure better terms.....	65,367	62,030	3,337	1,893	1,893	...	...	2,416	1,785	631	61,058	58,354	2,706
To renew or extend loan without increasing amount.....	73,295	71,405	1,890	382	382	...	...	241	241	...	72,674	70,782	1,890
For other purpose.....	34,343	31,347	2,996	371	39	332	...	213	213	...	33,758	31,095	2,664
Mortgage placed later than acquisition of property.....	150,445	143,460	6,985	2,462	2,400	...	62	1,835	1,835	...	146,145	139,226	6,923
To make improvements or repairs.....	81,673	76,786	4,887	1,398	1,373	...	25	1,562	1,562	...	78,713	73,852	4,862
To invest in other properties.....	19,451	18,597	854	330	302	...	37	56	56	...	19,056	18,239	817
To invest in business other than real estate.....	13,345	12,751	594	130	130	...	...	...	...	...	13,214	12,621	594
For other purpose.....	35,976	35,326	650	595	595	...	...	217	217	...	35,162	34,514	650
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	294,588	281,576	13,014	5,588	5,256	332	...	4,716	3,760	956	284,294	272,569	11,724
Same lender.....	197,167	189,996	7,171	2,899	2,899	...	...	3,607	2,976	631	190,661	184,126	6,540
Different lender.....	97,421	91,580	5,841	2,689	2,357	332	...	1,109	784	325	93,633	88,443	5,184
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	790,863	719,478	71,385	41,846	31,857	8,364	1,635	156,275	150,313	5,962	592,762	537,331	55,432
Less than 50 percent.....	128,306	106,041	22,265	2,282	2,083	200	...	1,724	1,244	480	124,300	102,715	21,586
50 to 59 percent.....	104,407	90,406	14,001	5,780	4,277	1,014	490	5,493	5,047	446	93,139	81,084	12,053
60 to 64 percent.....	66,582	57,723	8,859	3,298	2,251	672	376	6,701	5,647	1,054	56,579	49,825	6,758
65 to 69 percent.....	71,267	63,270	7,997	7,611	6,768	842	4	6,974	6,472	502	56,679	50,030	6,650
70 to 74 percent.....	67,822	62,422	5,400	3,231	2,251	85	85	8,263	7,713	550	54,004	51,482	2,519
75 to 79 percent.....	61,168	57,685	3,483	5,153	3,360	1,725	69	10,193	9,771	422	45,824	44,559	1,265
80 to 84 percent.....	68,532	65,256	3,296	6,404	5,253	1,069	82	15,266	14,586	680	46,889	45,422	1,465
85 to 89 percent.....	51,519	49,479	2,040	4,322	3,269	523	529	16,765	16,510	255	30,429	29,697	730
90 to 94 percent.....	47,795	46,766	1,029	981	915	66	...	23,667	23,404	263	23,150	22,451	701
95 to 99 percent.....	14,617	14,213	404	52	52	...	...	8,265	8,056	209	6,298	6,103	195
100 percent or more.....	91,836	89,400	2,436	331	331	...	...	52,467	51,405	1,062	39,044	37,672	1,374
Purchase price not reported or property not acquired by purchase.....	16,992	16,817	175	67	67	...	...	497	458	39	16,427	16,291	136
Median percent.....	71	73	60	72	71	...	...	91	92	...	66	68	55

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."

RESIDENTIAL FINANCING

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	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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 MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	790,863	719,478	71,385	41,846	31,857	8,364	1,635	156,275	150,313	5,962	592,762	537,331	55,432
Less than 50 percent.....	107,817	106,041	1,776	2,109	2,084	25	...	1,244	1,244	...	104,465	102,716	1,751
50 to 59 percent.....	95,461	90,406	5,055	4,473	4,277	148	48	5,047	5,047	...	85,944	81,084	4,859
60 to 64 percent.....	60,661	57,723	2,938	2,282	2,251	32	371	5,793	5,648	145	52,583	49,825	2,762
65 to 69 percent.....	68,628	63,269	5,359	7,213	6,768	75	371	6,571	6,472	99	54,841	50,029	4,815
70 to 74 percent.....	69,147	62,422	6,725	3,949	3,231	718	43	7,858	7,713	145	57,344	51,483	5,863
75 to 79 percent.....	63,263	57,684	5,579	3,619	3,260	216	43	10,626	9,771	855	49,024	44,559	4,466
80 to 84 percent.....	76,425	65,256	11,169	6,241	5,253	804	185	15,104	14,586	518	55,084	45,422	9,664
85 to 89 percent.....	59,554	49,479	10,075	5,277	3,269	1,733	275	18,006	16,510	1,496	36,271	29,697	6,574
90 to 94 percent.....	52,904	46,766	6,228	3,045	915	2,016	114	24,078	23,404	674	25,875	22,451	3,425
95 to 99 percent.....	17,802	14,213	3,589	892	52	643	197	8,154	8,056	98	8,756	6,303	2,651
100 percent or more.....	102,135	89,400	12,735	2,683	331	1,952	402	53,297	51,404	1,893	46,163	37,672	8,491
Purchase price not reported or property not acquired by purchase.....	16,992	16,817	175	67	67	...	...	497	458	39	16,427	16,291	136
Median percent.....	74	73	84	76	71	...	...	92	92	...	69	68	82
VETERAN STATUS OF OWNER													
Veteran of World War II.....	317,948	289,272	28,676	17,451	8,894	7,780	778	144,739	139,864	4,875	155,767	140,523	15,246
Veteran of World War I only.....	93,270	86,775	6,495	5,348	4,695	399	254	1,958	1,941	17	85,968	80,141	5,827
Other service or nonveteran.....	824,619	768,427	56,192	27,088	25,911	513	665	16,109	14,085	2,024	781,424	728,432	52,993
SEX AND AGE OF OWNER													
Male.....	886,235	820,620	65,615	37,390	29,186	6,836	1,372	142,613	137,090	5,523	706,241	654,356	51,894
Under 35 years.....	214,899	193,597	21,302	11,716	6,223	4,859	637	94,943	90,958	3,985	108,237	96,418	11,824
35 to 44 years.....	239,766	218,526	21,240	11,702	9,310	1,912	481	37,658	36,147	1,511	190,417	173,074	17,343
45 to 54 years.....	180,605	180,216	10,389	7,292	7,276	16	...	6,739	6,730	9	176,575	166,212	10,366
55 to 64 years.....	162,047	151,037	11,010	5,337	5,034	49	254	1,669	1,651	18	155,040	144,354	10,689
65 years and over.....	78,918	77,244	1,674	1,343	1,343	...	...	1,604	1,604	...	75,972	74,298	1,674
Female.....	216,204	201,020	15,184	5,911	5,535	332	44	8,751	8,351	400	201,543	187,143	14,408
Under 45 years.....	60,616	53,766	6,850	1,195	1,151	44	...	5,871	5,471	400	53,553	47,151	6,406
45 to 64 years.....	110,461	105,255	5,206	3,937	3,605	332	...	2,071	2,071	...	104,451	99,580	4,874
65 years and over.....	45,127	41,999	3,128	779	779	...	...	809	809	...	43,539	40,412	3,128
Sex or age not reported.....	133,408	122,837	10,571	6,594	4,789	1,526	281	11,440	10,447	993	115,379	107,609	7,776
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is--													
Primary individual.....	75,738	71,496	4,242	1,364	1,336	28	...	2,454	2,445	9	71,920	67,717	4,205
Head of primary family.....	884,786	818,356	66,430	37,361	29,834	6,269	1,263	130,793	125,197	5,596	716,627	663,329	53,303
Not head but a member of primary family.....	87,493	80,945	6,548	1,532	1,092	332	109	6,738	6,606	132	79,226	73,250	5,975
One or more owners not in primary family.....	54,134	50,555	3,579	3,035	2,455	538	44	11,375	11,192	183	39,721	36,907	2,816
Not reported.....	133,688	123,117	10,571	6,594	4,789	1,526	281	11,440	10,447	993	115,659	107,890	7,776
Properties with owner who is head of household or related to head....	1,048,089	970,869	77,220	40,260	32,261	6,630	1,373	139,996	134,259	5,737	867,849	804,369	63,488
PERSONS IN PRIMARY FAMILIES AND PRIMARY INDIVIDUALS													
Primary individual.....	75,738	71,496	4,242	1,364	1,336	28	...	2,454	2,445	9	71,920	67,717	4,205
Primary family:													
2 persons.....	263,682	247,827	15,855	12,231	9,564	2,305	364	23,243	22,232	1,011	228,209	216,035	12,177
3 persons.....	255,604	234,234	21,370	11,953	8,632	2,605	718	41,223	40,221	1,002	202,428	185,381	17,047
4 persons.....	228,255	210,926	17,329	9,329	7,772	1,378	180	38,759	37,340	1,419	180,170	165,818	14,354
5 persons.....	120,399	111,021	9,378	2,686	2,414	228	44	21,950	20,521	1,429	95,772	88,093	7,680
6 persons.....	54,443	50,073	4,370	1,856	1,772	16	67	7,369	6,518	851	45,220	41,787	3,436
7 persons or more.....	49,968	45,292	4,676	841	771	70	...	4,998	4,982	16	44,130	39,533	4,599
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual or no child in family..	502,044	470,289	31,755	18,076	15,496	2,108	473	36,777	35,368	1,409	447,203	419,431	27,766
1 child.....	230,142	211,651	18,491	11,137	7,237	3,226	676	42,487	41,512	975	176,515	162,903	13,616
2 children.....	182,177	167,129	15,048	7,748	6,502	1,067	180	36,662	35,560	1,102	137,766	125,071	12,704
3 children.....	82,861	77,075	5,786	2,303	2,114	145	44	15,883	14,813	1,070	64,675	60,149	4,528
4 children or more.....	50,858	44,721	6,137	991	904	86	...	8,185	7,002	1,183	41,684	36,816	4,869
OCCUPATION OF OWNER													
Properties with owner who is head of household.....	961,049	890,365	70,684	38,879	31,320	6,301	1,264	133,269	127,657	5,612	788,924	731,407	57,515
Professional, technical, and kindred workers:													
Salaried.....	42,688	40,119	2,569	3,536	2,968	521	49	8,220	7,659	561	30,935	29,496	1,438
Self-employed.....	10,119	9,694	425	1,257	1,257	...	...	2,022	2,022	...	6,836	6,412	425
Managers, officials, and proprietors, including farm:													
Salaried.....	43,565	39,494	4,071	2,276	1,804	473	...	6,709	6,410	299	34,589	31,286	3,302
Self-employed.....	88,175	81,905	6,270	2,389	1,889	333	167	7,051	6,737	314	78,733	73,278	5,457
Clerical and kindred workers.....	62,294	56,451	5,843	4,144	3,350	744	48	11,243	10,949	294	46,909	42,150	4,756
Sales workers.....	60,796	53,236	7,560	3,385	2,015	1,142	229	8,917	8,416	501	48,495	42,807	5,688
Craftsmen, foremen, and kindred workers.....	196,516	180,487	16,029	8,059	5,636	2,104	376	31,406	30,650	756	157,054	144,204	12,849
Operatives and kindred workers.....	189,126	175,779	13,347	7,025	5,869	833	325	38,265	36,963	1,302	143,838	132,953	10,890
Service workers, including private household.....	64,824	60,795	4,029	1,980	1,894	87	...	7,724	7,587	137	55,121	51,314	3,805
laborers, except mine.....	43,302	40,847	2,455	937	813	54	70	5,980	5,506	474	36,387	34,529	1,858
Occupation not reported.....	159,644	151,558	8,086	3,891	3,825	66	...	5,732	4,758	974	150,027	142,978	7,047

RESIDENTIAL FINANCING

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								
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan associ- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other
TERM OF MORTGAGE--Con.																		
Partially or not amortized.....	210,736	47,099	43,468	10,057	4,859	1,511	...	92,842	10,904	735	147	156	35	18	7	...	337	40
Less than 5 years.....	78,589	17,566	22,920	1,089	382	59	...	33,007	3,566	224	42	67	3	1	...	...	97	15
5 to 9 years.....	88,854	20,552	12,668	2,965	902	1,148	...	44,911	5,708	318	66	54	10	4	4	...	167	14
10 to 14 years.....	32,822	7,430	5,891	3,392	2,612	304	...	12,070	1,124	157	34	30	14	9	3	...	59	10
15 to 19 years.....	6,290	934	1,085	2,052	603	...	...	1,530	87	22	3	4	7	2	...	...	7	...
20 years or more.....	4,181	617	904	559	360	...	...	1,324	419	14	2	1	1	2	...	...	7	1
Median term.....years..	6	6	4	...	...	...	...	6	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand.....	93,815	14,149	31,865	1,160	264	166	...	43,432	2,780	274	38	77	3	1	...	...	146	9
Fully amortized.....	931,272	147,156	101,356	404,550	54,931	4,981	4,414	182,293	31,607	4,007	603	481	1,729	322	29	35	700	107
Past due.....	1,920	262	443	543	...	6	...	352	316	3	...	1	1	...	...	...	1	4
1950 to 1951.....	26,819	7,394	2,397	6,283	812	88	...	6,373	3,472	28	5	5	6	...	...	...	8	4
1952 to 1953.....	68,722	17,068	3,605	16,960	1,726	693	...	25,085	3,586	99	26	5	20	2	1	...	39	5
1954 to 1955.....	86,889	14,246	5,635	32,347	3,621	446	...	27,389	3,408	192	39	10	60	9	1	...	62	6
1956 to 1957.....	118,333	19,515	6,918	50,117	7,411	644	...	30,148	3,582	332	62	16	123	26	4	...	97	9
1958 to 1959.....	163,518	24,709	10,416	78,408	4,779	435	36	39,520	5,217	624	90	30	291	17	1	...	178	17
1960 to 1964.....	279,970	30,770	33,713	153,436	15,065	597	44	38,913	7,934	1,418	155	167	744	98	4	...	215	35
1965 to 1969.....	148,035	27,274	33,548	56,270	14,986	1,314	1,136	10,397	3,111	978	172	205	377	114	11	9	66	23
1970 or later.....	37,066	6,418	4,681	10,386	6,531	758	3,198	4,116	981	333	54	42	107	56	7	26	34	7
Partially or not amortized.....	210,737	47,101	43,468	10,057	4,862	1,511	...	92,841	10,904	735	147	156	34	15	7	...	337	39
Past due.....	4,177	253	917	...	281	...	...	2,541	187	13	...	3	...	...	...	...	9	...
1950 to 1951.....	70,900	16,109	19,798	2,673	442	423	...	27,596	3,791	191	35	58	6	1	2	...	77	13
1952 to 1953.....	64,311	14,948	10,668	1,315	604	731	...	32,103	3,943	203	38	38	3	2	1	...	111	11
1954 to 1955.....	35,216	7,030	6,269	1,722	607	178	...	17,554	1,855	141	32	29	4	2	2	...	67	5
1956 to 1957.....	15,594	4,405	1,828	1,580	2,125	...	...	5,248	409	69	18	8	6	6	...	...	26	5
1958 to 1959.....	12,106	2,481	3,040	1,580	91	109	...	5,421	34	68	12	16	7	...	2	...	31	...
1960 or later.....	8,433	1,875	948	1,836	712	...	...	2,378	685	59	11	4	...	4	...	...	16	5
INTEREST RATE																		
Less than 4.0 percent.....	16,574	551	319	252	71	195	...	14,000	1,188	70	2	2	1	...	1	...	60	5
4.0 percent.....	259,611	62,202	47,769	89,172	19,048	868	4,243	31,191	5,119	1,489	342	284	544	136	7	35	118	24
4.1 to 4.5 percent.....	166,658	29,156	47,372	35,709	20,325	1,769	171	23,109	9,048	747	128	180	153	128	12	1	110	34
4.6 to 5.0 percent.....	419,229	60,302	69,092	146,621	16,068	929	...	108,769	17,449	1,578	196	220	624	62	4	...	421	52
5.1 to 5.5 percent.....	55,586	4,598	9,011	30,074	1,755	736	...	8,310	1,102	183	12	21	110	5	1	...	32	2
5.6 to 6.0 percent.....	288,600	43,431	3,124	105,132	2,659	1,809	...	122,429	10,017	897	98	8	315	7	10	...	421	37
6.1 percent or more.....	29,568	8,166	...	8,797	127	351	...	10,762	1,366	52	8	...	20	1	...	...	21	3
Median interest rate...percent..	5.0	5.0	4.5	5.0	4.5	...	...	5.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount.....	942,617	149,254	117,741	408,444	55,140	5,479	4,414	168,805	33,344	4,078	626	538	1,745	319	31	36	668	116
Interest and principal at same time in increasing or decreasing total amount.....	147,508	34,422	36,733	5,946	4,102	186	...	59,470	6,649	496	100	129	18	20	1	...	210	19
Payment of interest only.....	99,515	13,852	20,387	637	500	992	...	58,876	4,272	283	34	44	2	1	3	...	187	13
Interest and principal at different times, or principal only	21,392	6,402	1,511	538	124	...	...	12,097	720	75	19	3	2	...	...	...	47	4
No regular interest or principal payments.....	24,792	4,476	316	194	187	...	...	19,319	303	84	8	...	...	1	...	...	71	3
MORTGAGE LOAN																		
Less than \$2,000.....	136,702	34,664	17,675	35,345	1,199	520	...	42,523	4,778	123	28	17	32	1	...	...	40	4
\$2,000 to \$2,999.....	179,445	34,404	22,574	59,607	3,202	805	...	47,893	10,963	306	63	41	97	5	1	...	83	16
\$3,000 to \$3,999.....	189,202	29,830	29,199	63,201	5,741	524	...	52,030	8,678	468	75	71	160	15	1	...	125	20
\$4,000 to \$4,999.....	169,826	25,708	27,225	56,709	5,906	234	537	48,241	5,268	597	82	92	185	17	1	3	163	15
\$5,000 to \$5,999.....	152,702	19,149	22,615	54,653	8,691	481	281	40,901	5,933	625	80	91	228	31	2	1	167	25
\$6,000 to \$6,999.....	115,840	17,221	19,398	42,634	7,675	1,634	740	24,823	1,717	578	85	100	218	34	6	5	124	7
\$7,000 to \$7,999.....	96,241	15,022	12,659	32,820	7,861	264	786	24,367	2,466	574	86	80	200	47	1	5	139	15
\$8,000 to \$8,999.....	56,375	10,432	9,117	20,656	3,647	51	549	10,871	1,056	376	69	62	135	25	...	4	72	8
\$9,000 to \$9,999.....	39,355	5,969	5,530	14,553	3,691	153	399	7,663	1,400	317	48	46	121	30	1	4	56	10
\$10,000 to \$10,999.....	33,875	5,485	4,105	11,489	4,715	862	198	6,600	422	293	47	35	101	42	8	2	54	4
\$11,000 to \$11,999.....	13,081	2,153	1,651	4,628	1,979	441	80	1,777	376	124	20	17	41	21	3	1	17	4
\$12,000 to \$14,999.....	33,168	5,419	3,503	12,648	3,270	571	756	5,327	1,676	377	61	40	149	35	7	9	57	19
\$15,000 or more.....	20,013	2,955	1,436	6,822	2,482	121	88	5,551	558	299	42	23	101	37	2	1	85	9
Median loan.....dollar..	4,600	4,200	4,600	4,800	6,600	...	...	4,300	3,700	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased	790,824	144,006	103,393	267,040	44,874	4,131	4,414	224,994	27,983	3,604	522	455	1,262	275	25	36	916	113
Less than 50 percent.....	128,304	22,225	19,742	34,558	8,651	54	...	37,989	5,083	392	64	52	109	42	...	...	110	14
50 to 59 percent.....	104,402	14,755	13,751	39,612	6,765	923	160	26,090	2,349	492	59	63	190	48	5	2	114	11
60 to 64 percent.....	66,575	10,769	6,127	23,815	3,622	370	...	20,272	1,602	301	43	23	118	22	1	...	83	10
65 to 69 percent.....	71,264	10,016	9,539	24,401	5,794	175	126	18,458	2,755	338	55	45	115	34	1	1	77	9
70 to 74 percent.....	67,755	5,503	5,617	27,688	3,684	304	311	22,245	2,400	315	30	25	122	25	3	3	91	15
75 to 79 percent.....	61,234	3,757	6,660	24,174	3,496	448	...	18,776	1,924	300	33	35	117	23	4	...	79	9

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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]

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	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE—Con.																		
80 to 84 percent.....	68,547	11,187	7,824	20,837	3,577	275	635	22,922	1,290	332	64	33	99	20	2	7	101	6
85 to 89 percent.....	51,504	5,298	8,710	14,907	2,700	792	276	17,223	1,602	262	34	46	79	14	3	2	77	7
90 to 94 percent.....	47,804	6,169	7,294	17,367	2,711	9	186	11,800	2,271	274	33	36	116	18	...	2	62	7
95 to 99 percent.....	14,613	1,242	3,246	4,233	751	200	333	3,647	960	92	6	23	28	4	1	3	21	6
100 percent or more.....	91,883	19,572	10,688	30,942	2,606	508	2,387	21,739	3,446	456	95	62	155	22	3	16	89	13
Purchase price not reported or property not acquired by purchase.....	16,939	1,513	4,195	4,506	517	73	...	3,833	2,301	50	5	12	13	2	...	...	13	5
Median percent.....	71	69	70	72	68	...	...	72	72	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than \$2,000.....	321,797	63,906	41,898	96,684	8,027	2,277	...	90,532	18,476	358	67	48	110	9	2	...	99	22
\$2,000 to \$2,999.....	214,798	40,124	33,460	67,866	7,964	114	...	57,301	7,966	521	98	82	166	19	...	...	137	19
\$3,000 to \$3,999.....	174,897	27,313	25,762	65,893	7,272	762	...	42,957	4,940	596	94	88	226	25	3	...	144	16
\$4,000 to \$4,999.....	149,586	19,049	22,759	51,285	5,547	595	700	45,387	4,266	660	86	100	227	25	3	3	197	19
\$5,000 to \$5,999.....	110,574	16,904	13,606	37,466	6,014	297	191	32,773	3,326	599	91	74	204	33	2	1	176	18
\$6,000 to \$6,999.....	86,913	15,416	12,925	33,187	5,613	404	913	17,429	1,028	557	98	82	214	37	3	6	111	7
\$7,000 to \$7,999.....	52,830	6,944	10,627	17,309	4,990	418	634	10,584	1,325	390	52	79	128	37	3	5	78	10
\$8,000 to \$8,999.....	35,954	5,867	6,070	13,426	4,035	183	528	5,422	426	302	49	51	113	34	1	4	46	4
\$9,000 to \$9,999.....	29,323	3,987	4,263	11,164	3,253	377	524	4,828	930	274	37	40	105	31	3	5	45	8
\$10,000 to \$10,999.....	14,873	2,264	1,243	4,653	2,296	544	...	2,841	1,035	154	23	13	48	24	6	...	29	11
\$11,000 to \$11,999.....	11,996	2,584	1,142	3,724	1,857	43	133	1,883	633	137	29	13	43	21	...	2	21	7
\$12,000 to \$14,999.....	22,468	2,197	2,403	10,480	2,292	528	791	3,349	429	295	29	31	138	31	6	10	44	6
\$15,000 or more.....	9,818	1,850	532	2,631	892	121	...	3,280	513	173	34	13	44	16	2	...	55	9
Median debt.....dollars..	3,400	3,000	3,500	3,600	5,200	...	...	3,200	2,500	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	4,100	3,800	4,000	4,300	5,700	5,200	8,100	3,700	3,400	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items..	489,387	65,155	76,374	267,613	34,973	3,268	4,414	23,590	14,011	2,392	336	380	1,235	224	22	36	99	61
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	47,837	15,773	5,734	8,471	14,683	1,492	896	...	790	280	80	30	47	98	10	10	...	5
Other items.....	1,929	391	937	398	203	...	...	...	...	11	3	4	3	1	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	205,880	29,935	21,391	118,729	13,284	1,437	3,062	10,822	7,224	997	178	110	529	79	11	22	42	26
Real estate taxes.....	188,599	16,007	43,869	110,194	4,487	295	...	9,384	4,364	884	62	218	505	31	1	...	44	23
Other combinations:																		
Including real estate taxes...	34,616	1,528	4,215	24,142	1,175	35	456	1,986	1,083	179	5	17	132	8	...	4	8	5
Not including real estate taxes.....	10,526	1,521	228	5,679	1,141	9	...	1,398	550	43	8	1	19	7	...	...	4	2

RESIDENTIAL FINANCING

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.....	1,331,990	458,271	611,515	154,219	107,985	5,188,155	2,014,224	2,579,352	375,389	219,190
Average debt per mortgage...dollars..	3,900	4,400	4,200	2,400	2,000	...	...	...	...	...
Total first mortgages.....	1,235,837	409,720	571,881	149,723	104,513	5,016,193	1,922,857	2,509,258	370,101	213,977
Average debt per mortgage....dol..	4,100	4,700	4,400	2,500	2,000	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	136,704	64,732	46,240	15,308	10,424	122,559	64,580	40,389	10,017	7,573
\$2,000 to \$2,999.....	179,444	60,031	70,683	29,356	19,374	306,185	129,000	117,272	39,030	20,883
\$3,000 to \$3,999.....	189,204	51,257	86,045	32,067	19,835	467,753	158,256	213,980	60,352	35,165
\$4,000 to \$4,999.....	169,829	50,340	71,527	26,848	21,114	557,079	203,184	238,510	66,037	49,348
\$5,000 to \$5,999.....	152,699	43,586	74,879	18,636	15,598	624,762	213,669	309,460	60,105	41,528
\$6,000 to \$6,999.....	115,839	38,501	57,947	10,210	9,181	577,926	222,673	290,190	35,462	29,601
\$7,000 to \$7,999.....	96,245	31,388	52,075	8,398	4,384	573,525	215,320	305,063	38,658	14,484
\$8,000 to \$8,999.....	56,378	16,040	33,920	4,005	2,413	376,009	124,929	222,426	21,476	7,178
\$9,000 to \$9,999.....	39,356	16,932	20,238	1,627	559	316,848	148,270	155,254	11,932	1,392
\$10,000 to \$10,999.....	33,877	11,441	20,413	1,135	888	293,193	109,478	171,662	7,531	4,522
\$11,000 to \$11,999.....	13,079	4,178	8,499	341	61	123,968	44,303	77,003	2,467	1,975
\$12,000 to \$14,999.....	33,169	13,784	17,379	1,308	498	377,104	169,432	194,315	11,784	1,573
\$15,000 or more.....	20,014	7,510	11,836	484	184	299,282	119,763	173,734	5,250	535
Median loan.....dollars..	4,600	4,500	5,100	3,900	4,100	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	931,271	300,196	458,814	114,541	57,720	4,006,590	1,535,330	2,103,178	270,256	97,826
Partially amortized.....	144,177	63,169	59,610	15,289	6,109	540,985	249,894	229,409	47,232	14,450
Not amortized.....	66,560	32,758	27,369	3,059	3,374	194,510	98,009	77,214	9,006	10,281
On demand.....	93,817	13,593	26,087	16,832	37,305	274,113	39,624	99,457	43,612	91,420
Regular principal payments required.....	39,859	4,946	11,049	7,750	16,114	118,004	17,176	43,002	18,331	39,495
No regular principal payments required.....	53,958	8,647	15,038	9,082	21,191	156,109	22,448	56,455	25,281	51,925
TERM OF FIRST MORTGAGE										
On demand.....	93,816	13,592	26,087	16,831	37,306	274,113	39,624	99,457	43,612	91,420
Fully amortized.....	931,279	300,194	458,819	114,542	57,724	4,006,586	1,535,330	2,103,178	270,252	97,826
Less than 5 years.....	23,966	35,181	10,675	352	188	51,592	39,114	11,633	541	304
5 to 9 years.....	133,502	55,013	62,727	15,199	563	344,323	186,031	139,102	18,538	664
10 to 12 years.....	333,530	112,196	160,267	51,551	9,516	1,200,323	523,477	573,933	95,162	7,751
13 to 14 years.....	45,418	11,081	23,874	6,070	4,393	223,897	75,175	125,266	17,604	5,852
15 years.....	168,332	47,473	80,273	23,404	17,182	841,794	321,684	423,414	70,286	26,410
16 to 19 years.....	53,259	14,801	26,116	6,564	5,778	298,921	97,476	165,645	23,717	12,083
20 years.....	121,172	26,710	75,693	8,519	10,250	750,098	198,383	494,541	31,802	25,372
21 to 24 years.....	10,945	3,411	4,226	836	2,472	70,392	32,611	30,273	2,166	5,342
25 years.....	26,521	5,207	14,654	1,447	5,213	211,577	58,449	136,727	6,183	10,218
26 years or more.....	3,419	336	314	600	2,169	13,657	2,930	2,644	4,253	3,830
Median term.....years..	12	11	12	12	15	...	...	...	...	...
Partially or not amortized.....	210,738	95,927	86,980	18,347	9,484	725,494	347,903	306,623	56,237	24,731
Less than 5 years.....	78,590	59,681	16,708	203	1,998	224,060	168,592	47,486	141	7,841
5 to 9 years.....	88,854	28,785	49,473	10,432	163	318,009	130,410	156,649	30,609	3,525
10 to 14 years.....	32,822	7,032	18,461	5,737	1,592	157,332	46,599	90,056	17,156	3,525
15 to 19 years.....	6,291	256	1,194	958	3,883	21,868	1,822	6,455	4,188	9,403
20 years or more.....	4,181	172	1,144	1,017	1,848	14,225	484	5,977	4,147	3,617
Median term.....years..	6	4	7	9	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	16,572	4,450	8,772	2,043	1,307	69,592	22,824	35,827	7,353	3,588
4.0 percent.....	259,612	62,856	171,433	14,591	10,732	1,488,892	422,749	994,142	47,139	24,862
4.1 to 4.5 percent.....	166,661	51,883	64,532	23,213	27,033	746,712	298,428	312,221	77,355	58,708
4.6 to 5.0 percent.....	419,230	146,591	172,376	58,493	41,770	1,578,273	688,688	657,771	141,109	90,705
5.1 to 5.5 percent.....	55,584	18,035	21,354	8,074	8,121	183,388	69,500	84,290	15,831	13,767
5.6 to 6.0 percent.....	288,601	107,330	124,938	41,318	15,015	897,027	386,334	409,803	79,100	21,790
6.1 percent or more.....	29,574	18,571	8,476	1,992	535	52,311	34,334	15,204	2,216	557
Median interest rate.....percent..	5.0	5.0	5.0	5.0	4.7	...	...	...	...	...
Total junior mortgages.....	96,153	48,551	39,634	4,496	3,472	171,962	91,367	70,094	5,288	5,213
Average debt per mortgage....dol..	1,800	1,900	1,800	1,200	1,500	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	17,377	10,741	5,372	617	647	8,508	5,382	2,602	180	344
\$1,000 to \$1,999.....	34,081	16,440	13,517	2,475	1,649	37,563	19,572	13,792	2,505	1,694
\$2,000 to \$2,999.....	22,078	10,561	9,869	890	758	43,312	23,150	17,006	1,561	1,595
\$3,000 to \$3,999.....	10,604	5,159	4,698	413	334	28,285	15,530	11,211	403	1,141
\$4,000 to \$4,999.....	5,711	2,655	3,056	...	...	20,963	10,420	10,543	...	...
\$5,000 or more.....	6,302	2,995	3,122	101	84	33,331	17,313	14,940	639	439
Median loan.....dollars..	1,900	1,800	2,000	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	64,378	32,439	29,782	1,793	364	105,314	53,028	50,413	1,592	281
Partially amortized.....	10,384	6,067	4,059	186	72	20,982	12,797	7,472	658	55
Not amortized.....	12,987	7,723	3,482	2,211	21	27,986	18,025	7,111	2,839	11
On demand.....	8,402	2,771	2,311	306	3,014	17,680	7,517	5,098	199	4,866
Regular principal payments required.....	890	279	502	109	...	2,591	511	2,058	22	...
No regular principal payments required.....	7,512	2,492	1,809	197	3,014	15,089	7,006	3,040	177	4,866

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

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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.....	8,401	2,771	2,339	277	3,014	17,691	7,517	5,308	...	4,866
Fully amortized.....	64,423	32,439	29,797	1,823	364	105,456	53,028	50,356	1,792	280
Less than 5 years.....	13,558	10,764	2,723	71	...	10,536	8,794	1,735	7	...
5 to 9 years.....	20,214	8,398	10,852	964	...	31,287	12,931	17,476	880	...
10 to 14 years.....	16,010	8,006	7,370	354	280	35,277	18,842	15,970	369	96
15 to 19 years.....	5,087	2,403	2,434	214	36	10,428	5,989	4,173	92	174
20 years or more.....	9,554	2,868	6,418	220	48	17,928	6,472	11,002	444	10
Median term.....years..	9	8	10	...	...	...	...	...	...	...
Partially or not amortized.....	23,327	13,340	7,498	2,396	93	48,815	30,822	14,430	3,497	66
Less than 5 years.....	13,980	9,181	3,175	1,624	...	27,344	20,028	5,367	1,949	...
5 to 9 years.....	5,559	2,567	2,919	62	11	12,590	6,654	5,897	39	...
10 to 14 years.....	2,977	982	1,285	710	...	6,908	2,546	2,853	1,509	...
15 years or more.....	811	610	119	...	82	1,973	1,594	313	...	66
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	6,004	3,083	1,907	98	916	12,280	7,134	3,257	344	1,545
4.0 percent.....	20,385	8,317	9,848	1,624	596	35,825	16,400	17,037	1,949	439
4.1 to 4.5 percent.....	2,458	1,166	990	281	21	5,605	3,783	1,126	673	23
4.6 to 5.0 percent.....	24,124	11,522	10,753	1,082	767	47,331	24,318	20,791	1,035	1,187
5.1 to 6.0 percent.....	39,623	21,710	15,384	1,370	1,159	67,037	37,181	26,570	1,275	2,011
6.1 percent or more.....	3,557	2,752	752	41	12	3,884	2,551	1,313	12	8
Median interest rate.....percent..	5.0	5.5	5.0	...	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

Table 7.—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.....	1,235,825	136,753	368,653	322,534	212,088	95,686	80,131	20,014
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages.....	1,107,650	100,249	322,977	296,591	199,334	92,234	78,657	17,625
Less than \$480.....	491,151	93,862	261,059	115,905	18,452	1,035	250	590
\$480 to \$599.....	191,668	4,282	31,119	95,582	54,253	6,069	364	...
\$600 to \$719.....	150,088	1,267	21,626	55,518	46,787	20,593	4,209	92
\$720 to \$839.....	100,166	371	3,942	15,788	39,066	24,533	16,470	...
\$840 to \$959.....	61,678	277	1,684	4,969	22,141	16,205	16,190	214
\$960 to \$1,079.....	34,111	190	610	1,796	4,596	13,302	11,052	2,566
\$1,080 to \$1,199.....	24,551	...	779	1,997	6,921	5,024	8,266	1,564
\$1,200 to \$1,799.....	42,488	...	1,865	4,548	5,539	4,142	19,448	6,949
\$1,800 or more.....	11,749	...	293	488	1,579	1,331	2,408	5,650
Median payment.....dollars..	513	240	368	515	663	804	974	1,476
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	186,634	6,919	34,991	48,195	44,507	23,216	22,778	6,040
Less than \$480.....	40,470	5,978	23,493	9,075	1,292	196	...	438
\$480 to \$599.....	36,580	445	5,349	17,414	12,160	1,214	...	...
\$600 to \$719.....	33,521	233	3,063	11,938	12,030	5,011	1,249	...
\$720 to \$839.....	22,271	44	1,502	3,850	8,374	4,509	3,995	...
\$840 to \$959.....	16,991	197	611	1,255	6,176	4,076	4,677	...
\$960 to \$1,199.....	16,945	22	456	2,108	2,328	5,941	4,926	1,164
\$1,200 to \$1,799.....	16,202	...	349	2,489	1,375	1,671	7,617	2,702
\$1,800 or more.....	3,654	...	168	66	772	598	314	1,736
Median payment.....dollars..	652	...	424	578	682	854	1,041	...
INTEREST RATE								
Total first mortgages.....	1,235,823	136,752	368,650	322,530	212,084	95,682	80,127	20,014
Less than 4.0 percent.....	16,574	2,306	5,603	3,504	2,142	1,190	747	1,083
4.0 percent.....	259,609	9,233	39,858	62,887	66,083	36,554	37,739	7,262
4.1 to 4.5 percent.....	166,659	8,211	37,712	55,347	31,472	17,525	11,521	4,875
4.6 to 5.0 percent.....	419,230	38,164	145,613	115,178	71,005	24,802	19,954	4,517
5.1 to 6.0 percent.....	344,184	63,289	130,458	82,340	41,079	14,805	10,023	2,192
6.1 percent or more.....	29,567	15,549	9,406	3,274	303	806	143	85
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.5	4.5	4.5
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	197,782	8,747	37,808	51,312	46,536	23,718	23,258	6,409
Less than 4.0 percent.....	2,322	115	294	644	676	124	155	315
4.0 percent.....	50,978	431	3,844	10,817	15,907	8,398	9,458	2,127
4.1 to 4.5 percent.....	23,082	603	1,050	5,408	6,338	3,839	3,677	2,168
4.6 to 5.0 percent.....	59,349	1,580	13,677	14,917	14,077	6,432	7,254	1,413
5.1 to 6.0 percent.....	57,182	5,091	16,281	18,453	9,441	4,890	2,641	386
6.1 percent or more.....	4,869	927	2,662	1,073	97	35	73	...
Median interest rate.....percent..	5.0	...	5.1	5.0	5.0	4.5	4.5	...
TERM OF MORTGAGE								
Total first mortgages.....	1,235,825	136,753	368,653	322,534	212,088	95,686	80,131	20,014
On demand.....	93,817	19,694	34,409	19,086	14,745	2,689	1,662	1,531
Less than 5 years.....	113,770	46,110	38,849	19,563	6,485	1,713	644	405
5 to 9 years.....	222,187	37,953	93,237	54,613	21,302	6,539	7,065	1,478
10 to 12 years.....	365,704	26,828	132,300	105,980	58,387	22,999	15,524	3,692
13 to 14 years.....	46,062	1,681	8,655	12,988	10,814	6,261	5,235	433
15 years.....	173,505	2,547	34,957	56,994	41,487	19,104	13,496	4,925
16 to 19 years.....	54,369	923	7,345	14,007	16,156	9,975	4,348	1,622
20 years.....	123,901	737	13,611	29,993	37,092	19,783	20,015	2,678
21 to 24 years.....	11,248	104	1,108	3,372	2,186	1,259	2,963	259
25 years or more.....	31,262	176	4,182	5,938	3,434	5,264	9,179	2,991
Median term.....years..	11	6	10	12	15	15	15	15
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	197,780	8,750	37,809	51,310	46,539	23,718	23,258	6,411
On demand.....	5,367	1,363	2,101	277	628	588	298	112
Less than 5 years.....	16,043	2,670	5,240	5,119	1,916	744	242	112
5 to 9 years.....	35,133	3,300	11,329	10,826	5,904	2,142	876	755
10 to 14 years.....	71,548	1,298	15,803	24,152	13,762	6,562	8,430	1,548
15 years.....	29,115	...	1,629	5,382	11,563	5,340	3,212	1,992
16 to 19 years.....	10,582	...	302	2,093	4,428	2,182	1,428	152
20 years or more.....	29,992	119	1,405	3,461	8,338	6,160	8,772	1,740
Median term.....years..	12	...	10	11	15	15	15	...

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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						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			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..	96,143	17,379	34,073	22,080	10,605	5,712	6,304	INTEREST RATE--Con.							
Second mortgages.....	91,365	16,985	32,816	19,812	10,304	5,182	6,276	Junior mortgages on properties acquired in 1949 to 1950.....	27,158	3,300	10,606	6,516	3,231	1,719	1,792
Other junior mortgages	4,778	394	1,257	2,268	301	530	28	Less than 4.0 percent.....	1,939	93	766	527	513	...	40
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								4.0 percent.....	4,638	979	2,249	1,110	260	...	41
Mortgages With Payments Which Include Both								4.1 to 4.5 percent.....	572	...	203	...	...	294	75
Total junior mortgages....	74,641	14,301	26,850	16,503	7,622	4,765	4,612	4.6 to 5.0 percent.....	7,680	991	2,299	1,804	994	516	1,080
Less than \$120.....	8,581	3,939	4,537	40	67	...	...	5.1 to 6.0 percent.....	11,343	1,042	4,446	2,958	1,464	880	556
\$120 to \$239.....	21,357	8,386	8,470	3,695	808	...	...	6.1 percent or more.....	986	195	643	117	...	29	...
\$240 to \$479.....	25,827	1,547	9,756	3,727	1,195	362	...	TERM OF MORTGAGE							
\$480 to \$719.....	12,917	310	3,682	2,221	3,096	927	...	Total junior mortgages....	96,136	17,378	34,074	22,081	10,604	5,711	6,305
\$720 or more.....	5,959	119	405	843	799	474	3,323	On demand.....	8,400	1,453	2,614	1,790	1,416	463	668
Median payment.....dollars..	303	...	244	351	...	...	...	Less than 5 years.....	27,537	7,881	10,906	5,144	1,430	1,356	825
Junior mortgages on properties acquired in 1949 to 1950.....	23,037	3,050	8,879	5,520	2,499	1,519	1,576	5 to 9 years.....	25,772	3,853	8,876	6,174	3,749	1,496	1,629
Less than \$120.....	813	371	337	40	67	...	...	10 to 14 years.....	18,978	2,534	4,533	5,565	2,509	1,373	2,465
\$120 to \$239.....	7,255	1,860	3,532	1,605	260	...	...	15 to 19 years.....	5,718	827	2,415	1,173	488	346	468
\$240 to \$479.....	9,199	515	3,858	2,652	1,712	444	18	20 years or more.....	9,731	830	4,730	2,235	1,012	677	250
\$480 to \$719.....	3,721	211	973	351	1,043	263	...	Median term.....years..	8	5	7	9	...	...	...
\$720 or more.....	2,049	93	179	344	109	32	1,295	Junior mortgages on properties acquired in 1949 to 1950.....	27,158	3,300	10,605	6,517	3,231	1,718	1,793
INTEREST RATE								On demand.....	1,916	...	561	592	746	...	17
Total junior mortgages....	96,143	17,379	34,073	22,080	10,605	5,712	6,304	Less than 5 years.....	6,845	1,771	2,993	1,293	282	508	...
Less than 4.0 percent.....	6,005	428	1,868	1,963	1,296	259	192	5 to 9 years.....	7,865	1,295	3,621	1,367	635	340	608
4.0 percent.....	20,386	3,282	9,483	4,369	1,321	660	1,274	10 to 14 years.....	6,318	211	1,605	1,873	1,248	540	842
4.1 to 4.5 percent.....	2,458	52	1,267	345	...	495	299	15 to 19 years.....	1,859	23	935	586	16	...	300
4.6 to 5.0 percent.....	24,122	3,326	7,605	3,847	3,186	2,155	2,008	20 years or more.....	2,355	...	890	806	304	330	26
5.1 to 6.0 percent.....	39,616	8,503	12,736	9,356	4,554	2,092	2,380								
6.1 percent or more.....	3,556	1,788	1,114	200	248	51	151								
Median interest rate percent..	5.0	5.9	5.0	5.0	...	...	...					

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.....	702,685	106,041	90,405	120,986	120,104	65,253	49,466	60,983	89,450
VETERAN STATUS OF OWNER									
Veteran of World War II.....	239,500	16,322	18,781	33,778	34,767	22,478	19,813	35,627	57,938
Veteran of World War I only.....	41,881	7,470	6,124	7,966	7,235	5,975	3,691	1,003	2,417
Other service or nonveteran.....	421,304	82,249	65,500	79,242	78,102	36,800	25,962	24,353	29,095
PURCHASE PRICE									
Total properties.....	702,685	106,041	90,405	120,986	120,104	65,253	49,466	60,983	89,450
Less than \$3,000.....	41,882	2,173	2,316	5,088	6,780	5,729	5,085	2,208	12,506
\$3,000 to \$3,999.....	51,814	4,919	3,694	6,963	11,186	4,855	4,255	4,979	10,971
\$4,000 to \$4,999.....	63,838	5,724	5,799	8,886	17,466	4,511	4,963	5,546	10,954
\$5,000 to \$5,999.....	67,891	7,939	4,809	8,104	10,363	10,769	3,954	11,336	10,621
\$6,000 to \$6,999.....	79,523	7,288	9,514	15,400	11,609	11,968	5,973	6,893	10,890
\$7,000 to \$7,999.....	74,143	7,303	8,290	11,685	14,379	5,178	6,532	7,497	13,286
\$8,000 to \$8,999.....	59,850	10,685	7,879	11,097	7,136	4,243	8,509	4,595	5,713
\$9,000 to \$9,999.....	44,822	9,539	6,530	8,675	7,112	3,001	2,153	4,059	3,758
\$10,000 to \$10,999.....	50,691	10,419	6,689	8,785	10,846	4,274	2,016	4,320	3,346
\$11,000 to \$11,999.....	25,966	4,364	3,230	5,594	4,006	2,774	2,093	2,394	1,514
\$12,000 to \$14,999.....	68,202	13,758	15,250	14,817	10,977	3,463	2,489	3,734	3,724
\$15,000 to \$19,999.....	49,012	14,437	9,800	10,768	5,030	2,961	1,210	3,378	1,435
\$20,000 or more.....	25,065	7,501	6,616	5,139	3,226	1,537	247	63	742
Median purchase price.....dollars..	7,600	9,700	9,400	8,600	7,100	6,500	7,000	6,900	5,900
Properties acquired in 1949 to 1950.....	161,547	29,258	20,310	28,642	25,127	14,513	10,671	15,596	17,451
Less than \$5,000.....	23,096	3,309	1,247	1,546	3,380	1,878	2,706	1,345	7,687
\$5,000 to \$5,999.....	11,798	2,466	415	1,067	1,451	1,019	703	3,620	1,055
\$6,000 to \$6,999.....	15,958	722	896	2,624	2,889	2,289	1,723	2,531	2,310
\$7,000 to \$7,999.....	14,214	1,415	2,148	1,189	2,815	985	1,374	1,539	2,750
\$8,000 to \$8,999.....	15,706	3,040	1,033	4,519	2,319	1,590	878	1,334	994
\$9,000 to \$9,999.....	12,651	1,916	1,135	3,273	2,354	786	339	1,498	1,349
\$10,000 to \$11,999.....	20,352	5,165	2,184	4,481	3,169	1,998	975	1,752	629
\$12,000 to \$14,999.....	21,724	5,397	4,833	4,132	3,819	920	1,462	633	573
\$15,000 or more.....	26,048	5,868	6,419	5,811	2,951	3,048	511	1,344	104
Median purchase price.....dollars..	9,000	10,400	12,600	10,000	8,800	7,100	5,900

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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—Con.									
New structures.....	17,657	3,739	2,910	2,609	1,568	2,527	500	1,919	1,886
Less than \$5,000.....	3,253	505	9	527	309	494	...	189	1,218
\$5,000 to \$9,999.....	2,609	587	386	800	447	869	...	214	306
\$10,000 to \$14,999.....	3,904	904	760	513	108	406	319	534	362
\$15,000 or more.....	6,891	1,743	1,755	769	704	758	181	982	...
Properties acquired in 1946 to 1948.....	372,181	50,562	52,146	63,698	61,644	29,185	24,422	32,390	57,766
Less than \$3,000.....	15,654	419	1,635	2,339	1,541	2,576	824	670	5,650
\$3,000 to \$3,999.....	24,298	1,666	2,371	3,647	5,962	1,798	1,949	1,647	5,262
\$4,000 to \$4,999.....	32,606	2,853	3,248	5,119	8,724	1,442	2,688	2,713	5,824
\$5,000 to \$5,999.....	32,059	3,656	2,240	4,090	4,732	3,599	1,431	5,153	7,163
\$6,000 to \$6,999.....	38,867	2,681	5,341	7,651	5,149	5,468	1,782	2,962	7,836
\$7,000 to \$7,999.....	42,569	4,163	3,147	7,562	6,936	3,166	3,375	4,323	9,700
\$8,000 to \$8,999.....	34,091	4,885	5,494	4,687	3,874	1,376	6,432	2,722	4,624
\$9,000 to \$9,999.....	25,099	5,776	3,947	3,853	3,695	1,737	1,393	2,395	2,307
\$10,000 to \$10,999.....	29,342	4,378	4,651	3,540	6,534	2,880	1,195	3,346	2,820
\$11,000 to \$11,999.....	14,701	1,324	1,772	2,953	2,591	1,355	1,704	1,616	1,386
\$12,000 to \$14,999.....	39,592	5,821	8,820	8,746	6,700	2,395	929	3,062	3,121
\$15,000 to \$19,999.....	29,251	8,606	5,100	7,123	3,559	1,024	749	1,718	1,373
\$20,000 or more.....	14,052	4,334	4,380	2,388	1,647	369	171	63	700
Median purchase price.....dollars..	8,000	9,800	9,600	8,300	7,600	6,900	8,000	7,700	6,600
Properties acquired in 1942 to 1945.....	105,597	9,960	10,021	21,337	23,712	15,557	9,416	7,192	8,420
Less than \$3,000.....	14,428	373	130	1,174	3,623	2,452	2,334	1,060	3,284
\$3,000 to \$3,999.....	14,226	1,855	707	2,468	3,593	1,837	1,054	2,154	559
\$4,000 to \$4,999.....	14,360	411	1,301	3,263	3,984	1,965	582	909	1,947
\$5,000 to \$5,999.....	14,452	853	1,621	2,342	3,822	3,599	778	885	1,554
\$6,000 to \$6,999.....	14,692	1,567	1,796	3,057	3,104	2,741	1,764	292	373
\$7,000 to \$7,999.....	11,158	1,127	1,304	1,886	3,356	852	989	1,152	494
\$8,000 to \$9,999.....	9,995	1,340	1,424	2,643	645	1,706	1,620	424	197
\$10,000 or more.....	12,286	2,434	1,738	4,504	2,585	405	295	316	12
Median purchase price.....dollars..	5,600	...	...	6,400	5,200	5,400	...	...	...
Properties acquired in 1941 or earlier.....	63,346	16,269	7,927	7,324	9,617	6,008	4,570	5,824	5,823
Less than \$4,000.....	11,550	1,284	562	1,196	1,772	696	1,368	1,026	3,050
\$4,000 to \$4,999.....	7,300	646	608	185	2,837	451	798	1,209	568
\$5,000 to \$5,999.....	9,582	964	533	605	1,358	2,552	1,042	1,678	849
\$6,000 to \$6,999.....	10,006	2,318	1,481	2,068	487	1,470	704	1,108	371
\$7,000 to \$7,999.....	6,202	598	1,691	1,048	1,272	175	594	483	342
\$8,000 to \$9,999.....	7,130	3,267	1,376	797	1,361	49	...	281	...
\$10,000 or more.....	11,576	7,192	1,076	1,425	530	615	64	39	43
Year property acquired not reported.....	28	...	12	...	16	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE									
Total properties.....	702,692	106,046	90,413	120,990	120,105	65,259	49,467	60,991	89,455
Less than 4.0 percent.....	9,681	2,083	353	1,209	1,399	954	345	296	3,041
4.0 percent.....	203,605	12,788	13,611	19,469	27,338	19,054	19,712	35,300	56,346
4.1 to 4.5 percent.....	87,208	15,696	17,429	19,451	13,763	8,461	5,913	3,351	3,150
4.6 to 5.0 percent.....	209,037	41,734	35,977	48,619	39,988	16,937	7,909	6,132	11,747
5.1 to 6.0 percent.....	185,037	31,585	22,078	31,847	36,302	18,998	15,426	14,861	13,948
6.1 percent or more.....	8,124	2,160	965	395	1,315	855	162	1,051	1,225
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	5.0	4.5	4.0	4.0
Properties acquired in 1949 to 1950.....	161,542	29,261	20,309	28,635	25,122	14,511	10,667	15,593	17,451
Less than 4.0 percent.....	2,206	417	88	242	232	259	307	223	437
4.0 percent.....	44,095	2,629	2,317	5,470	6,889	5,948	5,527	6,203	9,114
4.1 to 4.5 percent.....	18,177	3,867	4,789	4,770	3,243	665	434	132	279
4.6 to 5.0 percent.....	48,503	11,256	8,704	11,534	8,588	2,218	1,469	1,098	3,638
5.1 to 6.0 percent.....	45,955	10,431	3,986	6,387	6,136	5,288	2,902	7,718	3,169
6.1 percent or more.....	2,606	661	425	232	34	133	28	219	874
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.1	4.0
Properties acquired in 1946 to 1948.....	372,188	50,571	52,147	63,696	61,639	29,182	24,818	32,360	57,761
Less than 4.0 percent.....	5,603	1,051	265	896	1,167	321	38	73	1,291
4.0 percent.....	143,059	7,532	9,410	11,109	17,452	11,655	13,405	26,984	45,521
4.1 to 4.5 percent.....	36,206	8,372	9,499	8,984	5,509	1,653	602	397	1,182
4.6 to 5.0 percent.....	95,078	18,154	19,406	24,370	17,167	7,229	2,621	1,668	4,465
5.1 to 6.0 percent.....	88,045	14,074	13,087	18,185	19,306	7,687	8,019	3,139	4,551
6.1 percent or more.....	4,197	1,388	480	156	1,038	637	134	125	241
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0
Properties acquired in 1942 to 1945.....	105,602	9,964	10,018	21,333	23,711	15,558	9,413	7,192	8,421
Less than 4.0 percent.....	940	4	...	71	...	374	...	...	482
4.0 percent.....	10,451	1,120	675	2,554	1,944	1,100	499	1,861	780
4.1 to 4.5 percent.....	17,289	1,284	2,397	3,869	3,123	3,616	2,170	519	310
4.6 to 5.0 percent.....	41,469	3,766	4,414	9,632	10,823	5,446	3,042	1,840	2,507
5.1 to 6.0 percent.....	34,258	3,679	2,488	5,200	7,578	4,937	3,702	2,265	4,412
6.1 percent or more.....	1,195	111	44	7	243	85	...	707	...
Median interest rate.....percent..	5.0	...	...	5.0	5.0	5.0	...	...	...
Properties acquired in 1941 or earlier.....	63,331	16,250	7,927	7,326	9,617	6,008	4,569	5,820	5,822
Less than 4.0 percent.....	932	611	...	...	...	...	...	...	321
4.0 percent.....	6,000	1,507	1,209	340	1,053	351	281	252	1,069
4.1 to 4.5 percent.....	15,536	2,173	744	1,828	1,888	2,527	2,707	2,303	1,369
4.6 to 5.0 percent.....	23,987	8,558	3,453	3,083	3,410	2,044	778	1,526	1,137
5.1 to 6.0 percent.....	16,750	3,401	2,505	2,075	3,266	1,086	803	1,739	1,876
6.1 percent or more.....	126	...	16	...	...	...	...	...	110
Year property acquired not reported.....	28	...	12	...	16	...	...	...	...

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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 99 percent	100 percent or more
Total properties.....	71,220	6,832	8,297	12,305	11,171	10,081	9,819	12,739
VETERAN STATUS OF OWNER								
Veteran of World War II.....	26,059	1,647	1,711	5,138	3,318	3,447	4,286	6,513
Veteran of World War I only.....	4,223	651	1,079	488	182	902	493	431
Other service or nonveteran.....	40,931	4,533	5,502	6,673	7,667	5,727	5,036	5,790
PURCHASE PRICE								
Total properties.....	71,220	6,832	8,297	12,305	11,171	10,081	9,819	12,739
Less than \$4,000.....	4,272	101	68	266	219	413	406	2,799
\$4,000 to \$5,999.....	11,787	816	896	1,026	2,477	1,938	1,440	3,197
\$6,000 to \$7,999.....	10,816	989	697	1,381	2,273	2,063	1,469	1,947
\$8,000 to \$9,999.....	11,866	312	955	2,738	2,093	1,846	2,142	1,785
\$10,000 to \$11,999.....	9,313	567	1,126	2,285	1,412	1,302	1,859	767
\$12,000 to \$14,999.....	10,609	1,143	1,606	2,821	1,510	565	1,401	1,561
\$15,000 or more.....	12,961	2,904	2,949	1,788	1,187	1,954	1,102	683
Properties acquired in 1949 to 1950.....	25,091	2,424	2,345	5,950	3,200	3,857	4,421	2,907
Less than \$4,000.....	1,345	92	68	13	55	48	35	1,034
\$4,000 to \$5,999.....	2,673	18	536	342	448	296	679	357
\$6,000 to \$7,999.....	3,786	80	215	409	686	1,192	951	255
\$8,000 to \$9,999.....	4,220	230	227	1,193	320	856	1,029	366
\$10,000 to \$11,999.....	3,213	442	320	699	666	459	387	241
\$12,000 to \$14,999.....	4,238	116	356	2,203	363	182	580	440
\$15,000 or more.....	5,616	1,446	623	1,091	662	824	760	214
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	71,213	6,831	8,291	12,301	11,169	10,075	9,814	12,736
Two mortgages.....	68,971	6,756	7,933	12,083	10,964	10,042	9,126	12,070
Three mortgages or more.....	2,242	75	358	218	205	33	688	666
Properties acquired in 1949 to 1950.....	25,086	2,423	2,341	5,945	3,199	3,854	4,420	2,905
Two mortgages.....	24,501	2,348	2,341	5,906	3,058	3,854	4,151	2,844
Three mortgages or more.....	585	75	...	39	141	...	269	61
INTEREST RATE ON FIRST MORTGAGE								
Total properties.....	71,214	6,832	8,291	12,304	11,168	10,076	9,815	12,736
Less than 4.0 percent.....	750	325	...	...	...	...	230	195
4.0 percent.....	12,719	522	452	2,090	1,117	2,474	2,197	3,870
4.1 to 4.5 percent.....	9,738	264	789	1,299	1,063	2,078	2,572	1,673
4.6 to 5.0 percent.....	24,826	3,577	3,063	4,556	4,594	3,222	2,530	3,287
5.1 to 6.0 percent.....	20,438	2,064	3,306	4,194	4,116	1,966	1,688	3,105
6.1 percent or more.....	2,743	80	681	165	278	336	598	606
Properties acquired in 1949 to 1950.....	25,087	2,425	2,341	5,948	3,198	3,854	4,422	2,903
Less than 4.0 percent.....	...	...	...	...	...	...	...	...
4.0 percent.....	5,078	194	188	1,765	478	1,070	875	510
4.1 to 4.5 percent.....	3,102	39	85	443	232	487	1,427	390
4.6 to 5.0 percent.....	7,544	1,491	886	1,968	879	818	638	835
5.1 to 6.0 percent.....	7,657	662	501	1,738	1,372	1,307	909	1,168
6.1 percent or more.....	1,706	39	681	34	237	172	543	...

RESIDENTIAL FINANCING

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.....	70,445	6,156	11,694	12,976	10,335	9,939	11,132	8,228
VETERAN STATUS OF OWNER								
Veteran of World War II.....	25,618	2,383	5,046	4,351	3,952	3,687	5,081	1,118
Veteran of World War I only.....	4,223	633	882	901	387	668	467	287
Other service or nonveteran.....	40,603	3,142	5,764	7,719	5,993	5,583	5,580	6,822
PURCHASE PRICE								
Total properties.....	70,445	6,156	11,694	12,976	10,335	9,939	11,132	8,228
Less than \$4,000.....	3,532	55	86	869	283	294	1,120	826
\$4,000 to \$5,999.....	11,765	50	2,617	2,287	1,920	1,564	1,757	1,573
\$6,000 to \$7,999.....	10,814	689	2,179	2,249	1,236	1,520	1,685	1,258
\$8,000 to \$9,999.....	11,851	970	1,377	1,681	1,798	2,766	1,928	1,335
\$10,000 to \$11,999.....	9,313	1,214	1,099	1,796	1,404	1,124	1,417	1,263
\$12,000 to \$14,999.....	10,583	1,184	2,213	1,582	1,647	1,444	2,046	465
\$15,000 or more.....	12,587	1,994	2,123	2,512	2,047	1,227	1,179	1,508
Properties acquired in 1949 to 1950.....	25,087	2,521	3,938	4,496	3,060	4,192	4,827	2,063
Less than \$6,000.....	4,007	89	81	237	597	950	1,828	228
\$6,000 to \$9,999.....	7,989	914	1,229	1,414	1,015	1,473	915	1,032
\$10,000 to \$14,999.....	7,450	446	1,915	1,304	1,100	974	1,363	350
\$15,000 or more.....	5,641	1,072	713	1,541	348	795	721	453
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	70,445	6,157	11,691	12,972	10,332	9,939	11,128	8,227
Two mortgages.....	68,220	6,157	11,607	12,941	10,130	9,548	10,471	7,367
Three mortgages or more.....	2,225	...	84	31	202	391	654	860
Properties acquired in 1949 to 1950.....	25,076	2,522	3,939	4,496	3,060	4,193	4,824	2,062
Two mortgages.....	24,476	2,522	3,855	4,465	2,990	3,957	4,645	2,062
Three mortgages or more.....	600	...	84	31	70	236	179	...
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	70,440	6,155	11,692	12,970	10,334	9,938	11,125	8,227
Less than 4.0 percent.....	4,436	102	201	719	677	831	1,464	441
4.0 percent.....	14,138	1,074	3,037	4,367	3,449	112	790	1,308
4.1 to 4.5 percent.....	1,797	52	733	251	...	440	53	247
4.6 to 5.0 percent.....	18,481	2,557	2,135	2,288	2,489	3,200	3,136	2,677
5.1 to 6.0 percent.....	29,621	2,228	5,217	4,971	3,642	4,793	5,520	3,253
6.1 percent or more.....	1,967	142	349	374	77	562	162	301
Properties acquired in 1949 to 1950.....	25,087	2,522	3,936	4,492	3,061	4,192	4,822	2,063
Less than 4.0 percent.....	1,939	93	8	15	67	527	1,039	189
4.0 percent.....	3,941	332	1,337	1,014	1,042	...	61	154
4.1 to 4.5 percent.....	572	...	203	...	...	294	53	22
4.6 to 5.0 percent.....	7,277	1,441	981	1,602	726	943	1,171	414
5.1 to 6.0 percent.....	10,502	603	1,266	1,849	1,226	1,904	2,498	1,158
6.1 percent or more.....	856	53	141	12	...	524	...	126

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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 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.....	72,879	21,183	35,753	3,126	12,830	717,935	169,267	379,673	110,280	58,729
PURCHASE PRICE										
Less than \$3,000.....	4,332	2,036	1,045	876	376	38,752	3,468	15,053	14,056	6,176
\$3,000 to \$3,999.....	1,698	467	1,000	62	170	53,184	8,913	24,152	14,670	5,452
\$4,000 to \$4,999.....	3,648	1,290	773	239	1,347	66,763	9,817	34,614	16,026	6,308
\$5,000 to \$5,999.....	2,061	284	460	283	1,035	71,014	12,623	34,419	15,229	8,745
\$6,000 to \$6,999.....	4,899	534	1,248	546	2,570	80,708	17,358	40,950	14,677	7,723
\$7,000 to \$7,999.....	4,407	865	2,356	314	874	74,465	15,165	42,558	11,221	5,524
\$8,000 to \$8,999.....	6,087	1,972	3,675	125	315	60,344	16,186	33,793	6,815	3,550
\$9,000 to \$9,999.....	5,258	756	3,651	18	834	44,850	13,662	24,674	3,873	2,641
\$10,000 to \$10,999.....	5,927	1,357	2,414	48	2,111	51,627	13,787	31,076	4,648	2,117
\$11,000 to \$11,999.....	2,320	751	1,412	...	157	26,094	7,717	14,872	2,219	1,285
\$12,000 to \$14,999.....	9,281	2,441	5,228	501	1,113	69,514	23,522	39,989	3,356	2,648
\$15,000 to \$19,999.....	14,354	5,967	6,887	101	1,401	44,008	15,176	26,655	1,544	634
\$20,000 or more.....	7,284	1,958	5,110	...	216	20,986	8,562	11,226	679	519
Property not acquired by purchase.....	...	...	...	...	...	1,401	272	916	...	213
Not reported.....	1,323	505	494	13	311	14,225	3,039	4,726	1,267	5,194
Median purchase price.....dollars..	10,500	12,000	11,700	...	...	7,500	8,900	7,800	5,600	6,000
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	18,805	4,041	9,470	380	4,918	109,513	31,569	54,437	11,074	12,435
50 to 59 percent.....	10,456	3,337	5,940	156	1,025	93,935	23,797	52,028	11,248	6,923
60 to 64 percent.....	6,361	2,053	3,045	483	780	60,213	16,014	32,218	9,941	2,041
65 to 69 percent.....	6,637	2,094	3,115	173	1,258	64,626	15,078	33,809	12,163	3,577
70 to 74 percent.....	3,598	1,262	1,643	56	636	64,227	12,555	33,093	14,533	4,045
75 to 79 percent.....	5,127	648	3,206	249	1,024	56,022	13,815	28,531	9,395	4,282
80 to 84 percent.....	6,013	2,774	2,006	359	874	62,534	13,235	28,636	13,361	5,304
85 to 89 percent.....	3,848	624	1,673	479	1,072	47,658	10,508	24,493	9,160	3,496
90 to 94 percent.....	5,342	1,678	2,529	719	418	42,461	10,576	22,358	5,432	4,097
95 to 99 percent.....	2,434	1,171	940	49	276	42,052	8,486	26,498	3,041	4,033
100 percent or more.....	3,393	1,047	1,925	9	412	62,093	10,925	39,005	7,983	4,181
Purchase price not reported or property not acquired by purchase.....	862	452	262	13	135	12,599	2,767	4,563	951	4,319
Median percent.....	65	67	64	...	...	72	69	72	74	73
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	17,367	3,948	8,617	205	4,600	90,448	25,930	42,896	9,857	11,766
50 to 59 percent.....	9,651	2,919	5,553	118	1,063	85,799	19,191	49,435	9,901	7,275
60 to 64 percent.....	6,188	1,473	3,172	483	1,060	54,466	13,191	29,360	9,854	2,062
65 to 69 percent.....	5,832	1,208	3,196	173	1,258	62,789	15,103	33,040	11,400	3,246
70 to 74 percent.....	4,002	1,843	1,468	56	636	65,142	13,069	33,636	14,448	3,988
75 to 79 percent.....	4,580	694	2,613	249	1,024	58,663	15,464	29,409	9,772	4,020
80 to 84 percent.....	5,403	2,566	1,605	359	874	71,017	15,143	33,587	17,137	5,153
85 to 89 percent.....	4,094	671	1,871	479	1,072	55,445	13,850	28,427	9,478	3,693
90 to 94 percent.....	5,937	2,238	2,564	719	418	47,064	13,101	24,491	5,356	4,120
95 to 99 percent.....	1,533	824	705	6	...	16,264	3,852	9,252	1,556	1,609
100 percent or more.....	6,968	2,292	3,898	266	512	95,215	18,061	60,500	10,257	6,400
Purchase price not reported or property not acquired by purchase.....	1,323	505	494	13	311	15,616	3,310	5,642	1,267	5,398
Median percent.....	67	72	65	...	...	74	74	75	75	73

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

RESIDENTIAL FINANCING

Table 13.—VETERAN STATUS OF OWNER, AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of properties on which the existing first 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	Purchase price of property								
		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 \$11,999	\$12,000 to \$14,999	\$15,000 to \$19,999	\$20,000 or more
Total properties.....	773,906	10,494	87,570	143,518	164,369	116,538	85,970	78,808	58,366	28,270
VETERAN STATUS OF OWNER										
Veteran of World War II.....	266,994	2,066	23,920	38,781	60,988	46,144	35,971	32,830	20,110	6,187
Veteran of World War I only.....	45,772	1,391	3,811	8,063	10,417	5,616	5,089	3,789	4,432	3,167
Other service or nonveteran.....	461,140	7,037	59,839	96,674	92,964	64,778	44,910	42,189	33,824	18,916
Properties with first mortgage only.....	702,688	10,112	83,683	131,732	153,553	104,678	76,661	68,206	49,017	25,066
FIRST MORTGAGE LOAN										
Total properties.....	702,688	10,112	83,683	131,732	153,553	104,678	76,661	68,206	49,017	25,066
Less than \$2,000.....	39,736	8,459	20,639	5,046	2,598	1,477	1,043	386	90	...
\$2,000 to \$2,999.....	80,545	48	41,415	23,826	5,864	5,682	2,570	798	233	109
\$3,000 to \$3,999.....	98,507	1,160	21,334	43,205	19,896	6,301	3,105	2,528	870	111
\$4,000 to \$4,999.....	98,250	286	179	40,868	33,756	14,103	5,727	1,980	1,254	101
\$5,000 to \$5,999.....	96,937	98	25	18,604	43,660	19,101	7,284	4,722	2,409	1,037
\$6,000 to \$6,999.....	69,024	61	91	55	29,286	18,142	11,317	6,407	3,230	435
\$7,000 to \$7,999.....	73,090	...	...	119	18,379	21,769	15,764	11,283	5,024	754
\$8,000 to \$8,999.....	41,444	...	...	...	114	12,158	11,124	12,238	5,429	383
\$9,000 to \$9,999.....	28,296	...	...	9	...	5,945	8,650	9,555	3,235	900
\$10,000 to \$10,999.....	26,028	...	...	...	...	...	8,080	6,383	9,334	2,262
\$11,000 to \$11,999.....	10,323	...	...	...	...	...	1,992	4,126	3,084	524
\$12,000 to \$14,999.....	24,229	...	...	...	...	...	5	7,800	8,970	7,455
\$15,000 or more.....	16,249	...	...	...	...	...	...	...	5,255	10,995
Median loan.....dollars..	5,300	...	2,500	3,800	5,300	6,300	7,400	8,400	10,200	14,300
Properties acquired in 1949 to 1950.....	161,556	1,364	12,177	21,355	30,176	28,357	20,355	21,727	16,456	9,603
Less than \$2,000.....	6,304	1,334	2,897	1,386	342	264	26	56	...	...
\$2,000 to \$2,999.....	12,838	...	4,741	4,027	925	1,847	1,024	164	...	109
\$3,000 to \$3,999.....	16,291	30	4,530	4,714	2,905	1,549	1,167	1,257	88	54
\$4,000 to \$4,999.....	21,504	...	...	9,171	6,130	2,855	2,180	617	553	...
\$5,000 to \$5,999.....	21,344	...	9	2,052	9,443	5,539	1,322	1,668	1,045	268
\$6,000 to \$6,999.....	19,145	...	...	5	6,863	6,194	2,930	2,431	722	...
\$7,000 to \$7,999.....	19,390	...	...	...	3,558	5,080	5,327	4,404	1,023	...
\$8,000 to \$8,999.....	8,747	...	...	...	10	2,013	2,273	1,692	1,023	109
\$9,000 to \$9,999.....	10,220	...	...	...	...	2,359	2,164	3,114	1,965	616
\$10,000 to \$10,999.....	7,723	...	...	...	...	...	1,979	2,129	3,122	494
\$11,000 to \$11,999.....	2,802	...	...	...	...	...	223	1,291	1,182	108
\$12,000 to \$14,999.....	9,253	...	...	...	...	...	...	2,323	3,284	3,649
\$15,000 or more.....	5,995	...	...	...	...	...	...	...	1,800	4,196
Median loan.....dollars..	6,100	...	...	4,000	5,500	6,300	7,200	8,100	10,300	...
New structures.....	17,657	766	1,649	1,123	1,223	2,104	1,891	2,014	4,974	1,919
Less than \$2,000.....	1,971	736	927	81	212	16	...	...	...	...
\$2,000 to \$3,999.....	2,062	30	713	477	80	145	305	149	...	163
\$4,000 to \$4,999.....	3,088	...	9	565	540	807	286	217	655	12
\$6,000 to \$7,999.....	2,838	...	...	...	391	053	317	584	495	...
\$8,000 to \$9,999.....	1,865	...	...	...	83	543	190	660	88	...
\$10,000 to \$11,999.....	1,724	...	...	...	...	...	440	262	711	311
\$12,000 to \$14,999.....	2,337	...	...	...	...	...	...	612	1,290	434
\$15,000 or more.....	2,072	...	...	...	...	...	...	...	1,163	911
Properties with two mortgages or more.....	71,217	383	3,890	11,788	10,819	11,866	9,315	10,606	9,356	3,207
TOTAL MORTGAGE LOAN ON PROPERTY										
Total properties.....	71,217	383	3,890	11,788	10,819	11,866	9,315	10,606	9,356	3,207
Less than \$2,000.....	506	39	168	281	16	...	...	...	...	...
\$2,000 to \$3,999.....	8,131	344	2,228	5,007	427	44	...	...	...	2
\$4,000 to \$5,999.....	13,590	...	1,025	5,300	5,545	1,037	427	145	88	22
\$6,000 to \$7,999.....	14,929	...	86	627	4,150	6,286	2,367	1,117	223	78
\$8,000 to \$9,999.....	13,787	...	246	573	639	3,698	4,696	3,136	803	...
\$10,000 to \$11,999.....	8,443	...	137	...	38	801	1,693	3,350	2,423	...
\$12,000 to \$14,999.....	7,947	...	...	...	...	...	53	2,819	3,633	1,443
\$15,000 or more.....	3,884	...	...	...	...	...	...	39	2,186	1,662
Properties acquired in 1949 to 1950.....	25,093	39	1,306	2,674	3,788	4,220	3,214	4,239	4,695	922
Less than \$4,000.....	2,091	39	633	1,246	170	...	...	...	...	...
\$4,000 to \$5,999.....	4,522	...	673	1,428	1,680	316	427	...	...	...
\$6,000 to \$7,999.....	5,323	...	...	...	1,781	2,209	920	186	184	47
\$8,000 to \$9,999.....	5,029	...	...	...	157	1,695	1,287	1,596	296	...
\$10,000 to \$11,999.....	3,819	...	...	...	...	...	580	1,438	1,799	...
\$12,000 to \$14,999.....	2,321	...	...	...	...	...	...	1,019	1,221	81
\$15,000 or more.....	1,988	...	...	...	...	...	...	...	1,195	794
TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY										
Total properties.....	71,211	383	3,890	11,777	10,818	11,866	9,317	10,605	9,354	3,209
Less than \$1,000.....	10,065	51	1,416	4,324	2,095	1,010	692	229	175	74
\$1,000 to \$1,999.....	24,780	332	1,920	5,795	4,645	4,456	2,494	3,164	1,257	722
\$2,000 to \$2,999.....	15,485	...	85	725	3,171	3,527	2,903	2,677	1,703	695
\$3,000 to \$3,999.....	9,566	...	47	933	809	1,697	1,612	1,815	2,262	391
\$4,000 to \$4,999.....	4,920	...	246	...	98	251	585	1,904	1,293	542
\$5,000 or more.....	6,395	...	176	...	...	925	1,031	816	2,664	785
Properties acquired in 1949 to 1950.....	25,090	39	1,306	2,673	3,787	4,222	3,214	4,238	4,693	923
Less than \$1,000.....	2,211	39	245	87	396	839	129	229	175	72
\$1,000 to \$1,999.....	10,050	...	1,061	2,364	1,579	1,721	1,032	1,267	893	136
\$2,000 to \$2,999.....	6,131	...	...	1,188	1,310	1,006	1,049	1,145	1,434	...
\$3,000 to \$3,999.....	2,887	...	...	34	438	538	666	541	647	22
\$4,000 to \$4,999.....	1,836	...	...	...	64	90	217	751	424	290
\$5,000 or more.....	1,975	...	...	...	...	28	121	305	1,120	403

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

Table 14.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Market value of property							
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$11,999	\$12,000 to \$14,999	\$15,000 to \$19,999	\$20,000 or more
Total properties.....	1,225,090	62,056	128,142	193,751	205,566	193,583	185,642	164,114	92,203
YEAR STRUCTURE BUILT									
1949 to 1950 (part).....	22,072	1,893	1,078	2,177	1,847	2,563	3,050	6,012	3,453
1948.....	24,517	736	1,062	1,723	1,147	2,428	3,903	6,555	6,968
1947.....	22,849	742	1,521	2,695	3,321	3,679	3,041	4,423	3,429
1946.....	16,154	614	1,726	1,303	1,742	3,409	1,972	2,939	2,452
1942 to 1945.....	34,360	2,339	3,778	2,590	3,927	5,923	7,469	4,251	4,088
1940 to 1941.....	27,612	951	3,585	2,457	3,611	3,934	4,805	5,708	2,563
1930 to 1939.....	124,508	5,387	8,760	16,864	16,233	18,338	22,869	22,518	13,538
1920 to 1929.....	281,911	6,952	14,960	30,789	49,530	47,766	55,375	52,393	24,149
1919 or earlier.....	649,185	40,826	87,826	127,605	121,570	102,801	81,215	56,481	30,867
Not reported.....	21,922	1,616	3,846	5,548	2,638	2,742	1,943	2,834	756
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE									
Total properties.....	1,225,086	62,060	128,137	193,756	205,570	193,583	185,641	164,115	92,267
Less than 20 percent.....	253,632	11,846	21,254	34,826	39,884	39,821	41,119	37,611	27,276
20 to 39 percent.....	390,926	17,809	36,345	60,451	61,133	63,958	62,519	56,185	32,533
40 to 59 percent.....	301,852	13,744	31,072	44,997	49,346	49,731	46,946	42,829	23,195
60 to 69 percent.....	118,471	3,318	14,526	22,912	25,213	24,343	14,682	14,027	4,437
70 to 79 percent.....	79,118	3,851	10,046	14,406	16,242	11,792	11,764	7,521	3,496
80 to 89 percent.....	45,104	3,788	8,981	8,074	7,611	5,674	6,182	3,832	967
90 to 99 percent.....	20,846	1,034	3,082	6,050	4,885	2,086	2,119	1,292	203
100 percent or more.....	15,137	6,670	2,831	2,040	1,256	1,178	310	718	140
Median percent.....	38	42	44	41	41	38	37	36	32
Properties with fully amortized first mortgage loan.....									
Total properties.....	924,135	47,856	100,567	151,794	152,360	147,929	137,403	118,076	68,175
Less than 20 percent.....	166,735	6,554	15,791	25,557	24,250	26,631	26,201	24,711	17,043
20 to 39 percent.....	270,701	14,368	26,246	41,874	40,539	45,238	41,325	35,922	25,193
40 to 59 percent.....	240,094	10,615	24,607	37,822	39,630	38,986	37,206	32,997	18,236
60 to 69 percent.....	103,083	2,617	13,557	18,865	20,459	17,337	13,774	12,766	3,711
70 to 79 percent.....	73,119	3,549	8,916	12,799	15,661	11,317	10,756	6,990	3,132
80 to 89 percent.....	40,036	3,756	7,690	7,221	6,250	5,479	5,712	3,385	545
90 to 99 percent.....	18,987	969	2,408	6,030	4,327	1,907	2,119	1,056	175
100 percent or more.....	11,380	5,428	1,352	1,626	1,244	1,034	310	249	140
Median percent.....	42	46	47	44	46	41	41	39	34
Properties with partially amortized first mortgage loan.....									
Total properties.....	143,010	2,718	12,723	20,381	23,750	21,237	25,462	23,168	13,582
Less than 20 percent.....	31,759	403	1,333	4,154	4,539	3,842	6,260	5,639	5,589
20 to 39 percent.....	60,048	1,162	4,311	9,036	10,597	8,705	12,184	10,258	3,797
40 to 59 percent.....	34,525	606	3,663	4,551	4,863	6,117	5,264	6,108	3,354
60 to 79 percent.....	11,204	395	1,142	1,800	2,594	2,217	1,284	1,028	746
80 percent or more.....	5,474	152	2,274	840	1,157	356	470	135	96
Median percent.....	33	...	...	33	34	36	31	32	...
Properties with nonamortized first mortgage loan.....									
Total properties.....	65,714	4,468	5,922	8,691	15,942	8,317	7,612	9,488	5,278
Less than 20 percent.....	22,839	1,003	1,067	1,687	7,130	3,603	2,767	2,960	2,622
20 to 39 percent.....	24,213	1,361	2,457	4,329	4,255	3,209	3,385	3,553	1,666
40 to 59 percent.....	11,486	1,736	1,078	613	2,694	1,371	1,262	2,105	627
60 percent or more.....	7,176	368	1,320	2,062	1,863	134	198	870	363
Median percent.....	28	...	...	...	24	...	...	...	...
Properties with first mortgage loan on demand.....									
Total properties.....	92,227	7,018	8,925	12,890	13,518	16,100	15,164	13,383	5,232
Less than 20 percent.....	32,299	3,836	3,063	3,428	3,965	5,745	5,891	4,301	2,022
20 to 39 percent.....	35,964	918	3,331	5,212	5,742	6,806	5,625	6,452	1,877
40 to 59 percent.....	15,747	787	1,724	2,011	2,159	3,257	3,214	1,619	978
60 percent or more.....	8,217	1,427	807	2,239	1,652	292	434	1,011	355
Median percent.....	28	...	...	...	...	27	26	...	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE									
Less than \$2.50.....	29,946	5,179	5,454	4,331	4,292	3,454	3,480	1,862	1,892
\$2.50 to \$4.99.....	53,734	...	6,222	8,358	13,435	7,100	7,751	6,420	4,451
\$5.00 to \$7.49.....	95,792	5,209	11,473	19,136	14,172	11,521	13,290	13,755	7,238
\$7.50 to \$9.99.....	122,835	836	13,281	16,823	19,693	21,847	17,484	19,210	13,660
\$10.00 to \$12.49.....	159,785	7,598	12,528	25,515	21,490	28,981	25,748	25,859	12,068
\$12.50 to \$14.99.....	123,770	5,954	6,233	16,094	20,857	19,398	20,408	19,988	14,840
\$15.00 to \$17.49.....	116,806	3,850	10,365	18,595	18,037	16,812	23,496	15,957	9,696
\$17.50 to \$19.99.....	75,983	256	8,285	5,339	17,287	14,262	11,051	12,370	7,136
\$20.00 to \$24.99.....	169,305	6,109	15,240	27,177	27,555	29,400	28,619	24,155	11,055
\$25.00 or more.....	224,456	20,768	32,296	42,915	41,422	34,873	29,056	17,299	5,830
Taxes not payable in 1949.....	22,157	1,937	1,229	2,644	1,988	2,446	2,986	5,471	3,458
Taxes not reported.....	30,520	4,360	5,531	6,813	5,338	3,495	2,276	1,768	942
Median taxes.....dollars..	15.07	17.02	16.33	15.25	15.72	15.23	15.22	13.92	13.27
REAL ESTATE TAXES PER DWELLING UNIT									
Less than \$20.....	70,568	16,220	20,558	13,963	7,929	4,144	5,097	1,842	819
\$20 to \$39.....	201,464	21,319	39,768	51,763	38,053	23,635	13,864	10,658	2,407
\$40 to \$59.....	208,365	8,641	26,876	40,903	43,736	39,265	25,616	16,008	7,324
\$60 to \$79.....	181,414	2,496	20,238	33,002	33,837	33,697	29,439	20,700	8,010
\$80 to \$99.....	163,351	4,596	8,163	21,102	30,779	29,725	28,592	29,200	11,196
\$100 to \$119.....	118,530	1,554	2,825	11,090	20,988	22,305	24,705	24,250	10,814
\$120 to \$139.....	72,519	167	1,452	5,796	12,521	13,759	16,753	12,599	9,473
\$140 to \$159.....	57,529	710	164	4,177	9,815	4,797	16,058	12,477	9,331
\$160 to \$199.....	56,683	16	762	1,869	3,234	7,049	13,518	18,349	11,889
\$200 to \$299.....	34,346	41	413	628	2,108	3,427	5,590	9,314	12,827
\$300 or more.....	7,645	...	159	...	261	830	1,147	1,478	3,771
Taxes not payable in 1949.....	22,157	1,937	1,229	2,644	1,988	2,446	2,986	5,471	1,458
Taxes not reported.....	30,520	4,360	5,531	6,813	5,338	3,495	2,276	1,768	942
Median taxes.....dollars..	67	26	35	48	61	71	86	95	132

RESIDENTIAL FINANCING

Table 14.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Market value of property							
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$11,999	\$12,000 to \$14,999	\$15,000 to \$19,999	\$20,000 or more
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY									
Properties with both interest and principal in first mortgage payments.....	1,099,639	51,489	115,611	176,981	179,110	176,039	169,684	147,500	83,246
Less than \$480.....	468,182	42,108	85,463	107,671	78,042	64,163	51,604	30,271	8,859
\$480 to \$599.....	185,297	4,938	16,870	34,243	40,610	37,829	28,547	15,789	6,475
\$600 to \$719.....	145,006	3,097	8,507	16,483	27,960	33,439	25,992	21,221	8,313
\$720 to \$839.....	101,691	645	1,840	8,735	12,794	19,404	23,862	24,865	9,547
\$840 to \$959.....	63,706	132	1,700	4,215	7,094	8,264	17,760	16,801	7,743
\$960 to \$1,079.....	40,101	317	419	2,009	2,823	5,273	9,086	13,895	6,280
\$1,080 to \$1,199.....	27,213	63	89	1,875	6,275	2,210	4,833	6,743	5,126
\$1,200 to \$1,499.....	39,178	146	708	1,503	1,546	4,014	5,149	12,012	14,103
\$1,500 to \$1,799.....	14,939	...	...	101	439	404	2,488	3,493	8,016
\$1,800 or more.....	14,326	43	15	146	1,527	1,039	363	2,410	8,784
Median payment.....dollars..	527	287	374	433	508	550	616	745	967
OCCUPATION OF OWNER									
Properties with owner who is head of household..	960,255	51,809	99,193	160,975	165,790	156,095	138,370	121,245	66,791
Professional, technical, and kindred workers:									
Salaried.....	42,374	455	2,138	4,692	6,446	5,874	9,291	9,452	4,029
Self-employed.....	10,077	34	869	167	873	1,978	841	2,255	3,060
Managers, officials, and proprietors, including farm:									
Salaried.....	43,844	374	2,309	3,861	5,355	6,762	12,554	6,748	5,883
Self-employed.....	88,481	2,109	4,570	12,495	12,867	10,313	14,246	18,704	13,178
Clerical and kindred workers.....	62,153	3,481	5,299	8,803	11,468	11,958	10,196	7,256	3,693
Sales workers.....	60,665	2,138	5,461	8,849	9,371	10,818	9,213	10,758	4,061
Craftsmen, foremen, and kindred workers.....	196,106	8,341	23,043	37,203	38,737	35,761	27,088	16,884	9,050
Operatives and kindred workers.....	189,422	14,940	22,236	36,945	33,345	33,219	24,741	18,080	5,917
Service workers, including private household.....	64,687	5,472	9,725	9,555	12,557	8,005	8,539	7,113	3,720
Laborers, except mine.....	43,408	5,726	5,980	10,644	7,372	4,878	4,221	2,615	1,970
Occupation not reported.....	159,038	8,739	17,563	27,761	27,399	26,529	17,440	21,380	12,230

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	indi- vidual	Other
Total.....	1,235,824	208,405	176,686	415,758	60,053	6,662	4,415	318,566	45,289	5,188	808	741	1,820	355	37	38	1,230	160
BUSINESS FLOOR SPACE ON PROPERTY																		
None.....	1,173,239	191,585	167,946	399,063	58,657	6,206	4,406	301,565	43,818	4,929	749	700	1,757	346	34	37	1,151	157
Less than half.....	62,585	16,820	8,740	16,695	1,396	456	9	17,001	1,471	259	59	41	63	10	3	...	80	4
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New.....	155,296	29,135	23,038	46,300	15,448	2,211	882	35,121	3,161	709	112	98	245	95	11	11	127	10
Previously occupied.....	1,080,526	179,262	153,649	369,459	44,605	4,451	3,531	283,445	42,128	4,479	696	643	1,575	260	26	27	1,103	150
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent.....	253,632	55,459	38,667	73,485	11,821	1,994	...	59,071	13,536	352	76	54	98	26	3	...	78	17
20 to 39 percent.....	390,926	67,929	59,555	126,461	15,521	1,960	...	103,361	16,135	1,266	226	206	408	68	7	...	307	44
40 to 59 percent.....	301,853	46,202	38,413	113,420	16,610	1,972	134	78,759	6,748	1,614	237	207	610	124	12	2	381	41
60 to 69 percent.....	118,556	14,410	15,742	42,848	7,509	258	278	33,900	3,607	746	98	101	269	61	2	2	191	23
70 to 79 percent.....	79,117	11,055	10,970	31,898	3,928	717	750	17,673	2,124	568	83	78	237	36	7	8	106	14
80 to 89 percent.....	45,105	6,722	7,264	14,319	2,391	59	744	12,305	1,303	334	52	57	105	22	...	6	85	8
90 to 99 percent.....	20,847	3,173	2,425	6,054	1,285	430	2,163	4,381	939	167	20	21	50	13	5	17	36	6
100 percent or more.....	15,138	1,524	1,708	4,457	312	40	339	6,383	378	97	10	9	31	2	...	5	38	2
Market value not reported.....	10,652	1,935	1,944	2,819	681	32	...	2,724	518	43	6	8	13	3	...	...	8	4
Median percent.....	38	34	36	41	43	...	...	39	31	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II.....	317,949	66,161	41,563	118,971	20,874	2,493	3,207	55,427	9,241	1,762	321	254	683	152	19	27	262	46
Veteran of World War I only.....	93,267	17,636	15,975	30,626	5,829	244	333	19,947	2,678	351	57	52	114	30	2	4	82	10
Other service or nonveteran.....	824,621	124,608	119,153	266,164	33,349	3,926	875	243,194	33,370	3,074	429	435	1,023	174	15	7	886	105
OCCUPATION OF OWNER																		
Properties with owner who is head of household.....	952,483	165,028	131,005	329,368	47,019	5,483	3,645	236,720	34,224	3,877	620	537	1,401	262	30	31	677	118
Professional, technical, and kindred workers:																		
Salaried.....	42,565	5,839	6,608	15,889	4,710	...	753	7,317	1,450	223	27	35	81	25	...	7	36	12
Self-employed.....	10,076	2,190	1,290	3,016	556	...	...	2,904	121	68	21	11	18	5	...	...	13	...
Managers, officials, and proprietors, including farm:																		
Salaried.....	42,329	10,425	4,165	12,428	4,681	23	394	8,649	1,563	221	47	23	67	30	...	3	43	9
Self-employed.....	86,993	20,399	8,340	28,241	7,272	804	154	17,877	3,905	428	82	44	149	41	8	3	84	18
Clerical and kindred workers....	61,976	7,094	7,412	29,450	3,799	618	575	11,501	1,528	290	29	36	137	25	3	3	49	8
Sales workers.....	60,348	9,372	6,042	19,991	4,587	484	261	17,880	1,733	285	35	27	106	30	2	3	78	4
Craftsmen, foremen, and kindred workers.....	195,585	33,500	28,893	73,096	7,411	1,256	672	43,303	7,458	770	123	123	299	36	9	5	155	19
Operatives and kindred workers..	187,662	37,994	25,999	64,837	6,376	1,262	515	46,433	4,245	720	131	103	282	32	3	4	152	14
Service workers, including private household.....	64,475	11,173	9,346	22,301	1,382	277	13	17,953	2,031	219	36	30	84	6	1	...	55	7
Laborers, except mine.....	42,713	4,828	6,618	14,273	828	237	134	13,766	2,030	129	15	22	45	5	...	1	38	4
Occupation not reported.....	157,761	22,214	26,292	45,846	5,417	522	174	49,137	8,160	523	75	84	133	27	5	2	175	23

Chapter 5

TOTAL RENTAL 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 16, 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.....	...	345	348	371	389	405	412	419	430	434	442	445	448	454	459
Conventional.....	a	(1)	(1)	(1)	392	406	414	423	431	436	442	446	449	455	460
FHA-insured.....	b	(1)	(1)	(1)	395	408	...	427	...	438	443	...	450	456	461
VA-guaranteed.....	c	(1)	(1)	(1)	397	408	...	427	432	439	...	446	451	456	461
Inside standard metro. areas, all mortgages...	d	399	409	416	428	432	440	443	447	452	457	462
Outside standard metro. areas, all mortgages...	e	402	410	418	429	433	441	444	447	453	458	463

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

TOTAL RENTAL PROPERTIES

Table 1.—TOTAL RENTAL 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	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	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)		
UNITED STATES								
Total.....	1,154,887	10,730,869	100,449	1,962,826	67,300	355,558	987,135	8,412,485
Average debt per property.....	...	9.3	...	19.5	...	5.3	...	8.5
Total Mortgage Loan on Property								
Less than \$2,000.....	200,651	163,758	1,300	396	2,577	2,575	196,776	160,787
\$2,000 to \$3,999.....	301,418	695,851	13,170	31,672	13,906	34,232	274,347	629,947
\$4,000 to \$5,999.....	213,216	815,675	20,654	87,675	15,466	83,386	173,109	644,414
\$6,000 to \$7,999.....	151,949	862,432	32,965	215,464	15,916	98,829	103,088	548,139
\$8,000 to \$9,999.....	80,753	584,959	13,186	107,713	10,308	81,257	57,267	395,989
\$10,000 to \$11,999.....	49,407	429,960	6,016	60,134	5,032	28,150	40,359	341,676
\$12,000 to \$14,999.....	40,277	438,830	6,732	81,602	1,369	15,715	32,180	317,513
\$15,000 to \$19,999.....	33,629	455,149	1,439	22,095	586	8,319	31,605	424,735
\$20,000 to \$24,999.....	16,953	311,004	109	2,148	162	2,895	16,684	305,961
\$25,000 to \$29,999.....	35	256,862	757	...	...	...	11,879	256,105
\$30,000 to \$49,999.....	22,061	623,568	204	8,609	...	...	21,857	644,959
\$50,000 to \$74,999.....	9,839	495,897	851	50,294	...	...	8,989	445,603
\$75,000 to \$99,999.....	5,757	430,200	551	45,972	...	...	5,207	384,228
\$100,000 to \$149,999.....	7,135	761,008	1,195	131,598	...	...	5,942	629,410
\$150,000 to \$199,999.....	3,373	545,787	774	130,284	...	...	2,799	415,503
\$200,000 to \$299,999.....	2,835	595,948	288	66,168	...	...	2,549	529,780
\$300,000 to \$499,999.....	1,925	576,334	286	102,935	...	...	1,639	472,399
\$500,000 to \$699,999.....	718	372,165	264	142,170	...	...	454	229,995
\$700,000 to \$999,999.....	420	319,402	173	136,940	...	...	248	182,462
\$1,000,000 or more.....	525	966,080	290	538,200	...	...	237	427,880
Median loan.....dollars..	4,600	...	7,000	...	5,800	...	4,200	...
Total Outstanding Debt on Property								
Less than \$2,000.....	335,657	385,864	5,292	5,733	6,141	7,892	324,227	372,239
\$2,000 to \$3,999.....	296,858	845,925	17,293	51,911	16,941	51,332	262,638	742,682
\$4,000 to \$5,999.....	180,109	877,315	18,947	96,497	19,730	99,531	141,442	681,287
\$6,000 to \$7,999.....	120,853	827,770	31,658	218,226	14,294	99,075	74,912	510,469
\$8,000 to \$9,999.....	66,053	582,209	11,262	99,725	7,675	66,343	47,135	416,141
\$10,000 to \$11,999.....	36,872	398,761	6,930	77,616	1,654	18,134	28,288	303,013
\$12,000 to \$14,999.....	26,220	348,356	2,991	39,549	415	5,421	22,820	303,386
\$15,000 to \$19,999.....	25,863	402,728	1,213	19,695	465	7,830	22,190	375,203
\$20,000 to \$24,999.....	15,896	350,590	33	702	...	...	15,863	349,888
\$25,000 to \$29,999.....	8,049	219,210	14	365	...	...	8,034	218,845
\$30,000 to \$49,999.....	16,572	624,912	265	11,612	...	...	16,308	613,300
\$50,000 to \$74,999.....	8,122	498,140	899	55,798	...	...	7,225	442,342
\$75,000 to \$99,999.....	5,165	446,836	740	67,111	...	...	4,425	379,725
\$100,000 to \$149,999.....	6,195	742,862	937	108,228	...	...	5,260	634,634
\$150,000 to \$199,999.....	2,942	503,135	779	134,058	...	...	2,164	369,077
\$200,000 to \$299,999.....	2,617	584,760	309	78,297	...	...	2,309	506,463
\$300,000 to \$499,999.....	1,508	548,156	242	96,973	...	...	1,266	451,183
\$500,000 to \$699,999.....	566	324,456	243	135,650	...	...	323	186,806
\$700,000 to \$999,999.....	365	304,242	171	142,040	...	...	195	162,202
\$1,000,000 or more.....	466	914,640	274	523,040	...	...	192	391,600
Median debt.....dollars..	3,500	...	6,500	...	5,000	...	3,100	...
NORTHEAST								
Total.....	363,676	5,253,026	12,610	505,556	17,475	103,720	333,590	4,643,750
Average debt per property.....	...	14.4	...	40.1	...	5.9	...	13.9
Total Mortgage Loan on Property								
Less than \$2,000.....	40,007	36,755	123	37	491	421	39,394	36,297
\$2,000 to \$3,999.....	88,432	194,980	1,293	2,295	4,081	11,256	83,059	181,429
\$4,000 to \$5,999.....	64,744	245,920	717	2,955	3,434	13,764	60,593	229,201
\$6,000 to \$7,999.....	53,138	296,581	7,202	50,007	4,052	26,891	41,888	219,683
\$8,000 to \$9,999.....	24,830	175,937	1,185	9,036	2,866	22,797	20,783	144,104
\$10,000 to \$11,999.....	20,243	174,628	321	3,104	1,004	9,221	18,914	162,303
\$12,000 to \$14,999.....	14,981	164,878	688	8,911	1,053	12,115	13,243	143,852
\$15,000 to \$19,999.....	13,083	184,648	361	5,548	461	6,542	12,259	172,558
\$20,000 to \$24,999.....	7,571	144,571	...	...	39	713	7,332	143,858
\$25,000 to \$29,999.....	4,760	108,373	20	440	...	...	4,740	107,933
\$30,000 to \$49,999.....	11,418	355,269	5	180	...	...	11,413	355,089
\$50,000 to \$74,999.....	5,301	278,993	...	...	...	...	5,301	278,993
\$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	326,649
\$200,000 to \$299,999.....	2,199	463,448	116	28,866	...	...	2,084	434,562
\$300,000 to \$499,999.....	1,399	406,015	95	32,357	...	...	1,304	374,658
\$500,000 to \$699,999.....	469	246,230	157	83,600	...	...	312	162,630
\$700,000 to \$999,999.....	244	183,159	63	47,750	...	...	181	135,409
\$1,000,000 or more.....	269	493,010	106	205,280	...	...	165	287,730
Median loan.....dollars..	5,600	...	7,500	...	6,400	...	5,400	...
Total Outstanding Debt on Property								
Less than \$2,000.....	77,435	84,475	995	1,128	996	1,268	75,442	82,079
\$2,000 to \$3,999.....	93,706	268,673	889	2,628	5,044	15,166	87,776	250,879
\$4,000 to \$5,999.....	56,646	274,425	758	3,847	3,598	19,150	52,990	251,428
\$6,000 to \$7,999.....	39,696	272,642	7,136	50,071	3,644	25,557	28,219	197,014
\$8,000 to \$9,999.....	24,176	213,801	1,002	9,063	2,413	20,734	20,767	184,004
\$10,000 to \$11,999.....	13,325	144,397	336	3,901	1,273	14,149	11,715	126,347
\$12,000 to \$14,999.....	9,794	130,473	476	6,503	257	3,434	9,064	120,536
\$15,000 to \$19,999.....	10,127	171,745	301	4,752	250	4,262	9,576	162,731
\$20,000 to \$24,999.....	7,455	165,037	20	440	...	...	7,435	164,597
\$25,000 to \$29,999.....	3,805	104,460	...	...	...	...	3,805	104,460

RESIDENTIAL FINANCING

Table 1.—TOTAL RENTAL 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	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	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)		
NORTHEAST—Con.								
Total Outstanding Debt on Property								
\$30,000 to \$49,999.....	9,890	373,630	7	260	...	...	9,883	373,370
\$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 to \$299,999.....	1,990	433,469	153	40,643	...	...	1,837	392,826
\$300,000 to \$499,999.....	1,100	387,767	66	27,102	...	...	1,034	360,665
\$500,000 to \$699,999.....	385	219,420	147	79,590	...	...	238	139,830
\$700,000 to \$999,999.....	205	170,979	62	50,780	...	...	143	120,199
\$1,000,000 or more.....	239	464,420	99	198,450	...	...	140	265,970
Median debt.....dollars..	4,300	...	7,200	...	5,400	...	4,100	...
NORTH CENTRAL								
Total.....	273,900	1,753,488	14,433	268,353	16,826	75,061	242,645	1,410,074
Average debt per property.....	...	6.4	...	18.6	...	4.5	...	5.8
Total Mortgage Loan on Property								
Less than \$2,000.....	61,362	49,203	651	236	383	568	60,327	48,404
\$2,000 to \$3,999.....	74,565	197,920	1,446	3,112	5,219	10,482	67,903	144,326
\$4,000 to \$5,999.....	52,116	196,822	2,977	11,741	5,784	24,319	43,360	160,762
\$6,000 to \$7,999.....	30,264	166,976	4,733	30,101	3,053	19,202	22,844	117,673
\$8,000 to \$9,999.....	17,378	119,975	2,288	18,665	1,883	14,568	13,213	86,742
\$10,000 to \$11,999.....	8,627	74,019	428	4,246	340	3,338	7,862	66,435
\$12,000 to \$14,999.....	5,851	58,410	428	5,129	25	261	5,397	53,020
\$15,000 to \$19,999.....	8,410	108,870	343	5,344	75	1,070	7,994	102,456
\$20,000 to \$24,999.....	3,509	58,190	...	...	70	1,258	3,440	56,932
\$25,000 to \$29,999.....	2,769	53,621	...	...	...	...	2,769	53,621
\$30,000 to \$49,999.....	4,406	123,192	6	246	...	...	4,400	122,946
\$50,000 to \$74,999.....	1,628	81,449	346	22,424	...	...	1,283	59,025
\$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 to \$299,999.....	271	56,398	47	10,788	...	...	224	45,610
\$300,000 to \$499,999.....	173	55,136	42	14,110	...	...	131	41,026
\$500,000 to \$699,999.....	50	24,895	5	3,140	...	...	45	21,755
\$700,000 to \$999,999.....	36	26,783	8	6,440	...	...	28	20,343
\$1,000,000 or more.....	55	99,360	26	61,850	...	...	29	37,510
Median loan.....dollars..	4,000	...	6,700	...	5,100	...	3,700	...
Total Outstanding Debt on Property								
Less than \$2,000.....	98,865	100,255	1,572	1,479	2,902	4,172	94,394	94,604
\$2,000 to \$3,999.....	70,583	200,336	2,000	6,437	5,091	15,315	63,502	178,584
\$4,000 to \$5,999.....	40,566	195,656	2,689	13,295	4,060	19,378	33,821	162,983
\$6,000 to \$7,999.....	23,839	161,963	4,199	28,931	3,613	24,650	16,028	108,382
\$8,000 to \$9,999.....	12,670	111,855	1,870	15,900	927	8,258	9,880	87,697
\$10,000 to \$11,999.....	5,843	62,567	450	4,978	100	5,294	5,294	56,558
\$12,000 to \$14,999.....	4,636	61,704	202	2,621	...	...	4,434	59,083
\$15,000 to \$19,999.....	6,187	104,041	316	4,933	137	2,297	5,738	96,851
\$20,000 to \$24,999.....	2,566	56,436	...	...	...	...	2,566	56,436
\$25,000 to \$29,999.....	1,794	49,088	...	...	...	...	1,794	49,088
\$30,000 to \$49,999.....	2,466	90,453	6	246	...	...	2,460	90,207
\$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 to \$299,999.....	255	62,098	53	13,392	...	...	202	48,706
\$300,000 to \$499,999.....	121	46,263	27	10,126	...	...	91	36,137
\$500,000 to \$699,999.....	35	20,826	4	2,650	...	...	34	18,176
\$700,000 to \$999,999.....	33	26,423	9	7,370	...	...	24	19,033
\$1,000,000 or more.....	44	91,730	25	60,920	...	...	19	30,810
Median debt.....dollars..	2,900	...	6,400	...	4,100	...	2,700	...
SOUTH								
Total.....	300,381	2,101,484	45,703	854,301	17,465	83,778	237,205	1,163,405
Average debt per property.....	...	7.0	...	18.7	...	4.8	...	4.9
Total Mortgage Loan on Property								
Less than \$2,000.....	76,471	57,691	485	86	1,528	1,390	74,459	56,215
\$2,000 to \$3,999.....	86,388	189,335	7,223	19,290	3,378	9,266	75,787	160,779
\$4,000 to \$5,999.....	49,959	196,356	11,822	53,138	6,000	26,879	32,138	116,339
\$6,000 to \$7,999.....	34,729	203,680	12,655	81,111	3,731	22,171	18,346	100,398
\$8,000 to \$9,999.....	17,498	130,851	4,333	35,706	2,109	16,889	11,054	78,256
\$10,000 to \$11,999.....	10,446	93,949	3,093	31,582	606	5,751	6,747	56,616
\$12,000 to \$14,999.....	9,119	102,009	3,851	46,018	64	725	5,205	55,266
\$15,000 to \$19,999.....	4,506	61,308	197	2,869	50	707	4,259	57,732
\$20,000 to \$24,999.....	2,371	45,548	109	2,148	...	...	2,262	43,400
\$25,000 to \$29,999.....	1,895	40,400	...	...	...	...	1,895	40,400
\$30,000 to \$49,999.....	3,595	96,643	187	8,003	...	...	3,408	88,640
\$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	15,089
\$100,000 to \$149,999.....	881	92,242	478	52,675	...	...	404	39,567
\$150,000 to \$199,999.....	416	64,363	314	31,679	...	...	102	12,704
\$200,000 to \$299,999.....	267	56,260	100	20,752	...	...	168	35,508
\$300,000 to \$499,999.....	273	94,803	144	54,428	...	...	129	40,275
\$500,000 to \$699,999.....	177	90,960	99	33,790	...	...	78	37,170
\$700,000 to \$999,999.....	121	95,140	91	73,700	...	...	31	21,440
\$1,000,000 or more.....	174	321,790	142	237,410	...	...	32	84,380
Median loan.....dollars..	3,700	...	6,400	...	5,400	...	3,100	...

TOTAL RENTAL PROPERTIES

Table 1.—TOTAL RENTAL 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	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	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)		
SOUTH—Con.								
Total Outstanding Debt on Property								
Less than \$2,000.....	111,623	104,725	1,114	1,053	1,840	1,882	103,671	101,790
\$2,000 to \$3,999.....	77,420	218,092	10,285	30,730	4,524	13,652	62,610	173,710
\$4,000 to \$5,999.....	44,814	221,625	11,387	58,703	6,813	34,340	26,617	128,582
\$6,000 to \$7,999.....	26,911	185,199	11,228	76,668	2,527	17,971	13,160	90,560
\$8,000 to \$9,999.....	13,848	122,549	4,022	36,540	1,598	13,931	8,235	72,078
\$10,000 to \$11,999.....	8,932	97,311	4,201	47,268	85	874	4,646	49,171
\$12,000 to \$14,999.....	4,658	61,252	1,368	17,965	59	741	3,233	42,546
\$15,000 to \$19,999.....	3,036	50,515	163	3,021	25	387	2,849	47,107
\$20,000 to \$24,999.....	2,918	63,586	...	...	...	...	2,918	63,586
\$25,000 to \$29,999.....	954	25,047	...	...	...	...	954	25,047
\$30,000 to \$49,999.....	2,152	79,721	193	8,311	...	...	1,959	71,410
\$50,000 to \$74,999.....	578	34,446	139	8,431	...	...	438	26,015
\$75,000 to \$99,999.....	448	38,315	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	...	...	13	12,871
\$200,000 to \$299,999.....	238	59,171	78	18,520	...	...	160	40,651
\$300,000 to \$499,999.....	258	102,716	143	56,885	...	...	115	45,851
\$500,000 to \$699,999.....	133	77,000	91	52,750	...	...	42	24,250
\$700,000 to \$999,999.....	108	90,820	89	74,840	...	...	29	15,980
\$1,000,000 or more.....	160	310,460	134	230,010	...	...	26	80,450
Median debt.....dollars..	2,800	...	6,000	...	4,800	...	2,200	...
WEST								
Total.....	216,930	1,622,871	27,703	334,616	15,534	92,999	1,73,695	1,195,256
Average debt per property.....	...	7.5	...	12.1	...	6.0	...	6.9
Total Mortgage Loan on Property								
Less than \$2,000.....	22,811	20,109	41	37	175	201	22,596	19,871
\$2,000 to \$3,999.....	52,033	153,616	3,208	6,975	1,228	3,228	47,598	143,413
\$4,000 to \$5,999.....	46,397	176,577	5,138	19,841	4,248	18,624	37,018	138,112
\$6,000 to \$7,999.....	33,818	195,195	8,375	54,245	5,080	30,565	20,370	110,385
\$8,000 to \$9,999.....	21,047	158,196	5,380	44,306	3,450	27,003	12,217	86,887
\$10,000 to \$11,999.....	10,091	87,364	2,174	21,202	1,082	9,840	6,886	56,322
\$12,000 to \$14,999.....	10,326	113,533	1,765	21,544	227	2,614	8,335	89,375
\$15,000 to \$19,999.....	7,630	100,323	538	8,334	...	...	7,093	91,989
\$20,000 to \$24,999.....	3,502	62,695	...	...	53	924	3,420	61,771
\$25,000 to \$29,999.....	2,490	54,468	15	317	...	...	2,475	54,151
\$30,000 to \$49,999.....	2,642	78,464	6	180	...	...	2,635	78,284
\$50,000 to \$74,999.....	2,045	102,332	370	19,878	...	...	1,675	82,454
\$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	...	...	43	43,335
\$150,000 to \$199,999.....	515	82,514	296	50,549	...	...	219	31,965
\$200,000 to \$299,999.....	98	19,842	25	5,742	...	...	73	14,100
\$300,000 to \$499,999.....	80	20,380	5	2,040	...	...	75	18,340
\$500,000 to \$699,999.....	22	10,080	3	1,640	...	...	19	8,440
\$700,000 to \$999,999.....	19	14,320	11	9,050	...	...	8	5,270
\$1,000,000 or more.....	27	51,920	16	33,660	...	...	11	18,260
Median loan.....dollars..	5,300	...	7,200	...	6,800	...	4,700	...
Total Outstanding Debt on Property								
Less than \$2,000.....	47,734	96,409	1,611	2,073	403	570	45,700	93,766
\$2,000 to \$3,999.....	55,149	158,824	4,119	12,116	2,282	7,199	48,700	139,509
\$4,000 to \$5,999.....	38,083	185,609	4,113	20,652	5,259	25,663	28,714	138,294
\$6,000 to \$7,999.....	30,407	237,966	9,095	62,556	4,510	30,897	16,805	114,513
\$8,000 to \$9,999.....	15,359	134,004	4,368	38,222	2,737	23,420	6,293	72,362
\$10,000 to \$11,999.....	8,772	94,486	1,943	21,469	196	2,080	6,693	70,937
\$12,000 to \$14,999.....	7,132	94,927	945	12,460	99	1,246	6,089	81,221
\$15,000 to \$19,999.....	4,513	76,427	433	6,989	53	924	4,077	68,514
\$20,000 to \$24,999.....	2,957	65,531	13	262	...	...	2,944	65,269
\$25,000 to \$29,999.....	1,496	40,615	14	365	...	...	1,481	40,250
\$30,000 to \$49,999.....	2,064	81,108	59	2,795	...	...	2,066	78,313
\$50,000 to \$74,999.....	1,573	91,988	323	18,236	...	...	1,292	73,752
\$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	...	...	499	56,267
\$150,000 to \$199,999.....	346	59,501	280	48,118	...	...	66	11,383
\$200,000 to \$299,999.....	134	30,022	25	5,742	...	...	110	24,280
\$300,000 to \$499,999.....	29	11,410	6	2,860	...	...	23	8,550
\$500,000 to \$699,999.....	13	7,210	1	660	...	...	12	6,550
\$700,000 to \$999,999.....	19	16,020	11	9,050	...	...	8	6,970
\$1,000,000 or more.....	23	48,030	16	33,660	...	...	7	14,370
Median debt.....dollars..	4,200	...	6,700	...	5,900	...	3,600	...

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage								
Amount of outstanding debt (thousands of dollars)														
UNITED STATES														
Total outstanding debt.....	10,251,066	8,892,450	1,358,616	1,929,624	1,769,586	102,879	351,415	7,970,027	6,787,599	1,182,428	480,435	21,875	458,560	
Average debt per mortgage.....	8.9	8.4	13.5	19.2	22.2	6.2	5.2	8.1	7.5	15.3	4.6	1.3	5.2	
Type of Mortgage Holder														
Commercial bank or trust company.....	1,338,900	1,183,200	155,700	331,242	295,768	27,251	112,929	894,729	782,348	112,381	34,539	5,975	28,564	
Mutual savings bank.....	2,593,688	2,121,809	471,879	337,415	323,003	9,172	45,388	2,210,885	1,753,937	456,948	11,328	1,942	9,386	
Savings and loan association.....	1,178,008	1,058,835	119,173	66,608	52,458	12,522	95,350	1,016,050	915,157	100,893	12,262	3,184	9,078	
Life insurance company.....	2,832,655	2,480,045	352,610	987,707	908,392	39,642	52,825	1,792,123	1,520,270	271,853	12,702	7,211	5,491	
Mortgage company.....	144,722	129,753	14,969	45,497	42,391	2,424	4,520	94,705	83,309	11,396	6,364	416	5,948	
Federal National Mortgage Association.....	70,380	64,402	5,978	42,061	36,083	5,978	28,319	...	...	...	1,729	...	...
Individual.....	1,509,809	1,342,421	167,388	...	...	...	266	1,509,543	1,342,243	167,300	340,261	...	340,260
Other.....	582,904	511,985	70,919	119,094	111,491	5,890	11,818	451,992	390,335	61,657	61,247	1,418	59,829	
Manner Mortgage Acquired by Present Holder														
Purchased.....	2,567,459	2,162,136	405,323	866,084	799,551	43,698	95,599	1,605,776	1,269,261	336,515	81,956	10,051	71,899	
Originated.....	7,683,607	6,730,314	953,293	1,063,540	970,035	59,181	255,816	6,364,251	5,518,338	845,913	398,479	11,824	386,655	
Origin of First Mortgage														
Mortgage made or assumed at time property acquired.....	6,430,922	5,557,526	873,396	1,843,039	1,686,066	100,518	336,645	4,251,238	3,550,965	700,273	...	...	...
Mortgage refinanced or renewed.....	2,997,638	2,564,400	433,238	73,424	71,466	1,276	6,674	2,917,540	2,486,260	431,280	...	...	...
Mortgage placed later than acquisition of property.....	822,506	770,524	51,982	13,161	12,054	1,085	8,096	801,249	750,374	50,875	...	...	...
Amortization														
Fully amortized.....	5,636,730	5,116,909	519,821	1,929,624	1,769,586	102,879	351,415	3,355,691	3,012,058	343,633	174,706	21,875	152,831	
Partially amortized.....	3,783,367	3,034,868	748,499	...	...	...	...	3,783,367	3,034,868	748,499	...	...	162,678
Not amortized.....	399,108	352,111	46,997	...	...	...	...	399,108	352,111	46,997	...	...	73,680
On demand.....	431,861	388,562	43,299	...	...	...	...	431,861	388,562	43,299	69,371	...	69,371
Regular principal payments required...	205,957	176,924	29,033	...	...	...	...	205,957	176,924	29,033	8,625	...	8,625
No regular principal payments required	225,904	211,636	14,266	...	...	...	...	225,904	211,636	14,266	60,746	...	60,746
Current Status of Payments														
Ahead or up-to-date in scheduled payments.....	9,872,969	8,567,039	1,305,930	1,877,080	1,726,610	94,480	325,122	7,670,767	6,530,485	1,140,282	408,232	20,286	388,006	
Delinquent														
Foreclosure in process.....	19,955	15,514	4,441	11,674	9,947	558	922	7,359	4,645	2,714	1,279	111	1,168	
Foreclosure not in process.....	249,755	208,116	41,639	40,870	33,029	7,841	25,371	183,514	150,688	32,826	19,277	1,538	17,739	
No regular payments required.....	108,387	101,781	6,606	...	...	...	...	108,387	101,781	6,606	51,647	...	51,647
Year Mortgage Made or Assumed														
1950 (part).....	1,855,211	1,585,778	269,433	306,026	267,223	28,587	68,989	1,480,226	1,251,146	229,080	141,048	6,212	134,836	
1949.....	2,518,379	2,205,373	313,006	643,359	586,732	27,858	63,372	1,811,648	1,558,150	253,498	102,511	5,451	98,060	
1948.....	2,032,202	1,756,805	275,397	527,836	492,997	28,163	71,128	1,432,238	1,202,783	230,455	87,530	6,670	80,860	
1947.....	1,390,322	1,183,927	206,395	223,204	204,902	14,307	83,055	1,084,063	896,352	187,711	54,887	2,806	52,051	
1946.....	879,726	794,660	125,066	49,806	43,504	3,920	62,458	767,462	651,932	115,530	30,658	725	29,933	
1942 to 1945.....	1,078,965	949,314	129,651	158,097	155,476	44	2,443	918,425	791,395	127,030	35,504	11	35,493	
1940 to 1941.....	229,140	217,323	11,817	9,561	9,091	...	...	219,579	208,232	11,347	7,914	...	7,914
1935 to 1939.....	138,796	125,276	13,520	11,735	11,661	...	...	127,061	113,615	13,446	8,764	...	8,764
1930 to 1934.....	61,983	51,913	10,070	...	...	...	...	61,983	51,913	10,070	5,917	...	5,917
1929 or earlier.....	66,342	62,081	4,261	...	...	...	...	66,342	62,081	4,261	4,732	...	4,732
Year Mortgage Due														
On demand.....	431,861	388,562	43,299	...	...	...	...	431,861	388,562	43,299	69,371	...	69,371
Fully amortized.....	5,636,730	5,116,909	519,821	1,929,624	1,769,586	102,879	351,415	3,355,691	3,012,058	343,633	174,706	21,875	152,831	
Past due.....	1,365	1,306	59	...	...	...	...	1,365	1,306	59	...	...	...
1950 to 1951.....	49,855	46,291	3,564	116	116	...	119	49,620	46,056	3,564	6,275	...	6,275	
1952 to 1953.....	137,058	123,171	13,887	1,264	1,242	...	146	135,648	121,783	13,865	19,494	...	19,494	
1954 to 1955.....	239,269	225,249	14,020	2,232	2,232	...	234,384	220,364	14,020	22,375	6	...	22,169	
1956 to 1957.....	361,403	323,731	37,672	2,846	2,535	263	9,986	348,571	311,380	37,191	21,184	17	21,187	
1958 to 1959.....	598,438	546,055	52,383	5,120	4,576	...	12,475	580,843	529,587	51,256	27,771	477	27,294	
1960 to 1964.....	1,361,621	1,224,641	136,980	32,527	27,834	1,241	65,973	1,263,121	1,132,738	130,383	41,076	2,676	38,400	
1965 to 1969.....	915,234	797,256	117,978	224,287	183,975	31,999	161,459	529,488	460,944	68,544	18,579	9,065	9,514	
1970 to 1974.....	671,670	581,139	90,531	441,890	375,206	57,868	84,743	145,037	125,561	19,476	15,118	8,826	6,292	
1975 or later.....	1,300,817	1,248,070	52,747	1,218,921	1,171,449	11,508	14,282	62,339	62,339	5,000	2,734	...	1,926	
Partially or not amortized.....	4,182,475	3,386,979	795,496	...	...	...	...	4,182,475	3,386,979	795,496	236,358	...	236,358
Past due.....	21,926	19,808	2,118	...	...	...	...	21,926	19,808	2,118	4,624	...	4,624
1950 to 1951.....	673,268	549,907	123,359	...	...	...	...	673,268	549,907	123,359	43,212	...	43,212
1952 to 1953.....	736,402	620,091	116,311	...	...	...	...	736,402	620,091	116,311	48,822	...	48,822
1954 to 1955.....	682,216	524,125	158,091	...	...	...	...	682,216	524,125	158,091	33,789	...	33,789
1956 to 1957.....	607,991	474,102	133,889	...	...	...	...	607,991	474,102	133,889	39,351	...	39,351
1958 to 1959.....	711,449	526,150	149,299	...	...	...	...	711,449	526,150	149,299	30,379	...	30,379
1960 to 1964.....	975,445	477,135	498,310	...	...	...	...	975,445	477,135	498,310	25,413	...	25,413
1965 to 1969.....	100,021	87,815	12,206	...	...	...	...	100,021	87,815	12,206	9,956	...	9,956
1970 to 1974.....	22,314	21,443	871	...	...	...	...	22,314	21,443	871	637	...	637
1975 or later.....	51,443	50,403	1,040	...	...	...	...	51,443	50,403	1,040	175	...	175

¹ Includes 57,159 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
UNITED STATES—Con.													
Amount of outstanding debt (thousands of dollars)													
Interest Rate													
Less than 3.0 percent.....	118,871	115,442	3,429	5,000	5,000	...	...	113,871	110,442	3,429	16,094	...	16,094
3.0 percent.....	129,337	115,408	13,929	4,017	3,660	357	...	125,320	111,748	13,572	10,994	63	10,931
3.1 to 3.5 percent.....	432,942	374,926	58,016	85,772	82,503	...	...	347,170	292,423	54,747	3,450	...	3,450
3.6 to 3.9 percent.....	137,243	122,961	14,282	28,638	28,638	...	...	108,605	94,323	14,282	168	...	168
4.0 percent.....	4,130,172	3,613,595	516,577	1,431,534	1,354,914	36,537	351,415	2,347,223	1,923,416	423,807	75,024	21,812	53,212
4.1 to 4.4 percent.....	221,473	190,771	30,702	16,480	15,770	240	...	204,993	175,001	29,992	756	...	756
4.5 percent.....	2,063,722	1,686,040	377,682	354,133	275,125	65,745	...	1,709,589	1,410,915	298,674	31,831	...	31,831
4.6 to 5.0 percent.....	1,765,332	1,563,268	201,964	4,050	3,976	...	...	1,761,282	1,559,392	201,890	193,118	...	193,118
5.1 to 5.5 percent.....	148,895	129,797	19,098	...	...	...	...	148,895	129,797	19,098	4,892	...	4,892
5.6 to 6.0 percent.....	1,029,420	914,939	114,481	...	...	...	...	1,029,420	914,939	114,481	125,870	...	125,870
6.1 percent or more.....	73,659	65,203	8,456	...	...	...	...	73,659	65,203	8,456	18,238	...	18,238
Mortgage Loan													
Less than \$2,000.....	168,874	160,495	8,379	396	396	...	2,575	165,903	157,524	8,379	40,611	16,642	23,969
\$2,000 to \$3,999.....	711,602	668,839	42,763	32,976	28,266	2,139	35,068	643,568	606,351	37,217	56,826	5,233	51,593
\$4,000 to \$5,999.....	848,993	746,441	102,552	112,633	74,810	32,370	84,743	651,617	589,902	61,715	39,744	...	39,744
\$6,000 to \$7,999.....	847,387	749,341	98,046	207,249	158,427	43,501	101,754	538,384	495,000	43,384	40,923	...	40,923
\$8,000 to \$9,999.....	595,884	487,758	86,159	63,949	63,949	16,719	77,589	387,136	349,844	37,292	17,626	...	17,626
\$10,000 to \$11,999.....	396,377	357,241	39,136	49,773	45,456	2,802	28,668	317,936	285,953	31,983	28,782	...	28,782
\$12,000 to \$14,999.....	394,526	352,241	42,285	69,279	66,335	2,944	12,153	313,094	273,753	39,341	13,944	...	13,944
\$15,000 to \$19,999.....	430,160	380,118	50,042	21,731	19,489	2,242	5,970	402,459	354,659	47,800	22,731	...	22,731
\$20,000 to \$24,999.....	301,560	240,828	60,732	...	...	...	2,895	298,665	237,933	60,732	29,769	...	29,769
\$25,000 to \$29,999.....	227,524	206,500	21,024	919	757	162	...	226,605	205,743	20,862	14,948	...	14,948
\$30,000 to \$49,999.....	583,825	522,652	61,173	8,429	8,429	...	...	575,396	514,223	61,173	55,175	...	55,175
\$50,000 to \$74,999.....	504,938	373,042	131,896	49,195	42,052	...	...	455,743	330,990	124,753	48,134	...	48,134
\$75,000 to \$99,999.....	409,021	342,993	66,028	45,748	44,340	...	...	363,273	298,653	64,620	12,114	...	12,114
\$100,000 to \$149,999.....	713,628	589,262	124,366	131,598	131,598	...	...	582,030	457,664	124,366	18,778	...	18,778
\$150,000 to \$199,999.....	522,494	415,353	107,141	136,482	129,275	...	...	386,012	298,078	97,934	13,360	...	13,360
\$200,000 to \$299,999.....	510,446	411,873	98,573	58,782	58,782	...	...	451,664	353,091	98,573	11,760	...	11,760
\$300,000 to \$499,999.....	549,040	468,266	80,774	102,935	102,935	...	...	446,105	365,331	80,774	7,470	...	7,470
\$500,000 to \$699,999.....	340,755	297,585	43,170	141,950	138,940	...	...	198,805	156,645	42,160	3,600	...	3,600
\$700,000 to \$999,999.....	305,492	282,052	23,440	136,940	136,940	...	...	168,552	145,112	23,440	1,660	...	1,660
\$1,000,000 or more.....	933,540	839,570	93,970	536,450	518,410	...	...	397,090	321,160	75,930	2,480	...	2,480
Outstanding Debt													
Less than \$2,000.....	393,997	376,890	17,107	5,707	5,633	...	7,906	380,384	363,265	17,119	56,629	18,136	38,493
\$2,000 to \$3,999.....	857,641	798,878	58,763	55,459	47,916	2,623	51,217	750,965	700,728	50,237	55,311	3,739	51,572
\$4,000 to \$5,999.....	905,351	792,665	112,686	120,877	76,433	39,529	103,090	681,384	619,265	62,119	43,746	...	43,746
\$6,000 to \$7,999.....	819,830	710,744	109,086	211,799	161,026	44,978	97,527	510,504	456,946	53,558	42,510	...	42,510
\$8,000 to \$9,999.....	524,801	471,854	52,947	68,317	55,169	8,501	66,679	389,805	353,885	35,920	17,429	...	17,429
\$10,000 to \$11,999.....	358,920	325,382	33,538	69,495	65,426	4,069	11,990	277,435	248,362	29,073	24,145	...	24,145
\$12,000 to \$14,999.....	324,855	283,094	41,761	29,995	29,220	775	5,176	289,684	248,698	40,986	10,149	...	10,149
\$15,000 to \$19,999.....	382,580	337,217	45,363	18,600	16,358	2,242	7,830	356,150	313,029	43,121	38,690	...	38,690
\$20,000 to \$24,999.....	325,974	251,948	70,026	702	702	...	...	325,272	255,246	70,026	10,308	...	10,308
\$25,000 to \$29,999.....	176,858	164,517	12,341	527	365	162	...	176,331	164,152	12,179	16,397	...	16,397
\$30,000 to \$49,999.....	568,771	504,794	63,977	18,575	11,432	...	...	550,196	493,262	56,934	63,360	...	63,360
\$50,000 to \$74,999.....	482,658	373,802	108,856	47,556	47,556	...	...	435,102	326,246	108,856	37,695	...	37,695
\$75,000 to \$99,999.....	484,297	390,844	93,453	65,889	64,481	...	...	418,408	326,363	92,045	12,322	...	12,322
\$100,000 to \$149,999.....	648,774	521,280	127,494	108,228	108,228	...	...	540,546	413,052	127,494	21,704	...	21,704
\$150,000 to \$199,999.....	474,397	386,355	88,042	135,633	128,426	...	...	338,764	257,929	80,835	6,030	...	6,030
\$200,000 to \$299,999.....	520,335	420,893	99,442	75,534	75,534	...	...	444,801	345,359	99,442	11,730	...	11,730
\$300,000 to \$499,999.....	512,821	442,857	69,964	96,973	96,973	...	...	415,848	345,884	69,964	6,380	...	6,380
\$500,000 to \$699,999.....	313,796	271,466	42,330	135,430	132,420	...	...	178,266	139,046	39,320	2,690	...	2,690
\$700,000 to \$999,999.....	292,530	262,060	30,470	143,038	143,038	...	...	149,492	119,022	30,470	730	...	730
\$1,000,000 or more.....	881,880	800,910	80,970	521,290	503,250	...	...	360,390	297,660	62,730	2,480	...	2,480
Number of mortgages													
Total mortgages.....	1,154,887	1,054,110	100,777	1,100,449	79,582	16,679	67,300	987,135	909,890	77,254	105,369	16,682	88,687
Type of Mortgage Holder													
Commercial bank or trust company.....	223,392	206,054	17,338	26,582	20,819	4,460	23,385	173,428	163,189	10,239	12,187	4,304	7,880
Mutual savings bank.....	137,149	119,773	17,376	11,691	9,595	1,323	7,634	117,829	102,651	15,178	3,734	1,323	2,411
Savings and loan association.....	283,751	264,161	19,590	7,771	5,593	1,952	19,889	256,099	239,272	16,827	6,838	2,545	4,295
Life insurance company.....	109,336	95,589	13,747	43,025	34,831	6,569	8,749	57,570	52,218	5,352	6,547	5,976	572
Mortgage company.....	10,929	9,864	1,065	2,774	2,272	348	937	7,223	6,770	453	1,897	348	1,549
Federal National Mortgage Association.....	9,859	8,780	1,079	5,325	4,246	1,079	4,326	...	...	...	1,071	1,071	...
Individual.....	328,929	304,089	24,840	...	...	...	...	328,897	304,069	24,828	64,160	...	64,160
Other.....	51,587	45,837	5,750	3,308	2,251	952	2,137	46,142	41,756	4,386	8,935	1,115	7,820
Manner Mortgage Acquired by Present Holder													
Purchased.....	193,388	170,639	22,749	50,078	40,609	7,130	17,086	126,239	113,342	12,897	20,640	7,638	13,004
Originated.....	961,490	883,476	78,021	50,362	38,976	9,548	50,210	860,910	796,555	64,355	84,705	9,040	75,665
Form of Debt													
Mortgage or deed of trust.....	1,085,741	985,330	100,411	100,455	79,585	16,680	67,294	918,010	841,116	76,894	102,702	16,680	86,026
Contract to purchase.....	69,139	68,780	359	...	...	...	...	69,138	68,779	359	2,642	...	2,642
Service of Mortgage													
Hold and service mortgage.....	995,425	914,311	81,114	50,181	39,857	8,445	52,720	892,544	823,931	68,613	84,581	9,194	75,395
Hold mortgage only.....	159,449	139,797	19,652	50,275	39,733	8,230	14,574	96,607	85,968	8,639	20,779	7,483	13,283

¹ Includes 4,188 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
UNITED STATES—Con.													
Amortization													
Fully amortized.....	808,247	740,613	67,634	100,453	79,585	16,680	67,294	640,513	596,393	44,120	62,116	16,679	45,443
Partially amortized.....	175,291	154,559	20,732	...	...	...	...	175,291	154,559	20,732	19,031	...	19,031
Not amortized.....	80,488	75,149	5,339	...	...	...	...	80,488	75,149	5,339	12,224	...	12,224
On demand.....	90,878	83,810	7,068	...	...	...	...	90,878	83,810	7,068	12,051	...	12,051
Regular principal payments required...	33,925	30,558	3,367	...	...	...	...	33,925	30,558	3,367	2,658	...	2,658
No regular principal payments required	56,953	53,252	3,701	...	...	...	...	56,953	53,252	3,701	9,393	...	9,393
Frequency of Interest Payment													
Monthly.....	818,361	747,846	70,515	100,453	79,585	16,680	66,447	651,478	604,477	47,001	68,525	16,619	51,908
Quarterly, semi-annually or annually....	289,467	260,553	28,914	...	...	...	846	288,621	259,707	28,914	27,251	60	27,191
Other regular interval.....	5,393	5,155	238	...	...	...	...	5,393	5,155	238	119	...	119
No regular payment.....	41,680	40,570	1,110	...	...	...	...	41,680	40,570	1,110	9,456	...	9,456
Frequency of Principal Payment													
Monthly.....	825,900	755,749	70,151	100,453	79,585	16,680	67,278	658,179	611,545	46,634	67,990	16,680	51,313
Quarterly, semi-annually or annually....	182,751	161,896	20,855	...	...	...	16	182,735	161,880	20,855	14,500	...	14,500
Other regular interval.....	13,640	12,789	851	...	...	...	...	13,640	12,789	851	2,659	...	2,659
No regular payment.....	132,627	123,700	8,927	...	...	...	...	132,627	123,700	8,927	20,206	...	20,206
Method of Payment													
Interest and principal at same time in constant total amount.....	802,769	729,019	73,750	100,449	79,581	16,680	66,137	636,200	585,967	50,223	61,687	16,680	45,009
Interest and principal at same time in increasing or decreasing total amount..	183,111	167,721	15,390	...	...	...	326	182,780	167,390	15,390	17,915	...	17,915
Payment of interest only.....	103,327	94,859	8,468	...	...	...	...	103,327	94,859	8,468	14,040	...	14,040
Interest and principal at different times, or principal only.....	28,085	25,927	2,158	...	...	...	831	27,254	25,097	2,157	3,387	...	3,386
No regular interest or principal payments.....	37,686	36,633	1,053	...	...	...	...	37,686	36,633	1,053	8,365	...	8,365
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,055,929	962,382	93,547	97,057	77,517	15,515	61,273	897,662	826,166	71,496	90,082	15,656	74,443
Delinquent:													
Foreclosure in process.....	2,801	2,302	499	687	448	87	197	1,919	1,659	260	652	87	565
Foreclosure not in process.....	58,825	53,088	5,737	2,751	1,662	1,092	5,855	50,226	45,724	4,502	6,713	951	5,765
No regular payments required.....	37,418	36,388	1,030	...	...	...	...	37,418	36,388	1,030	7,936	...	7,936
Year Mortgage Made or Assumed													
1950 (part).....	219,093	199,112	19,981	15,953	9,798	4,684	11,585	191,560	178,020	13,540	26,937	4,684	22,253
1949.....	266,566	244,733	21,833	21,900	17,075	4,076	12,656	232,016	215,430	16,586	27,373	4,076	23,299
1948.....	212,534	191,764	20,770	25,030	20,280	4,473	12,239	175,274	160,810	14,464	21,395	4,526	16,873
1947.....	155,507	138,828	16,679	13,663	10,424	2,659	15,297	126,563	113,180	13,383	15,371	2,606	12,766
1946.....	104,871	96,435	8,436	4,291	3,118	79	14,670	85,911	78,977	6,934	5,230	779	4,452
1942 to 1945.....	119,047	110,246	8,801	13,908	13,435	7	867	104,272	95,946	8,326	5,293	9	5,284
1940 to 1941.....	28,817	27,800	1,017	2,694	2,490	...	...	26,124	25,311	813	1,073	...	1,073
1935 to 1939.....	25,730	24,246	1,484	3,038	2,985	...	...	22,695	21,264	1,431	1,099	...	1,099
1930 to 1934.....	8,070	7,064	1,006	...	...	...	...	8,070	7,064	1,006	684	...	684
1929 or earlier.....	14,731	13,933	798	...	...	...	...	14,731	13,933	798	978	...	978
Term of Mortgage													
On demand.....	90,862	83,795	7,067	...	...	...	...	90,862	83,795	7,067	12,048	...	12,048
Less than 5 years.....	158,890	148,408	10,482	234	224	...	113	158,544	148,071	10,473	28,024	...	28,024
5 to 9 years.....	274,123	251,341	22,782	702	433	88	3,451	269,973	247,481	22,492	26,710	102	26,608
10 to 12 years.....	320,285	295,672	24,613	1,535	1,515	...	9,556	309,198	284,832	24,366	16,964	1,109	15,855
13 to 14 years.....	29,581	26,614	2,967	1,751	962	255	2,862	24,971	22,882	2,089	1,445	216	1,229
15 years.....	78,764	73,027	5,737	3,688	3,157	195	9,093	65,985	60,941	5,044	3,504	1,772	1,733
16 to 19 years.....	38,294	33,311	4,983	4,892	3,007	1,577	7,777	25,630	22,929	2,701	3,526	2,266	1,261
20 years.....	81,630	72,618	9,012	30,845	24,602	5,241	23,073	27,715	26,140	1,575	6,776	5,595	1,181
21 to 24 years.....	16,360	13,364	2,996	8,100	6,037	1,625	3,859	4,402	3,789	613	1,171	1,046	125
25 years.....	56,058	46,463	9,595	43,617	34,864	7,716	7,523	4,925	4,331	594	4,718	4,575	144
26 years or more.....	10,116	9,549	567	5,106	4,802	...	...	5,012	4,749	263	479	...	479
Median term..... years..	10	10	11	24	24	23	20	10	10	10	8	20	6
Year Mortgage Due													
On demand.....	90,878	83,810	7,067	...	...	...	...	90,878	83,810	7,067	12,045	...	12,045
Fully amortized.....	808,247	740,613	67,634	100,467	79,601	16,680	67,315	640,513	596,393	44,120	62,116	16,679	45,438
Past due.....	1,275	1,248	27	...	...	...	...	1,275	1,248	27	12	...	12
1950 to 1951.....	39,961	38,611	1,350	232	232	...	336	39,394	38,044	1,350	5,420	...	5,420
1952 to 1953.....	78,424	74,724	3,700	832	822	...	182	77,409	73,719	3,690	13,122	...	13,122
1954 to 1955.....	98,424	93,970	4,454	1,541	1,541	...	1,479	95,405	90,771	4,634	6,965	11	6,954
1956 to 1957.....	102,009	93,570	8,439	1,309	1,309	88	4,491	96,108	87,838	8,270	4,641	15	4,626
1958 to 1959.....	122,741	113,797	8,944	1,904	1,671	...	3,758	117,086	108,548	8,538	5,238	384	4,857
1960 to 1964.....	189,537	174,693	14,844	9,467	7,979	416	15,260	164,829	151,843	12,986	10,318	2,167	8,151
1965 to 1969.....	98,975	86,756	12,219	31,980	24,932	5,747	28,355	38,650	34,846	3,804	8,945	7,513	1,431
1970 to 1974.....	64,217	52,773	11,444	45,138	35,027	9,063	11,230	7,853	7,206	647	6,417	5,995	422
1975 or later.....	12,684	10,651	2,033	7,956	6,088	1,366	2,224	2,504	2,341	163	1,038	594	443

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
UNITED STATES—Con.													
Year Mortgage Due—Con.													
Partially or not amortized.....	255,779	229,708	26,071	...	...	...	...	255,779	229,708	26,071	31,255	...	31,255
Past due.....	4,016	3,780	236	...	...	...	...	4,016	3,780	236	600	...	800
1950 to 1951.....	87,319	79,666	7,653	...	...	...	...	87,319	79,666	7,653	10,008	...	10,008
1952 to 1953.....	69,734	62,977	6,757	...	...	...	...	69,734	62,977	6,757	9,177	...	9,177
1954 to 1955.....	43,042	38,357	4,685	...	...	...	...	43,042	38,357	4,685	4,843	...	4,843
1956 to 1957.....	17,801	14,429	3,372	...	...	...	...	17,801	14,429	3,372	2,702	...	2,702
1958 to 1959.....	18,611	16,651	1,960	...	...	...	...	18,611	16,651	1,960	2,118	...	2,118
1960 to 1964.....	12,215	10,966	1,249	...	...	...	...	12,215	10,966	1,249	1,129	...	1,129
1965 to 1969.....	2,279	2,133	146	...	...	...	...	2,279	2,133	146	200	...	200
1970 to 1974.....	723	713	10	...	...	...	...	723	713	10	249	...	249
1975 or later.....	39	36	3	...	...	...	...	39	36	3	29	...	29
Interest Rate													
Less than 3.0 percent.....	10,645	10,198	447	3	3	...	...	10,645	10,195	447	2,871	...	2,871
3.0 percent.....	6,771	6,329	442	57	4	53	...	6,714	6,325	389	914	53	861
3.1 to 3.5 percent.....	6,377	5,897	480	509	353	...	...	5,867	5,543	324	74	...	74
3.6 to 3.9 percent.....	921	795	126	45	45	...	...	876	750	126	1	...	1
4.0 percent.....	211,488	195,540	16,038	39,610	33,137	5,463	67,294	104,596	97,681	6,915	22,043	16,627	5,423
4.1 to 4.4 percent.....	3,532	3,053	479	1,284	1,040	41	...	2,246	2,012	234	19	...	19
4.5 percent.....	171,178	145,036	26,142	56,187	42,292	11,119	...	115,001	102,752	12,249	2,981	...	2,981
4.6 to 5.0 percent.....	330,591	305,919	24,672	2,766	2,713	...	...	327,831	303,212	24,619	29,572	...	29,572
5.1 to 5.5 percent.....	30,934	28,061	2,873	...	...	...	...	30,934	28,061	2,873	857	...	857
5.6 to 6.0 percent.....	338,368	313,656	24,712	...	...	...	...	338,368	313,656	24,712	40,238	...	40,238
6.1 percent or more.....	44,135	39,761	4,374	...	...	...	...	44,135	39,761	4,374	5,799	...	5,799
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.5	4.0	5.0	5.0	5.0	5.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	206,688	197,447	9,241	1,300	1,300	...	2,577	202,813	193,572	9,241	46,988	14,360	32,628
\$2,000 to \$3,999.....	309,175	290,564	18,611	13,775	12,140	702	14,199	281,208	264,524	16,684	26,674	2,318	24,354
\$4,000 to \$5,999.....	220,505	195,976	24,529	25,909	18,039	6,584	19,650	174,962	158,942	16,020	10,191	...	10,191
\$6,000 to \$7,999.....	149,694	133,358	16,336	31,920	24,278	6,697	16,366	101,427	93,678	7,749	6,898	...	6,898
\$8,000 to \$9,999.....	76,545	68,248	8,297	10,537	7,865	2,025	9,842	56,176	51,011	5,165	2,500	...	2,500
\$10,000 to \$11,999.....	45,686	41,249	4,437	4,949	4,515	270	3,110	37,635	34,119	3,516	3,495	...	3,495
\$12,000 to \$14,999.....	36,722	32,797	3,925	5,781	5,520	261	1,033	29,914	26,280	3,634	1,350	...	1,350
\$15,000 to \$19,999.....	31,894	28,362	3,532	1,401	1,263	138	382	30,112	26,178	3,934	1,768	...	1,768
\$20,000 to \$24,999.....	16,461	13,348	3,113	...	...	...	162	16,300	13,187	3,113	1,693	...	1,693
\$25,000 to \$29,999.....	10,610	9,686	924	41	35	6	...	10,569	9,651	918	646	...	646
\$30,000 to \$39,999.....	19,737	17,683	2,054	198	198	...	...	19,539	17,485	2,054	1,645	...	1,645
\$40,000 to \$49,999.....	9,905	7,413	2,492	851	706	...	...	9,053	6,706	2,347	966	...	966
\$50,000 to \$74,999.....	5,387	4,562	825	551	534	...	...	4,838	4,030	808	176	...	176
\$75,000 to \$99,999.....	6,743	5,646	1,097	1,195	1,195	...	...	5,549	4,482	1,097	194	...	194
\$100,000 to \$149,999.....	3,426	2,706	720	811	768	...	...	2,615	1,938	677	101	...	101
\$150,000 to \$199,999.....	2,423	1,965	458	251	251	...	...	2,173	1,715	458	58	...	58
\$200,000 to \$299,999.....	1,820	1,589	231	286	286	...	...	1,534	1,303	231	27	...	27
\$300,000 to \$499,999.....	656	574	82	264	264	...	...	392	316	76	8	...	8
\$500,000 to \$699,999.....	398	366	32	173	173	...	...	226	194	32	3	...	3
\$700,000 to \$999,999.....	521	463	58	290	283	...	...	231	180	51	2	...	2
\$1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,500	4,300	5,800	6,600	6,700	6,300	5,700	4,000	3,900	5,500	2,300	1,100	2,700
Outstanding Debt													
Less than \$2,000.....	344,170	328,437	15,733	5,292	5,239	...	6,152	332,728	317,059	15,699	58,066	15,180	42,890
\$2,000 to \$3,999.....	301,720	280,965	20,755	18,554	16,100	832	16,990	266,189	248,233	17,956	20,569	1,498	19,170
\$4,000 to \$5,999.....	186,497	163,354	23,143	23,852	15,041	7,794	20,482	142,175	128,990	13,185	9,218	...	9,218
\$6,000 to \$7,999.....	119,667	103,918	15,749	30,621	23,302	6,540	14,112	74,945	67,178	7,767	6,173	...	6,173
\$8,000 to \$9,999.....	59,355	53,392	5,963	7,592	6,153	934	7,629	44,148	40,064	4,084	2,039	...	2,039
\$10,000 to \$11,999.....	33,235	30,135	3,100	6,201	5,834	375	1,094	25,933	23,247	2,686	2,311	...	2,311
\$12,000 to \$14,999.....	24,512	21,349	3,163	2,289	2,228	61	395	21,829	18,727	3,102	785	...	785
\$15,000 to \$19,999.....	22,694	19,994	2,700	1,170	1,032	138	465	21,063	18,502	2,561	2,246	...	2,246
\$20,000 to \$24,999.....	14,723	11,608	3,115	33	33	...	...	14,690	11,575	3,115	473	...	473
\$25,000 to \$29,999.....	6,479	6,032	447	20	14	6	...	6,458	6,017	441	608	...	608
\$30,000 to \$39,999.....	15,048	13,397	1,651	403	259	...	...	14,647	13,140	1,507	1,672	...	1,672
\$40,000 to \$49,999.....	7,948	6,071	1,877	754	754	...	...	7,193	5,316	1,877	671	...	671
\$50,000 to \$74,999.....	5,643	4,532	1,111	729	712	...	...	4,914	3,820	1,094	140	...	140
\$75,000 to \$99,999.....	5,394	4,380	1,014	937	937	...	...	4,458	3,444	1,014	183	...	183
\$100,000 to \$149,999.....	2,802	2,272	530	297	297	...	...	2,012	1,525	487	35	...	35
\$150,000 to \$199,999.....	2,339	1,913	426	297	297	...	...	2,042	1,616	426	51	...	51
\$200,000 to \$299,999.....	1,418	1,235	183	242	242	...	...	1,176	993	183	17	...	17
\$300,000 to \$499,999.....	547	472	75	243	237	...	...	304	235	69	5	...	5
\$500,000 to \$699,999.....	360	324	36	182	182	...	...	179	143	36	1	...	1
\$700,000 to \$999,999.....	460	416	44	274	267	...	...	186	149	37	2	...	2
\$1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,400	3,300	5,000	6,100	6,200	5,900	5,000	3,000	2,900	4,500	1,800	1,000	2,100
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....	1,010,752	919,522	91,230	100,477	79,602	16,680	67,315	842,981	775,300	67,711	82,184	16,680	65,511
Less than \$20.....	408,879	367,383	41,496	12,543	11,310	625	13,848	382,501	342,944	39,557	66,018	16,592	49,426
\$20 to \$24.....	122,754	114,212	8,542	14,727	12,631	1,074	10,636	97,390	91,143	6,247	5,244	...	5,244
\$25 to \$29.....	102,673	94,056	8,617	14,212	10,619	2,976	7,731	80,735	75,821	4,914	3,271	...	3,271
\$30 to \$34.....	91,880	81,669	10,211	18,157	13,563	4,101	7,924	65,813	60,068	5,745	1,671	88	1,584
\$35 to \$39.....	69,449	62,341	7,108	15,568	11,830	3,218	6,868	47,014	44,085	2,929	961	...	961
\$40 to \$44.....	64,074	57,909	6,165	18,499	14,265	3,494	7,571	38,007	36,528	1,479	807	...	807
\$45 to \$49.....	26,310	24,974	1,336	1,922	1,563	359	5,050	19,338	18,051	1,287	454	...	454
\$50 to \$54.....	40,942	37,988	2,954	2,055	1,459	301	3,412	35,479	33,233	2,246	1,818	...	1,818

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
UNITED STATES—Con.													
Number of Mortgages													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	17,971	17,434	537	713	701	12	2,101	15,162	14,760	402	481	...	481
\$60 to \$64.....	15,673	13,773	1,900	1,051	684	367	883	13,740	12,207	1,533	80	...	80
\$65 to \$69.....	8,418	7,961	457	199	146	53	416	7,804	7,399	405	97	...	97
\$70 to \$79.....	14,459	14,035	424	394	394	...	488	13,579	13,155	424	226	...	226
\$80 to \$99.....	10,497	10,408	89	437	437	...	172	9,890	9,801	89	76	...	76
\$100 to \$119.....	10,369	9,795	574	...	...	...	215	10,155	9,581	574	263	...	263
\$120 or more.....	6,404	5,984	420	...	...	...	...	6,374	5,984	420	717	...	717
Median payment.....dollars..	23	24	22	32	31	34	30	22	22	17	12	10	13
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	329,470	294,518	34,952	100,378	79,560	16,640	48,739	180,443	168,259	12,184	...	...	...
\$25 to \$29.....	97,081	89,005	8,076	6,762	5,761	521	7,944	82,390	75,599	6,791	...	...	...
\$30 to \$34.....	31,303	29,244	2,059	7,687	7,187	360	3,748	19,871	18,507	1,364	...	...	...
\$35 to \$39.....	35,064	32,514	2,550	10,536	9,129	699	5,213	19,325	18,381	944	...	...	...
\$40 to \$44.....	31,606	27,853	3,753	12,549	10,097	2,053	6,423	12,644	11,405	1,239	...	...	...
\$45 to \$49.....	31,192	25,584	5,608	15,251	10,654	3,752	5,122	10,822	10,080	742	...	...	...
\$50 to \$54.....	24,762	20,587	4,175	12,635	8,837	3,495	4,380	7,754	7,458	296	...	...	...
\$55 to \$59.....	26,320	24,153	2,167	14,811	13,107	1,665	5,025	6,501	6,357	144	...	...	...
\$60 to \$64.....	17,862	15,374	2,488	9,046	7,001	1,790	3,621	5,201	4,980	221	...	...	...
\$65 to \$69.....	12,122	9,963	2,159	4,665	2,931	1,133	3,006	4,460	4,329	131	...	...	...
\$70 to \$79.....	6,943	5,869	1,074	3,208	2,289	511	1,982	1,756	1,627	129	...	...	...
\$80 to \$89.....	6,669	6,298	371	1,663	1,386	278	1,448	3,560	3,467	93	...	...	...
\$90 to \$99.....	5,146	4,699	447	1,238	855	383	656	3,256	3,191	65	...	...	...
\$100 to \$119.....	1,712	1,687	25	122	122	...	104	1,486	1,461	25	...	...	...
\$120 or more.....	1,634	1,634	...	204	204	...	67	1,364	1,364	...	...	...	...
Amount for other items not reported.....	54	54	...	1	1	...	...	53	53	...	...	...	...
Median payment.....dollars..	35	34	40	44	43	46	41	26	27	22	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:	329,491	294,539	34,952	100,321	79,506	16,639	48,728	180,481	168,302	12,179	...	...	...
No other items.....	94,990	75,027	19,963	94,983	75,032	16,218	...	...	...	...	...	...	...
Other items.....	5,338	4,474	864	5,338	4,474	421	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	120,994	114,144	6,850	...	...	...	39,928	81,066	75,576	5,490	...	...	...
Real estate taxes.....	81,931	76,364	5,567	...	...	...	6,091	75,846	70,851	4,995	...	...	...
Fire and hazard insurance premiums.....	5,299	5,048	251	...	...	...	763	4,536	4,285	251	...	...	...
Other combinations:	...	...	...	...	...	...	...	...	...	...	...	...	...
Including real estate taxes.....	16,432	15,133	1,299	...	...	...	1,946	14,516	13,235	1,281	...	...	...
Not including real estate taxes.....	4,507	4,349	158	...	...	...	...	4,517	4,355	162	...	...	...
NORTHEAST													
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	4,976,410	4,087,931	888,479	499,863	464,581	10,020	102,089	4,374,458	3,527,066	847,392	277,161	2,051	275,110
Average debt per mortgage.....	13.7	12.5	23.6	39.6	45.8	6.9	5.8	13.1	11.8	24.7	6.8	1.4	7.0
Type of Mortgage Holder													
Commercial bank or trust company.....	465,408	390,123	75,285	91,553	80,324	1,229	23,548	350,307	278,259	72,048	13,730	305	13,425
Mutual savings bank.....	2,494,650	2,030,385	464,265	284,229	271,656	7,678	39,778	2,170,643	1,719,440	451,203	10,351	1,620	8,731
Savings and loan association.....	281,385	250,115	31,270	15,296	12,692	1,113	30,203	235,886	210,528	25,358	1,248	126	1,122
Life insurance company.....	927,520	735,576	191,944	79,310	60,434	...	5,405	842,805	669,737	173,068	3,119	...	3,119
Mortgage company.....	51,795	46,183	5,612	7,553	7,553	...	...	44,242	38,630	5,612	4,296	...	4,296
Federal National Mortgage Association.....	2,993	2,993	...	...	...	...	2,993	...	...	...	...	...	...
Individual.....	504,478	430,576	73,902	...	...	...	101	504,377	430,475	73,902	198,683	...	198,683
Other.....	248,181	201,980	46,201	21,922	21,922	...	61	226,198	179,997	46,201	45,734	...	45,734
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,326,059	1,036,737	289,322	223,792	214,378	6,617	15,511	1,086,756	806,971	279,785	34,142	1,351	32,791
Originated.....	3,650,351	3,051,194	599,157	276,071	250,203	3,403	86,578	3,287,702	2,720,095	567,607	243,019	700	242,319
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	2,481,744	1,998,459	483,285	484,137	448,855	10,020	93,355	1,904,252	1,462,054	442,198	...	...	...
Mortgage refinanced or renewed.....	2,163,633	1,791,404	372,249	11,242	11,242	...	3,014	2,149,397	1,777,148	372,249	...	...	...
Mortgage placed later than acquisition of property.....	331,013	298,068	32,945	4,484	4,484	...	5,720	320,809	287,864	32,945

TOTAL RENTAL PROPERTIES

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	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST—Con.													
Amortization													
Fully amortized.....	1,334,337	1,202,678	131,659	499,863	464,581	10,020	102,089	732,385	641,813	90,572	52,093	2,051	50,042
Partially amortized.....	3,095,475	2,407,747	687,728	...	...	...	...	3,095,475	2,407,747	687,728	133,412	...	133,412
Not amortized.....	217,736	187,032	30,704	...	...	...	...	217,736	187,032	30,704	47,039	...	47,039
On demand.....	328,862	290,474	38,388	...	...	...	...	328,862	290,474	38,388	44,617	...	44,617
Regular principal payments required...	173,200	145,181	28,019	...	...	...	...	173,200	145,181	28,019	6,055	...	6,055
No regular principal payments required	155,662	145,293	10,369	...	...	...	...	155,662	145,293	10,369	38,562	...	38,562
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	4,848,841	3,987,339	861,502	491,540	457,116	9,162	95,315	4,261,986	3,440,713	821,273	237,975	1,956	236,019
Delinquent:													
Foreclosure in process.....	5,335	2,886	2,449	192	87	105	...	5,343	2,799	2,344	270	11	259
Foreclosure not in process.....	84,413	63,338	21,075	8,131	7,378	753	6,774	69,508	49,186	20,322	9,594	84	9,510
No regular payments required.....	37,821	34,368	3,453	...	...	...	...	37,821	34,368	3,453	29,322	...	29,322
Year Mortgage Made or Assumed													
1950 (part).....	790,475	636,556	153,919	74,455	66,488	2,051	18,874	697,146	551,617	145,529	77,883	549	77,334
1949.....	1,117,130	925,274	191,856	212,787	194,180	3,517	30,180	874,163	702,620	171,543	53,438	652	52,786
1948.....	891,354	731,954	159,402	120,509	118,634	1,875	19,082	751,763	597,643	154,120	43,681	315	43,366
1947.....	679,663	528,933	150,710	47,194	45,462	1,732	23,713	608,756	459,778	148,978	31,097	350	30,747
1946.....	484,422	385,421	99,001	10,114	6,319	845	9,837	464,471	369,534	94,937	23,570	185	23,385
1942 to 1945.....	625,889	528,759	97,130	28,099	27,263	...	403	597,387	501,093	96,294	21,906	...	21,906
1940 to 1941.....	170,296	160,783	9,513	2,339	1,869	...	...	167,957	158,914	9,043	7,338	...	7,338
1935 to 1939.....	105,703	92,777	12,926	4,366	4,366	...	...	101,337	88,411	12,926	8,344	...	8,344
1930 to 1934.....	54,297	44,391	9,906	...	...	...	...	54,297	44,391	9,906	5,627	...	5,627
1929 or earlier.....	57,181	53,065	4,116	...	...	...	...	57,181	53,065	4,116	4,277	...	4,277
Year Mortgage Due													
On demand.....	328,862	290,474	38,388	...	...	...	...	328,862	290,474	38,388	44,617	...	44,617
Fully amortized.....	1,334,337	1,202,678	131,659	499,863	464,581	10,020	102,089	732,385	641,813	90,572	52,093	2,051	50,042
Part due.....	266	208	58	...	...	...	...	266	208	58	...	...	...
1950 to 1951.....	22,139	19,555	2,586	98	98	...	...	22,041	19,457	2,586	4,032	...	4,032
1952 to 1953.....	23,632	19,605	4,027	40	40	...	...	23,592	19,565	4,027	7,317	...	7,317
1954 to 1955.....	40,528	38,470	2,058	558	558	...	...	751	39,219	37,161	6,653	...	6,653
1956 to 1957.....	81,738	64,429	17,309	98	98	...	...	2,512	79,128	61,819	17,309	...	17,309
1958 to 1959.....	121,879	109,482	12,397	524	524	...	...	3,413	117,942	105,576	12,366	...	12,366
1960 to 1964.....	282,392	263,605	18,787	2,493	2,023	...	...	20,052	259,847	241,566	18,281	...	18,281
1965 to 1969.....	212,757	174,743	38,014	20,257	14,199	2,288	47,589	144,911	116,909	28,002	1,777	750	1,027
1970 to 1974.....	142,387	128,500	13,887	83,879	74,656	7,732	26,970	31,538	28,658	2,880	1,702	1,301	401
1975 or later.....	406,619	384,081	22,538	391,916	372,385	...	...	802	13,901	10,894	3,007	...	3,007
Partially or not amortized.....	3,313,211	2,594,779	718,432	...	...	...	...	3,313,211	2,594,779	718,432	180,451	...	180,451
Part due.....	18,655	16,682	1,973	...	...	...	...	18,655	16,682	1,973	2,258	...	2,258
1950 to 1951.....	513,715	404,417	109,296	...	...	...	...	513,715	404,417	109,296	30,403	...	30,403
1952 to 1953.....	589,312	490,887	98,425	...	...	...	...	589,312	490,887	98,425	33,710	...	33,710
1954 to 1955.....	545,569	398,170	147,399	...	...	...	...	545,569	398,170	147,399	27,179	...	27,179
1956 to 1957.....	517,240	396,220	121,020	...	...	...	...	517,240	396,220	121,020	35,151	...	35,151
1958 to 1959.....	622,159	479,025	143,134	...	...	...	...	622,159	479,025	143,134	23,013	...	23,013
1960 to 1964.....	429,563	342,695	85,868	...	...	...	...	429,563	342,695	85,868	22,372	...	22,372
1965 to 1969.....	49,962	40,367	9,595	...	...	...	...	49,962	40,367	9,595	5,818	...	5,818
1970 to 1974.....	13,686	13,006	680	...	...	...	...	13,686	13,006	680	347	...	347
1975 or later.....	13,350	12,310	1,040	...	...	...	...	13,350	12,310	1,040	...	...	...
Interest Rate													
Less than 3.0 percent.....	40,370	37,685	2,685	2,970	2,970	...	...	37,400	34,715	2,685	10,936	...	10,936
3.0 percent.....	86,774	73,425	13,349	940	940	...	...	85,834	72,485	13,349	10,192	...	10,192
3.1 to 3.5 percent.....	311,179	257,999	53,180	34,530	34,530	...	...	276,649	223,469	53,180	2,155	...	2,155
3.6 to 3.9 percent.....	91,762	79,918	11,844	4,680	4,680	...	...	87,082	75,238	11,844	168	...	168
4.0 percent.....	2,270,110	1,859,220	410,890	412,831	384,757	6,216	102,089	1,755,190	1,378,179	377,011	41,013	2,051	38,962
4.1 to 4.4 percent.....	144,815	119,977	24,838	8,654	8,184	...	...	136,161	111,793	24,368	756	...	756
4.5 percent.....	1,093,188	853,002	240,186	34,633	27,995	3,804	...	1,058,555	825,107	233,448	26,210	...	26,210
4.6 to 5.0 percent.....	742,996	631,628	111,368	625	625	...	...	742,371	631,003	111,368	132,803	...	132,803
5.1 to 5.5 percent.....	33,301	32,307	994	...	...	...	...	33,301	32,307	994	2,994	...	2,994
5.6 to 6.0 percent.....	159,542	140,427	19,115	...	...	...	...	159,542	140,427	19,115	48,128	...	48,128
6.1 percent or more.....	2,373	2,343	30	...	...	...	...	2,373	2,343	30	1,806	...	1,806
Mortgage Loan													
Less than \$2,000.....	38,044	35,399	2,645	37	37	...	...	37,586	34,941	2,645	8,642	1,343	7,299
\$2,000 to \$3,999.....	201,120	188,176	12,944	2,295	2,295	...	11,379	187,446	174,625	12,821	21,066	708	20,358
\$4,000 to \$5,999.....	259,386	227,325	28,061	4,665	2,955	1,710	13,893	236,868	210,806	26,062	17,041	...	17,041
\$6,000 to \$7,999.....	296,488	267,771	28,717	50,757	43,076	4,229	27,147	218,584	198,169	20,415	25,379	...	25,379
\$8,000 to \$9,999.....	182,594	153,367	29,227	8,570	2,818	2,818	24,643	149,381	128,646	20,735	8,393	...	8,393
\$10,000 to \$11,999.....	157,352	139,665	17,687	1,068	1,068	402	9,791	145,255	131,020	14,235	19,488	...	19,488
\$12,000 to \$14,999.....	164,159	121,505	21,654	4,845	3,984	861	9,949	128,365	107,572	20,793	9,421	...	9,421
\$15,000 to \$19,999.....	146,995	145,385	20,710	4,475	4,475	...	4,193	157,427	136,717	20,710	17,070	...	17,070
\$20,000 to \$24,999.....	145,151	111,282	33,869	...	...	...	713	144,438	110,569	33,869	15,466	...	15,466
\$25,000 to \$29,999.....	87,953	87,953	10,156	440	440	...	...	97,513	97,513	10,156	6,889	...	6,889
\$30,000 to \$49,999.....	319,362	283,589	35,773	180	180	...	...	319,182	283,409	35,773	46,268	...	46,268
\$50,000 to \$74,999.....	285,659	194,226	91,433	...	...	...	...	285,659	194,226	91,433	35,539	...	35,539
\$75,000 to \$99,999.....	269,077	207,741	61,336	95	95	...	...	268,982	207,646	61,336	8,548	...	8,548
\$100,000 to \$149,999.....	452,051	339,084	112,967	7,658	7,658	...	...	444,393	331,426	112,967	13,851	...	13,851
\$150,000 to \$199,999.....	319,908	234,082	85,826	17,417	17,417	...	...	302,451	216,665	85,826	4,360	...	4,360
\$200,000 to \$299,999.....	393,235	305,655	87,580	28,886	28,886	...	...	364,349	276,769	87,580	7,400	...	7,400
\$300,000 to \$499,999.....	395,647	320,933	74,714	32,357	32,357	...	...	363,490	288,576	74,914	4,620	...	4,620
\$500,000 to \$699,999.....	217,580	185,830	31,750	83,600	83,600	...	...	131,980	102,230	29,750	2,090	...	2,090
\$700,000 to \$999,999.....	172,189	150,179	22,010	47,750	47,750	...							

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST—Con.													
Outstanding Debt													
Less than \$2,000.....	87,651	80,955	6,696	1,128	1,128	...	1,268	85,255	78,559	6,696	14,951	1,591	13,360
\$2,000 to \$3,999.....	271,532	255,670	15,862	2,444	1,974	...	15,289	253,799	238,530	15,269	20,517	460	20,057
\$4,000 to \$5,999.....	281,360	251,384	29,976	5,216	2,951	2,265	19,357	256,787	229,712	27,075	23,938	...	23,938
\$6,000 to \$7,999.....	286,423	243,453	42,970	53,510	44,036	6,492	26,536	206,377	174,708	31,669	26,443	...	26,443
\$8,000 to \$9,999.....	202,739	174,784	27,955	5,233	1,463	...	22,356	175,150	153,788	21,362	8,928	...	8,928
\$10,000 to \$11,999.....	118,311	107,866	10,445	4,942	3,901	1,041	9,587	103,782	94,774	9,008	15,496	...	15,496
\$12,000 to \$14,999.....	114,588	98,693	15,895	1,002	780	222	3,434	110,152	94,479	15,673	6,703	...	6,703
\$15,000 to \$19,999.....	158,351	138,976	19,375	4,475	4,475	...	4,262	149,614	130,239	19,375	24,583	...	24,583
\$20,000 to \$24,999.....	171,588	125,578	46,010	440	440	...	...	171,148	125,138	46,010	6,661	...	6,661
\$25,000 to \$29,999.....	76,350	72,328	4,022	...	...	...	...	76,350	72,328	4,022	8,628	...	8,628
\$30,000 to \$49,999.....	336,768	299,886	36,882	260	260	...	...	336,508	299,626	36,882	56,846	...	56,846
\$50,000 to \$74,999.....	278,131	198,161	79,970	...	...	...	...	278,131	198,161	79,970	24,084	...	24,084
\$75,000 to \$99,999.....	303,074	225,382	77,692	95	95	...	...	302,979	225,287	77,692	9,406	...	9,406
\$100,000 to \$149,999.....	419,277	301,482	117,795	7,753	7,753	...	...	411,524	293,729	117,795	9,697	...	9,697
\$150,000 to \$199,999.....	311,395	236,651	74,744	18,550	18,550	...	...	292,845	218,101	74,744	3,610	...	3,610
\$200,000 to \$299,999.....	387,970	298,814	89,156	40,643	40,643	...	...	347,327	258,171	89,156	8,270	...	8,270
\$300,000 to \$499,999.....	363,633	298,709	64,924	27,102	27,102	...	...	336,531	271,607	64,924	4,010	...	4,010
\$500,000 to \$699,999.....	207,330	172,160	32,170	79,590	79,590	...	...	127,740	95,570	32,170	1,180	...	1,180
\$700,000 to \$999,999.....	162,759	137,519	25,240	50,780	50,780	...	...	111,979	86,739	25,240	730	...	730
\$1,000,000 or more.....	437,180	366,480	70,700	196,700	178,660	...	...	240,480	187,820	52,660	2,480	...	2,480
Number of mortgages													
Total mortgages.....	363,676	326,091	37,585	12,610	10,142	1,446	17,475	333,590	299,251	34,340	40,654	1,446	39,206
Type of Mortgage Holder													
Commercial bank or trust company.....	50,371	56,862	3,509	1,737	1,553	184	4,638	44,000	40,935	3,065	1,438	183	1,253
Mutual savings bank.....	127,582	110,817	16,765	9,020	7,196	1,100	6,675	111,892	97,043	14,849	3,443	1,100	2,345
Savings and loan association.....	62,938	58,695	4,243	965	581	163	5,001	56,973	53,517	3,456	636	163	473
Life insurance company.....	12,407	11,149	1,258	676	398	...	...	11,006	9,843	1,163	39	...	39
Mortgage company.....	1,365	1,302	63	86	86	...	...	1,278	1,215	63	906	...	906
Federal National Mortgage Association.....	413	413	...	...	...	...	...	413	...	...	...	...	...
Individual.....	93,064	83,939	9,125	...	...	...	...	93,056	83,931	9,125	30,259	...	30,259
Other.....	15,535	12,917	2,618	130	130	...	...	12	15,393	12,775	2,618	...	3,931
Manner Mortgage Acquired by Present Holder													
Purchased.....	66,742	58,423	8,319	7,635	6,272	884	2,306	50,787	49,888	6,899	5,704	884	4,820
Originated.....	296,929	267,669	29,266	4,958	3,871	562	15,165	276,806	249,368	27,438	34,947	562	34,387
Form of Debt													
Mortgage or deed of trust.....	359,630	322,274	37,356	12,610	10,144	1,447	17,472	329,550	295,436	34,114	40,250	1,447	38,804
Contract to purchase.....	4,044	3,822	222	...	...	...	...	4,044	3,822	222	399	...	399
Service of Mortgage													
Hold and service mortgage.....	335,848	301,241	34,607	7,326	5,979	619	15,985	312,543	280,016	32,527	35,874	619	35,257
Hold mortgage only.....	27,825	24,852	2,973	5,284	4,166	826	1,485	21,053	19,239	1,814	4,780	826	3,952
Amortization													
Fully amortized.....	164,866	150,118	14,748	12,610	10,144	1,447	17,472	134,788	123,278	11,510	13,988	1,466	12,546
Partially amortized.....	110,745	95,213	15,532	...	...	...	...	110,745	95,213	15,532	13,158	...	13,158
Not amortized.....	27,886	25,448	2,438	...	...	...	...	27,886	25,448	2,438	6,120	...	6,120
On demand.....	60,183	55,320	4,863	...	...	...	...	60,183	55,320	4,863	7,451	...	7,451
Regular principal payments required.....	26,925	24,196	2,729	...	...	...	...	26,925	24,196	2,729	1,452	...	1,452
No regular principal payments required.....	33,258	31,124	2,134	...	...	...	...	33,258	31,124	2,134	5,999	...	5,999
Frequency of Interest Payment													
Monthly.....	163,988	149,482	14,506	12,610	10,144	1,447	17,456	133,926	122,660	11,266	15,785	1,386	14,398
Quarterly, semi-annually or annually.....	191,332	168,508	22,824	...	...	...	...	191,316	168,492	22,824	20,151	60	20,091
Other regular interval.....	648	648	...	...	...	...	...	638	648	...	44	...	44
No regular payment.....	7,710	7,460	250	...	...	...	...	7,710	7,460	250	4,675	...	4,675
Frequency of Principal Payment													
Monthly.....	161,219	146,798	14,421	12,610	10,144	1,447	17,456	131,157	119,977	11,180	15,382	1,447	13,936
Quarterly, semi-annually or annually.....	139,551	121,083	18,468	...	...	...	...	139,535	121,067	18,468	12,481	...	12,481
Other regular interval.....	8,979	8,419	560	...	...	...	...	8,979	8,419	560	2,463	...	2,463
No regular payment.....	53,931	49,798	4,133	...	...	...	...	53,931	49,798	4,133	10,325	...	10,325
Method of Payment													
Interest and principal at same time in constant total amount.....	182,020	162,955	19,065	12,610	10,144	1,447	17,419	151,996	136,171	15,825	11,992	1,447	10,546
Interest and principal at same time in increasing or decreasing total amount.....	110,555	98,079	12,476	...	...	...	...	53	110,501	98,025	12,476	...	14,261
Payment of interest only.....	54,881	50,420	4,461	...	...	...	...	54,881	50,420	4,461	8,437	...	8,437
Interest and principal at different times, or principal only.....	8,792	7,444	1,348	...	...	...	...	8,792	7,444	1,348	2,023	...	2,023
No regular interest or principal payments.....	7,460	7,210	250	...	...	...	...	7,460	7,210	250	3,956	...	3,956
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	341,057	305,399	35,658	12,141	9,803	1,319	15,936	312,998	280,454	32,544	34,363	1,372	32,996
Delinquent:													
Foreclosure in process.....	922	770	152	56	40	16	...	867	731	136	150	16	134
Foreclosure not in process.....	14,379	12,845	1,534	423	310	113	1,548	12,411	10,990	1,421	2,485	60	2,425
No regular payments required.....	7,337	7,087	250	7,337	7,087	250	3,661	...	3,661

TOTAL RENTAL PROPERTIES

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Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Year Mortgage Made or Assumed													
1950 (part).....	63,372	56,222	7,150	2,082	1,060	298	2,734	58,553	52,505	6,048	9,746	298	9,447
1949.....	66,224	59,633	6,591	1,469	975	487	5,588	59,165	53,278	5,887	9,742	487	9,254
1948.....	59,728	53,530	6,198	4,710	4,455	253	2,760	52,263	46,733	5,530	7,245	253	6,993
1947.....	47,561	40,558	7,003	2,356	2,050	307	4,014	41,197	34,502	6,695	5,016	307	4,709
1946.....	33,034	29,950	3,084	1,76	75	100	2,051	30,905	27,895	2,910	2,363	100	2,262
1942 to 1945.....	46,091	42,070	4,021	780	692	...	331	44,981	41,048	3,933	3,304	...	3,304
1940 to 1941.....	14,091	13,311	780	488	284	...	...	13,602	13,026	576	803	...	803
1935 to 1939.....	14,288	13,280	1,008	554	554	...	...	13,733	12,725	1,008	904	...	904
1930 to 1934.....	5,987	5,022	965	...	...	...	...	5,987	5,022	965	628	...	628
1929 or earlier.....	13,316	12,524	792	...	...	...	...	13,316	12,524	792	971	...	971
Term of Mortgage													
On demand.....	60,176	55,315	4,861	...	...	...	...	60,176	55,315	4,861	7,451	...	7,451
Less than 5 years.....	50,803	44,173	6,630	40	40	...	...	50,763	44,133	6,630	13,529	...	13,529
5 to 9 years.....	76,783	67,382	9,401	...	...	...	...	76,339	66,938	9,401	11,273	...	11,273
10 to 12 years.....	92,700	84,769	7,931	48	48	...	3,008	89,644	81,721	7,923	5,198	...	5,198
13 to 14 years.....	5,937	5,771	166	...	...	...	...	5,575	5,409	166	197	...	197
15 years.....	28,069	25,526	2,543	627	627	...	2,492	24,950	22,434	2,536	623	...	623
16 to 19 years.....	8,846	7,377	1,469	588	193	79	887	7,372	6,376	996	489	79	410
20 years.....	24,668	22,590	2,078	2,663	1,905	553	8,181	13,822	12,979	843	1,115	735	380
21 to 24 years.....	1,415	1,415	745	482	190	...	131	804	351	453	13	...	13
25 years.....	11,333	9,832	1,501	7,492	6,476	812	1,969	1,872	1,591	281	630	630	...
26 years or more.....	2,957	2,698	259	670	663	...	...	2,288	2,036	252	130	...	130
Median term.....years..	10	10	10	25	25	...	20	10	10	9	6	...	6
Year Mortgage Due													
On demand.....	60,188	55,327	4,861	...	...	...	...	60,188	55,327	4,861	7,452	...	7,452
Fully amortized.....	164,886	150,115	14,751	12,613	10,143	1,446	17,475	134,794	123,287	11,507	13,989	1,446	12,543
Past due.....	86	65	21	...	...	...	...	86	65	21	...	...	...
1950 to 1951.....	6,060	5,539	521	47	47	...	...	6,014	5,493	521	2,904	...	2,904
1952 to 1953.....	12,286	10,764	1,522	36	36	...	...	12,249	10,727	1,522	4,012	...	4,012
1954 to 1955.....	16,344	15,725	619	502	502	...	652	15,191	14,572	619	1,526	...	1,526
1956 to 1957.....	19,639	17,604	2,035	70	70	...	787	18,783	16,748	2,035	1,353	...	1,353
1958 to 1959.....	25,495	23,402	2,093	309	309	...	611	24,507	22,422	2,085	773	...	773
1960 to 1964.....	46,263	43,634	2,629	755	551	...	4,044	41,466	39,048	2,418	1,568	...	1,568
1965 to 1969.....	23,606	20,334	3,272	1,782	963	434	8,174	13,655	11,717	1,938	866	596	270
1970 to 1974.....	13,235	11,539	1,696	8,047	6,811	1,032	3,050	2,142	1,926	216	864	850	14
1975 or later.....	1,852	1,509	343	1,065	894	...	87	701	569	132	123	...	123
Partially or not amortized.....	138,636	120,662	17,974	...	...	...	...	138,636	120,662	17,974	19,214	...	19,214
Past due.....	2,242	2,102	140	...	...	...	...	2,242	2,102	140	308	...	308
1950 to 1951.....	42,478	37,341	5,137	...	...	...	...	42,478	37,341	5,137	5,497	...	5,497
1952 to 1953.....	38,515	34,322	4,193	...	...	...	...	38,515	34,322	4,193	5,665	...	5,665
1954 to 1955.....	23,339	20,085	3,254	...	...	...	...	23,339	20,085	3,254	3,185	...	3,185
1956 to 1957.....	11,193	8,664	2,529	...	...	...	...	11,193	8,664	2,529	1,957	...	1,957
1958 to 1959.....	11,425	9,781	1,644	...	...	...	...	11,425	9,781	1,644	1,452	...	1,452
1960 to 1964.....	7,330	6,340	990	...	...	...	...	7,330	6,340	990	826	...	826
1965 to 1969.....	1,606	1,524	82	...	...	...	...	1,606	1,524	82	79	...	79
1970 to 1974.....	499	497	2	...	...	...	...	499	497	2	245	...	245
1975 or later.....	9	6	3	...	...	...	...	9	6	3	...	...	...
Interest Rate													
Less than 3.0 percent.....	2,932	2,648	284	2	2	...	...	2,930	2,646	284	1,592	...	1,592
3.0 percent.....	2,047	1,666	381	2	2	...	...	2,045	1,664	381	754	...	754
3.1 to 3.5 percent.....	3,955	3,673	282	46	46	...	...	3,909	3,627	282	28	...	28
3.6 to 3.9 percent.....	389	344	45	7	7	...	...	382	337	45	1	...	1
4.0 percent.....	75,112	67,832	7,280	7,894	6,531	856	17,472	49,748	44,602	5,146	4,079	1,447	2,634
4.1 to 4.4 percent.....	2,118	1,708	410	659	455	...	...	1,459	1,253	206	19	...	19
4.5 percent.....	70,680	60,654	10,026	3,562	2,659	588	...	67,120	57,998	9,122	2,331	...	2,331
4.6 to 5.0 percent.....	145,800	131,055	14,745	439	439	...	...	145,361	130,616	14,745	18,755	...	18,755
5.1 to 5.5 percent.....	8,636	8,474	162	...	...	...	...	8,636	8,474	162	162	...	162
5.6 to 6.0 percent.....	51,525	47,572	3,953	...	...	...	...	51,525	47,572	3,953	12,441	...	12,441
6.1 percent or more.....	493	481	12	...	...	...	...	493	481	12	498	...	498
Median interest rate.....percent..	5.0	5.0	5.0	4.0	4.0	...	4.0	5.0	5.0	5.0	5.0	...	5.0
Mortgage Loan													
Less than \$2,000.....	41,567	39,008	2,559	123	123	...	491	40,954	38,395	2,559	11,812	1,140	10,672
\$2,000 to \$3,999.....	91,428	85,358	6,070	1,293	1,293	...	4,120	86,015	79,985	6,030	10,727	306	10,420
\$4,000 to \$5,999.....	66,834	60,036	6,798	1,065	717	348	3,457	62,314	55,927	6,387	4,247	...	4,247
\$6,000 to \$7,999.....	5,254	48,435	4,819	7,442	6,313	618	4,085	41,731	38,243	3,488	4,232	...	4,232
\$8,000 to \$9,999.....	25,564	21,718	3,846	1,036	353	366	3,099	21,531	18,594	2,937	1,245	...	1,245
\$10,000 to \$11,999.....	18,345	16,380	1,965	234	110	36	1,084	17,027	15,429	1,598	2,398	...	2,398
\$12,000 to \$14,999.....	13,262	11,186	2,076	434	336	78	849	12,002	10,004	1,998	930	...	930
\$15,000 to \$19,999.....	11,784	10,383	1,401	283	283	...	257	11,243	9,842	1,401	1,363	...	1,363
\$20,000 to \$24,999.....	7,572	5,912	1,660	...	...	...	39	7,533	5,873	1,660	878	...	878
\$25,000 to \$29,999.....	4,294	3,868	426	20	20	...	...	4,274	3,848	426	372	...	372
\$30,000 to \$49,999.....	10,228	9,081	1,147	5	5	...	...	10,223	9,076	1,147	1,373	...	1,373
\$50,000 to \$74,999.....	5,618	3,845	1,773	...	...	...	...	5,618	3,845	1,773	718	...	718
\$75,000 to \$99,999.....	3,518	2,756	762	1	1	...	...	3,517	2,755	762	127	...	127
\$100,000 to \$149,999.....	4,204	3,226	978	57	57	...	...	4,147	3,149	998	147	...	147
\$150,000 to \$199,999.....	2,087	1,531	556	101	101	...	...	1,986	1,430	556	30	...	30
\$200,000 to \$299,999.....	1,863	1,459	404	116	116	...	...	1,747	1,343	404	35	...	35
\$300,000 to \$499,999.....	1,361	1,150	211	95	95	...	...	1,266	1,055	211	19	...	19
\$500,000 to \$999,999.....	434	355	79	157	157	...	...	257	198	59	5	...	5
\$700,000 to \$999,999.....	226	196	30	63	63	...	...	163	133	30	2	...	2
\$1,000,000 or more.....	270	224	46	106	99	...	...	164	125	39	2	...	2
Median loan.....dollars..	5,400	5,200	7,300	7,400	7,400	...	6,300	5,100	5,000	7,100	3,400	...	3,600

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Outstanding Debt													
Less than \$2,000.....	80,576	74,986	5,590	995	995	...	996	78,583	72,993	5,590	16,970	1,271	15,700
\$2,000 to \$3,999.....	94,788	89,247	5,541	889	885	...	5,083	88,820	83,523	5,297	7,671	174	7,496
\$4,000 to \$5,999.....	58,329	52,049	6,280	1,046	595	451	3,636	53,646	47,942	5,704	4,926	...	4,926
\$6,000 to \$7,999.....	41,600	35,512	6,088	7,597	6,309	880	3,771	30,232	25,676	4,556	3,796	...	3,796
\$8,000 to \$9,999.....	22,959	19,812	3,147	567	1,633	...	2,616	19,776	17,360	2,416	1,036	...	1,036
\$10,000 to \$11,999.....	10,905	9,942	963	432	336	96	866	9,609	8,781	828	1,504	...	1,504
\$12,000 to \$14,999.....	8,652	7,445	1,207	81	63	18	257	8,313	7,124	1,189	525	...	525
\$15,000 to \$19,999.....	9,373	8,176	1,197	283	283	...	250	8,839	7,642	1,197	1,432	...	1,432
\$20,000 to \$24,999.....	7,684	5,661	2,023	20	20	...	...	7,664	5,641	2,023	300	...	300
\$25,000 to \$29,999.....	2,761	2,615	146	...	...	...	...	2,761	2,615	146	315	...	315
\$30,000 to \$49,999.....	8,995	7,991	1,004	7	7	...	...	8,989	7,985	1,004	1,500	...	1,500
\$50,000 to \$74,999.....	4,572	3,162	1,410	...	...	...	...	4,572	3,162	1,410	415	...	415
\$75,000 to \$99,999.....	3,569	2,630	939	1	1	...	...	3,568	2,634	934	107	...	107
\$100,000 to \$149,999.....	3,469	2,530	939	58	58	...	...	3,411	2,472	939	83	...	83
\$150,000 to \$199,999.....	1,846	1,395	451	107	107	...	...	1,740	1,289	451	21	...	21
\$200,000 to \$299,999.....	1,799	1,417	382	153	153	...	...	1,645	1,283	362	36	...	36
\$300,000 to \$499,999.....	1,039	870	169	66	66	...	...	973	804	169	11	...	11
\$500,000 to \$699,999.....	362	306	56	147	147	...	...	215	159	56	2	...	2
\$700,000 to \$999,999.....	194	164	30	62	62	...	...	132	102	30	1	...	1
\$1,000,000 or more.....	236	194	37	99	92	...	...	137	107	30	2	...	2
Median debt.....dollars..	4,100	3,900	6,500	7,200	7,100	...	5,400	3,900	3,800	6,200	2,600	...	2,800
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	301,341	268,470	32,871	12,610	10,140	1,446	17,477	271,263	241,633	29,630	27,805	1,447	26,360
\$20 to \$24.....	183,933	159,968	23,965	2,105	1,556	145	4,201	177,632	154,356	23,276	24,832	1,447	23,387
\$25 to \$29.....	31,023	29,180	1,843	591	509	81	4,457	25,975	24,213	1,762	1,298	...	1,298
\$30 to \$34.....	21,007	20,244	763	645	522	123	2,395	17,967	17,327	640	355	...	355
\$35 to \$39.....	13,060	11,574	1,486	595	472	123	1,089	11,378	10,258	1,120	270	...	270
\$40 to \$44.....	12,810	11,494	1,316	2,182	1,795	178	1,135	9,492	8,601	891	288	...	288
\$45 to \$49.....	14,984	13,271	1,713	5,898	4,752	736	1,487	7,600	7,261	339	205	...	205
\$50 to \$54.....	4,189	3,963	226	324	264	60	1,190	2,675	2,509	166	177	...	177
\$55 to \$59.....	5,140	4,706	434	66	66	...	476	4,598	4,164	434	2	...	2
\$60 to \$64.....	3,229	3,098	131	...	...	...	335	2,894	2,886	8	102	...	102
\$65 to \$69.....	2,603	1,711	892	...	...	...	418	2,186	1,294	892	...	...	...
\$70 to \$74.....	1,259	1,253	6	...	...	...	...	1,259	1,253	6	1	...	1
\$75 to \$79.....	3,348	3,342	6	...	...	...	40	3,308	3,302	6	64	...	64
\$80 to \$84.....	2,004	2,003	1	204	204	...	39	1,761	1,760	1	76	...	76
\$85 to \$89.....	1,439	1,351	88	...	...	...	215	1,225	1,137	88	135	...	135
\$90 to \$94.....	1,313	1,312	1	...	...	...	...	1,313	1,312	1	...	...	...
Median payment.....dollars..	16	16	13	40	40	...	25	15	15	12	11	...	11
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	91,189	82,533	8,656	12,613	10,144	1,444	12,149	66,453	60,913	5,540	...	...	...
\$25 to \$29.....	34,789	30,846	3,943	1,281	837	40	1,995	31,513	28,062	3,451	...	...	...
\$30 to \$34.....	10,445	9,615	840	516	348	168	1,843	8,097	7,519	578	...	...	...
\$35 to \$39.....	9,372	8,914	458	579	561	18	1,310	7,485	7,045	440	...	...	...
\$40 to \$44.....	6,507	5,988	519	715	715	...	2,020	3,775	3,256	519	...	...	...
\$45 to \$49.....	4,953	4,564	389	343	219	123	979	3,631	3,405	226	...	...	...
\$50 to \$54.....	4,282	4,117	165	413	290	123	400	3,469	3,466	3	...	...	...
\$55 to \$59.....	7,602	7,146	456	4,426	4,232	188	961	2,226	2,167	59	...	...	...
\$60 to \$64.....	4,299	3,952	347	1,982	1,816	166	605	1,715	1,555	160	...	...	...
\$65 to \$69.....	3,232	2,121	1,111	1,409	501	498	557	1,269	1,269	...	...	...	...
\$70 to \$74.....	1,718	1,390	328	612	348	60	730	378	314	64	...	...	...
\$75 to \$79.....	1,014	914	100	130	70	60	210	675	635	40	...	...	...
\$80 to \$84.....	1,746	1,746	...	2	2	...	460	1,284	1,284	...	...	...	...
\$85 to \$89.....	385	385	...	...	...	...	79	306	306	...	...	...	...
\$90 to \$94.....	834	834	...	204	204	...	...	630	630	...	...	...	...
Amount for other items not reported.....	1	1	...	1	1	...	...	...	...	...	...	...	...
Median payment.....dollars..	30	30	27	52	52	...	37	26	26	20	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:	91,291	82,621	8,670	12,612	10,147	1,447	12,171	66,517	60,971	5,546	...	...	...
No other items.....	11,251	9,196	2,055	11,246	9,196	1,447	...	...	...	...	...	...	...
Other items.....	1,366	951	415	1,366	951	...	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	17,618	16,390	1,228	...	...	...	5,948	11,669	10,504	1,165	...	...	...
Real estate taxes.....	50,886	46,838	4,048	...	...	...	4,966	45,924	42,448	3,476	...	...	...
Fire and hazard insurance premiums.....	663	656	7	...	...	...	61	602	595	7	...	...	...
Other combinations:	...	...	...	...	...	...	...	...	...	...	...	...	...
Including real estate taxes.....	8,187	7,302	885	...	...	...	1,196	7,003	6,136	867	...	...	...
Not including real estate taxes.....	1,320	1,288	32	...	...	...	...	1,319	1,288	31	...	...	...

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTH CENTRAL—Con.													
Interest Rate													
Less than 3.0 percent.....	17,204	16,803	401	2,030	2,030	...	...	15,174	14,773	401	1,498	...	1,498
3.0 percent.....	23,168	22,945	223	2,720	2,720	...	...	20,448	20,225	223	494	...	494
3.1 to 3.5 percent.....	51,831	49,595	2,236	14,953	13,784	...	...	36,878	35,811	1,067	...	...	...
3.6 to 3.9 percent.....	13,641	12,545	1,096	1,550	1,550	...	...	12,091	10,995	1,096	...	...	...
4.0 percent.....	566,001	545,353	20,648	190,305	185,164	4,149	73,649	302,047	290,364	11,683	7,250	2,189	5,061
4.1 to 4.4 percent.....	44,185	42,411	1,774	721	721	...	...	43,464	41,690	1,774	...	...	...
4.5 percent.....	344,713	313,240	31,473	52,895	45,945	6,902	...	291,818	267,295	24,523	3,331	...	3,331
4.6 to 5.0 percent.....	394,758	370,618	24,140	800	800	...	...	393,958	369,818	24,140	12,901	...	12,901
5.1 to 5.5 percent.....	31,421	29,339	2,082	...	...	...	...	31,421	29,339	2,082	213	...	213
5.6 to 6.0 percent.....	208,443	194,135	14,308	...	...	...	...	208,443	194,135	14,308	15,443	...	15,443
6.1 percent or more.....	15,793	12,361	3,432	...	...	...	...	15,793	12,361	3,432	1,216	...	1,216
Mortgage Loan													
Less than \$2,000.....	50,206	48,613	1,593	236	236	...	563	49,407	47,814	1,593	6,063	2,001	4,062
\$2,000 to \$3,999.....	158,410	152,631	5,779	3,155	2,732	423	11,195	144,070	139,427	4,643	8,488	188	8,300
\$4,000 to \$5,999.....	199,002	184,309	14,693	15,503	11,585	3,918	23,512	159,987	149,319	10,668	3,576	...	3,576
\$6,000 to \$7,999.....	163,885	150,822	13,063	27,577	21,891	5,686	22,064	114,244	109,871	4,373	1,876	...	1,876
\$8,000 to \$9,999.....	109,282	102,889	6,393	15,542	13,301	2,241	10,388	83,352	79,200	4,152	4,183	...	4,183
\$10,000 to \$11,999.....	71,023	69,773	1,250	3,726	3,726	...	3,338	63,959	62,709	1,250	2,272	...	2,272
\$12,000 to \$14,999.....	56,203	53,610	2,593	5,129	5,129	...	261	50,813	48,220	2,593	596	...	596
\$15,000 to \$19,999.....	108,143	99,371	8,772	5,344	5,344	...	1,070	101,729	92,957	8,772	998	...	998
\$20,000 to \$24,999.....	57,981	51,800	6,181	...	...	...	1,258	56,723	50,542	6,181	4,882	...	4,882
\$25,000 to \$29,999.....	51,507	48,363	3,144	...	...	...	...	51,507	48,363	3,144	507	...	507
\$30,000 to \$49,999.....	122,283	106,795	15,488	246	246	...	...	122,037	106,549	15,488	3,447	...	3,447
\$50,000 to \$74,999.....	71,122	63,782	7,340	22,424	22,424	...	...	48,698	41,558	7,340	600	...	600
\$75,000 to \$99,999.....	66,133	64,742	1,391	12,349	12,349	...	...	53,784	52,393	1,391	300	...	300
\$100,000 to \$149,999.....	122,862	120,631	2,231	47,793	47,793	...	...	75,069	72,838	2,231	810	...	810
\$150,000 to \$199,999.....	46,893	43,287	3,606	10,622	9,630	...	...	36,271	33,627	2,644	400	...	400
\$200,000 to \$299,999.....	54,589	52,443	2,146	10,788	10,788	...	...	43,801	41,655	2,146	1,530	...	1,530
\$300,000 to \$499,999.....	53,736	52,736	1,000	14,110	14,110	...	...	39,626	38,626	1,000	930	...	930
\$500,000 to \$699,999.....	26,115	23,865	2,250	3,140	3,140	...	...	22,975	20,725	2,250	500	...	500
\$700,000 to \$999,999.....	26,873	26,123	750	6,440	6,440	...	...	20,433	19,683	750	310	...	310
\$1,000,000 or more.....	94,910	82,790	12,120	61,850	61,850	...	...	33,060	30,940	2,120	...	...	...
Outstanding Debt													
Less than \$2,000.....	102,171	99,238	2,933	1,479	1,479	...	4,186	96,506	93,587	2,919	8,153	2,086	6,067
\$2,000 to \$3,999.....	199,633	188,862	10,771	6,528	6,057	471	15,160	178,005	168,404	9,601	7,630	103	7,527
\$4,000 to \$5,999.....	201,994	185,417	16,577	18,974	13,034	5,940	22,342	160,678	153,071	7,607	3,485	...	3,485
\$6,000 to \$7,999.....	152,547	142,716	9,831	26,316	20,721	4,426	20,475	105,756	101,601	4,155	2,551	...	2,551
\$8,000 to \$9,999.....	103,884	101,252	2,602	10,708	10,446	262	8,258	84,918	82,578	2,340	3,883	...	3,883
\$10,000 to \$11,999.....	59,641	57,408	2,233	4,653	4,653	...	1,031	53,957	51,724	2,233	1,431	...	1,431
\$12,000 to \$14,999.....	64,458	56,997	7,461	2,621	2,621	...	...	61,837	55,376	6,461	658	...	658
\$15,000 to \$19,999.....	99,987	93,527	6,460	4,933	4,933	...	2,297	92,797	86,337	6,460	5,089	...	5,089
\$20,000 to \$24,999.....	54,661	46,340	8,321	...	...	...	...	54,661	46,340	8,321	304	...	304
\$25,000 to \$29,999.....	46,475	43,496	2,979	...	...	...	...	46,475	43,496	2,979	755	...	755
\$30,000 to \$49,999.....	83,238	73,161	10,077	246	246	...	...	82,992	72,915	10,077	3,257	...	3,257
\$50,000 to \$74,999.....	78,431	71,637	6,794	29,131	29,131	...	...	49,300	42,306	6,994	530	...	530
\$75,000 to \$99,999.....	99,907	97,800	2,107	30,379	30,379	...	...	69,528	67,421	2,107	260	...	260
\$100,000 to \$149,999.....	84,479	81,990	2,489	23,218	23,218	...	...	61,261	58,772	2,489	910	...	910
\$150,000 to \$199,999.....	36,544	33,746	2,798	13,332	10,340	...	...	25,212	23,406	1,806	180	...	180
\$200,000 to \$299,999.....	61,348	59,438	1,910	13,392	13,392	...	...	47,956	46,046	1,910	1,770	...	1,770
\$300,000 to \$499,999.....	44,473	44,123	350	10,126	10,126	...	...	34,347	33,997	350	1,000	...	1,000
\$500,000 to \$699,999.....	21,836	19,586	2,250	2,650	2,650	...	...	19,186	16,936	2,250	500	...	500
\$700,000 to \$999,999.....	27,171	25,481	1,690	8,368	8,368	...	...	18,803	17,113	1,690	...	...	...
\$1,000,000 or more.....	88,280	87,100	1,180	60,920	60,920	...	...	27,360	26,180	1,180	...	...	...
Number of mortgages													
Total mortgages.....	273,900	259,591	14,309	14,433	12,286	1,973	16,826	242,645	231,288	11,360	14,549	1,972	12,577
Type of Mortgage Holder													
Commercial bank or trust company.....	57,668	54,050	3,618	5,020	4,819	182	6,587	46,062	43,323	2,739	3,298	182	3,116
Mutual savings bank.....	2,271	2,237	34	253	253	...	54	1,967	1,933	34	14	...	14
Savings and loan association.....	92,770	88,400	4,370	1,778	685	1,092	8,086	82,907	79,753	3,154	2,109	1,092	1,017
Life insurance company.....	22,259	20,791	1,468	5,981	5,400	431	1,147	15,135	14,250	885	450	...	431
Mortgage company.....	3,813	3,393	420	666	491	176	154	2,995	2,751	244	401	...	176
Federal National Mortgage Association.....	919	828	91	446	355	91	474	...	...	...	...	...	91
Individual.....	81,226	77,561	3,665	...	...	...	12	81,214	77,549	3,665	7,099	...	7,099
Other.....	12,995	12,349	646	298	292	...	314	12,382	11,742	640	1,087	...	1,087
Manner Mortgage Acquired by Present Holder													
Purchased.....	32,016	29,650	2,366	5,357	4,994	186	1,667	24,998	22,995	2,003	1,594	186	1,408
Originated.....	241,883	229,941	11,942	9,080	7,294	1,787	15,158	217,651	208,293	9,356	12,950	1,787	11,169
Form of Debt													
Mortgage or deed of trust.....	238,387	224,089	14,298	14,434	12,286	1,973	16,824	207,141	195,791	11,350	13,698	1,973	11,726
Contract to purchase.....	35,512	35,500	12	...	...	...	...	35,512	35,500	12	849	...	849

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Service of Mortgage													
Hold and service mortgage.....	240,352	228,274	12,078	8,535	6,678	1,839	15,094	216,738	207,317	9,421	12,838	1,839	11,001
Hold mortgage only.....	33,546	31,315	2,231	5,900	5,608	134	1,732	25,917	23,978	1,939	1,709	134	1,575
Amortization													
Fully amortized.....	210,018	199,184	10,834	14,434	12,286	1,973	16,823	178,764	170,879	7,885	9,591	1,973	7,619
Partially amortized.....	30,561	28,535	2,026	...	...	...	...	30,561	28,535	2,026	1,785	...	1,785
Not amortized.....	23,406	22,164	1,242	...	...	...	...	23,406	22,164	1,242	2,366	...	2,366
On demand.....	9,927	9,720	207	...	...	...	...	9,927	9,720	207	807	...	807
Regular principal payments required....	1,884	1,880	4	...	...	...	...	1,884	1,880	4	81	...	81
No regular principal payments required.	8,043	7,840	203	...	...	...	...	8,043	7,840	203	726	...	726
Frequency of Interest Payment													
Monthly.....	213,523	201,836	11,687	14,434	12,286	1,973	15,992	183,103	174,365	8,738	10,987	1,973	9,016
Quarterly, semi-annually or annually....	48,577	46,296	2,281	...	...	...	830	47,747	45,466	2,281	2,453	...	2,453
Other regular interval.....	967	795	172	...	...	...	...	967	795	172	...	...	...
No regular payment.....	10,840	10,669	171	...	...	...	...	10,840	10,669	171	1,105	...	1,105
Frequency of Principal Payment													
Monthly.....	221,207	209,627	11,580	14,434	12,286	1,973	16,823	189,952	181,322	8,630	11,047	1,973	9,074
Quarterly, semi-annually or annually....	19,344	18,443	901	...	...	...	...	19,344	18,443	901	211	...	211
Other regular interval.....	815	643	172	...	...	...	...	815	643	172	2	...	2
No regular payment.....	32,540	30,885	1,655	...	...	...	...	32,540	30,885	1,655	3,286	...	3,286
Method of Payment													
Interest and principal at same time in constant total amount.....	198,921	187,545	11,376	14,434	12,286	1,973	15,719	168,775	160,349	8,426	9,187	1,973	7,215
Interest and principal at same time in increasing or decreasing total amount...	32,027	31,096	931	...	...	...	273	31,754	30,823	931	1,709	...	1,709
Payment of interest only.....	22,401	20,913	1,488	...	...	...	...	22,401	20,913	1,488	2,245	...	2,245
Interest and principal at different times, or principal only.....	10,464	10,104	360	...	...	...	831	9,633	9,274	359	371	...	370
No regular interest or principal payments	10,111	9,945	166	...	...	...	...	10,111	9,945	166	1,046	...	1,046
Current Status of Payments													
Ahead or up-to-date in scheduled payments	247,107	233,890	13,217	13,905	11,959	1,925	15,597	217,630	207,160	10,470	12,584	1,925	10,665
Delinquent:													
Foreclosure in process.....	792	539	253	334	182	...	82	377	276	101	305	...	305
Foreclosure not in process.....	15,928	15,241	687	206	154	52	1,157	14,567	13,932	635	620	52	569
No regular payments required.....	10,104	9,938	166	...	...	...	...	10,104	9,938	166	1,046	...	1,046
Year Mortgage Made or Assumed													
1950 (part).....	52,204	50,153	2,051	1,379	1,070	309	2,594	48,235	46,493	1,742	2,762	309	2,453
1949.....	63,567	61,385	2,182	2,605	2,326	278	2,800	58,171	56,303	1,868	2,994	278	2,717
1948.....	49,450	45,867	3,583	3,685	3,178	509	2,809	42,957	40,534	2,423	3,570	509	3,063
1947.....	39,383	36,722	2,661	2,547	1,543	846	2,781	33,056	31,399	1,657	3,891	846	3,045
1946.....	24,118	22,860	1,258	585	535	30	4,537	17,900	17,096	804	578	30	548
1942 to 1945.....	28,938	26,446	2,492	2,444	2,444	...	310	26,184	23,692	2,492	649	...	649
1940 to 1941.....	7,965	7,910	55	543	543	...	...	7,422	7,367	55	53	...	53
1935 to 1939.....	6,224	6,194	30	656	656	...	...	5,569	5,539	30	32	...	32
1930 to 1934.....	1,273	1,273	...	...	...	...	...	1,273	1,273	...	13	...	13
1929 or earlier.....	815	809	6	...	...	...	...	815	809	6	7	...	7
Term of Mortgage													
On demand.....	9,925	9,717	208	...	...	...	...	9,925	9,717	208	806	...	806
Less than 5 years.....	35,485	34,208	1,277	...	...	...	91	35,394	34,117	1,277	3,395	...	3,394
5 to 9 years.....	69,798	66,013	3,785	138	138	...	1,771	67,890	64,127	3,763	5,449	91	5,358
10 to 12 years.....	96,347	91,124	5,223	650	630	...	3,386	92,311	87,275	5,036	2,639	43	2,596
13 to 14 years.....	7,002	6,803	199	...	...	...	1,036	5,966	5,767	199	66	...	66
15 years.....	21,791	20,985	806	1,087	901	186	4,088	16,617	16,088	529	258	186	72
16 to 19 years.....	7,547	7,514	433	829	723	106	1,710	5,408	5,225	179	15	...	164
20 years.....	12,854	12,057	797	4,363	4,062	301	3,739	4,751	4,673	78	675	...	109
21 to 24 years.....	2,810	2,650	160	1,123	969	154	223	1,465	1,459	6	238	...	224
25 years.....	7,473	6,053	1,420	5,064	3,687	1,226	783	1,632	1,590	42	848	...	848
26 years or more.....	2,495	2,489	6	1,187	1,181	...	...	1,308	1,308	...	...	...	...
Median term.....years..	10	10	11	21	20	...	15	10	10	10	8	...	7
Year Mortgage Due													
On demand.....	9,925	9,717	208	...	...	...	...	9,925	9,717	208	802	...	802
Fully amortized.....	210,043	199,198	10,845	14,440	12,291	1,973	16,833	178,789	170,895	7,894	9,598	1,973	7,626
Past due.....	502	496	6	...	...	...	...	502	496	6	...	...	...
1950 to 1951.....	9,400	8,921	479	...	...	...	182	9,400	8,921	479	870	...	870
1952 to 1953.....	21,996	21,536	460	211	211	...	...	21,603	21,143	460	3,193	...	3,193
1954 to 1955.....	32,100	29,660	2,440	601	601	...	298	31,202	28,762	2,440	929	...	929
1956 to 1957.....	25,261	24,678	583	513	493	...	1,588	23,163	22,609	554	563	15	548
1958 to 1959.....	37,221	35,684	1,537	60	60	...	2,468	34,699	33,327	1,372	873	119	755
1960 to 1964.....	55,563	52,863	2,700	1,897	1,745	152	5,911	47,761	45,421	2,340	1,445	152	1,293
1965 to 1969.....	16,918	15,850	1,068	4,621	4,180	441	5,066	7,235	7,026	209	640	...	640
1970 to 1974.....	8,422	6,891	1,531	5,240	3,725	1,365	1,010	2,174	2,160	14	1,070	...	1,056
1975 or later.....	2,660	2,619	41	1,297	1,276	15	313	1,050	1,030	20	15	...	15

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Year Mortgage Due—Con.													
Partially or not amortized.....	53,974	50,707	3,267	...	...	...	...	53,974	50,707	3,267	4,159	...	4,159
Past due.....	913	905	8	...	...	...	...	913	905	8	150	...	150
1950 to 1951.....	17,909	16,916	993	...	...	...	...	17,909	16,916	993	1,332	...	1,332
1952 to 1953.....	14,394	13,152	1,242	...	...	...	...	14,394	13,152	1,242	1,019	...	1,019
1954 to 1955.....	11,685	10,920	765	...	...	...	...	11,685	10,920	765	757	...	757
1956 to 1957.....	2,416	2,303	113	...	...	...	...	2,416	2,303	113	187	...	187
1958 to 1959.....	3,386	3,310	76	...	...	...	...	3,386	3,310	76	445	...	445
1960 to 1964.....	3,056	2,994	62	...	...	...	...	3,056	2,994	62	194	...	194
1965 to 1969.....	128	128	...	...	...	...	...	128	128	...	71	...	71
1970 to 1974.....	87	79	8	...	...	...	...	87	79	8	4	...	4
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate													
Less than 3.0 percent.....	3,140	3,130	10	1	1	...	...	3,139	3,129	10	635	...	635
3.0 percent.....	2,713	2,705	8	2	2	...	...	2,711	2,703	8	45	...	45
3.1 to 3.5 percent.....	1,470	1,280	190	278	126	...	...	1,192	1,154	38	...	...	...
3.6 to 3.9 percent.....	376	301	75	2	2	...	...	374	299	75	...	...	...
4.0 percent.....	53,612	51,249	2,363	4,758	4,131	623	16,823	32,036	31,101	935	3,171	1,973	1,200
4.1 to 4.4 percent.....	534	527	7	79	79	...	...	454	447	7	...	...	...
4.5 percent.....	31,958	29,582	2,376	8,703	7,332	1,351	...	23,259	22,254	1,005	287	...	287
4.6 to 5.0 percent.....	84,795	81,952	2,843	613	...	...	...	84,185	81,342	1,843	3,656	...	3,656
5.1 to 5.5 percent.....	7,767	7,037	730	...	...	...	...	7,767	7,037	730	146	...	146
5.6 to 6.0 percent.....	78,413	74,550	3,863	...	...	...	...	78,413	74,550	3,863	4,670	...	4,670
6.1 percent or more.....	9,138	7,287	1,851	...	...	...	...	9,138	7,287	1,851	1,942	...	1,942
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	...	4.0	5.0	5.0	6.0	5.0	...	6.0
Mortgage Loan													
Less than \$2,000.....	62,243	60,437	1,806	651	651	...	383	61,208	59,402	1,806	8,044	1,878	6,168
\$2,000 to \$3,999.....	75,961	73,066	2,895	1,481	1,295	186	5,473	69,008	66,554	2,454	3,725	96	3,629
\$4,000 to \$5,999.....	52,736	48,491	4,245	3,718	2,943	755	5,564	43,462	40,015	3,447	1,022	...	1,022
\$6,000 to \$7,999.....	29,747	27,541	2,206	4,358	3,464	895	3,553	21,845	21,055	790	342	...	342
\$8,000 to \$9,999.....	15,972	15,070	902	1,937	1,648	137	1,349	12,690	12,077	613	556	...	556
\$10,000 to \$11,999.....	8,370	8,191	179	378	378	...	340	7,656	7,477	179	304	...	304
\$12,000 to \$14,999.....	5,614	5,396	218	428	428	...	25	5,160	4,942	218	51	...	51
\$15,000 to \$19,999.....	8,436	7,784	652	343	343	...	75	8,020	7,368	652	78	...	78
\$20,000 to \$24,999.....	3,473	3,136	337	...	...	...	70	3,403	3,066	337	275	...	275
\$25,000 to \$29,999.....	2,662	2,518	144	...	...	...	...	2,662	2,518	144	20	...	20
\$30,000 to \$49,999.....	4,397	3,871	526	6	6	...	...	4,391	3,865	526	95	...	95
\$50,000 to \$74,999.....	1,357	1,233	124	346	346	...	...	1,012	888	124	10	...	10
\$75,000 to \$99,999.....	879	860	19	160	160	...	...	721	702	19	4	...	4
\$100,000 to \$149,999.....	1,202	1,176	26	448	448	...	...	754	728	26	8	...	8
\$150,000 to \$199,999.....	329	304	25	63	57	...	...	266	247	19	3	...	3
\$200,000 to \$299,999.....	261	250	11	47	47	...	...	214	203	11	7	...	7
\$300,000 to \$499,999.....	169	165	4	42	42	...	...	127	123	4	3	...	3
\$500,000 to \$699,999.....	52	48	4	5	5	...	...	47	43	4	1	...	1
\$700,000 to \$999,999.....	36	35	1	8	8	...	...	28	27	1	1	...	1
\$1,000,000 or more.....	51	49	2	26	26	...	...	25	23	2	...	...	...
Median loan.....dollars..	3,900	3,800	5,000	6,500	6,600	...	5,100	3,700	3,600	4,600	1,800	...	2,100
Outstanding Debt													
Less than \$2,000.....	100,649	97,617	3,032	1,572	1,572	...	2,913	96,166	93,145	3,021	9,083	1,923	7,161
\$2,000 to \$3,999.....	70,720	66,503	4,217	2,054	1,848	186	5,091	63,579	59,811	3,768	3,219	50	3,169
\$4,000 to \$5,999.....	41,815	38,541	3,274	3,754	2,635	1,119	4,581	33,484	31,861	1,623	774	...	774
\$6,000 to \$7,999.....	22,433	21,032	1,401	3,720	2,931	637	3,082	15,636	15,036	600	363	...	363
\$8,000 to \$9,999.....	11,772	11,260	512	1,260	1,230	30	927	9,590	9,307	283	474	...	474
\$10,000 to \$11,999.....	5,579	5,371	208	420	420	...	100	5,059	4,851	208	141	...	141
\$12,000 to \$14,999.....	4,852	4,273	579	202	202	...	...	4,650	4,071	579	49	...	49
\$15,000 to \$19,999.....	5,954	5,566	388	316	316	...	137	5,504	5,116	388	289	...	289
\$20,000 to \$24,999.....	2,460	2,097	363	...	...	...	...	2,460	2,097	363	14	...	14
\$25,000 to \$29,999.....	1,699	1,591	108	...	...	...	...	1,699	1,591	108	29	...	29
\$30,000 to \$49,999.....	2,258	2,007	251	6	6	...	...	2,252	2,001	251	82	...	82
\$50,000 to \$74,999.....	1,229	1,120	109	437	437	...	...	792	683	109	8	...	8
\$75,000 to \$99,999.....	1,136	1,111	25	321	321	...	...	815	790	25	3	...	3
\$100,000 to \$149,999.....	689	669	20	193	193	...	...	496	476	20	8	...	8
\$150,000 to \$199,999.....	218	201	17	65	59	...	...	153	142	11	1	...	1
\$200,000 to \$299,999.....	252	244	8	53	53	...	...	199	191	8	8	...	8
\$300,000 to \$499,999.....	116	115	1	27	27	...	...	89	88	1	3	...	3
\$500,000 to \$699,999.....	37	33	4	4	4	...	...	33	29	4	1	...	1
\$700,000 to \$999,999.....	44	42	2	20	20	...	...	24	22	2	...	...	...
\$1,000,000 or more.....	41	40	1	25	25	...	...	16	15	1	...	...	...
Median debt.....dollars..	2,800	2,800	3,900	5,900	6,000	...	4,100	2,600	2,600	3,000	1,600	...	1,700
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
	241,055	228,392	12,663	14,440	12,291	1,973	16,831	209,793	200,062	9,731	11,200	1,973	9,229
Less than \$20.....	100,283	94,801	5,482	2,059	1,907	152	6,217	92,011	87,126	4,885	9,672	1,973	7,701
\$20 to \$24.....	32,941	32,211	730	1,452	1,452	...	...	29,471	28,855	616	390	...	390
\$25 to \$29.....	23,298	21,704	1,594	2,277	1,559	698	1,473	19,550	18,674	876	461	...	461
\$30 to \$34.....	21,135	21,135	2,139	1,102	258	1,854	20,060	18,179	1,881	179	...	...	179
\$35 to \$39.....	13,965	12,839	1,126	2,695	2,340	349	1,170	10,098	9,479	619	20	...	20
\$40 to \$44.....	14,351	13,495	856	3,477	2,842	486	1,386	9,489	9,270	219	...	...	...
\$45 to \$49.....	6,003	5,828	175	312	297	15	1,187	4,502	4,433	69	28	...	28
\$50 to \$54.....	8,839	8,770	69	134	119	15	870	7,836	7,782	54	146	...	146

TOTAL RENTAL PROPERTIES

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Table 2.—TOTAL RENTAL 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		
	Total.	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
NORTH CENTRAL—Con.													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	4,115	4,077	38	454	454	...	50	3,612	3,574	38	70	...	70
\$60 to \$64.....	3,114	2,954	160	35	35	...	363	2,716	2,556	160	20	...	20
\$65 to \$69.....	2,553	2,530	23	93	93	...	29	2,431	2,408	23	42	...	42
\$70 to \$79.....	2,501	2,328	173	91	91	...	146	2,265	2,092	173	...	...	...
\$80 to \$99.....	2,761	2,761	...	...	...	...	67	2,695	2,695	...	...	...	...
\$100 to \$119.....	1,928	1,928	...	...	...	...	...	1,928	1,928	...	...	...	...
\$120 or more.....	1,129	1,031	98	...	...	...	...	1,129	1,031	98	172	...	172
Median payment.....dollars..	23	23	25	35	35	...	25	22	22	19	11	...	11
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
	76,989	72,658	4,331	14,426	12,275	1,973	9,880	52,710	50,748	1,962	...	...	...
Less than \$25.....													
\$25 to \$29.....	33,657	32,046	1,611	1,601	1,449	152	3,569	28,492	27,146	1,346	...	...	...
\$30 to \$34.....	6,222	6,133	89	713	713	...	493	5,016	4,942	74	...	...	...
\$35 to \$39.....	5,760	5,618	142	1,339	1,285	34	834	3,588	3,500	88	...	...	...
\$40 to \$44.....	5,413	5,257	156	818	818	...	1,299	3,298	3,142	156	...	...	...
\$45 to \$49.....	5,705	4,783	922	1,923	1,107	816	522	3,262	3,156	106	...	...	...
\$50 to \$54.....	3,605	3,323	282	1,491	1,278	212	662	1,457	1,387	70	...	...	...
\$55 to \$59.....	5,270	4,586	684	2,902	2,357	546	719	1,652	1,604	48	...	...	...
\$60 to \$64.....	3,281	3,002	279	1,247	969	120	210	1,826	1,825	1	...	...	...
\$65 to \$69.....	2,861	2,812	49	950	935	15	850	1,064	1,030	34	...	...	...
\$70 to \$79.....	1,767	1,677	90	1,006	928	78	269	494	482	12	...	...	...
\$80 to \$89.....	1,392	1,377	15	240	240	...	224	928	913	15	...	...	...
\$90 to \$99.....	1,083	1,071	12	105	105	...	162	817	805	12	...	...	...
\$100 to \$119.....	491	491	...	91	91	...	...	400	400	...	...	...	...
\$120 or more.....	482	482	...	...	...	...	67	416	416	...	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	28	28	40	47	47	...	35	23	23	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
	76,989	72,658	4,331	14,419	12,270	1,973	9,871	52,710	50,748	1,962	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....													
	13,654	11,503	2,151	13,652	11,503	1,973	...	...	...	...	...	...	...
Other items.....													
	767	767	...	767	767	...	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....													
	38,483	37,447	1,036	...	...	...	9,034	29,451	28,634	817	...	...	...
Real estate taxes.....													
	21,021	19,910	1,111	...	...	...	755	20,267	19,156	1,111	...	...	...
Fire and hazard insurance premiums.....													
	1,129	1,128	1	...	...	...	...	1,129	1,128	1	...	...	...
Other combinations:													
Including real estate taxes.....	1,445	1,418	27	...	...	...	82	1,366	1,339	27	...	...	...
Not including real estate taxes.....	490	485	5	...	...	...	...	497	491	6	...	...	...
SOUTH													
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	2,030,363	1,858,631	171,732	841,863	783,126	43,302	83,320	1,105,180	995,694	109,486	71,137	9,147	61,990
Average debt per mortgage.....	6.8	6.7	6.9	18.4	21.4	5.8	4.8	4.7	4.5	7.2	2.8	1.2	3.4
Type of Mortgage Holder													
Commercial bank or trust company.....	264,967	239,920	25,047	63,449	53,917	4,330	11,886	189,632	174,705	14,927	5,451	746	4,705
Mutual savings bank.....	51,630	49,632	2,018	41,739	39,928	1,466	174	9,717	9,510	207	332	315	17
Savings and loan association.....	310,265	278,321	31,944	25,543	20,978	4,428	12,570	272,152	244,773	27,379	3,941	1,702	2,239
Life insurance company.....	917,430	844,722	72,708	595,721	562,471	24,227	30,847	290,862	252,111	38,751	4,785	3,990	795
Mortgage company.....	43,224	39,751	3,473	24,958	23,608	668	2,374	15,892	14,236	1,656	863	127	736
Federal National Mortgage Association.....	44,096	40,527	3,569	27,360	23,791	3,569	16,736	...	...	...	1,171	1,171	...
Individual.....	245,923	223,919	22,004	...	...	...	88	245,835	223,919	21,916	48,747	...	48,746
Other.....	152,828	141,859	10,969	63,093	58,433	4,614	8,645	81,090	76,440	4,650	5,844	1,096	4,748
Manner Mortgage Acquired by Present Holder													
Purchased.....	639,562	583,869	55,693	448,846	415,915	24,177	49,979	140,737	119,190	21,547	22,817	5,738	17,079
Originated.....	1,390,801	1,274,762	116,039	393,017	367,211	19,125	33,341	964,443	876,504	87,939	48,320	3,409	44,911
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,581,931	1,435,709	146,222	819,826	763,488	41,322	81,963	680,142	593,767	86,375	...	...	...
Mortgage refinanced or renewed.....	274,513	257,244	17,269	18,130	16,816	895	742	255,641	239,686	15,955	...	...	...
Mortgage placed later than acquisition of property.....	173,919	165,678	8,241	3,907	2,822	1,085	615	169,397	162,241	7,156	...	...	...
Amortization													
Fully amortized.....	1,688,457	1,548,035	140,422	841,863	783,126	43,302	83,320	763,274	685,098	78,176	40,815	9,147	31,668
Partially amortized.....	236,113	213,386	22,727	...	...	...	...	236,113	213,386	22,727	7,171	...	7,171
Not amortized.....	60,170	54,091	6,079	...	...	...	...	60,170	54,091	6,079	10,377	...	10,377
In demand.....	45,623	43,119	2,504	...	...	...	...	45,623	43,119	2,504	12,774	...	12,774
Regular principal payments required.....	7,410	7,405	5	...	...	...	...	7,410	7,405	5	18	...	18
No regular principal payments required.....	38,213	35,714	2,499	...	...	...	...	38,213	35,714	2,499	12,756	...	12,756

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,930,607	1,767,513	163,094	818,377	761,337	41,605	77,178	1,035,052	931,919	103,133	53,214	8,888	44,326
Delinquent:													
Foreclosure in process.....	3,148	3,039	109	2,679	2,578	101	164	305	297	8	28	16	12
Foreclosure not in process.....	63,681	57,249	6,432	20,807	19,211	1,596	5,978	36,856	32,648	4,248	3,653	243	3,410
No regular payments required.....	32,927	30,830	2,097	...	...	...	...	32,927	30,830	2,097	14,242	...	14,242
Year Mortgage Made or Assumed													
1950 (part).....	393,104	341,759	51,345	123,821	105,097	14,446	26,453	242,830	211,336	31,494	30,384	3,181	27,203
1949.....	573,978	532,088	41,890	260,726	245,951	11,260	8,537	304,715	278,385	26,330	16,243	2,190	14,113
1948.....	471,649	431,925	39,724	278,648	262,956	10,276	18,356	174,645	152,210	22,435	10,016	2,425	7,591
1947.....	257,790	235,925	21,865	70,781	64,535	4,850	16,084	170,925	155,306	15,619	8,624	979	7,645
1946.....	140,082	131,684	8,398	21,490	19,018	2,426	13,417	105,175	99,249	5,926	2,732	421	2,311
1942 to 1945.....	158,239	151,639	6,600	77,164	76,336	44	473	80,602	74,830	5,772	2,621	11	2,610
1940 to 1941.....	19,913	18,365	1,548	3,944	3,944	...	...	15,969	14,421	1,548	301	...	301
1935 to 1939.....	12,935	12,737	198	5,289	5,289	...	...	7,646	7,448	198	22	...	22
1930 to 1934.....	1,070	906	164	...	...	...	...	1,070	906	164	194	...	194
1929 or earlier.....	1,603	1,603	...	...	...	...	...	1,603	1,603	...	...	...	...
Year Mortgage Due													
On demand.....	45,623	43,119	2,504	...	...	...	...	45,623	43,119	2,504	12,774	...	12,774
Fully amortized.....	1,688,457	1,548,035	140,422	841,863	783,126	43,302	83,320	763,274	685,098	78,176	40,815	9,147	31,668
Past due.....	167	167	...	...	...	...	...	167	167	...	...	...	...
1950 to 1951.....	12,417	12,341	76	18	18	...	119	12,280	12,204	76	663	...	663
1952 to 1953.....	39,172	38,512	660	768	768	...	...	38,404	37,744	660	4,836	...	4,836
1954 to 1955.....	65,770	62,675	2,995	1,631	1,631	...	665	62,974	60,379	2,595	6,420	6	6,414
1956 to 1957.....	101,748	92,266	9,482	1,384	1,384	...	2,044	98,320	89,838	8,482	3,078	...	3,078
1958 to 1959.....	141,819	131,631	10,188	3,500	3,030	...	942	137,377	127,659	9,718	3,470	36	3,434
1960 to 1964.....	283,931	247,735	36,196	14,172	10,658	532	12,209	257,550	225,544	32,006	8,090	1,507	6,583
1965 to 1969.....	231,518	200,784	30,734	93,413	74,546	16,952	40,414	97,691	86,672	11,019	8,333	5,506	2,827
1970 to 1974.....	272,775	231,420	41,355	216,911	191,161	21,897	17,222	38,642	25,022	13,620	5,659	1,826	3,833
1975 or later.....	599,640	529,504	10,136	510,066	499,930	3,921	9,705	19,869	19,869	...	266	...	266
Partially or not amortized.....	296,283	261,477	28,806	...	...	...	...	296,283	267,477	28,806	17,548	...	17,548
Past due.....	1,175	1,175	...	...	...	...	...	1,175	1,175	...	235	...	235
1950 to 1951.....	63,165	55,848	7,317	...	...	...	...	63,165	55,848	7,317	4,611	...	4,611
1952 to 1953.....	38,268	32,911	5,357	...	...	...	...	38,268	32,911	5,357	5,063	...	5,063
1954 to 1955.....	34,779	32,437	2,342	...	...	...	...	34,779	32,437	2,342	2,130	...	2,130
1956 to 1957.....	27,228	24,135	3,093	...	...	...	...	27,228	24,135	3,093	1,734	...	1,734
1958 to 1959.....	25,920	23,500	2,420	...	...	...	...	25,920	23,500	2,420	2,666	...	2,666
1960 to 1964.....	43,923	37,246	6,677	...	...	...	...	43,923	37,246	6,677	619	...	619
1965 to 1969.....	20,529	18,929	1,600	...	...	...	...	20,529	18,929	1,600	490	...	490
1970 to 1974.....	3,626	3,626	...	...	...	...	...	3,626	3,626	...	...	...	...
1975 or later.....	37,670	37,670	...	...	...	...	...	37,670	37,670	...	...	...	...
Interest Rate													
Less than 3.0 percent.....	44,380	44,263	117	...	...	...	...	44,380	44,263	117	1,922	...	1,922
3.0 percent.....	11,854	11,854	...	...	...	...	...	11,854	11,854	...	22	...	22
3.1 to 3.5 percent.....	65,463	62,863	2,600	35,633	33,533	...	...	29,830	29,330	500	1,105	...	1,105
3.6 to 3.9 percent.....	29,306	28,464	842	21,478	21,478	...	...	7,828	6,986	842	...	...	...
4.0 percent.....	922,154	872,890	49,264	635,336	615,876	11,100	83,320	203,498	177,203	26,295	12,722	9,147	3,575
4.1 to 4.4 percent.....	16,114	16,114	...	4,597	4,597	...	...	13,317	11,200	2,117	...	...	...
4.5 percent.....	321,368	262,986	58,382	143,277	106,100	32,202	...	178,091	156,886	21,205	1,431	...	1,431
4.6 to 5.0 percent.....	271,125	248,565	22,560	1,542	1,542	...	...	269,583	247,023	22,560	14,876	...	14,876
5.1 to 5.5 percent.....	32,966	24,392	8,574	...	...	...	...	32,966	24,392	8,574	937	...	937
5.6 to 6.0 percent.....	276,083	250,953	25,130	...	...	...	...	276,083	250,953	25,130	27,748	...	27,748
6.1 percent or more.....	37,730	35,287	2,443	...	...	...	...	37,730	35,287	2,443	10,374	...	10,374
Mortgage Loan													
Less than \$2,000.....	59,853	57,056	2,797	86	86	...	1,390	58,377	55,580	2,797	13,983	7,041	6,942
\$2,000 to \$3,999.....	190,697	178,256	12,441	20,264	16,364	1,425	9,266	161,167	152,626	8,541	10,636	2,106	8,530
\$4,000 to \$5,999.....	210,618	175,250	35,368	64,119	43,521	18,733	28,527	117,972	105,371	12,601	8,498	...	8,498
\$6,000 to \$7,999.....	189,597	163,040	26,557	70,094	53,617	15,241	21,050	98,453	89,279	9,174	5,789	...	5,789
\$8,000 to \$9,999.....	122,828	111,962	10,866	31,741	26,531	4,819	16,402	74,685	69,463	5,222	296	...	296
\$10,000 to \$11,999.....	82,660	75,383	7,277	24,894	24,514	137	5,508	52,258	45,361	6,897	3,474	...	3,474
\$12,000 to \$14,999.....	97,868	91,997	5,871	46,073	44,927	1,146	470	51,325	46,600	4,725	1,821	...	1,821
\$15,000 to \$19,999.....	63,402	53,346	10,056	3,630	1,829	1,801	707	59,065	50,810	8,255	2,258	...	2,258
\$20,000 to \$24,999.....	33,461	28,971	4,490	...	...	...	...	33,461	28,971	4,490	4,667	...	4,667
\$25,000 to \$29,999.....	37,594	32,035	5,559	...	...	...	...	37,594	32,035	5,559	176	...	176
\$30,000 to \$39,999.....	79,492	77,803	1,689	8,003	8,003	...	...	71,489	69,800	1,689	1,840	...	1,840
\$40,000 to \$49,999.....	43,477	30,956	12,521	7,992	7,992	...	...	35,485	22,964	12,521	9,999	...	9,999
\$50,000 to \$59,999.....	34,723	34,009	714	21,924	21,924	...	...	12,799	12,085	714	730	...	730
\$60,000 to \$69,999.....	71,574	71,014	560	52,675	52,675	...	...	18,899	18,339	560	880	...	880
\$70,000 to \$79,999.....	72,822	62,903	9,919	57,894	51,679	...	...	14,928	11,224	3,704	1,170	...	1,170
\$80,000 to \$89,999.....	48,710	42,933	5,777	13,366	13,366	...	...	35,344	29,567	5,777	2,440	...	2,440
\$90,000 to \$99,999.....	91,727	87,687	4,040	54,428	54,428	...	...	37,299	33,259	4,040	1,470	...	1,470
\$100,000 to \$149,999.....	86,690	80,550	6,140	53,570	50,560	...	...	33,120	29,990	3,130	1,010	...	1,010
\$150,000 to \$199,999.....	93,670	93,670	...	73,700	73,700	...	...	19,970	19,970	...	...	...	...
\$200,000 or more.....	318,900	309,810	9,090	237,410	237,410	...	...	81,490	72,400	9,090	...	...	...

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH—Con.													
Outstanding Debt													
Less than \$2,000.....	106,079	101,994	4,085	1,053	1,053	...	1,882	103,144	99,059	4,085	18,428	8,107	10,321
\$2,000 to \$3,999.....	220,318	205,026	15,292	32,234	27,804	1,945	13,652	174,432	163,570	10,862	10,428	1,040	9,388
\$4,000 to \$5,999.....	230,042	190,195	39,847	69,152	44,793	21,563	34,772	126,118	112,799	13,319	6,210	...	6,210
\$6,000 to \$7,999.....	170,488	148,140	22,348	63,009	49,358	13,199	18,066	89,413	81,622	7,791	4,456	...	4,456
\$8,000 to \$9,999.....	111,239	102,547	8,692	32,851	28,863	3,547	13,201	65,187	60,917	4,270	340	...	340
\$10,000 to \$11,999.....	94,541	84,650	9,891	42,988	42,258	730	619	50,934	41,773	9,161	5,493	...	5,493
\$12,000 to \$14,999.....	58,339	52,259	6,080	17,359	16,806	553	741	40,239	34,712	5,527	142	...	142
\$15,000 to \$19,999.....	51,446	42,396	9,050	2,255	454	1,801	387	48,804	41,555	7,249	5,565	...	5,565
\$20,000 to \$24,999.....	47,617	41,728	5,889	...	...	...	...	47,617	41,728	5,889	736	...	736
\$25,000 to \$29,999.....	18,627	17,606	1,021	...	...	...	...	18,627	17,606	1,021	1,004	...	1,004
\$30,000 to \$49,999.....	71,238	70,412	826	8,311	8,311	...	...	62,927	62,101	826	1,130	...	1,130
\$50,000 to \$74,999.....	45,236	31,860	13,376	8,431	8,431	...	...	36,805	23,429	13,376	10,195	...	10,195
\$75,000 to \$99,999.....	37,557	36,528	1,029	23,923	23,923	...	...	13,634	12,605	1,029	570	...	570
\$100,000 to \$149,999.....	70,244	68,744	1,500	52,642	52,642	...	...	17,602	16,102	1,500	1,840	...	1,840
\$150,000 to \$199,999.....	72,242	62,102	10,140	57,633	51,418	...	...	24,609	10,684	3,925	1,180	...	1,180
\$200,000 to \$299,999.....	56,075	50,769	5,306	15,757	15,757	...	...	40,318	35,012	5,306	1,490	...	1,490
\$300,000 to \$499,999.....	95,055	92,485	2,570	56,885	56,885	...	...	38,170	35,600	2,570	920	...	920
\$500,000 to \$699,999.....	77,060	71,360	5,700	52,530	49,520	...	...	24,530	21,840	2,690	1,010	...	1,010
\$700,000 to \$999,999.....	88,530	88,530	...	74,840	74,840	...	...	13,690	13,690	...	...	...	...
\$1,000,000 or more.....	308,390	299,300	9,090	230,010	230,010	...	...	78,380	69,290	9,090	...	...	...
Number of mortgages													
Total mortgages.....	300,381	275,461	24,920	45,703	36,561	7,515	17,465	237,205	222,044	15,166	25,531	7,518	18,014
Type of Mortgage Holder													
Commercial bank or trust company.....	57,751	53,692	4,059	6,547	4,884	962	3,459	47,744	45,440	2,304	2,963	807	2,156
Mutual savings bank.....	3,763	3,469	294	1,889	1,627	214	54	1,818	1,787	31	220	...	6
Savings and loan association.....	84,975	78,861	6,114	2,928	2,392	515	3,489	78,562	72,983	5,579	2,964	1,108	1,857
Life insurance company.....	50,346	43,640	6,706	27,255	22,335	4,235	5,320	17,769	16,080	1,689	4,071	3,642	429
Mortgage company.....	3,823	3,422	401	1,375	1,123	97	590	1,860	1,820	40	392	97	295
Federal National Mortgage Association.....	6,410	5,704	706	3,507	2,801	706	2,904	...	...	...	698	...	698
Individual.....	78,637	73,956	4,681	...	...	...	12	78,625	73,956	4,669	11,114	...	11,114
Other.....	14,684	12,721	1,963	2,211	1,410	789	1,635	10,838	9,982	856	3,109	952	2,157
Manner Mortgage Acquired by Present Holder													
Purchased.....	61,264	54,256	7,008	28,208	22,819	4,385	9,727	23,333	21,932	1,401	7,574	4,805	2,769
Originated.....	239,110	221,199	17,911	17,501	13,744	3,129	7,736	213,876	200,110	13,766	17,949	2,709	15,238
Form of Debt													
Mortgage or deed of trust.....	292,898	267,980	24,918	45,705	36,564	7,516	17,463	229,725	214,562	15,163	25,338	7,516	17,824
Contract to purchase.....	7,477	7,477	...	...	...	...	...	7,477	7,477	...	181	...	181
Service of Mortgage													
Hold and service mortgage.....	237,717	222,085	15,632	14,942	12,506	1,990	8,038	214,730	201,820	12,910	17,183	2,739	14,446
Hold mortgage only.....	62,659	53,372	9,287	30,765	24,059	5,524	9,424	22,474	20,221	2,253	8,339	4,777	3,561
Amortization													
Fully amortized.....	245,481	224,448	21,023	45,705	36,564	7,516	17,463	182,315	171,044	11,271	19,626	7,516	12,110
Partially amortized.....	17,816	16,474	1,342	...	...	...	...	17,815	16,474	1,341	1,339	...	1,339
Not amortized.....	20,463	19,336	1,127	...	...	...	...	20,463	19,336	1,127	2,654	...	2,654
On demand.....	16,614	15,188	1,426	...	...	...	...	16,614	15,188	1,426	1,905	...	1,905
Regular principal payments required.....	3,668	3,478	190	...	...	...	...	3,668	3,478	190	188	...	188
No regular principal payments required.....	12,946	11,710	1,236	...	...	...	...	12,946	11,710	1,236	1,717	...	1,717
Frequency of Interest Payment													
Monthly.....	241,588	220,180	21,408	45,705	36,564	7,516	17,463	178,419	166,764	11,655	19,658	7,516	12,141
Quarterly, semi-annually or annually.....	36,208	33,310	2,898	...	...	...	...	36,208	33,310	2,898	3,244	...	3,244
Other regular interval.....	3,719	3,653	66	...	...	...	...	3,719	3,653	66	75	...	75
No regular payment.....	18,868	18,317	551	...	...	...	...	18,868	18,317	551	2,545	...	2,545
Frequency of Principal Payment													
Monthly.....	244,427	223,116	21,311	45,705	36,564	7,516	17,463	181,259	169,701	11,558	19,738	7,516	12,222
Quarterly, semi-annually or annually.....	17,697	16,623	1,073	...	...	...	...	17,697	16,624	1,073	1,098	...	1,098
Other regular interval.....	3,734	3,668	66	...	...	...	...	3,734	3,668	66	75	...	75
No regular payment.....	34,531	32,055	2,476	...	...	...	...	34,531	32,055	2,476	4,612	...	4,612
Method of Payment													
Interest and principal at same time in constant total amount.....	233,849	212,728	21,121	45,701	36,560	7,516	17,463	170,684	159,316	11,368	19,115	7,516	11,600
Interest and principal at same time in increasing or decreasing total amount.....	26,150	24,980	1,170	...	...	...	...	26,146	24,976	1,170	1,030	...	1,030
Payment of interest only.....	17,702	15,780	1,922	...	...	...	...	17,702	15,780	1,922	2,292	...	2,292
Interest and principal at different times, or principal only.....	5,932	5,770	162	...	...	...	...	5,932	5,770	162	802	...	802
No regular interest or principal payments.....	16,764	16,213	551	...	...	...	...	16,764	16,213	551	2,289	...	2,289
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	267,028	244,085	22,943	44,750	35,908	7,217	15,757	206,529	192,948	13,581	21,590	7,217	14,375
Delinquent.....	469	440	29	27	9	18	40	402	391	11	39	18	11
Foreclosure in process.....	16,239	14,842	1,397	934	653	282	1,667	13,638	12,613	1,025	1,617	382	1,136
Foreclosure not in process.....	16,649	16,098	551	...	...	...	...	16,649	16,098	551	2,289	...	2,289

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
SOUTH--Con.													
Year Mortgage Made or Assumed													
1950 (part).....	62,331	56,416	5,915	7,489	4,218	2,535	4,710	50,136	47,700	2,436	7,736	2,535	5,201
1949.....	82,488	75,786	6,702	11,138	9,136	1,738	2,263	69,085	64,542	4,543	7,586	1,738	5,849
1948.....	55,716	50,995	4,721	11,081	9,255	1,729	3,442	41,194	38,550	2,644	3,939	1,729	2,238
1947.....	36,817	33,115	3,702	5,884	4,603	945	3,191	27,747	25,324	2,423	3,473	945	2,528
1946.....	26,475	24,333	2,142	1,728	1,155	561	3,740	21,008	19,438	1,570	1,556	561	996
1942 to 1945.....	27,390	26,204	1,186	6,530	6,341	9	121	20,741	19,744	997	927	9	916
1940 to 1941.....	4,134	4,009	125	753	753	0	0	3,381	3,256	125	160	0	160
1940 to 1939.....	3,778	3,385	393	1,107	1,107	0	0	2,674	2,281	393	110	0	110
1935 to 1934.....	718	677	41	1,107	1,107	0	0	718	677	41	43	0	43
1929 or earlier.....	543	543	0	0	0	0	0	543	543	0	0	0	0
Term of Mortgage													
On demand.....	16,612	15,186	1,426	0	0	0	0	16,612	15,186	1,426	1,905	0	1,905
Less than 5 years.....	50,535	49,108	1,427	184	184	0	22	50,329	48,902	1,427	6,174	0	6,174
5 to 9 years.....	73,821	69,172	4,649	419	238	0	1,096	72,307	67,838	4,469	5,121	11	5,110
10 to 12 years.....	67,424	62,813	4,611	622	622	0	1,862	64,943	60,332	4,611	3,950	694	3,256
13 to 14 years.....	8,150	6,662	1,488	1,638	937	167	1,185	5,329	4,631	698	348	12	336
15 years.....	14,975	13,793	1,182	914	578	0	882	13,181	12,346	835	1,859	1,215	645
16 to 19 years.....	11,087	8,795	2,292	2,097	890	1,207	2,992	5,999	5,071	928	2,176	1,941	233
20 years.....	23,653	20,002	3,651	12,205	9,189	2,611	5,654	5,797	5,361	436	2,509	2,172	337
21 to 24 years.....	7,504	6,023	1,481	4,912	3,665	1,202	1,388	1,204	1,127	77	256	256	0
25 years.....	24,036	21,355	2,681	20,824	18,412	2,329	2,384	829	561	268	1,227	1,215	12
26 years or more.....	2,599	2,558	41	1,899	1,858	0	0	701	701	0	0	0	0
Median term.....years..	10	10	14	24	25	20	20	9	9	10	10	19	6
Year Mortgage Due													
On demand.....	16,613	15,187	1,426	0	0	0	0	16,613	15,187	1,426	1,905	0	1,905
Fully amortized.....	245,481	224,458	21,023	45,709	36,571	7,516	17,467	182,315	171,044	11,271	19,630	7,515	12,115
Past due.....	442	442	0	0	0	0	0	442	442	0	12	0	12
1950 to 1951.....	17,907	17,808	99	185	185	0	336	17,386	17,287	99	821	0	821
1952 to 1953.....	26,817	26,130	687	305	305	0	26,513	25,826	687	3,164	0	3,164	
1954 to 1955.....	29,512	28,831	681	260	260	0	529	28,724	28,043	681	3,063	11	3,052
1956 to 1957.....	34,120	30,982	3,138	452	452	0	1,134	32,536	29,398	3,138	1,182	0	1,182
1958 to 1959.....	31,807	29,791	2,016	894	713	0	276	30,637	28,802	1,835	1,387	36	1,351
1960 to 1964.....	41,733	37,048	4,685	4,132	3,097	167	2,798	34,808	31,260	3,548	3,223	1,298	1,925
1965 to 1969.....	32,399	27,679	4,720	15,178	11,558	3,214	8,049	9,174	8,229	945	5,044	4,653	391
1970 to 1974.....	25,901	21,189	4,712	21,322	17,305	3,887	2,711	1,866	1,529	337	1,613	1,396	217
1975 or later.....	4,844	4,559	285	2,981	2,696	248	1,634	229	229	0	121	121	0
Partially or not amortized.....	38,279	35,810	2,473	0	0	0	0	38,279	35,810	2,473	3,996	0	3,996
Past due.....	643	643	0	0	0	0	0	643	643	0	181	0	181
1950 to 1951.....	19,726	18,510	1,216	0	0	0	0	19,726	18,510	1,216	1,822	0	1,822
1952 to 1953.....	8,731	8,225	506	0	0	0	0	8,731	8,225	506	1,201	0	1,201
1954 to 1955.....	3,816	3,578	238	0	0	0	0	3,816	3,578	238	353	0	353
1956 to 1957.....	2,080	1,767	313	0	0	0	0	2,080	1,767	313	384	0	384
1958 to 1959.....	2,104	1,950	154	0	0	0	0	2,104	1,950	154	38	0	38
1960 to 1964.....	712	669	43	0	0	0	0	712	669	43	14	0	14
1965 to 1969.....	420	417	3	0	0	0	0	420	417	3	3	0	3
1970 to 1974.....	46	46	0	0	0	0	0	46	46	0	0	0	0
1975 or later.....	1	1	0	0	0	0	0	1	1	0	0	0	0
Interest Rate													
Less than 3.0 percent.....	3,307	3,282	25	0	0	0	0	3,307	3,282	25	350	0	350
3.0 percent.....	787	787	0	0	0	0	0	787	787	0	11	0	11
3.1 to 3.5 percent.....	440	432	8	96	92	0	0	343	339	4	45	0	45
3.6 to 3.9 percent.....	144	139	5	35	35	0	0	109	104	5	0	0	0
4.0 percent.....	52,817	49,578	3,239	19,065	16,996	1,775	17,463	16,291	15,735	556	8,440	7,516	926
4.1 to 4.4 percent.....	362	355	7	131	131	0	0	231	224	7	0	0	0
4.5 percent.....	40,311	32,055	8,256	25,334	18,268	5,740	0	14,979	13,789	1,190	123	0	123
4.6 to 5.0 percent.....	52,831	49,293	3,538	1,048	1,048	0	0	51,784	48,246	3,538	3,745	0	3,745
5.1 to 5.5 percent.....	5,462	4,645	817	0	0	0	0	5,462	4,645	817	263	0	263
5.6 to 6.0 percent.....	118,851	111,660	7,191	0	0	0	0	118,851	111,660	7,191	11,271	0	11,271
6.1 percent or more.....	25,075	23,238	1,837	0	0	0	0	25,075	23,238	1,837	1,276	0	1,276
Median interest rate.....percent..	5.0	5.5	5.0	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.5	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	79,279	75,710	3,569	485	485	0	1,528	77,267	73,698	3,569	15,891	6,533	9,357
\$2,000 to \$3,999.....	86,468	81,700	4,768	7,685	6,397	419	3,378	75,410	71,929	3,481	5,134	982	4,151
\$4,000 to \$5,999.....	53,074	45,195	7,879	14,181	9,879	3,882	6,317	32,580	29,228	3,152	2,220	0	2,220
\$6,000 to \$7,999.....	32,571	28,118	4,453	11,097	8,436	2,442	3,528	17,945	16,420	1,655	951	0	951
\$8,000 to \$9,999.....	16,525	15,125	1,400	3,810	3,203	559	2,045	10,669	9,927	742	37	0	37
\$10,000 to \$11,999.....	9,140	8,409	731	2,405	2,378	12	581	5,451	5,045	406	386	0	386
\$12,000 to \$14,999.....	8,777	8,300	477	3,858	3,763	95	39	4,882	4,500	382	154	0	154
\$15,000 to \$19,999.....	4,595	3,881	714	237	128	109	50	4,308	3,703	605	173	0	173
\$20,000 to \$24,999.....	1,801	1,544	257	0	0	0	0	1,801	1,544	257	256	0	256
\$25,000 to \$29,999.....	1,800	1,534	266	0	0	0	0	1,800	1,534	266	13	0	13
\$30,000 to \$49,999.....	2,982	2,902	80	187	187	0	0	2,795	2,715	80	61	0	61
\$50,000 to \$74,999.....	827	630	197	135	135	0	0	690	493	197	203	0	203
\$75,000 to \$99,999.....	445	434	11	256	256	0	0	189	178	11	14	0	14
\$100,000 to \$149,999.....	700	694	6	478	478	0	0	223	217	6	9	0	9
\$150,000 to \$199,999.....	469	404	65	351	314	0	0	404	318	86	28	0	28
\$200,000 to \$299,999.....	229	201	28	63	63	0	0	166	138	28	14	0	14
\$300,000 to \$499,999.....	266	253	13	144	144	0	0	122	109	13	4	0	4
\$500,000 to \$699,999.....	167	155	12	99	93	0	0	68	62	6	2	0	2
\$700,000 to \$999,999.....	119	119	0	91	91	0	0	29	29	0	0	0	0
\$1,000,000 or more.....	173	167	6	142	142	0	0	31	25	6	0	0	0
Median loan.....dollars..	3,600	3,500	5,100	6,000	6,200	5,700	5,300	3,000	2,900	4,300	1,600	1,100	1,900

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
SOUTH—Con.													
Outstanding Debt													
Less than \$2,000.....	113,712	109,280	4,432	1,114	1,114	...	1,840	110,760	106,328	4,432	18,659	7,124	11,534
\$2,000 to \$3,999.....	78,372	73,066	5,306	10,888	9,457	549	4,524	62,959	59,084	3,875	3,675	392	3,283
\$4,000 to \$5,999.....	46,752	38,504	8,248	13,580	8,663	4,328	6,922	26,254	23,347	2,907	1,302	...	1,302
\$6,000 to \$7,999.....	24,936	21,556	3,380	9,351	7,256	2,031	2,532	13,058	11,910	1,148	678	...	678
\$8,000 to \$9,999.....	12,524	11,550	974	3,128	2,570	393	1,508	7,451	6,969	482	42	...	42
\$10,000 to \$11,999.....	8,673	7,759	914	3,797	3,733	64	61	4,815	3,965	850	506	...	506
\$12,000 to \$14,999.....	4,440	3,982	458	1,329	1,286	43	59	3,052	2,637	415	12	...	12
\$15,000 to \$19,999.....	3,111	2,573	538	138	29	109	25	2,949	2,520	429	313	...	313
\$20,000 to \$24,999.....	2,206	1,927	279	...	...	...	...	2,206	1,927	279	36	...	36
\$25,000 to \$29,999.....	709	670	39	...	...	...	...	709	670	39	36	...	36
\$30,000 to \$49,999.....	1,876	1,850	26	193	193	...	...	1,683	1,657	26	30	...	30
\$50,000 to \$74,999.....	745	535	210	139	139	...	...	605	395	210	201	...	201
\$75,000 to \$99,999.....	439	428	11	277	277	...	...	162	151	11	7	...	7
\$100,000 to \$149,999.....	622	611	11	475	475	...	...	148	137	11	14	...	14
\$150,000 to \$199,999.....	422	362	60	339	302	...	...	83	60	23	7	...	7
\$200,000 to \$299,999.....	224	203	21	66	66	...	...	158	137	21	6	...	6
\$300,000 to \$499,999.....	238	231	7	143	143	...	...	95	88	7	2	...	2
\$500,000 to \$699,999.....	134	123	11	91	85	...	...	43	38	5	2	...	2
\$700,000 to \$999,999.....	105	105	...	89	89	...	...	17	17	...	...	...	...
\$1,000,000 or more.....	160	154	6	134	134	...	...	26	20	6	...	...	...
Median debt.....dollars..	2,700	2,600	4,500	5,600	5,800	5,400	4,800	2,200	2,100	3,600	1,300	1,000	1,500
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
	263,985	241,530	22,455	45,715	36,573	7,516	17,468	200,815	188,114	12,701	20,738	7,516	13,226
Less than \$20.....	77,582	70,929	6,653	5,593	5,240	316	2,130	69,860	63,668	6,192	15,666	7,516	8,154
\$20 to \$24.....	36,912	33,899	3,013	8,289	6,941	833	3,089	25,535	23,571	1,964	1,577	...	1,577
\$25 to \$29.....	35,984	32,703	3,281	8,271	5,881	1,938	2,621	25,096	24,314	782	1,091	...	1,091
\$30 to \$34.....	31,463	28,555	2,908	10,640	8,498	1,956	2,893	17,935	17,258	677	466	...	466
\$35 to \$39.....	23,110	20,942	2,168	6,545	5,118	1,222	2,223	14,343	13,810	533	278	...	278
\$40 to \$44.....	15,933	14,487	1,446	4,195	3,054	1,116	2,057	9,680	9,399	281	346	...	346
\$45 to \$49.....	6,861	6,378	483	406	363	43	562	5,893	5,453	440	99	...	99
\$50 to \$54.....	9,882	8,886	997	818	557	55	298	8,766	8,103	663	773	...	773
\$55 to \$59.....	6,006	5,744	262	80	68	12	820	5,108	4,858	250	76	...	76
\$60 to \$64.....	5,368	5,148	220	661	636	25	61	4,646	4,451	195	...	...	...
\$65 to \$69.....	1,817	1,670	147	...	...	...	387	1,430	1,283	147	54	...	54
\$70 to \$79.....	4,952	4,707	245	...	...	...	302	4,651	4,406	245	109	...	109
\$80 to \$99.....	2,636	2,589	47	217	217	...	25	2,394	2,347	47	...	...	...
\$100 to \$119.....	3,185	3,081	104	...	...	...	...	3,185	3,081	104	...	...	...
\$120 or more.....	2,293	2,112	181	...	...	...	...	2,293	2,112	181	203	...	203
Median payment.....dollars..	27	27	26	30	30	31	31	25	26	20	13	10	16
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
	100,377	87,946	12,431	45,678	36,539	7,517	13,627	41,087	38,412	2,675	...	...	...
Less than \$25.....	20,582	18,815	1,767	3,092	2,691	317	1,074	16,483	15,165	1,318	...	...	...
\$25 to \$29.....	9,954	9,150	804	4,234	4,027	172	1,131	4,588	3,992	596	...	...	...
\$30 to \$34.....	14,415	12,789	1,626	5,511	4,325	498	2,648	6,258	6,017	241	...	...	...
\$35 to \$39.....	12,617	10,531	2,086	7,670	5,788	1,846	1,951	2,997	2,794	203	...	...	...
\$40 to \$44.....	12,543	10,346	2,197	9,100	7,199	1,345	1,581	1,862	1,775	87	...	...	...
\$45 to \$49.....	10,376	8,060	2,316	7,419	5,172	2,233	1,262	1,694	1,625	69	...	...	...
\$50 to \$54.....	6,266	5,891	375	3,239	2,926	296	1,505	1,523	1,486	37	...	...	...
\$55 to \$59.....	4,485	4,051	434	2,676	2,293	337	855	956	905	51	...	...	...
\$60 to \$64.....	2,615	2,132	483	921	510	411	435	1,261	1,239	22	...	...	...
\$65 to \$69.....	1,577	1,322	255	649	418	25	356	572	...	...	...	...	...
\$70 to \$79.....	2,844	2,781	63	768	731	37	770	1,307	1,281	26	...	...	...
\$80 to \$99.....	1,321	1,321	...	459	459	...	34	829	829	...	...	...	...
\$100 to \$119.....	473	448	25	...	...	...	25	448	423	25	...	...	...
\$120 or more.....	309	309	...	...	...	...	...	309	309	...	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	37	36	39	41	40	43	40	29	30	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
	100,387	87,954	12,433	45,682	36,541	7,516	13,624	41,094	38,419	2,675	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	43,743	34,880	8,863	43,742	34,881	7,264	...	...	...	...	...	...	...
Other items.....	1,940	1,660	280	1,940	1,660	252	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	39,728	37,036	2,692	...	...	...	12,644	27,085	25,007	2,078	...	...	...
Real estate taxes.....	5,348	5,235	113	...	...	...	25	5,323	5,210	113	...	...	...
Fire and hazard insurance premiums.....	3,056	2,813	243	...	...	...	428	2,628	2,385	243	...	...	...
Other combinations:													
Including real estate taxes.....	5,546	5,305	241	...	...	...	527	5,032	4,791	241	...	...	...
Not including real estate taxes.....	1,026	1,025	1	...	...	...	...	1,026	1,026	...	...	...	...

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
WEST													
Total outstanding debt.....	1,533,135	1,336,543	196,592	321,924	269,165	38,506	92,357	1,118,856	978,033	140,821	89,791	8,488	81,303
Average debt per mortgage.....	7.1	6.9	8.2	11.6	13.1	6.7	5.9	6.4	6.2	8.6	3.6	1.5	4.3
Type of Mortgage Holder													
Commercial bank or trust company.....	354,933	314,528	40,405	125,666	101,509	21,184	54,316	174,951	160,530	14,421	7,402	4,817	2,585
Mutual savings bank.....	30,070	24,733	5,337	2,871	2,843	28	5,132	22,067	16,788	5,279	614	7	607
Savings and loan association.....	211,023	177,599	33,424	13,845	12,754	1,091	16,050	181,128	149,215	31,913	3,373	218	3,155
Life insurance company.....	420,564	360,883	59,679	156,080	132,886	12,589	9,271	253,213	219,463	33,750	4,142	2,580	1,562
Mortgage company.....	23,023	21,734	1,289	7,722	7,256	466	1,050	14,251	13,428	823	468	113	355
Federal National Mortgage Association...	17,019	15,147	1,872	11,505	9,633	1,872	5,514	...	...	...	431	431	...
Individuals.....	430,752	361,559	49,193	...	...	...	...	410,752	361,559	49,193	67,359	...	67,359
Other.....	65,751	60,358	5,393	4,235	2,284	1,276	1,024	60,492	57,050	3,442	6,002	322	5,680
Manner Mortgage Acquired by Present Holder													
Purchased.....	322,669	280,107	42,562	115,372	94,548	11,749	21,246	186,051	165,250	20,801	16,849	2,721	14,122
Originated.....	1,210,466	1,056,436	154,030	206,552	174,617	26,757	71,111	932,803	812,783	120,020	72,942	5,767	67,175
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,203,986	1,035,622	168,364	312,129	260,036	38,125	90,419	801,438	688,179	113,259	...	...	...
Mortgage refinanced or renewed.....	198,505	177,802	20,703	7,173	6,529	381	693	190,639	170,580	20,059	...	...	...
Mortgage placed later than acquisition of property.....	130,644	123,119	7,525	2,622	2,600	...	1,245	126,777	119,274	7,503	...	...	...
Amortization													
Fully amortized.....	1,337,563	1,164,189	173,374	321,924	269,165	38,506	92,357	923,282	805,679	117,603	62,726	8,488	54,238
Partially amortized.....	143,873	124,825	19,048	...	...	...	...	143,873	124,824	19,048	13,815	...	13,815
Not amortized.....	34,442	31,778	2,664	...	...	...	...	34,442	31,778	2,664	6,145	...	6,145
On demand.....	17,257	15,751	1,506	...	...	...	...	17,257	15,751	1,506	7,105	...	7,105
Regular principal payments required...	5,959	5,002	957	...	...	...	...	5,959	5,002	957	2,401	...	2,401
No regular principal payments required	11,298	10,749	549	...	...	...	...	11,298	10,749	549	4,704	...	4,704
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,457,029	1,273,748	183,281	304,812	257,502	33,057	83,706	1,068,511	935,168	133,343	81,495	7,272	74,223
Delinquent:													
Foreclosure in process.....	6,868	6,455	413	6,232	5,880	352	203	433	372	61	538	84	454
Foreclosure not in process.....	57,512	44,890	12,622	10,880	5,783	5,097	8,448	38,184	31,043	7,141	4,440	1,132	3,308
No regular payments required.....	11,726	11,450	276	...	...	...	...	11,726	11,450	276	3,318	...	3,318
Year Mortgage Made or Assumed													
1950 (part).....	324,469	281,891	42,578	62,772	52,637	10,113	9,894	251,803	219,360	32,443	21,865	2,073	19,792
1949.....	424,868	365,927	60,941	111,608	90,231	11,213	13,025	300,215	260,873	39,342	26,940	2,280	24,660
1948.....	324,898	278,363	46,535	54,360	40,247	12,853	19,726	250,812	219,949	30,863	23,607	3,423	38,184
1947.....	209,199	188,809	20,390	55,018	50,744	3,836	25,490	128,691	112,957	15,734	9,687	633	9,054
1946.....	106,985	96,398	10,586	9,934	8,085	491	23,886	73,185	65,096	8,089	2,020	79	1,941
1942 to 1945.....	130,305	115,337	14,968	25,031	24,074	...	336	104,938	90,927	14,011	7,612	34	7,612
1940 to 1941.....	9,043	8,724	319	1,938	1,938	...	...	7,105	6,786	319	34	...	34
1935 to 1939.....	2,681	2,607	74	1,283	1,209	...	...	1,398	1,398	...	26	...	26
1930 to 1934.....	651	651	...	...	...	...	...	651	651	...	...	...	...
1929 or earlier.....	36	36	...	...	...	...	...	36	36	...	...	...	...
Year Mortgage Due													
On demand.....	17,257	15,751	1,506	...	...	...	...	17,257	15,751	1,506	7,105	...	7,105
Fully amortized.....	1,337,563	1,164,189	173,374	321,924	269,165	38,506	92,357	923,282	805,679	117,603	62,726	8,488	54,238
Past due.....	744	744	...	...	...	...	...	744	744	...	...	...	...
1950 to 1951.....	6,906	6,269	637	...	...	...	...	6,906	6,269	637	1,172	...	1,172
1952 to 1953.....	36,093	29,078	7,015	278	256	...	...	35,815	28,822	6,993	4,297	...	4,297
1954 to 1955.....	61,229	58,067	3,162	196	196	...	...	61,033	57,871	3,162	4,842	...	4,842
1956 to 1957.....	81,290	74,148	7,142	669	406	263	2,283	80,338	71,580	8,758	10,922	...	10,922
1958 to 1959.....	160,648	138,679	21,969	962	888	...	1,022	158,664	136,769	21,895	8,482	319	8,163
1960 to 1964.....	413,875	361,386	52,489	8,389	7,984	405	11,937	393,549	342,810	51,739	17,605	1,093	16,512
1965 to 1969.....	263,488	227,170	36,318	81,388	68,523	10,237	44,271	137,829	116,310	21,519	7,581	2,093	5,488
1970 to 1974.....	150,666	126,959	23,707	84,971	62,526	20,142	31,591	34,104	33,444	660	6,342	4,470	1,872
1975 or later.....	160,624	141,689	18,935	145,071	128,386	7,459	1,253	14,300	12,050	2,250	1,483	513	970
Partially or not amortized.....	178,315	156,603	21,712	...	...	...	...	178,315	156,603	21,712	19,960	...	19,960
Past due.....	407	328	79	...	...	...	...	407	328	79	498	...	498
1950 to 1951.....	28,128	26,506	1,622	...	...	...	...	28,128	26,506	1,622	5,006	...	5,006
1952 to 1953.....	37,892	32,847	5,045	...	...	...	...	37,892	32,847	5,045	4,511	...	4,511
1954 to 1955.....	30,667	28,477	2,190	...	...	...	...	30,667	28,477	2,190	2,461	...	2,461
1956 to 1957.....	25,926	18,624	7,302	...	...	...	...	25,926	18,477	7,302	1,827	...	1,827
1958 to 1959.....	18,409	16,349	2,060	...	...	...	...	18,409	16,349	2,060	1,940	...	1,940
1960 to 1964.....	29,201	26,798	2,403	...	...	...	...	29,201	26,798	2,403	339	...	339
1965 to 1969.....	5,858	4,847	1,011	...	...	...	...	5,858	4,847	1,011	2,603	...	2,603
1970 to 1974.....	1,404	1,404	...	...	...	...	...	1,404	1,404	...	...	...	...
1975 or later.....	423	423	...	...	...	...	...	423	423	...	175	...	175

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
WEST—Con.													
Interest Rate													
Less than 3.0 percent.....	16,917	16,691	226	...	...	...	...	16,917	16,691	226	1,738	...	1,738
3.0 percent.....	7,541	7,184	357	...	...	357	...	7,184	7,184	...	286	63	223
3.1 to 3.5 percent.....	4,469	4,469	...	656	656	...	...	3,813	3,813	...	190	...	190
3.6 to 3.9 percent.....	2,534	2,034	500	930	930	...	...	1,604	1,104	500	...	...	...
4.0 percent.....	371,907	336,132	35,775	193,062	169,117	15,072	92,357	86,488	77,670	8,818	14,039	8,425	5,614
4.1 to 4.4 percent.....	14,539	12,269	2,270	2,508	2,268	240	...	12,031	10,001	2,030	...	...	...
4.5 percent.....	304,453	256,812	47,641	123,328	95,185	22,837	...	181,125	161,627	19,498	859	...	859
4.6 to 5.0 percent.....	356,453	312,557	43,896	1,083	1,009	...	...	353,970	311,548	42,422	32,538	...	32,538
5.1 to 5.5 percent.....	51,207	43,759	7,448	...	...	...	...	51,207	43,759	7,448	...	...	748
5.6 to 6.0 percent.....	385,352	329,424	55,928	...	...	...	...	385,352	329,424	55,928	34,551	...	34,551
6.1 percent or more.....	17,763	15,212	2,551	...	...	...	...	17,763	15,212	2,551	4,842	...	4,842
Mortgage Loan													
Less than \$2,000.....	20,771	19,427	1,344	37	37	...	201	20,533	19,189	1,344	11,923	6,257	5,666
\$2,000 to \$3,999.....	161,375	149,776	11,599	7,262	6,875	291	3,228	150,885	139,673	11,212	16,636	2,231	14,405
\$4,000 to \$5,999.....	183,987	159,557	24,430	28,346	16,749	8,057	18,851	136,790	124,406	12,384	10,629	...	10,629
\$6,000 to \$7,999.....	197,417	167,708	29,709	58,821	39,843	18,345	31,493	107,103	97,681	9,422	7,801	...	7,801
\$8,000 to \$9,999.....	136,180	119,540	16,640	30,306	21,299	8,610	26,156	79,718	72,717	7,001	4,754	...	4,754
\$10,000 to \$11,999.....	85,342	72,420	12,922	18,847	16,148	2,263	10,031	56,464	46,863	9,601	3,548	...	3,548
\$12,000 to \$14,999.....	97,296	85,129	12,167	13,232	12,295	937	1,473	82,591	71,361	11,230	2,106	...	2,106
\$15,000 to \$19,999.....	92,520	82,016	10,504	8,282	7,841	441	...	84,238	74,175	10,063	2,405	...	2,405
\$20,000 to \$24,999.....	64,967	48,775	16,192	...	...	...	924	64,043	47,851	16,192	4,754	...	4,754
\$25,000 to \$29,999.....	40,470	38,305	2,165	479	317	162	...	39,991	37,988	2,003	5,576	...	5,576
\$30,000 to \$49,999.....	62,688	54,465	8,223	...	...	...	...	62,688	54,465	8,223	3,620	...	3,620
\$50,000 to \$74,999.....	104,680	84,078	20,602	18,779	11,636	...	...	85,901	72,442	13,459	1,956	...	1,956
\$75,000 to \$99,999.....	39,088	36,501	2,587	11,380	9,972	...	...	27,708	26,329	1,379	2,336	...	2,336
\$100,000 to \$149,999.....	67,141	58,533	8,608	23,472	23,472	...	...	43,669	35,061	8,608	3,237	...	3,237
\$150,000 to \$199,999.....	82,871	75,111	7,760	50,549	50,549	...	...	32,322	24,562	7,760	7,430	...	7,430
\$200,000 to \$299,999.....	13,912	10,842	3,070	5,742	5,742	...	...	8,170	5,100	3,070	390	...	390
\$300,000 to \$499,999.....	7,730	6,910	820	2,040	2,040	...	...	5,690	4,870	820	450	...	450
\$500,000 to \$699,999.....	10,370	7,640	2,730	1,640	1,640	...	...	8,730	5,700	3,030	...	...	...
\$700,000 to \$999,999.....	12,760	12,080	680	9,050	9,060	...	...	3,710	3,030	680	...	...	...
\$1,000,000 or more.....	51,570	48,030	3,540	33,660	33,660	...	...	17,910	14,370	3,540	...	...	...
Outstanding Debt													
Less than \$2,000.....	98,096	94,703	3,393	2,047	1,973	...	570	95,479	92,160	3,319	15,097	6,352	8,745
\$2,000 to \$3,999.....	166,158	149,320	16,838	14,253	12,081	291	7,176	144,729	130,224	14,505	16,736	2,136	14,600
\$4,000 to \$5,999.....	191,955	169,669	22,286	27,535	15,655	9,761	26,619	137,801	123,683	14,118	10,113	...	10,113
\$6,000 to \$7,999.....	210,372	176,435	33,937	68,964	46,911	20,861	32,450	108,958	99,015	9,943	9,060	...	9,060
\$8,000 to \$9,999.....	106,939	93,241	13,698	19,525	14,397	4,692	22,864	64,550	56,602	7,948	4,278	...	4,278
\$10,000 to \$11,999.....	86,427	75,458	10,969	16,912	14,614	2,298	753	68,762	60,091	8,671	1,725	...	1,725
\$12,000 to \$14,999.....	87,470	75,145	12,325	9,013	9,013	...	1,001	77,456	65,151	12,305	2,646	...	2,646
\$15,000 to \$19,999.....	72,796	62,318	10,478	6,937	6,496	441	924	64,925	54,898	10,027	3,433	...	3,433
\$20,000 to \$24,999.....	52,108	42,302	9,806	262	262	...	...	51,846	42,040	9,806	2,607	...	2,607
\$25,000 to \$29,999.....	35,406	31,087	4,319	527	365	162	...	34,879	30,722	4,157	6,010	...	6,010
\$30,000 to \$49,999.....	77,527	61,335	16,192	9,758	2,615	...	...	67,769	58,720	9,049	2,127	...	2,127
\$50,000 to \$74,999.....	80,860	72,144	8,716	9,994	9,994	...	...	70,866	62,150	8,716	2,886	...	2,886
\$75,000 to \$99,999.....	43,759	31,134	12,625	11,492	10,084	...	...	32,267	21,090	11,217	2,086	...	2,086
\$100,000 to \$149,999.....	74,774	69,064	5,710	24,615	24,615	...	...	50,159	44,449	5,710	9,257	...	9,257
\$150,000 to \$199,999.....	54,216	53,856	360	48,118	48,118	...	...	6,098	5,738	360	1,060	...	1,060
\$200,000 to \$299,999.....	14,942	11,872	3,070	5,742	5,742	...	...	9,200	6,130	3,070	200	...	200
\$300,000 to \$499,999.....	9,660	7,540	2,120	2,860	2,860	...	...	6,800	4,680	2,120	450	...	450
\$500,000 to \$699,999.....	7,970	5,360	2,210	660	660	...	...	6,910	4,700	2,210	...	...	...
\$700,000 to \$999,999.....	14,070	10,530	3,540	9,050	9,050	...	...	5,020	1,480	3,540	...	...	...
\$1,000,000 or more.....	48,030	48,030	...	33,660	33,660	...	...	14,370	14,370	...	...	...	...
Number of mortgages													
Total mortgages.....	216,930	192,967	23,963	27,703	20,593	5,745	15,534	173,695	157,307	16,388	24,635	5,746	18,890
Type of Mortgage Holder													
Commercial bank or trust company.....	57,602	51,450	6,152	13,278	9,563	3,132	8,701	35,622	33,491	2,131	4,488	3,132	1,355
Mutual savings bank.....	3,533	3,250	283	529	519	9	851	2,152	1,888	264	55	9	46
Savings and loan association.....	43,068	38,205	4,863	2,100	1,918	182	3,313	37,657	33,019	4,638	1,229	162	948
Life insurance company.....	20,324	20,009	3,115	9,113	6,515	1,903	1,557	13,660	12,045	1,615	1,987	1,903	85
Mortgage company.....	1,928	1,747	181	647	572	75	193	1,080	984	106	198	...	123
Federal National Mortgage Association.....	2,117	1,835	282	1,372	1,090	282	745	...	...	...	282	...	282
Individual.....	76,002	68,623	7,369	...	...	...	...	76,002	68,633	7,369	15,688	...	15,688
Other.....	8,373	7,850	523	669	419	163	176	7,529	7,257	272	808	163	645
Manner Mortgage Acquired by Present Holder													
Purchased.....	33,366	28,310	5,056	8,860	6,524	1,675	3,386	21,121	18,527	2,594	5,768	1,763	4,007
Originated.....	183,568	164,660	18,908	18,843	14,067	4,070	12,151	152,577	138,782	13,795	18,859	3,982	14,876
Form of Debt													
Mortgage or deed of trust.....	194,826	170,987	23,839	27,706	20,591	5,744	15,535	151,594	135,327	16,267	23,410	5,744	17,672
Contract to purchase.....	22,106	21,981	125	...	...	...	...	22,105	21,980	125	1,213	...	1,213

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
WEST—Con.													
Service of Mortgage													
Hold and service mortgage.....	181,508	162,711	18,797	19,378	14,694	3,997	13,603	148,533	134,778	13,755	18,686	3,997	14,691
Hold mortgage only.....	35,419	30,258	5,161	8,326	5,900	1,746	1,933	25,163	22,530	2,633	5,942	1,746	4,195
Amortization													
Fully amortized.....	187,882	166,853	21,029	27,704	20,591	5,744	15,536	144,646	131,192	13,454	18,911	5,744	13,168
Partially amortized.....	16,169	14,337	1,832	...	...	...	...	16,169	14,337	1,832	2,749	...	2,749
Not amortized.....	8,733	8,201	532	...	...	...	...	8,733	8,201	532	1,084	...	1,084
On demand.....	4,154	3,582	572	...	...	...	...	4,154	3,582	572	1,888	...	1,888
Regular principal payments required....	1,448	1,004	444	...	...	...	...	1,448	1,004	444	937	...	937
No regular principal payments required....	2,706	2,578	128	...	...	...	...	2,706	2,578	128	951	...	951
Frequency of Interest Payment													
Monthly.....	199,262	176,348	22,914	27,704	20,591	5,744	15,536	156,030	140,688	15,342	22,095	5,744	16,353
Quarterly, semi-annually or annually....	13,350	12,439	911	...	...	...	...	13,350	12,439	911	1,403	...	1,403
Other regular interval.....	59	59	...	...	...	...	...	59	59	...	...	...	...
No regular payment.....	4,262	4,124	138	...	...	...	...	4,262	4,124	138	1,131	...	1,131
Frequency of Principal Payment													
Monthly.....	199,047	176,208	22,839	27,704	20,591	5,744	15,536	155,811	140,545	15,266	21,823	5,744	16,081
Quarterly, semi-annually or annually....	6,159	5,746	413	...	...	...	...	6,159	5,746	413	710	...	710
Other regular interval.....	112	59	53	...	...	...	...	112	59	53	119	...	119
No regular payment.....	11,625	10,962	663	...	...	...	...	11,625	10,962	663	1,983	...	1,983
Method of Payment													
Interest and principal at same time in constant total amount.....	187,979	165,791	22,188	27,704	20,591	5,744	15,536	144,745	130,131	14,614	21,393	5,744	15,648
Interest and principal at same time in increasing or decreasing total amount....	14,379	13,566	813	...	...	...	...	14,379	13,566	813	915	...	915
Payment of interest only.....	8,343	7,746	597	...	...	...	...	8,343	7,746	597	1,066	...	1,066
Interest and principal at different times, or principal only.....	2,897	2,609	288	...	...	...	...	2,897	2,609	288	191	...	191
No regular interest or principal payments.....	3,351	3,265	86	...	...	...	...	3,351	3,265	86	1,074	...	1,074
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	200,737	179,008	21,729	26,261	19,847	5,054	13,983	160,505	145,604	14,901	21,545	5,142	16,407
Delinquent:													
Foreclosure in process.....	618	553	65	270	217	53	75	273	261	12	168	53	115
Foreclosure not in process.....	12,279	10,160	2,119	1,188	545	645	1,483	9,610	8,189	1,421	1,991	537	1,435
No regular payments required.....	3,328	3,265	63	...	...	...	...	3,328	3,265	63	940	...	940
Year Mortgage Made or Assumed													
1950 (part).....	41,186	36,321	4,865	5,003	3,450	1,542	1,547	34,636	31,322	3,314	6,693	1,542	5,152
1949.....	54,287	47,929	6,358	6,688	4,638	1,573	2,005	45,595	41,307	4,288	7,051	1,573	5,479
1948.....	41,372	36,260	5,112	5,554	3,392	1,982	3,228	38,860	34,993	3,867	6,641	2,035	4,609
1947.....	31,746	28,433	3,313	2,876	2,228	561	4,311	24,563	21,955	2,608	2,991	508	2,484
1946.....	21,244	19,292	1,952	1,353	88	4,342	15,102	13,744	1,358	733	88	...	646
1942 to 1945.....	16,628	15,526	1,102	4,154	3,958	...	105	12,366	11,462	904	413	...	411
1940 to 1941.....	2,627	2,570	57	910	...	...	...	1,719	1,662	57	57	...	57
1935 to 1939.....	1,440	1,387	53	721	668	...	...	719	719	...	53	...	53
1930 to 1934.....	92	92	...	...	...	...	...	92	92	...	...	...	...
1929 or earlier.....	57	57	...	...	...	...	...	57	57	...	...	...	...
Term of Mortgage													
On demand.....	4,149	3,577	572	...	...	...	...	4,149	3,577	572	1,886	...	1,886
Less than 5 years.....	22,067	20,919	1,148	10	...	...	...	22,058	20,919	1,139	4,926	...	4,926
5 to 9 years.....	53,721	48,774	4,947	145	57	88	141	53,437	48,578	4,859	4,867	...	4,867
10 to 12 years.....	63,814	56,966	6,848	215	215	...	1,300	62,300	55,504	6,796	5,177	372	4,805
13 to 14 years.....	8,492	7,378	1,114	113	25	88	278	8,101	7,075	1,026	834	204	630
15 years.....	13,929	12,723	1,206	1,060	1,051	9	9	11,237	10,093	1,144	764	371	393
16 to 19 years.....	10,414	9,625	789	1,378	1,201	165	2,188	6,851	6,299	552	682	231	452
20 years.....	20,455	17,969	2,486	11,614	9,446	1,776	5,499	3,345	3,127	218	2,477	2,122	355
21 to 24 years.....	4,631	4,021	610	1,583	1,213	269	2,117	929	852	77	664	566	96
25 years.....	13,216	9,223	3,993	10,237	6,289	3,349	2,387	592	589	3	2,013	1,882	132
26 years or more.....	2,065	1,804	261	1,350	1,100	...	...	715	704	11	349	...	349
Median term.....	11	11	12	20	20	25	20	10	10	10	20	20	8
Year Mortgage Due													
On demand.....	4,154	3,582	572	...	...	...	...	4,154	3,582	572	1,886	...	1,886
Fully amortized.....	187,882	166,853	21,037	27,705	20,596	5,745	15,540	144,646	131,192	13,460	18,923	5,745	13,178
Past due.....	245	245	...	...	...	...	...	245	245	...	...	...	...
1950 to 1951.....	6,620	6,347	273	...	...	...	...	6,620	6,347	273	849	...	849
1952 to 1953.....	17,325	16,294	1,031	280	270	...	...	17,044	16,023	1,021	2,753	...	2,753
1954 to 1955.....	20,468	19,574	894	178	178	...	...	20,288	19,394	894	1,447	...	1,447
1956 to 1957.....	22,989	20,306	2,683	382	294	88	985	21,626	19,083	2,543	1,543	...	1,543
1958 to 1959.....	28,128	24,920	3,208	641	589	...	...	333	27,243	23,997	3,246	2,205	229
1960 to 1964.....	45,978	41,148	4,830	2,683	2,286	97	2,507	40,794	36,114	4,680	4,082	717	3,365
1965 to 1969.....	26,052	22,893	3,159	10,399	8,231	1,678	7,066	8,586	7,874	712	2,395	1,648	746
1970 to 1974.....	16,659	13,154	3,505	10,529	7,186	2,779	4,459	1,671	1,591	80	2,870	2,693	177
1975 or later.....	3,328	1,964	1,364	2,613	1,262	1,103	190	524	513	11	779	438	320

TOTAL RENTAL PROPERTIES

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
WEST—Con.													
Year Mortgage Due—Con.													
Partially or not amortized.....	24,902	22,538	2,363	...	...	...	...	24,902	22,538	2,363	3,836	...	3,836
Past due.....	218	130	88	...	...	...	...	218	130	88	161	...	161
1950 to 1951.....	7,218	6,905	313	...	...	...	...	7,218	6,905	313	1,307	...	1,307
1952 to 1953.....	8,094	7,278	816	...	...	...	...	8,094	7,278	816	1,292	...	1,292
1954 to 1955.....	4,202	3,774	428	...	...	...	...	4,202	3,774	428	548	...	548
1956 to 1957.....	2,112	1,695	417	...	...	...	...	2,112	1,695	417	174	...	174
1958 to 1959.....	1,696	1,610	86	...	...	...	...	1,696	1,610	86	183	...	183
1960 to 1964.....	1,117	963	154	...	...	...	...	1,117	963	154	95	...	95
1965 to 1969.....	125	64	61	...	...	...	...	125	64	61	47	...	47
1970 to 1974.....	91	91	...	...	...	...	...	91	91	...	...	...	...
1975 or later.....	29	29	...	...	...	...	...	29	29	...	29	...	29
Interest Rate													
Less than 3.0 percent.....	1,266	1,138	128	...	...	...	...	1,266	1,138	128	294	...	294
3.0 percent.....	1,224	1,171	53	...	...	53	...	1,171	1,171	...	104	53	51
3.1 to 3.5 percent.....	512	512	...	89	...	89	...	423	423	...	1	...	1
3.6 to 3.9 percent.....	12	11	1	...	...	1	...	11	10	1	...	...	...
4.0 percent.....	29,947	26,791	3,156	7,893	5,479	2,211	15,536	6,521	6,243	278	6,355	5,691	663
4.1 to 4.4 percent.....	518	463	55	415	375	41	...	102	88	14	...	...	...
4.5 percent.....	28,229	22,745	5,484	18,588	14,033	3,440	...	9,643	8,711	932	240	...	240
4.6 to 5.0 percent.....	47,165	43,619	3,546	666	613	...	...	46,501	43,008	3,493	3,416	...	3,416
5.1 to 5.5 percent.....	9,069	7,905	1,164	...	...	...	...	9,069	7,905	1,164	286	...	286
5.6 to 6.0 percent.....	89,579	79,874	9,705	...	...	...	...	89,579	79,874	9,705	11,856	...	11,856
6.1 percent or more.....	9,429	8,755	674	...	...	...	...	9,429	8,755	674	2,083	...	2,083
Median interest rate.....percent..	5.0	5.5	5.0	4.5	4.5	4.5	4.0	6.0	6.0	6.0	6.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	23,599	22,292	1,307	41	41	...	175	23,384	22,077	1,307	11,241	4,809	6,431
\$2,000 to \$3,999.....	55,318	50,440	4,878	3,316	3,155	97	1,228	50,775	46,056	4,719	7,088	934	6,154
\$4,000 to \$5,999.....	47,861	42,254	5,607	6,945	4,500	1,599	4,312	36,606	33,572	3,034	2,702	...	2,702
\$6,000 to \$7,999.....	34,122	29,264	4,858	9,023	6,165	2,742	5,200	19,906	18,090	1,816	1,373	...	1,373
\$8,000 to \$9,999.....	18,484	16,335	2,149	2,661	1,963	963	3,349	11,386	10,413	973	662	...	662
\$10,000 to \$11,999.....	9,831	8,449	1,382	1,922	1,649	222	1,105	6,807	5,762	1,045	407	...	407
\$12,000 to \$14,999.....	9,069	7,915	1,154	1,081	993	88	120	7,870	6,804	1,066	215	...	215
\$15,000 to \$19,999.....	7,079	6,314	765	538	509	29	...	6,541	5,805	736	154	...	154
\$20,000 to \$24,999.....	3,615	2,756	859	...	...	...	53	3,563	2,704	859	284	...	284
\$25,000 to \$29,999.....	1,854	1,766	88	21	15	6	...	1,833	1,751	82	241	...	241
\$30,000 to \$39,999.....	2,130	1,829	301	...	...	...	...	2,130	1,829	301	116	...	116
\$50,000 to \$74,999.....	2,103	1,705	398	370	225	...	...	1,733	1,480	253	35	...	35
\$75,000 to \$99,999.....	545	512	33	134	117	...	...	411	395	16	31	...	31
\$100,000 to \$149,999.....	637	550	87	212	212	...	...	425	338	87	30	...	30
\$150,000 to \$199,999.....	541	467	74	296	296	...	...	245	171	74	59	...	59
\$200,000 to \$299,999.....	70	55	15	25	25	...	...	46	31	15	2	...	2
\$300,000 to \$499,999.....	24	21	3	5	5	...	...	19	16	3	1	...	1
\$500,000 to \$699,999.....	23	16	7	3	3	...	...	20	13	7	...	...	...
\$700,000 to \$999,999.....	17	16	1	11	11	...	...	6	5	1	...	...	...
\$1,000,000 or more.....	27	23	4	16	16	...	...	11	7	4	...	...	...
Median loan.....dollars..	5,100	4,900	6,000	6,700	6,700	7,100	6,800	4,500	4,500	5,300	2,200	1,100	2,800
Outstanding Debt													
Less than \$2,000.....	49,233	46,554	2,679	1,611	1,558	...	403	47,219	44,593	2,626	13,354	4,862	8,495
\$2,000 to \$3,999.....	57,840	52,149	5,691	4,723	4,110	97	3,292	50,831	45,815	5,016	6,104	882	5,222
\$4,000 to \$5,999.....	39,464	34,123	5,341	5,472	3,148	1,896	5,265	28,733	25,782	2,951	2,216	...	2,216
\$6,000 to \$7,999.....	30,698	25,818	4,880	9,953	6,806	2,992	4,727	16,019	14,556	1,463	1,336	...	1,336
\$8,000 to \$9,999.....	12,237	10,708	1,529	1,632	1,132	511	2,656	7,389	6,486	903	487	...	487
\$10,000 to \$11,999.....	8,078	7,063	1,015	1,560	1,345	215	67	6,450	5,650	800	160	...	160
\$12,000 to \$14,999.....	6,568	5,649	919	677	677	...	79	5,814	4,895	919	199	...	199
\$15,000 to \$19,999.....	4,256	3,679	577	433	404	29	93	3,771	3,224	547	212	...	212
\$20,000 to \$24,999.....	2,373	1,923	450	13	13	...	...	2,360	1,910	450	123	...	123
\$25,000 to \$29,999.....	1,310	1,156	154	20	14	6	...	1,289	1,141	148	228	...	228
\$30,000 to \$49,999.....	1,919	1,549	370	197	53	...	...	1,723	1,497	226	60	...	60
\$50,000 to \$74,999.....	1,402	1,254	148	178	178	...	...	1,224	1,076	148	47	...	47
\$75,000 to \$99,999.....	499	358	141	130	113	...	...	369	245	124	23	...	23
\$100,000 to \$149,999.....	614	570	44	211	211	...	...	403	359	44	78	...	78
\$150,000 to \$199,999.....	316	314	2	280	280	...	...	36	34	2	6	...	6
\$200,000 to \$299,999.....	64	49	15	25	25	...	...	40	25	15	1	...	1
\$300,000 to \$499,999.....	25	19	6	6	6	...	...	19	13	6	1	...	1
\$500,000 to \$699,999.....	14	10	4	1	1	...	...	13	9	4	...	...	...
\$700,000 to \$999,999.....	17	13	4	11	11	...	...	6	2	4	...	...	...
\$1,000,000 or more.....	23	23	...	16	16	...	...	7	7	...	...	...	...
Median debt.....dollars..	4,000	3,900	5,200	6,300	6,300	6,600	5,900	3,400	3,300	4,200	1,800	1,100	2,300
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	204,371	181,130	23,241	27,712	20,598	5,745	15,539	161,140	145,471	15,669	22,441	5,744	16,696
\$20 to \$24.....	47,081	41,685	5,396	2,786	2,607	12	1,300	42,998	37,794	5,204	15,848	5,656	10,190
\$25 to \$29.....	21,878	19,222	2,656	4,395	3,729	160	1,071	16,409	14,504	1,905	1,979	...	1,979
\$30 to \$34.....	22,384	19,405	2,979	3,019	2,657	217	1,242	18,122	15,506	2,616	1,364	...	1,364
\$35 to \$39.....	24,083	20,405	3,678	5,561	3,491	1,764	2,088	16,440	14,913	1,527	756	88	669
\$40 to \$44.....	19,564	17,066	2,498	4,146	2,577	1,569	2,340	13,081	12,195	886	375	...	375
\$45 to \$49.....	18,806	16,656	2,150	4,929	3,617	1,556	2,641	11,238	10,598	640	256	...	256
\$50 to \$54.....	9,257	8,405	852	639	241	2,111	6,268	5,656	612	150	...	...	150
Median.....	17,080	15,626	1,454	1,037	717	231	1,768	14,279	13,184	1,095	897	...	897

RESIDENTIAL FINANCING

Table 2.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	4,621	4,515	106	179	179	...	896	3,548	3,442	106	233	...	233
\$60 to \$64.....	4,588	3,960	628	355	13	342	41	4,192	3,906	286	60	...	60
\$65 to \$69.....	2,789	2,508	281	106	53	53	...	2,684	2,455	229	...	...	...
\$70 to \$79.....	3,658	3,658	...	303	303	...	...	3,355	3,355	...	53	...	53
\$80 to \$99.....	3,096	3,055	41	16	16	...	41	3,040	2,999	41	...	...	...
\$100 to \$119.....	3,817	3,435	382	...	...	...	...	3,817	3,435	382	128	...	128
\$120 or more.....	1,669	1,529	140	...	...	...	...	1,669	1,529	140	342	...	342
Median payment.....dollars..	32	32	30	33	31	37	39	30	31	26	14	10	16
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	8,053	7,298	755	848	784	12	1,306	5,902	5,226	676	...	...	...
\$25 to \$29.....	4,672	4,346	326	2,224	2,099	20	281	2,170	2,054	116	...	...	...
\$30 to \$34.....	5,517	5,193	324	3,107	2,958	149	421	2,994	2,819	175	...	...	...
\$35 to \$39.....	7,069	6,077	992	3,346	2,776	207	1,153	2,574	2,213	361	...	...	...
\$40 to \$44.....	7,991	5,891	2,100	3,885	2,129	1,468	2,040	2,067	1,744	323	...	...	...
\$45 to \$49.....	6,499	3,087	1,412	3,312	2,097	927	2,056	1,134	980	154	...	...	...
\$50 to \$54.....	7,182	6,530	652	4,244	3,593	635	1,840	1,100	...	...	...	...	...
\$55 to \$59.....	5,797	4,369	1,428	3,141	1,923	1,167	1,951	704	695	9	...	...	...
\$60 to \$64.....	3,414	2,898	516	1,385	985	209	1,164	866	791	75	...	...	...
\$65 to \$69.....	1,881	1,480	401	941	595	348	627	312	259	53	...	...	...
\$70 to \$79.....	1,419	1,226	193	525	345	181	244	650	638	12	...	...	...
\$80 to \$99.....	996	561	435	672	289	383	...	326	273	53	...	...	...
\$100 to \$119.....	363	363	...	31	31	...	...	332	332	...	...	...	...
\$120 or more.....	9	9	...	...	...	...	...	9	9	...	...	...	...
Amount for other items not reported.....	53	53	...	...	...	...	...	53	53	...	...	...	...
Median payment.....dollars..	43	42	45	45	43	50	48	35	34	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:	60,915	51,381	9,534	27,661	20,603	5,706	13,083	20,193	18,186	2,007	...	...	...
No other items.....	26,342	19,448	6,894	26,343	19,452	5,534	...	...	...	...	...	...	...
Other items.....	1,266	1,097	169	1,265	1,096	162	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	25,165	23,271	1,894	...	...	...	12,302	12,861	11,431	1,430	...	...	...
Real estate taxes.....	4,680	4,385	295	...	...	...	345	4,336	4,041	295	...	...	...
Fire and hazard insurance premiums.....	451	451	...	...	...	...	274	177	177	...	...	...	...
Other combinations:	...	...	...	...	...	...	...	...	...	...	...	...	...
Including real estate taxes.....	1,249	1,103	146	...	...	...	141	1,111	965	146	...	...	...
Not including real estate taxes.....	1,695	1,563	132	...	...	...	...	1,696	1,564	132	...	...	...

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional 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			
UNITED STATES													
Total properties.....	1,154,887	1,054,110	100,777	100,449	79,582	16,679	4,200	67,300	64,648	2,652	987,135	909,890	77,254
Structures on Property													
1 structure.....	1,000,421	916,498	83,923	95,763	75,512	16,237	4,026	64,314	61,890	2,424	840,344	779,103	61,245
2 structures or more.....	154,443	137,588	16,855	4,680	4,063	444	173	2,986	2,758	228	146,771	130,768	16,008
Dwelling Units on Property													
1 dwelling unit.....	559,623	520,384	39,239	75,098	56,617	15,084	3,406	48,991	47,553	1,438	435,531	416,215	19,318
2 to 4 dwelling units.....	324,407	298,310	26,097	19,810	18,026	1,534	250	15,749	14,967	782	288,840	265,319	23,520
5 to 49 dwelling units.....	259,746	226,806	32,940	4,517	3,924	62	530	2,537	2,125	432	252,678	220,765	31,913
50 to 99 dwelling units.....	8,882	6,743	2,139	516	512	...	4	...	...	...	8,366	6,232	2,135
100 dwelling units or more.....	2,245	1,884	361	520	511	...	9	...	...	...	1,725	1,373	352
Business Floor Space on Property													
None.....	1,044,841	956,394	88,447	100,274	79,431	16,658	4,195	66,174	63,530	2,644	878,400	813,430	64,970
Less than half.....	110,043	97,719	12,324	179	153	22	4	1,124	1,116	8	108,703	96,423	12,300
Year Structure Built¹													
1950 (part).....	16,377	14,361	2,016	4,369	3,152	1,219	...	1,672	1,672	...	10,345	9,546	799
1949.....	44,961	40,639	4,322	11,364	8,966	2,156	243	1,219	1,219	...	32,382	30,464	1,925
1948.....	60,449	51,673	8,776	25,636	19,623	5,684	330	3,036	2,735	301	31,776	29,319	2,463
1947.....	49,938	45,297	4,641	13,252	10,044	2,541	671	7,061	6,839	222	29,631	28,423	1,209
1946.....	31,609	28,787	2,822	3,583	1,885	1,671	25	6,082	6,016	66	21,949	20,891	1,059
1942 to 1945.....	59,432	52,631	6,801	18,064	15,697	694	1,677	4,968	4,795	173	36,400	32,147	4,261
1940 to 1941.....	39,094	36,399	2,695	7,344	6,079	701	566	4,401	4,283	118	27,354	26,044	1,311
1930 to 1939.....	139,691	131,434	8,257	6,719	6,363	228	128	8,924	8,636	288	124,042	116,434	7,613
1929 or earlier.....	674,185	618,017	56,168	7,099	5,796	967	336	27,194	25,760	1,434	639,896	586,471	53,433
Not reported.....	39,217	34,915	4,302	3,051	2,003	825	225	2,764	2,711	53	33,400	30,204	3,202
Year Structure Acquired¹													
1950 (part).....	122,935	105,528	17,407	15,071	8,976	4,634	1,461	11,404	11,118	286	96,464	85,441	11,027
1949.....	159,914	142,358	17,556	20,037	15,268	4,023	751	10,632	10,005	627	129,249	117,098	12,159
1948.....	165,420	148,292	17,128	25,244	20,441	4,524	281	12,371	11,020	1,351	127,806	116,838	10,974
1947.....	140,677	125,340	15,337	12,486	9,295	2,765	427	14,594	14,536	58	113,600	101,517	12,088
1946.....	114,819	106,479	8,340	4,611	3,545	672	394	14,528	14,198	330	95,690	88,746	6,946
1942 to 1945.....	185,011	173,255	11,756	15,775	15,138	9	631	3,410	3,410	...	165,828	154,716	11,117
1940 to 1941.....	60,319	57,742	2,577	3,382	3,126	53	204	160	160	...	36,780	34,460	2,321
1930 to 1939.....	101,746	96,136	5,610	3,540	3,488	...	53	202	202	...	98,004	92,449	5,558
1929 or earlier.....	96,496	91,604	4,892	328	328	...	...	16	16	...	96,145	91,260	4,892
Not reported.....	7,630	7,425	205	1	1	...	...	...	...	...	7,629	7,424	205
Structure New or Previously Occupied When Acquired¹													
New.....	234,637	216,118	18,519	59,116	49,745	8,512	849	13,217	13,120	97	162,319	153,267	9,051
Previously occupied.....	920,266	838,005	82,261	41,347	29,847	8,155	3,350	54,090	51,535	2,555	824,838	756,647	68,205
Purchase Price													
Less than \$2,000.....	90,606	88,438	2,168	715	715	...	...	3,303	3,303	...	86,587	84,422	2,168
\$2,000 to \$3,999.....	192,255	185,103	7,152	6,908	6,057	307	544	7,808	7,756	52	177,532	171,292	6,249
\$4,000 to \$5,999.....	173,400	163,474	9,922	13,675	12,258	1,038	377	15,493	15,068	425	144,240	136,166	8,084
\$6,000 to \$7,999.....	164,979	146,497	18,482	27,422	18,398	7,613	1,410	14,950	14,511	439	122,617	113,581	9,042
\$8,000 to \$9,999.....	108,021	95,061	12,960	17,737	12,874	4,151	715	11,663	10,673	990	78,622	71,520	7,107
\$10,000 to \$11,999.....	73,056	65,796	7,260	9,529	7,804	1,566	161	6,481	6,351	130	37,040	31,649	5,401
\$12,000 to \$14,999.....	68,752	59,142	9,610	9,079	7,463	1,452	166	2,619	2,268	351	37,050	49,413	7,643
\$15,000 to \$19,999.....	63,003	55,264	7,739	5,379	4,534	324	522	1,477	1,229	248	36,152	49,504	6,648
\$20,000 to \$24,999.....	32,419	28,886	3,533	1,432	1,298	134	...	218	218	...	30,769	27,374	3,401
\$25,000 to \$29,999.....	20,493	17,958	2,535	774	774	...	...	245	245	...	19,475	16,941	2,535
\$30,000 to \$49,999.....	42,518	36,232	6,286	277	271	6	...	...	...	...	42,238	35,963	6,280
\$50,000 to \$74,999.....	18,612	15,918	2,694	460	460	...	...	...	...	...	18,147	15,459	2,694
\$75,000 to \$99,999.....	8,224	6,400	1,824	816	816	...	...	...	...	...	7,409	5,729	1,679
\$100,000 to \$199,999.....	14,697	12,207	2,490	1,747	1,747	...	...	...	...	...	12,943	10,475	2,473
\$200,000 to \$499,999.....	7,043	5,356	1,687	859	841	...	...	...	...	...	6,183	4,515	1,669
\$500,000 or more.....	2,580	2,188	392	719	706	...	...	...	...	...	1,862	1,483	379
Propre ty not acquired by purchase.....	35,581	33,944	1,637	319	319	...	...	596	596	...	34,668	33,031	1,637
Not reported.....	38,801	36,341	2,460	2,643	2,437	94	113	2,469	2,430	39	33,683	31,474	2,213
Median purchase price.....dollars..	6,900	6,700	9,500	8,000	8,100	7,800	...	6,700	6,700	...	6,700	6,400	11,200
Market Value													
Less than \$2,000.....	40,185	39,743	442	23	23	...	...	1,433	1,433	...	38,728	38,287	442
\$2,000 to \$3,999.....	122,184	117,110	5,074	2,256	2,104	152	...	5,312	5,312	...	114,620	109,699	4,923
\$4,000 to \$5,999.....	146,561	138,959	7,602	6,561	5,473	533	...	11,092	10,920	172	128,918	122,581	6,344
\$6,000 to \$7,999.....	174,391	159,533	15,058	20,114	13,162	6,555	397	18,201	17,734	467	136,286	128,648	7,639
\$8,000 to \$9,999.....	135,870	123,138	12,732	27,043	21,532	4,494	1,019	12,665	12,018	647	96,171	89,596	6,583
\$10,000 to \$11,999.....	102,454	92,592	9,862	12,076	8,412	2,617	508	7,443	6,837	606	82,941	77,352	5,592
\$12,000 to \$14,999.....	90,630	82,425	8,205	13,195	11,413	1,443	339	5,151	4,744	407	72,296	66,279	6,017
\$15,000 to \$19,999.....	97,631	87,081	10,550	7,942	6,929	645	369	2,257	1,995	262	87,432	78,168	9,276
\$20,000 to \$24,999.....	46,621	42,097	4,524	1,976	1,796	156	25	656	656	...	43,985	39,647	4,343
\$25,000 to \$29,999.....	30,173	26,600	3,573	1,025	1,025	...	...	320	320	...	28,825	25,257	3,573
\$30,000 to \$49,999.....	53,921	46,118	7,803	518	502	6	10	53,295	52,109	...	45,508	42,788	2,720
\$50,000 to \$74,999.....	24,641	21,008	3,633	442	442	...	...	...	...	...	24,201	20,568	3,633
\$75,000 to \$99,999.....	10,285	8,338	1,947	727	583	...	145	...	...	...	9,556	7,756	1,802
\$100,000 to \$199,999.....	15,273	12,166	3,107	1,728	1,705	...	23	...	...	...	13,544	10,458	3,084
\$200,000 to \$499,999.....	7,684	6,207	1,477	976	976	...	37	...	...	...	6,672	5,233	1,440
\$500,000 or more.....	2,938	2,601	337	718	707	...	11	...	...	...	2,221	1,895	326
Not reported.....	53,372	48,484	4,888	3,136	2,832	59	245	2,691	2,599	92	47,548	43,057	4,492
Median market value.....dollars..	8,800	8,600	11,000	9,100	9,300	8,300	...	7,600	7,500	...	8,900	8,600	14,400

¹ For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With guaranteed 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.....	186,139	180,855	5,284	4,346	4,293	...	53	716	716	...	181,074	175,849	5,231
20 to 39 percent.....	337,997	324,341	13,656	9,739	9,525	...	214	6,147	6,133	14	322,109	308,684	13,428
40 to 59 percent.....	289,410	267,121	22,289	18,356	17,070	...	458	830	13,322	229	257,508	236,739	20,778
60 to 69 percent.....	107,700	92,707	14,993	14,547	12,231	1,839	477	11,262	11,047	215	81,893	69,437	12,461
70 to 79 percent.....	75,626	59,379	16,247	17,133	12,453	3,717	964	12,778	11,422	1,356	45,720	35,510	10,215
80 to 84 percent.....	37,406	30,469	6,937	11,839	9,506	1,897	437	7,440	7,104	336	18,124	13,861	4,269
85 to 89 percent.....	25,142	19,193	5,949	11,010	6,909	3,722	382	4,791	4,724	67	9,342	7,566	1,780
90 to 94 percent.....	15,861	11,469	4,392	5,544	2,281	3,113	152	3,203	3,183	20	7,115	6,009	1,108
95 to 99 percent.....	8,378	5,814	2,564	2,918	1,538	948	436	2,567	2,487	80	2,893	1,793	1,102
100 percent or more.....	17,948	14,337	3,611	1,913	969	934	12	2,172	1,927	245	13,861	11,446	2,420
Market value not reported.....	53,372	48,484	4,888	3,136	2,832	59	245	2,691	2,599	92	47,549	43,058	4,492
Median percent.....	42	40	64	71	66	86	...	70	70	...	38	37	57
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	739,531	660,864	78,667	94,398	74,098	16,329	3,984	63,222	60,568	2,654	581,961	526,274	55,711
Less than 50 percent.....	146,521	120,389	26,132	3,597	2,859	357	382	367	367	...	142,556	117,164	25,391
50 to 59 percent.....	101,844	90,141	11,703	6,827	5,244	566	1,019	1,709	1,643	66	93,213	83,258	10,054
60 to 64 percent.....	63,834	58,084	5,750	5,638	5,024	485	130	2,982	2,824	158	55,214	50,244	4,978
65 to 69 percent.....	61,960	55,361	6,599	7,380	4,420	2,410	554	2,033	1,607	426	52,500	49,341	3,214
70 to 74 percent.....	53,368	46,272	7,096	11,220	7,794	3,324	101	4,373	3,458	915	37,786	35,029	2,757
75 to 79 percent.....	53,680	46,996	6,684	10,638	6,157	3,904	579	5,892	5,557	335	37,156	35,289	1,866
80 to 84 percent.....	52,141	46,599	5,542	11,574	8,480	3,046	48	6,195	5,839	356	34,373	32,288	2,093
85 to 89 percent.....	42,753	39,371	3,382	11,395	9,072	1,970	354	5,735	5,683	52	25,631	24,825	807
90 to 94 percent.....	35,654	34,503	1,151	7,128	6,272	155	702	8,520	8,508	12	20,019	19,738	282
95 to 99 percent.....	19,296	18,850	446	4,695	4,695	...	...	5,231	5,027	204	9,371	9,129	242
100 percent or more.....	77,049	75,175	1,874	11,854	11,834	18	2	17,547	17,456	91	47,551	45,888	1,763
Purchase price not reported or property not acquired by purchase.....	31,431	28,923	2,508	2,452	2,247	94	113	2,638	2,599	39	26,342	24,082	2,262
Median percent.....	68	69	60	80	83	76	...	91	91	...	64	65	51
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	739,531	660,864	78,667	94,398	74,098	16,329	3,984	63,222	60,568	2,654	581,961	526,274	55,711
Less than 50 percent.....	125,628	120,389	5,239	2,859	2,859	...	...	367	367	...	122,404	117,164	5,239
50 to 59 percent.....	94,328	90,141	4,187	5,606	5,244	181	181	1,643	1,643	...	87,085	83,258	3,825
60 to 64 percent.....	62,008	58,084	3,924	5,120	5,024	96	...	2,838	2,824	14	54,051	50,244	3,815
65 to 69 percent.....	60,032	55,361	4,671	5,195	4,420	558	217	1,651	1,607	44	53,184	49,341	3,853
70 to 74 percent.....	51,332	46,272	5,060	8,277	7,794	88	395	3,563	3,458	105	39,501	35,029	4,472
75 to 79 percent.....	53,332	46,996	6,336	6,949	6,157	285	598	5,565	5,557	8	41,321	35,289	6,038
80 to 84 percent.....	55,166	46,599	8,567	10,199	8,480	1,717	7	6,354	5,839	515	38,615	32,288	6,332
85 to 89 percent.....	47,690	39,371	8,319	11,751	9,072	1,975	703	6,087	5,683	404	29,865	24,825	5,038
90 to 94 percent.....	41,880	34,503	7,377	10,650	6,272	4,146	232	8,647	8,508	139	22,594	19,738	2,862
95 to 99 percent.....	28,373	18,850	9,523	7,867	4,695	2,650	522	5,570	5,027	543	10,934	9,129	1,807
100 percent or more.....	91,900	75,226	16,674	17,477	11,834	4,541	1,105	18,299	17,456	843	56,127	45,939	10,193
Purchase price not reported or property not acquired by purchase.....	31,431	28,923	2,508	2,452	2,247	94	113	2,638	2,599	39	26,342	24,082	2,262
Median percent.....	71	69	85	86	83	94	...	91	91	...	66	65	80
Type of Owner													
Individual.....	1,027,073	940,161	86,912	69,158	49,724	16,252	3,189	64,598	62,574	2,024	893,309	827,873	65,447
Partnership.....	35,625	32,073	3,552	2,743	2,516	228	...	1,380	971	409	31,508	28,594	2,915
Corporation.....	92,194	81,883	10,311	28,559	27,350	200	1,010	1,314	1,102	212	62,327	53,436	8,899
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	739,516	660,867	78,649	94,368	74,066	16,329	3,982	63,194	60,542	2,652	581,968	526,267	55,701
Mortgage refinanced or renewed.....	226,231	209,742	16,489	4,185	3,806	172	208	1,317	1,317	...	220,721	204,628	16,109
To increase loan for improvements or repairs.....	50,200	46,450	3,750	1,177	1,177	...	...	192	192	...	48,828	45,082	3,750
To increase loan for other reasons.....	28,531	27,230	1,301	209	209	...	...	181	181	...	28,141	26,840	1,301
To secure better terms.....	56,272	52,233	4,039	2,067	1,741	119	208	808	808	...	53,399	49,692	3,712
To renew or extend loan without increasing amount.....	69,729	63,936	5,793	321	321	...	...	83	83	...	69,321	63,531	5,793
For other purpose.....	21,499	19,893	1,606	411	358	53	...	53	53	...	21,032	19,483	1,553
Mortgage placed later than acquisition of property.....	189,254	183,589	5,665	1,913	1,722	181	10	2,790	2,790	...	184,538	179,077	5,474
To make improvements or repairs.....	70,223	67,449	2,774	1,562	1,371	181	10	360	360	...	68,296	65,718	2,583
To invest in other properties.....	45,146	45,384	762	199	199	...	...	2,046	2,046	...	43,898	43,140	762
To invest in business other than real estate.....	20,705	20,438	267	96	96	...	...	109	109	...	20,497	20,233	267
For other purpose.....	52,180	50,318	1,862	56	56	...	...	275	275	...	51,847	49,986	1,862
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	226,231	209,742	16,489	4,185	3,806	172	208	1,317	1,317	...	220,721	204,628	16,109
Same lender.....	158,440	147,193	11,247	2,415	2,191	172	53	553	553	...	155,465	144,451	11,022
Different lender.....	67,791	62,549	5,242	1,770	1,615	...	155	764	764	...	65,256	60,177	5,087

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
UNITED STATES—Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	685,002	630,354	54,648	52,711	46,305	4,771	1,644	27,098	25,972	1,126	605,211	558,136	47,115
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	23,359	20,869	2,490	2,686	2,007	552	129	2,150	2,072	78	18,532	16,797	1,733
\$2.50 to \$4.99.....	34,416	31,457	2,959	1,804	1,312	493	...	893	893	...	31,720	29,257	2,466
\$5.00 to \$7.49.....	55,222	51,534	3,688	5,405	4,756	470	180	2,607	2,607	...	47,212	44,175	3,039
\$7.50 to \$9.99.....	58,177	53,980	4,197	5,193	4,695	277	224	2,999	2,919	80	49,986	46,373	3,618
\$10.00 to \$12.49.....	87,209	81,376	5,833	8,443	7,783	633	31	3,943	3,573	370	74,830	70,030	4,803
\$12.50 to \$14.99.....	60,881	55,107	5,774	7,647	6,256	1,216	177	2,495	2,495	...	50,743	46,364	4,382
\$15.00 to \$17.49.....	63,875	59,871	4,004	7,911	7,254	424	234	3,174	3,017	157	52,793	49,608	3,189
\$17.50 to \$19.99.....	32,742	30,390	2,352	2,987	2,955	22	10	1,091	1,075	16	28,660	26,362	2,306
\$20.00 to \$24.99.....	73,105	68,325	4,780	3,864	3,185	270	408	2,008	1,991	17	67,256	63,151	4,085
\$25.00 or more.....	143,032	128,667	14,365	3,199	3,016	183	...	3,838	3,430	408	136,003	122,231	13,773
Taxes not payable in 1949 ²	4,503	4,213	290	1,190	1,033	152	6	14	14	...	3,294	3,164	133
Taxes or value not reported.....	48,451	44,533	3,918	2,386	2,060	81	245	1,876	1,876	...	44,184	40,603	3,592
Median taxes.....dollars..	14.87	14.84	15.17	12.83	12.92	11.88	...	12.51	12.48	...	15.28	15.21	16.29
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	61,674	57,480	4,194	230	230	...	...	1,111	1,111	...	60,329	56,140	4,194
\$20 to \$29.....	125,598	118,735	6,863	1,503	1,483	20	...	2,773	2,703	70	121,317	114,552	6,774
\$30 to \$39.....	182,201	168,833	13,368	3,825	3,460	341	25	7,217	6,818	399	172,156	158,554	12,606
\$40 to \$49.....	103,856	94,063	9,793	7,323	6,773	442	108	4,543	4,503	40	92,000	82,800	9,204
\$50 to \$59.....	74,226	67,380	6,846	8,470	7,639	665	165	3,869	3,825	44	61,892	55,928	5,971
\$60 to \$69.....	39,766	35,343	4,423	7,741	6,636	1,024	84	2,069	2,069	...	29,967	26,654	3,316
\$70 to \$79.....	31,613	28,917	2,696	11,137	10,217	629	292	1,887	1,624	263	18,597	17,083	1,515
\$80 to \$89.....	29,305	26,811	2,494	7,223	5,804	1,017	404	1,562	1,293	269	20,517	19,719	803
\$90 to \$99.....	9,452	8,781	671	1,627	1,355	116	156	1,026	1,026	...	6,800	6,400	399
\$100 or more.....	27,311	24,011	3,300	3,632	2,708	517	410	1,041	1,000	41	22,636	20,306	2,333
Median receipts.....dollars..	38	38	42	66	65	68	...	45	45	...	37	36	39
Monthly Residential Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	69,633	64,636	4,997	230	230	...	...	1,126	1,118	8	68,273	63,289	4,989
\$20 to \$29.....	136,498	128,639	7,859	1,503	1,483	20	...	2,971	2,909	62	132,024	124,245	7,778
\$30 to \$39.....	187,150	173,406	13,744	3,825	3,460	341	25	7,190	6,791	399	176,129	163,155	12,983
\$40 to \$49.....	100,066	90,584	9,482	7,325	6,775	442	108	4,439	4,399	40	88,308	79,421	8,893
\$50 to \$59.....	69,701	63,054	6,647	8,470	7,639	665	165	3,859	3,815	44	57,376	51,609	5,772
\$60 to \$69.....	36,022	32,182	3,840	7,749	6,644	1,024	84	2,069	2,069	...	26,209	23,483	2,723
\$70 to \$79.....	29,521	27,052	2,469	11,135	10,215	629	292	1,819	1,556	263	16,577	15,289	1,288
\$80 to \$89.....	26,998	24,462	2,536	7,216	5,797	1,017	404	1,554	1,285	269	18,227	17,384	845
\$90 to \$99.....	7,489	6,857	632	1,627	1,355	116	156	1,026	1,026	...	4,836	4,475	360
\$100 or more.....	21,923	19,480	2,443	3,631	2,707	517	410	1,041	1,000	41	17,248	15,774	1,476
Median receipts.....dollars..	37	37	40	66	65	68	...	45	44	...	35	35	38
Total Rental Receipts ¹ as Percent of Market Value													
Less than 5 percent.....	48,845	46,315	2,530	1,934	1,882	32	20	1,495	1,456	39	45,416	42,978	2,439
5 to 9 percent.....	241,890	224,371	17,519	24,275	21,013	2,776	490	10,437	10,058	379	207,181	193,311	13,873
10 to 14 percent.....	226,738	207,616	19,122	20,375	18,192	1,551	632	10,061	9,395	666	196,303	180,034	16,276
15 to 19 percent.....	78,627	70,033	8,594	3,018	2,632	333	53	2,709	2,669	40	72,902	64,743	8,169
20 to 24 percent.....	31,969	30,015	1,954	435	357	78	...	546	546	...	30,984	29,113	1,876
25 to 29 percent.....	9,161	8,018	1,143	204	...	...	204	163	163	...	8,793	7,855	939
30 to 34 percent.....	5,241	4,716	525	150	150	...	...	...	...	...	5,092	4,566	525
35 to 39 percent.....	1,375	1,325	250	4	44	...	...	...	...	...	1,571	1,321	250
40 percent or more.....	4,804	4,602	202	409	409	...	...	268	268	...	4,128	3,926	202
Market value not reported.....	36,145	33,339	2,806	1,897	1,652	...	245	1,410	1,410	...	32,834	30,276	2,561
Median percent.....	11	11	12	10	10	9	...	10	10	...	11	11	12
Residential Receipts as Percent of Total Rental Receipts ¹													
Less than 50 percent.....	16,175	14,316	1,859	...	...	...	...	34	26	8	16,137	14,290	1,851
50 to 79 percent.....	35,143	32,252	2,891	2	2	...	...	537	537	...	34,602	31,711	2,891
80 to 89 percent.....	12,105	10,560	1,545	4	4	...	...	123	123	...	11,982	10,436	1,545
90 to 99 percent.....	6,101	5,034	1,067	54	54	...	...	...	...	...	6,048	4,980	1,067
100 percent or more.....	615,413	568,142	47,271	52,627	46,219	4,769	1,644	26,391	25,274	1,117	536,398	496,652	39,743
Real Estate Taxes Per Dwelling Unit Properties with at least 90 percent of their revenues from residential units.....	621,715	573,295	48,420	52,713	46,303	4,772	1,644	26,403	25,285	1,118	542,610	501,756	40,902
Less than \$20.....	49,240	46,644	2,596	597	506	87	4	1,166	1,166	...	47,476	44,973	2,506
\$20 to \$39.....	122,357	113,777	8,580	3,007	2,919	88	...	5,981	5,967	14	113,365	104,896	8,479
\$40 to \$59.....	117,181	108,092	9,089	6,852	5,630	996	228	3,829	3,478	351	106,498	98,982	7,520
\$60 to \$79.....	89,182	82,233	6,949	7,645	6,714	585	346	5,002	4,958	44	76,547	70,570	5,976
\$80 to \$99.....	75,628	69,177	6,451	10,188	9,485	561	145	3,272	3,187	85	62,171	56,515	5,664
\$100 to \$119.....	45,732	40,985	4,747	6,246	4,977	1,222	47	2,240	2,171	69	37,246	33,839	3,410
\$120 to \$139.....	31,390	29,024	2,366	2,823	3,201	512	111	1,733	1,680	53	25,839	24,152	1,691
\$140 to \$159.....	27,457	24,892	2,565	7,230	7,015	63	152	1,175	1,136	39	19,054	16,748	2,311
\$160 to \$199.....	20,135	18,866	1,269	3,010	2,608	182	220	662	623	39	16,465	15,642	828
\$200 or more.....	18,485	16,649	1,836	3,078	1,449	244	385	810	386	424	15,594	14,814	783
Taxes not payable in 1949.....	9,020	8,440	580	341	341	...	...	39	39	...	8,638	8,059	580
Taxes not reported.....	3,386	3,110	276	1,192	1,035	151	6	14	14	...	2,181	2,062	119
Median taxes.....dollars..	12,522	11,406	1,116	504	423	81	...	480	480	...	11,536	10,504	1,035

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

² 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."

RESIDENTIAL FINANCING

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Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
UNITED STATES—Con.													
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments	586,197	537,116	49,081	52,712	46,298	4,771	1,644	27,095	25,970	1,125	506,408	464,875	41,554
Less than 30 percent.....	90,906	88,224	2,682	3,520	3,495	25	...	875	875	...	86,522	83,899	2,627
30 to 39 percent.....	79,190	74,721	4,469	7,427	7,158	181	88	1,125	1,125	...	70,635	66,436	4,200
40 to 49 percent.....	85,943	79,056	6,887	13,047	12,703	232	114	4,095	4,095	...	68,803	62,267	6,541
50 to 59 percent.....	66,011	59,662	6,349	9,904	8,848	867	188	3,830	3,666	164	52,276	47,147	5,133
60 to 69 percent.....	67,212	58,359	8,853	11,421	8,567	2,260	593	2,838	2,799	39	52,958	47,001	5,964
70 to 79 percent.....	43,319	39,468	3,851	2,932	2,011	874	47	4,696	4,463	233	35,692	32,999	2,700
80 to 89 percent.....	33,644	30,696	2,948	2,252	1,948	75	229	3,597	3,573	24	27,798	25,178	2,620
90 to 99 percent.....	25,965	22,127	3,838	497	387	108	2	2,002	1,920	82	23,464	19,819	3,648
100 percent or more.....	94,007	84,803	9,204	1,712	1,181	149	383	4,037	3,454	583	88,260	80,169	8,091
Median percent.....	56	54	65	52	50	65	...	72	71	...	55	54	64
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments	586,197	537,116	49,081	52,712	46,298	4,771	1,644	27,095	25,970	1,125	506,408	464,875	41,554
Less than 30 percent.....	54,611	52,794	1,817	2,289	2,264	25	...	805	805	...	51,526	49,735	1,792
30 to 39 percent.....	60,838	59,226	1,612	4,538	4,538	...	...	401	401	...	55,898	54,287	1,612
40 to 49 percent.....	70,795	66,607	4,188	9,240	8,821	331	88	1,818	1,818	...	59,739	55,974	3,769
50 to 59 percent.....	61,633	56,137	5,496	8,558	7,808	566	286	3,713	3,713	...	49,255	44,616	4,644
60 to 69 percent.....	62,806	56,406	6,400	8,486	7,448	796	244	3,492	3,330	162	50,841	45,639	5,200
70 to 79 percent.....	54,485	48,055	6,430	9,243	7,688	1,376	180	2,684	2,643	41	42,563	37,729	4,835
80 to 89 percent.....	39,062	34,122	4,940	2,412	1,129	1,074	210	4,206	4,186	20	32,442	28,812	3,633
90 to 99 percent.....	35,337	30,597	4,740	2,371	2,063	231	6	2,557	2,329	228	30,398	26,205	4,193
100 percent or more.....	132,495	120,223	12,272	3,766	3,073	284	410	6,924	6,250	674	121,808	110,911	10,905
Taxes not payable in 1949 or not reported	14,135	12,949	1,186	1,709	1,466	231	6	495	495	...	11,938	10,967	957
Median percent.....	66	65	77	61	59	74	...	81	80	...	66	65	77
NORTHEAST													
Total properties.....	363,676	326,091	37,585	12,610	10,142	1,446	1,024	17,475	16,700	775	333,590	299,251	34,340
Structures on Property													
1 structure.....	314,913	282,950	31,963	11,904	9,451	1,439	1,017	16,241	15,474	767	286,769	258,027	28,739
2 structures or more.....	48,762	43,140	5,622	706	691	8	7	1,232	1,224	8	46,820	41,223	5,599
Dwelling Units on Property													
1 dwelling unit.....	110,246	103,602	6,644	9,905	8,074	1,221	613	9,554	9,165	389	90,784	86,361	4,421
2 to 4 dwelling units.....	113,768	104,514	9,254	1,528	1,254	186	88	6,930	6,545	385	105,307	96,719	8,595
5 to 49 dwelling units.....	131,927	112,257	19,670	7,262	4,066	40	316	989	989	...	130,178	110,863	19,315
50 to 99 dwelling units.....	6,422	4,690	1,732	229	229	...	...	...	...	...	6,193	4,462	1,732
100 dwelling units or more.....	1,318	1,034	284	188	181	...	7	...	...	...	1,130	853	277
Business Floor Space on Property													
None.....	296,595	268,208	28,387	12,592	10,126	1,447	1,024	16,580	15,813	767	267,428	242,277	25,151
Less than half.....	67,077	57,883	9,194	18	18	...	...	895	887	8	66,164	56,978	9,186
Year Structure Built ²													
1950 (part).....	3,211	3,149	62	413	413	...	...	303	303	...	2,496	2,433	62
1949.....	5,274	5,000	274	551	417	127	7	135	135	...	4,588	4,450	140
1948.....	8,014	7,321	693	4,766	4,362	404	...	840	629	211	2,407	2,328	78
1947.....	6,590	6,027	563	2,437	2,052	181	204	799	799	...	3,353	3,176	178
1946.....	2,407	2,175	232	68	8	60	...	342	342	...	1,999	1,827	172
1942 to 1945.....	3,301	2,734	567	615	527	...	88	308	308	...	2,375	1,897	479
1940 to 1941.....	6,270	5,661	609	320	320	123	204	506	506	...	5,118	4,836	282
1930 to 1939.....	30,534	27,516	3,018	289	193	96	...	3,186	3,170	16	27,056	24,153	2,905
1929 or earlier.....	284,908	255,473	29,435	2,586	1,816	453	316	10,443	9,895	548	271,877	243,763	28,120
Not reported.....	13,182	11,047	2,135	241	37	...	204	614	614	...	12,327	10,396	1,931
Year Structure Acquired ²													
1950 (part).....	28,092	23,080	5,012	2,085	1,063	298	725	2,541	2,463	78	23,466	19,557	3,912
1949.....	34,675	29,695	4,980	1,500	1,005	487	7	3,737	3,324	413	29,437	25,367	4,071
1948.....	35,735	31,844	3,891	4,710	4,455	253	...	2,668	2,457	211	28,355	24,932	3,427
1947.....	38,843	32,928	5,915	2,316	2,010	307	...	3,979	3,979	...	32,550	26,942	5,607
1946.....	32,016	28,937	3,079	170	70	100	...	2,120	2,048	72	29,732	26,823	2,907
1942 to 1945.....	61,090	55,252	5,838	822	734	...	88	2,362	2,362	...	57,907	52,156	5,750
1940 to 1941.....	25,246	23,506	1,740	331	127	...	204	51	51	...	24,864	23,329	1,536
1930 to 1939.....	46,733	43,298	3,435	678	678	...	...	2	2	...	46,052	42,618	3,435
1929 or earlier.....	58,598	54,921	3,677	...	...	...	...	16	16	...	58,580	54,905	3,677
Not reported.....	2,665	2,645	20	1	1	...	...	...	...	...	2,664	2,644	20
Structure New or Previously Occupied When Acquired ²													
New.....	47,051	44,119	2,932	8,094	7,383	499	211	1,862	1,855	7	37,100	34,885	2,215
Previously occupied.....	316,622	281,974	34,648	4,518	2,762	945	813	15,616	14,848	768	296,494	264,371	32,123

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.
² For properties with more than one structure, reported for structure most recently built.

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
NORTHEAST—Con.													
Purchase Price													
Less than \$2,000.....	14,590	14,240	350	...	...	...	...	2,358	2,358	...	12,233	11,882	350
\$2,000 to \$3,999.....	44,936	42,819	2,117	1,015	1,015	...	...	1,900	1,860	40	42,018	39,943	2,077
\$4,000 to \$5,999.....	48,854	46,096	2,758	741	741	...	...	2,554	2,554	...	45,558	42,801	2,757
\$6,000 to \$7,999.....	46,768	43,215	3,553	6,980	5,849	517	613	2,960	2,929	31	43,832	40,439	3,393
\$8,000 to \$9,999.....	31,007	26,768	4,239	748	368	380	...	3,410	3,151	259	28,849	25,248	3,600
\$10,000 to \$11,999.....	24,810	21,826	2,984	866	499	366	...	2,116	2,077	39	21,827	19,231	2,597
\$12,000 to \$14,999.....	26,052	21,893	3,159	338	270	68	...	720	558	162	24,990	22,064	2,926
\$15,000 to \$19,999.....	25,965	21,892	4,073	580	149	115	316	948	744	204	24,439	21,000	3,439
\$20,000 to \$24,999.....	13,783	12,311	1,472	287	287	...	...	46	46	...	13,450	11,980	1,472
\$25,000 to \$29,999.....	9,412	8,327	1,085	79	79	...	...	175	175	...	9,157	8,073	1,085
\$30,000 to \$39,999.....	17,850	14,930	2,920	...	...	...	...	...	...	...	17,850	14,930	2,920
\$50,000 to \$74,999.....	8,036	6,528	1,508	5	5	...	...	...	...	...	8,029	6,524	1,508
\$75,000 to \$99,999.....	4,750	3,451	1,299	1	1	...	...	...	...	...	4,749	3,450	1,299
\$100,000 to \$199,999.....	8,795	6,750	2,045	91	91	...	...	...	...	...	8,702	6,660	2,045
\$200,000 to \$499,999.....	4,877	3,445	1,432	207	207	...	...	...	...	...	4,671	3,239	1,432
\$500,000 or more.....	1,684	1,410	274	316	309	...	...	7	...	...	1,369	1,102	267
Property not acquired by purchase.....	15,998	15,129	869	76	76	...	...	162	162	...	15,763	14,892	869
Not reported.....	15,549	14,096	1,453	284	196	...	...	88	125	86	15,138	13,812	1,325
Median purchase price.....dollars..	8,600	8,100	13,500	7,500	7,400	...	...	7,300	7,100	...	8,900	8,400	14,300
Market Value													
Less than \$2,000.....	3,201	3,201	...	...	...	...	...	...	...	...	3,201	3,201	...
\$2,000 to \$3,999.....	20,828	19,827	1,001	123	123	...	...	1,525	1,525	...	19,184	18,181	1,001
\$4,000 to \$5,999.....	28,944	27,504	1,440	518	455	63	...	1,514	1,514	...	26,915	25,540	1,377
\$6,000 to \$7,999.....	46,519	43,798	2,721	1,290	733	353	204	5,027	4,980	47	40,203	38,081	2,127
\$8,000 to \$9,999.....	43,826	40,265	3,561	6,877	6,326	346	204	3,399	3,148	251	37,549	30,890	2,661
\$10,000 to \$11,999.....	35,140	31,939	3,201	1,325	621	499	204	2,343	2,304	39	31,473	29,013	2,468
\$12,000 to \$14,999.....	30,687	28,667	2,020	591	522	68	...	1,706	1,512	194	28,395	26,638	1,758
\$15,000 to \$19,999.....	42,082	36,871	5,211	577	146	115	316	986	782	204	40,519	35,944	4,577
\$20,000 to \$24,999.....	20,000	16,926	3,074	126	126	...	...	428	428	...	19,444	16,372	3,074
\$25,000 to \$29,999.....	12,630	11,324	1,306	326	326	...	...	215	215	...	12,086	10,783	1,306
\$30,000 to \$39,999.....	21,324	17,560	3,764	20	20	...	...	39	39	...	21,263	17,501	3,764
\$50,000 to \$74,999.....	10,939	8,985	1,954	...	...	...	...	...	...	...	10,940	8,985	1,954
\$75,000 to \$99,999.....	5,628	4,183	1,445	6	6	...	...	...	...	...	5,622	4,178	1,445
\$100,000 to \$199,999.....	8,089	5,830	2,259	70	70	...	...	...	...	...	8,020	5,760	2,259
\$200,000 to \$499,999.....	4,802	3,586	1,216	179	179	...	...	...	...	...	4,624	3,407	1,216
\$500,000 or more.....	1,981	1,707	274	325	318	...	...	7	...	...	1,657	1,390	267
Not reported.....	27,078	23,843	3,235	261	173	...	...	88	298	259	26,516	23,409	3,108
Median market value.....dollars..	10,900	10,600	18,100	8,600	8,600	...	...	8,300	8,100	...	12,200	11,400	19,600
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	57,537	55,681	1,856	546	546	...	...	70	70	...	56,917	55,064	1,856
20 to 39 percent.....	107,394	101,216	6,178	942	738	...	204	2,851	2,851	...	103,598	97,623	5,974
40 to 59 percent.....	95,041	85,485	9,556	1,050	1,043	8	...	3,707	3,675	32	90,284	80,770	9,517
60 to 69 percent.....	29,703	24,484	5,219	661	600	60	...	2,402	2,394	8	26,645	21,493	5,151
70 to 79 percent.....	18,985	13,466	5,519	1,261	476	468	316	3,141	2,735	406	14,586	10,258	4,330
80 to 84 percent.....	12,854	10,620	2,234	4,395	4,273	121	1	2,516	2,470	46	5,943	3,878	2,066
85 to 89 percent.....	4,677	4,034	643	1,416	1,251	160	5	1,062	1,062	...	2,200	1,721	478
90 to 94 percent.....	3,259	2,368	891	1,129	878	250	1	725	725	...	1,405	765	640
95 to 99 percent.....	2,059	766	1,293	812	149	255	409	268	229	39	979	388	591
100 percent or more.....	5,103	4,147	956	137	14	123	...	436	232	204	4,527	3,901	627
Market value not reported.....	27,077	23,842	3,235	261	173	...	...	298	259	39	26,515	23,408	3,108
Median percent.....	41	39	59	82	82	...	...	68	67	...	39	37	56
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
207,712	181,994	25,718	12,333	9,863	1,447	1,024	15,109	14,335	774	180,269	157,798	22,472	
Less than 50 percent.....	44,328	35,647	8,681	63	63	...	...	16	16	...	44,250	35,568	8,681
50 to 59 percent.....	29,712	25,967	3,745	340	16	8	316	201	201	...	29,170	25,749	3,421
60 to 64 percent.....	16,980	14,887	2,093	652	591	60	...	118	118	...	16,212	14,183	2,033
65 to 69 percent.....	19,898	17,750	2,148	513	435	80	...	521	301	220	18,861	17,014	1,848
70 to 74 percent.....	15,660	13,826	1,834	799	646	353	...	1,035	896	139	13,831	12,485	1,346
75 to 79 percent.....	13,017	12,002	1,015	923	638	284	1	1,192	1,075	117	10,900	10,289	611
80 to 84 percent.....	12,867	11,041	1,826	712	411	296	5	1,704	1,696	8	10,453	8,937	1,517
85 to 89 percent.....	11,149	10,106	1,043	1,262	691	366	205	1,998	1,998	...	7,889	7,417	472
90 to 94 percent.....	5,643	5,206	437	648	239	...	...	2,433	2,433	...	2,562	2,344	218
95 to 99 percent.....	4,439	4,030	409	433	433	...	...	1,761	1,557	204	2,242	2,037	205
100 percent or more.....	20,662	19,618	1,044	5,670	5,670	...	...	3,973	3,926	47	11,019	10,022	997
Purchase price not reported or property not acquired by purchase.....	13,356	11,913	1,443	318	230	...	...	88	157	118	12,879	11,563	1,316
Median percent.....	67	67	59	96	100+	...	...	91	92	...	63	64	56

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional 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			
NORTHEAST—Con.													
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	207,712	181,994	25,718	12,333	9,863	1,447	1,024	15,109	14,335	774	180,269	157,798	22,472
Less than 50 percent.....	36,831	35,647	1,184	63	63	...	...	16	16	...	36,753	35,568	1,184
50 to 59 percent.....	27,655	25,967	1,688	16	16	...	...	201	201	...	27,437	25,749	1,688
60 to 64 percent.....	16,374	14,887	1,487	599	591	8	...	118	118	...	15,662	14,183	1,479
65 to 69 percent.....	19,135	17,750	1,385	435	435	...	...	301	301	...	18,396	17,014	1,385
70 to 74 percent.....	15,121	13,825	1,295	446	446	...	...	896	896	...	13,784	12,485	1,295
75 to 79 percent.....	15,408	12,002	3,406	954	638	...	316	1,075	1,075	...	13,380	10,289	3,091
80 to 84 percent.....	13,755	11,041	2,714	533	411	121	1	1,939	1,696	243	11,283	8,937	2,349
85 to 89 percent.....	12,462	10,106	2,356	957	691	263	2	2,176	1,998	178	9,333	7,417	1,913
90 to 94 percent.....	6,531	5,206	1,325	532	239	289	4	2,449	2,433	16	3,546	2,534	1,012
95 to 99 percent.....	4,765	4,030	735	541	433	108	...	1,557	1,557	...	2,666	2,037	627
100 percent or more.....	26,327	19,618	6,709	6,940	5,670	656	613	4,224	3,926	298	15,162	10,022	5,143
Purchase price not reported or property not acquired by purchase.....	13,356	11,913	1,443	318	230	...	88	157	118	39	12,881	11,563	1,316
Median percent.....	69	67	83	100+	100+	...	...	92	92	...	66	64	81
Type of Owner													
Individual.....	300,385	272,335	28,050	5,255	3,205	1,440	613	16,980	16,409	571	278,152	252,725	25,429
Partnership.....	14,093	12,341	1,752	163	156	7	...	275	275	...	13,659	11,912	1,745
Corporation.....	49,193	41,417	7,776	7,193	6,783	...	411	220	16	204	41,781	34,618	7,162
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	207,709	181,986	25,723	12,331	9,866	1,447	1,024	15,106	14,331	775	180,270	157,792	22,478
Mortgage refinanced or renewed.....	111,398	101,348	10,050	117	117	...	...	450	450	...	110,832	100,780	10,050
To increase loan for improvements or repairs.....	19,623	17,878	1,745	1	1	...	...	47	47	...	19,575	17,829	1,745
To increase loan for other reasons.....	8,869	8,551	318	...	...	...	...	60	60	...	8,809	8,490	318
To secure better terms.....	25,848	23,558	2,290	68	68	...	...	301	301	...	25,482	23,191	2,290
To renew or extend loan without increasing amount.....	48,639	43,897	4,742	5	5	...	...	42	42	...	48,593	43,849	4,742
For other purpose.....	8,419	7,464	955	43	43	...	...	...	...	...	8,373	7,421	955
Mortgage placed later than acquisition of property.....	44,598	42,780	1,818	164	164	...	...	1,918	1,918	...	42,515	40,698	6,818
To make improvements or repairs.....	21,300	20,197	1,103	164	164	...	...	41	41	...	21,095	19,992	1,103
To invest in other properties.....	8,716	8,428	288	...	...	...	...	1,865	1,865	...	6,851	6,563	288
To invest in business other than real estate.....	3,805	3,787	18	...	...	...	...	...	...	...	3,805	3,787	18
For other purpose.....	10,777	10,368	409	...	...	...	...	12	12	...	10,764	10,256	409
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	111,398	101,348	10,050	117	117	...	...	450	450	...	110,832	100,780	10,050
Same lender.....	83,038	76,049	6,989	110	110	...	...	141	141	...	82,787	75,795	6,989
Different lender.....	28,360	25,299	3,061	7	7	...	...	309	309	...	28,045	24,985	3,061
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....													
	258,192	232,000	26,192	9,399	8,288	609	502	7,395	6,845	550	241,400	216,875	24,530
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	3,354	2,786	568	250	8	242	...	489	411	78	2,617	2,268	248
\$2.50 to \$4.99.....	2,685	2,537	148	...	...	...	...	...	...	...	2,685	2,537	148
\$5.00 to \$7.49.....	4,811	4,172	639	249	249	...	...	65	65	...	4,497	3,858	639
\$7.50 to \$9.99.....	6,497	5,658	779	88	88	...	...	288	288	...	6,062	5,284	779
\$10.00 to \$12.49.....	12,032	10,858	1,174	186	126	60	...	538	538	...	11,306	10,192	1,114
\$12.50 to \$14.99.....	13,974	12,638	1,336	758	758	...	...	883	883	...	12,332	10,999	1,336
\$15.00 to \$17.49.....	23,565	21,766	1,799	4,162	4,099	63	...	1,006	966	40	18,394	16,703	1,695
\$17.50 to \$19.99.....	13,945	13,135	810	1,585	1,585	...	...	529	513	16	11,833	11,038	794
\$20.00 to \$24.99.....	39,610	36,107	3,503	1,124	655	60	408	1,168	1,160	8	37,318	34,290	3,027
\$25.00 or more.....	113,439	100,439	13,000	812	629	183	...	2,346	1,938	408	110,280	97,876	12,408
Taxes not payable in 1949 ²	1,576	1,350	26	22	16	2	7	...	...	...	1,554	1,326	17
Taxes or value not reported.....	22,755	20,345	2,410	160	72	...	88	85	85	...	22,507	20,189	2,322
Median taxes.....dollars..	24.64	24.45	25+	16.85	16.75	...	...	19.33	18.62	...	25+	25+	25+
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	24,256	22,064	2,192	2	2	...	...	645	645	...	23,609	21,417	2,192
\$20 to \$29.....	57,686	54,164	3,522	211	211	...	...	1,403	1,356	47	56,071	52,599	3,476
\$30 to \$39.....	72,612	64,679	7,933	510	450	60	...	1,617	1,617	...	70,484	62,611	7,872
\$40 to \$49.....	36,676	31,658	5,018	712	624	88	...	719	679	40	35,247	30,258	4,989
\$50 to \$59.....	22,222	20,502	1,720	175	175	...	...	900	900	...	21,148	19,428	1,720
\$60 to \$69.....	11,292	9,315	1,977	388	328	60	...	598	598	...	10,309	8,392	1,917
\$70 to \$79.....	12,446	11,319	1,127	5,337	5,273	63	1	583	340	243	6,526	5,705	820
\$80 to \$89.....	7,588	6,565	1,023	989	481	303	205	247	43	204	6,350	6,042	310
\$90 to \$99.....	3,899	3,764	135	49	45	...	4	553	553	...	3,298	3,166	131
\$100 or more.....	9,515	7,970	1,545	1,026	699	123	204	130	114	16	8,358	7,157	1,202
Median receipts.....dollars..	36	36	39	75	74	...	...	40	38	...	35	35	38

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

² 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."

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
NORTHEAST—Con.													
Monthly Residential Rental Receipts¹ Per Dwelling Unit													
Less than \$20.....	29,660	26,870	2,790	2	2	...	...	660	652	8	29,002	26,217	2,782
\$20 to \$29.....	64,595	60,226	4,329	211	211	...	...	1,577	1,538	39	62,769	58,478	4,290
\$30 to \$39.....	75,566	67,235	8,331	510	450	60	...	1,552	1,552	...	73,500	65,232	8,270
\$40 to \$49.....	33,480	28,780	4,700	712	624	...	88	670	630	40	32,101	27,528	4,572
\$50 to \$59.....	19,806	18,208	1,598	176	176	...	...	890	890	...	18,748	17,144	1,598
\$60 to \$69.....	8,862	7,365	1,497	391	331	60	...	598	598	...	7,875	6,439	1,437
\$70 to \$79.....	11,263	10,327	936	5,339	5,275	63	1	515	272	243	5,409	4,779	629
\$80 to \$89.....	6,381	5,492	889	984	476	303	205	247	43	204	5,149	4,974	176
\$90 to \$99.....	2,745	2,639	106	49	45	...	...	553	...	...	2,143	2,040	102
\$100 or more.....	5,860	4,850	1,010	1,025	698	123	204	130	114	16	4,705	4,038	667
Median receipts.....dollars..	34	34	37	75	74	...	...	39	37	...	33	33	36
Total Rental Receipts¹ as Percent of Market Value													
Less than 5 percent.....	17,388	16,219	1,169	248	248	...	...	687	648	39	16,451	15,323	1,130
5 to 9 percent.....	79,491	73,011	6,480	4,747	4,317	426	4	2,865	2,841	24	71,880	65,858	6,022
10 to 14 percent.....	84,818	76,588	8,230	3,371	3,104	60	206	2,743	2,296	447	78,702	71,187	7,515
15 to 19 percent.....	34,384	28,330	6,054	186	63	123	...	733	693	40	33,466	27,376	5,891
20 to 24 percent.....	13,824	12,743	1,081	75	75	...	...	161	161	...	13,586	12,506	1,081
25 to 29 percent.....	3,520	3,010	510	204	...	...	...	...	...	...	3,316	3,010	306
30 to 34 percent.....	2,316	1,977	339	...	...	...	...	...	...	...	2,317	1,977	339
35 to 39 percent.....	644	400	244	...	...	...	...	...	...	...	644	400	244
40 percent or more.....	1,796	1,783	13	409	409	...	...	123	123	...	1,264	1,251	13
Market value not reported.....	19,975	17,902	2,073	159	71	...	...	88	85	...	19,731	17,747	1,985
Median percent.....	11	11	13	10	9	...	...	10	10	...	11	11	13
Residential Receipts as Percent of Total Rental Receipts¹													
Less than 50 percent.....	10,095	8,785	1,310	...	...	...	...	8	...	8	10,086	8,785	1,302
50 to 79 percent.....	22,840	20,497	2,343	4	4	...	...	491	491	...	22,347	20,002	2,343
80 to 89 percent.....	9,245	7,947	1,298	...	...	...	...	123	123	...	9,124	7,825	1,298
90 to 99 percent.....	4,574	3,779	795	16	16	...	...	...	...	...	4,559	3,763	795
100 percent or more.....	211,430	190,985	20,445	9,378	8,265	609	502	6,774	6,232	542	195,280	176,489	18,790
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units.....													
Less than \$20.....	216,134	194,833	21,301	9,395	8,284	609	502	6,773	6,231	542	199,958	180,322	19,649
\$20 to \$39.....	2,379	2,060	319	...	...	...	...	175	175	...	2,204	1,885	319
\$40 to \$59.....	18,426	16,888	1,538	25	25	...	...	696	696	...	17,705	16,167	1,538
\$60 to \$79.....	37,282	33,576	3,706	295	295	...	...	606	566	40	36,381	32,713	3,667
\$80 to \$99.....	36,204	32,697	3,507	344	256	...	88	1,122	1,122	...	34,737	31,318	3,419
\$100 to \$119.....	33,868	30,392	3,476	423	363	60	...	952	952	...	32,491	29,078	3,416
\$120 to \$139.....	21,887	19,659	2,228	519	459	60	...	549	549	...	20,820	18,655	2,168
\$140 to \$159.....	17,914	16,576	1,338	1,006	1,006	...	...	1,081	1,081	...	15,828	14,491	1,338
\$160 to \$179.....	16,577	14,633	1,944	4,796	4,733	63	...	509	470	39	11,269	9,430	1,842
\$180 to \$199.....	11,309	10,329	980	878	492	182	204	365	326	39	10,068	9,514	555
\$200 to \$299.....	11,244	9,835	1,409	747	299	244	204	679	255	424	9,815	9,279	537
\$300 or more.....	6,022	5,518	504	334	334	...	...	39	39	...	5,648	5,144	504
Taxes not payable in 1949.....	421	409	12	26	20	...	6	...	...	...	395	389	6
Taxes not reported.....	2,601	2,261	340	2	2	...	...	...	...	...	2,597	2,259	340
Median taxes.....dollars..	82	82	83	144	142	...	...	92	87	...	80	80	79
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts¹													
Properties with both interest and principal in first mortgage payments.....													
Less than 30 percent.....	210,190	186,877	23,313	9,397	8,286	608	502	7,393	6,843	550	193,404	171,750	21,653
\$6 to \$9 percent.....	56,489	54,539	1,950	678	678	...	...	331	331	...	55,485	53,532	1,950
10 to 14 percent.....	39,958	36,393	3,565	458	370	...	88	333	333	...	39,168	35,690	3,477
15 to 19 percent.....	32,345	27,196	5,149	1,201	1,073	123	5	1,411	1,411	...	29,732	24,713	5,021
20 to 24 percent.....	23,092	19,639	3,453	1,917	1,916	...	1	1,042	987	55	20,133	16,736	3,397
25 to 29 percent.....	21,588	17,856	3,732	4,445	3,935	305	204	627	627	...	16,518	13,295	3,223
30 to 34 percent.....	9,275	7,925	1,350	183	63	120	...	817	613	204	8,274	7,248	1,026
35 to 39 percent.....	7,797	6,781	1,016	267	4	60	204	848	848	...	6,679	5,928	752
40 to 49 percent.....	4,473	3,451	1,022	...	...	...	...	429	429	...	4,043	3,022	1,022
50 percent or more.....	15,173	13,097	2,076	247	247	...	...	1,555	1,264	291	13,372	11,586	1,785
Median percent.....	43	41	53	61	60	...	...	69	66	...	41	39	51
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.....													
Less than 30 percent.....	210,190	186,877	23,305	9,397	8,286	609	496	7,393	6,843	550	193,404	171,750	21,648
\$6 to \$9 percent.....	29,350	28,198	1,153	660	660	...	...	331	331	...	28,362	27,208	1,153
10 to 14 percent.....	31,929	30,678	1,251	335	335	...	...	49	49	...	31,545	30,294	1,251
15 to 19 percent.....	30,219	27,191	3,028	516	305	123	88	505	505	...	29,197	26,381	2,817
20 to 24 percent.....	21,546	18,230	3,316	776	776	...	...	1,090	1,090	...	19,677	16,365	3,316
25 to 29 percent.....	20,974	18,482	2,492	1,290	1,290	...	...	712	673	39	18,977	16,521	2,453
30 to 34 percent.....	20,343	16,614	3,729	4,140	4,140	...	...	455	439	16	15,746	12,032	3,713
35 to 39 percent.....	11,859	9,302	2,557	650	80	366	204	601	601	...	10,607	8,621	1,987
40 to 49 percent.....	9,587	8,310	1,277	327	123	...	204	948	744	204	8,310	7,442	868
50 percent or more.....	32,124	27,874	4,250	673	555	120	...	2,702	2,411	291	28,744	24,909	3,838
Taxes not payable in 1949 or not reported.....	2,254	2,000	252	25	25	...	...	...	...	...	2,240	1,977	252
Median percent.....	56	54	71	73	72	...	...	89	86	...	54	51	69

¹ Receipts adjusted to exclude expenditure for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
NORTH CENTRAL													
Total properties.....	273,900	259,591	14,309	14,433	12,286	1,973	178	16,826	16,025	801	242,645	231,288	11,360
Structures on Property													
1 structure.....	249,765	238,104	11,661	13,786	11,644	1,973	172	16,355	15,563	792	219,625	210,901	8,727
2 structures or more.....	24,133	21,483	2,650	646	640	...	6	471	462	9	23,016	20,382	2,635
Dwelling Units on Property													
1 dwelling unit.....	139,614	134,506	5,108	11,105	8,983	1,073	152	10,848	10,514	334	117,661	115,011	2,652
2 to 4 dwelling units.....	76,861	71,648	5,213	2,115	2,095	...	20	4,681	4,646	35	70,061	64,906	5,158
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 to 99 dwelling units.....	1,330	1,144	186	49	49	...	...	...	...	...	1,281	1,095	186
100 dwelling units or more.....	314	283	31	32	32	...	...	...	...	...	282	251	31
Business Floor Space on Property													
None.....	253,001	239,821	13,180	14,412	12,264	1,973	178	16,655	15,854	801	221,937	211,709	10,231
Less than half.....	20,901	19,773	1,128	22	22	...	...	170	170	...	20,678	19,552	1,128
Year Structure Built ¹													
1950 (part).....	1,453	1,430	23	91	76	15	...	197	197	...	1,167	1,159	8
1949.....	10,461	10,062	399	1,576	1,374	202	...	147	149	...	8,742	8,546	197
1948.....	9,237	8,415	822	3,311	2,836	474	...	445	445	...	5,483	5,138	347
1947.....	8,085	7,587	498	1,585	1,232	195	158	1,098	1,098	...	5,404	5,258	146
1946.....	5,303	4,573	730	936	242	694	...	848	848	...	3,518	3,482	36
1942 to 1945.....	9,281	7,213	2,068	1,750	1,750	...	...	567	567	...	6,964	4,899	2,068
1940 to 1941.....	5,860	5,742	118	1,724	1,618	106	...	561	561	...	3,578	3,567	12
1930 to 1939.....	27,654	27,090	564	788	773	15	...	1,821	1,669	152	25,044	24,649	397
1929 or earlier.....	188,713	179,918	8,795	2,177	1,971	186	20	10,762	10,113	649	175,775	167,836	7,939
Not reported.....	7,885	7,587	298	508	423	85	...	386	386	...	6,992	6,780	213
Year Structure Acquired ¹													
1950 (part).....	33,672	31,817	1,855	1,174	865	309	...	2,660	2,660	...	29,838	28,295	1,546
1949.....	39,301	37,844	1,457	2,440	2,162	278	...	2,750	2,750	37	34,077	32,938	1,143
1948.....	37,993	34,561	3,432	3,551	3,042	509	...	2,906	2,254	652	31,540	29,271	2,271
1947.....	36,475	34,020	2,455	2,355	1,351	846	158	3,378	3,378	...	30,741	29,993	1,451
1946.....	26,452	25,116	1,336	797	747	30	20	4,542	4,430	112	21,113	19,942	1,174
1942 to 1945.....	44,511	41,746	2,765	2,484	2,484	...	...	552	552	...	41,475	38,712	2,765
1940 to 1941.....	13,115	12,930	185	642	642	...	...	...	...	...	12,473	12,289	185
1930 to 1939.....	23,261	22,684	577	888	888	...	...	7	7	...	22,366	21,791	577
1929 or earlier.....	16,993	16,693	263	113	113	...	...	...	...	...	16,841	16,580	263
Not reported.....	2,199	2,199	...	...	...	...	...	...	...	...	2,199	2,199	...
Structure New or Previously Occupied When Acquired													
New.....	36,385	34,193	2,192	7,766	6,482	1,126	158	1,366	1,366	...	27,261	26,353	908
Previously occupied.....	237,521	225,399	12,122	6,671	5,806	348	20	15,462	14,661	801	215,385	204,939	10,455
Purchase Price													
Less than \$2,000.....	27,123	26,694	429	489	489	...	...	91	91	...	26,543	26,115	429
\$2,000 to \$3,999.....	57,381	56,060	1,321	746	594	152	...	2,958	2,946	12	53,677	52,522	1,157
\$4,000 to \$5,999.....	41,321	40,339	982	1,493	1,493	...	...	5,236	4,993	243	34,593	33,856	739
\$6,000 to \$7,999.....	35,666	32,832	2,834	2,777	1,608	1,168	...	3,118	3,102	15	29,774	28,126	1,651
\$8,000 to \$9,999.....	23,480	21,474	2,006	3,304	2,735	418	152	2,471	1,963	508	17,707	16,780	929
\$10,000 to \$11,999.....	18,113	17,149	964	2,134	1,880	234	20	1,487	1,478	9	14,486	13,793	701
\$12,000 to \$14,999.....	14,744	12,577	2,167	641	641	...	...	442	428	14	13,659	11,508	2,153
\$15,000 to \$19,999.....	12,660	11,823	837	1,111	1,111	...	...	35	35	...	11,516	10,679	837
\$20,000 to \$24,999.....	6,245	5,834	411	146	146	...	...	87	87	...	6,012	5,601	411
\$25,000 to \$29,999.....	3,260	2,999	261	42	42	...	...	70	70	...	3,148	2,888	261
\$30,000 to \$39,999.....	8,815	8,028	787	20	20	...	...	...	...	...	8,792	8,009	787
\$50,000 to \$74,999.....	4,555	4,091	464	23	23	...	...	...	...	...	4,531	4,068	464
\$75,000 to \$99,999.....	1,392	1,142	250	443	443	...	...	...	...	...	950	699	250
\$100,000 to \$199,999.....	2,571	2,430	141	492	492	...	...	...	...	...	2,078	1,939	141
\$200,000 to \$499,999.....	973	915	58	103	97	...	...	6	...	...	869	818	52
\$500,000 or more.....	244	227	17	42	42	...	...	...	...	...	32	185	17
Property not acquired by purchase.....	7,960	7,752	208	76	76	...	...	144	144	...	7,739	7,532	208
Not reported.....	7,451	7,257	194	362	362	...	...	698	698	...	6,388	6,197	194
Median purchase price.....dollars..	6,100	5,900	9,500	8,700	8,900	...	...	5,900	5,800	...	5,900	5,700	11,500
Market Value													
Less than \$2,000.....	9,976	9,703	273	...	...	...	...	...	...	...	9,976	9,703	273
\$2,000 to \$3,999.....	40,349	39,167	1,182	954	802	152	...	1,732	1,732	...	37,661	36,633	1,031
\$4,000 to \$5,999.....	41,120	40,408	712	133	133	...	...	2,759	2,607	152	38,229	37,672	560
\$6,000 to \$7,999.....	39,872	37,573	2,299	2,306	1,517	789	...	4,495	4,381	114	33,075	31,681	1,396
\$8,000 to \$9,999.....	28,941	27,075	1,866	4,029	3,410	620	...	2,608	2,505	103	22,306	21,165	1,144
\$10,000 to \$11,999.....	24,813	23,327	1,486	1,694	1,243	299	152	2,454	2,045	409	20,666	20,042	626
\$12,000 to \$14,999.....	21,453	20,522	931	2,003	1,870	113	20	746	737	9	18,708	17,918	789
\$15,000 to \$19,999.....	20,402	17,996	2,406	1,349	1,349	...	...	323	309	14	18,728	16,342	2,392
\$20,000 to \$24,999.....	9,289	9,042	247	146	146	...	...	125	125	...	9,015	8,771	247
\$25,000 to \$29,999.....	5,624	5,044	580	133	133	...	...	67	67	...	5,424	4,844	580
\$30,000 to \$39,999.....	11,982	11,183	799	42	42	...	...	70	70	...	11,870	11,072	799
\$50,000 to \$74,999.....	5,276	4,812	464	54	54	...	...	...	...	...	5,224	4,759	464
\$75,000 to \$99,999.....	1,830	1,739	91	378	378	...	...	...	...	...	1,452	1,361	91
\$100,000 to \$199,999.....	3,065	2,659	406	605	599	...	...	6	...	...	2,460	2,059	400
\$200,000 to \$499,999.....	1,095	1,044	51	107	107	...	...	...	...	...	988	938	51
\$500,000 or more.....	298	283	15	47	47	...	...	...	...	...	251	236	15
Not reported.....	8,570	8,055	515	463	463	...	...	1,456	1,456	...	6,652	6,136	515
Median market value.....dollars..	8,000	7,900	10,400	9,700	10,000	...	...	7,400	7,400	...	7,900	7,700	13,400

¹ For properties with more than one structure, reported for structure most recently built.

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
NORTH CENTRAL—Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	51,742	49,212	2,530	1,051	1,051	...	...	182	182	...	50,511	47,982	2,529
20 to 39 percent.....	85,659	84,254	1,405	2,118	2,118	...	...	1,834	1,820	14	81,706	80,318	1,391
40 to 59 percent.....	67,743	64,570	3,173	3,637	3,617	20	...	4,628	4,528	100	59,478	56,427	3,053
60 to 69 percent.....	29,516	27,521	1,995	2,336	2,245	91	...	3,671	3,659	12	23,509	21,619	1,892
70 to 79 percent.....	14,241	11,527	2,714	2,842	1,430	1,260	152	2,900	2,339	561	8,503	7,761	742
80 to 84 percent.....	4,721	4,188	533	741	619	122	...	421	307	114	3,555	3,261	292
85 to 89 percent.....	4,390	3,878	512	494	251	243	...	902	902	...	2,992	2,726	269
90 to 94 percent.....	3,537	3,150	387	409	161	242	6	530	530	...	2,597	2,459	139
95 to 99 percent.....	915	717	198	136	121	15	...	289	249	...	490	307	183
100 percent or more.....	2,905	2,545	360	216	216	...	...	15	15	...	2,673	2,314	360
Market value not reported.....	8,570	8,055	515	463	463	...	...	1,456	1,456	...	6,652	6,136	515
Median percent.....	39	38	59	61	55	...	...	63	62	...	37	36	50
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
Less than 50 percent.....	32,664	27,737	4,927	263	243	...	20	127	127	...	32,269	27,368	4,907
50 to 59 percent.....	23,889	22,159	1,730	837	837	...	...	669	647	22	22,392	20,680	1,708
60 to 64 percent.....	18,456	17,637	819	733	684	49	...	1,349	1,349	...	16,375	15,607	770
65 to 69 percent.....	18,345	17,062	1,283	2,298	1,285	1,013	...	592	477	115	15,458	15,304	155
70 to 74 percent.....	14,841	13,818	1,023	2,745	2,654	91	...	1,898	1,398	500	10,201	9,771	432
75 to 79 percent.....	12,634	12,110	524	1,476	1,222	247	6	1,535	1,535	...	9,625	9,354	271
80 to 84 percent.....	11,399	10,737	662	1,644	1,414	229	...	1,113	961	152	8,647	8,366	282
85 to 89 percent.....	10,216	9,852	364	735	392	343	...	962	962	...	8,523	8,502	21
90 to 94 percent.....	12,331	12,155	176	1,291	1,139	...	152	2,726	2,714	12	8,321	8,310	12
95 to 99 percent.....	4,819	4,798	21	347	347	...	...	1,136	1,136	...	3,337	3,216	21
100 percent or more.....	16,946	16,911	35	440	440	...	...	3,273	3,273	...	13,233	13,198	35
Purchase price not reported or property not acquired by purchase.....	5,873	5,546	327	362	362	...	...	726	726	...	4,786	4,460	327
Median percent.....	69	69	55	74	74	...	...	87	89	...	66	67	44
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
Less than 50 percent.....	30,338	27,737	2,601	243	243	...	...	127	127	...	29,969	27,368	2,601
50 to 59 percent.....	22,582	22,159	423	837	837	...	...	647	647	...	21,302	20,680	622
60 to 64 percent.....	18,077	17,637	440	684	684	...	...	1,349	1,349	14	16,029	15,607	422
65 to 69 percent.....	17,807	17,062	745	1,285	1,285	...	...	477	477	...	16,045	15,304	745
70 to 74 percent.....	14,508	13,818	690	2,654	2,654	...	...	1,398	1,398	...	10,458	9,771	680
75 to 79 percent.....	12,879	12,110	769	1,222	1,222	...	...	1,543	1,535	8	10,113	9,354	761
80 to 84 percent.....	12,317	10,737	1,580	2,224	1,414	804	6	970	961	9	9,126	8,366	760
85 to 89 percent.....	10,594	9,852	742	785	392	394	...	977	962	15	8,833	8,502	333
90 to 94 percent.....	12,785	12,155	630	1,307	1,139	148	20	2,714	2,714	...	8,772	8,310	462
95 to 99 percent.....	5,534	4,798	736	580	347	80	152	1,545	1,136	408	3,409	3,216	95
100 percent or more.....	19,130	16,911	2,219	986	440	546	...	3,619	3,273	346	14,524	13,198	1,329
Purchase price not reported or property not acquired by purchase.....	5,873	5,546	327	362	362	...	...	726	726	...	4,786	4,460	327
Median percent.....	70	69	80	78	74	...	...	90	89	...	67	67	71
Type of Owner													
Individual.....	250,674	237,974	12,700	9,904	7,912	1,821	172	15,644	15,254	390	225,121	214,809	10,317
Partnership.....	9,379	8,441	938	335	182	152	...	816	406	410	8,230	7,856	377
Corporation.....	13,853	13,180	673	4,194	4,188	...	6	364	364	...	9,295	8,627	667
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	182,387	170,503	11,884	13,155	11,005	1,973	178	16,094	15,293	801	153,143	144,207	8,935
Mortgage refinanced or renewed.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
To increase loan for improvements or repairs.....	11,335	10,997	338	112	112	...	...	91	91	...	11,131	10,794	338
To increase loan for other reasons.....	7,158	7,063	95	86	86	...	...	...	...	...	7,072	6,978	95
To secure better terms.....	9,661	9,340	321	515	515	...	...	476	476	...	8,669	8,350	321
To renew or extend loan without increasing amount.....	10,221	9,681	540	80	80	...	...	...	...	...	10,139	9,601	540
For other purpose.....	5,035	4,934	101	28	28	...	...	...	...	...	5,008	4,906	101
Mortgage placed later than acquisition of property.....	48,141	47,104	1,037	459	459	...	...	165	165	...	47,515	46,482	1,037
To make improvements or repairs.....	15,971	15,753	218	318	318	...	...	144	144	...	15,508	15,292	218
To invest in other properties.....	11,306	11,135	171	15	15	...	...	...	...	...	11,291	11,120	171
To invest in business other than real estate.....	5,248	5,175	73	91	91	...	...	...	...	...	5,155	5,084	73
For other purpose.....	15,616	15,041	575	35	35	...	...	21	21	...	15,561	14,986	575
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
Same lender.....	29,606	28,694	912	394	394	...	...	133	133	...	29,076	28,167	912
Different lender.....	13,804	13,321	483	427	427	...	...	434	434	...	12,943	12,462	483

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional 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			
NORTH CENTRAL—Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year with rental receipts ¹ reported.....	160,101	151,662	8,439	8,938	7,606	1,154	178	7,051	6,890	161	144,123	137,191	6,946
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	3,421	3,296	125	109	109	...	...	162	162	...	3,152	3,027	125
\$2.50 to \$4.99.....	11,946	10,002	1,944	783	631	152	...	122	122	...	11,041	9,249	1,792
\$5.00 to \$7.49.....	18,016	17,500	516	1,137	1,112	45	...	936	936	...	15,925	15,455	472
\$7.50 to \$9.99.....	15,202	14,690	512	733	683	30	20	906	906	...	13,563	13,102	462
\$10.00 to \$12.49.....	25,526	24,477	1,049	1,475	1,378	91	6	1,213	1,061	152	22,842	22,042	800
\$12.50 to \$14.99.....	17,975	16,244	1,731	1,581	613	816	152	840	840	...	15,554	14,792	763
\$15.00 to \$17.49.....	16,163	15,670	493	1,129	...	...	...	659	659	...	14,380	13,887	493
\$17.50 to \$19.99.....	10,389	9,779	610	295	...	...	...	91	91	...	10,001	9,393	610
\$20.00 to \$24.99.....	17,659	17,197	462	605	605	...	...	226	217	9	16,826	16,374	453
\$25.00 or more.....	16,099	15,537	562	605	675	...	...	869	869	...	14,558	13,995	563
Taxes not payable in 1949 ²	163	143	20	22	4	20	...	7	7	...	132	122	1
Taxes or value not reported.....	7,510	7,106	404	364	364	...	...	1,016	1,016	...	6,124	5,727	404
Median taxes.....dollars..	12.78	12.83	12.14	12.52	11.95	...	...	11.79	11.86	...	12.87	12.96	11.28
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	13,534	12,991	543	8	8	...	...	371	371	...	13,154	12,612	543
\$20 to \$29.....	22,472	21,491	981	910	890	20	...	617	608	9	30,942	29,993	951
\$30 to \$39.....	47,970	46,116	1,454	663	511	152	...	3,141	2,989	152	43,766	42,617	1,151
\$40 to \$49.....	24,628	23,491	1,337	974	937	17	20	1,113	1,113	...	22,546	21,445	1,100
\$50 to \$59.....	16,547	14,514	2,033	1,403	1,403	...	...	913	913	...	14,233	12,205	2,033
\$60 to \$69.....	9,778	8,714	1,064	1,577	898	679	...	411	411	...	7,794	7,410	385
\$70 to \$79.....	5,308	5,052	256	1,703	1,508	195	...	183	183	...	3,426	3,366	61
\$80 to \$89.....	3,833	3,785	48	694	678	...	6	100	100	...	3,040	2,998	42
\$90 to \$99.....	2,143	1,730	413	555	312	91	152	111	111	...	1,476	1,307	170
\$100 or more.....	4,288	3,778	510	451	451	...	...	91	91	...	3,746	3,238	510
Median receipts.....dollars..	37	36	55	63	60	...	...	38	38	...	36	36	47
Monthly Residential Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	15,218	14,545	673	8	8	...	...	371	371	...	14,835	14,166	673
\$20 to \$29.....	34,513	33,429	1,084	910	890	20	...	641	632	9	32,958	31,904	1,055
\$30 to \$39.....	48,734	47,197	1,537	663	511	152	...	3,141	2,989	152	44,928	43,697	1,234
\$40 to \$49.....	24,628	23,373	1,069	974	937	17	20	1,096	1,096	...	22,372	21,344	1,032
\$50 to \$59.....	14,833	12,848	1,985	1,403	1,403	...	...	913	913	...	12,516	10,534	1,985
\$60 to \$69.....	8,808	7,881	927	1,579	900	679	...	411	411	...	6,817	6,373	248
\$70 to \$79.....	4,941	4,681	260	1,701	1,506	195	...	183	183	...	3,059	2,995	65
\$80 to \$89.....	3,712	3,435	277	694	688	...	6	92	92	...	2,927	2,656	271
\$90 to \$99.....	1,596	1,183	413	555	312	91	152	111	111	...	930	760	170
\$100 or more.....	3,318	3,099	219	451	451	...	...	91	91	...	2,775	2,556	219
Median receipts.....dollars..	36	35	48	63	60	...	...	38	38	...	35	35	44
Total Rental Receipts ¹ as Percent of Market Value													
Less than 5 percent.....	11,491	11,095	396	439	399	20	20	342	342	...	10,709	10,354	356
5 to 9 percent.....	63,943	61,112	2,831	5,915	5,023	891	...	2,089	1,928	161	55,941	54,167	1,778
10 to 14 percent.....	48,982	45,379	3,603	2,187	1,786	243	158	2,304	2,304	...	44,492	41,292	3,202
15 to 19 percent.....	17,329	16,444	885	37	37	...	...	1,141	1,141	...	16,150	15,268	885
20 to 24 percent.....	8,061	7,728	333	...	...	...	...	187	187	...	7,542	7,542	333
25 to 29 percent.....	2,078	1,963	115	...	...	...	...	...	...	...	2,077	1,963	115
30 to 34 percent.....	993	993	...	...	...	...	...	...	...	...	993	993	...
35 to 39 percent.....	643	639	4	...	...	...	...	...	...	...	643	639	4
40 percent or more.....	988	903	85	...	...	...	...	...	...	...	988	903	85
Market value not reported.....	5,594	5,409	185	355	355	...	...	984	984	...	4,251	4,069	185
Median percent.....	10	10	11	8	8	...	...	11	11	...	10	10	12
Residential Receipts as Percent of Total Rental Receipts ¹													
Less than 50 percent.....	3,256	2,890	366	...	...	...	...	26	26	...	3,229	2,864	366
50 to 79 percent.....	7,130	6,786	344	...	...	...	...	8	8	...	7,120	6,778	344
80 to 89 percent.....	1,427	1,371	56	...	...	...	...	...	...	...	1,427	1,371	56
90 to 99 percent.....	831	807	24	3	3	...	...	...	...	...	828	804	24
100 percent or more.....	147,403	139,764	7,639	8,923	7,593	1,154	178	7,012	6,851	161	131,466	125,316	6,148
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units	148,280	140,603	7,677	8,938	7,606	1,154	178	7,020	6,859	161	132,320	126,154	6,185
Less than \$20.....	15,322	14,930	392	...	...	...	...	99	99	...	15,222	14,830	392
\$20 to \$39.....	41,729	38,925	2,804	276	276	...	...	3,131	3,131	...	38,319	35,520	2,804
\$40 to \$59.....	31,844	30,196	1,648	1,575	1,251	304	20	1,300	1,139	161	28,968	27,808	1,164
\$60 to \$79.....	18,383	18,074	309	1,332	1,287	45	...	898	898	...	16,156	15,892	264
\$80 to \$99.....	14,084	13,517	567	1,700	1,670	30	...	978	978	...	11,405	10,872	537
\$100 to \$119.....	8,730	7,612	1,118	1,523	853	664	6	395	395	...	6,810	6,363	448
\$120 to \$139.....	4,889	4,735	154	480	389	91	...	54	54	...	4,355	4,294	63
\$140 to \$159.....	4,157	3,910	247	975	823	...	152	105	105	...	3,079	2,985	95
\$160 to \$199.....	3,434	3,400	34	329	329	...	...	...	...	...	3,106	3,072	34
\$200 to \$299.....	2,827	2,740	87	708	708	...	...	...	...	...	2,120	2,033	87
\$300 or more.....	803	733	70	1	1	...	...	...	...	...	801	732	70
Taxes not payable in 1949.....	206	178	28	10	10	20	...	14	14	...	162	154	8
Taxes not reported.....	1,872	1,653	219	9	9	...	...	46	46	...	1,817	1,599	219
Median taxes.....dollars..	4.5	4.5	4.1	9.0	8.7	...	...	3.9	3.8	...	4.3	4.4	3.3

¹Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

²Properties 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."

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
NORTH CENTRAL—Con.													
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments	138,122	130,498	7,624	8,935	7,603	1,154	178	7,051	6,890	161	122,128	116,015	6,113
Less than 30 percent.....	15,638	15,299	339	296	296	...	...	186	186	...	15,158	14,818	339
30 to 39 percent.....	15,586	15,341	245	1,152	1,152	...	...	442	442	...	13,989	13,745	245
40 to 49 percent.....	18,671	18,196	475	1,886	1,886	...	...	1,060	1,060	...	15,729	15,255	475
50 to 59 percent.....	15,769	14,785	984	1,851	1,456	243	152	992	992	...	12,924	12,337	589
60 to 69 percent.....	16,434	15,171	1,263	2,196	1,380	816	...	616	616	...	13,618	13,176	447
70 to 79 percent.....	11,184	10,644	540	848	799	43	6	822	813	9	9,517	9,037	482
80 to 89 percent.....	9,788	9,286	502	307	292	15	...	1,359	1,359	...	8,121	7,637	487
90 to 99 percent.....	8,929	7,126	1,803	20	20	...	...	809	809	...	8,096	6,296	1,803
100 percent or more.....	26,123	24,650	1,473	379	322	37	20	765	613	152	24,976	23,714	1,264
Median percent.....	62	61	79	56	53	...	...	73	72	...	62	61	90
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments	138,122	130,498	7,624	8,935	7,603	1,154	178	7,051	6,890	161	122,128	116,015	6,113
Less than 30 percent.....	11,802	11,455	347	283	283	...	...	116	116	...	11,401	11,055	347
30 to 39 percent.....	11,626	11,433	193	501	501	...	...	141	141	...	10,984	10,791	193
40 to 49 percent.....	12,932	12,731	201	1,088	1,088	...	...	534	534	...	11,311	11,112	201
50 to 59 percent.....	15,117	14,309	808	1,729	1,334	243	152	1,003	1,003	...	12,384	11,971	413
60 to 69 percent.....	15,180	14,628	552	1,603	1,603	...	...	1,082	1,082	...	12,499	11,947	552
70 to 79 percent.....	12,302	11,293	1,009	1,763	947	816	...	517	517	...	10,024	9,833	193
80 to 89 percent.....	9,032	8,623	409	286	238	43	6	1,588	1,588	...	7,155	6,797	360
90 to 99 percent.....	11,336	9,102	2,234	679	679	...	...	400	400	...	10,252	8,023	2,234
100 percent or more.....	37,021	35,394	1,627	964	912	32	20	1,610	1,449	161	34,451	33,039	1,414
Taxes not payable in 1949 or not reported.....	1,774	1,530	244	39	18	20	...	60	60	...	1,667	1,447	224
Median percent.....	71	70	91	65	64	...	...	81	80	...	72	70	93
SOUTH													
Total properties.....	300,381	275,461	24,920	45,703	36,561	7,515	1,628	17,465	16,851	614	237,205	222,044	15,166
Structures on Property													
1 structure.....	258,550	237,237	21,313	44,161	35,112	7,429	1,621	16,963	16,439	524	197,424	185,684	11,741
2 structures or more.....	41,829	38,222	3,607	1,542	1,449	87	6	502	412	90	39,781	36,360	3,424
Dwelling Units on Property													
1 dwelling unit.....	183,128	168,903	14,225	33,331	25,174	6,609	1,548	15,428	15,013	415	134,370	128,716	5,653
2 to 4 dwelling units.....	83,853	76,882	6,971	10,309	9,389	885	36	1,867	1,668	199	71,674	65,824	5,851
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 to 99 dwelling units.....	627	562	65	216	212	...	4	...	...	...	410	349	61
100 dwelling units or more.....	516	482	34	272	270	...	2	...	...	...	244	212	32
Business Floor Space on Property													
None.....	287,606	263,727	23,879	45,585	36,469	7,494	1,623	17,455	16,841	614	224,566	210,414	14,150
Less than half.....	12,770	11,730	1,040	120	94	22	4	9	9	...	12,637	11,626	1,014
Year Structure Built ²													
1950 (part).....	6,672	6,172	500	1,942	1,714	228	...	1,020	1,020	...	3,714	3,442	272
1949.....	17,105	14,681	2,424	5,795	4,377	1,183	236	625	625	...	10,689	9,683	1,007
1948.....	26,435	22,278	4,157	11,824	8,952	2,845	27	1,224	1,134	90	13,388	12,194	1,197
1947.....	20,139	18,072	2,067	5,741	4,363	1,375	4	2,351	2,129	222	12,052	11,585	466
1946.....	15,154	12,208	946	2,107	1,456	625	25	2,025	2,000	25	9,023	8,753	270
1942 to 1945.....	28,740	26,446	2,294	10,441	8,738	403	1,303	1,756	1,732	24	16,547	15,983	564
1940 to 1941.....	15,920	15,152	768	2,967	2,680	288	...	1,837	1,728	109	11,118	10,745	372
1930 to 1939.....	43,669	41,689	1,980	2,581	2,458	101	22	1,778	1,743	35	39,309	37,489	1,822
1929 or earlier.....	117,275	108,359	8,916	994	994	...	...	3,577	3,468	109	112,705	103,900	8,808
Not reported.....	11,275	10,400	875	1,323	841	471	11	1,279	1,279	...	8,671	8,280	393
Year Structure Acquired ²													
1950 (part).....	34,689	29,144	5,545	7,147	3,978	2,432	736	4,709	4,501	208	22,835	20,665	2,168
1949.....	48,596	42,599	5,997	9,935	7,935	1,738	265	2,153	1,996	157	36,509	32,671	3,840
1948.....	49,564	45,626	3,938	11,340	9,411	1,832	99	3,519	3,270	249	34,706	32,945	1,759
1947.....	35,055	31,055	4,000	5,076	3,792	1,104	181	2,876	2,876	...	27,102	24,388	2,716
1946.....	30,642	28,800	1,842	1,677	1,263	402	12	3,585	3,585	...	25,382	23,953	1,429
1942 to 1945.....	48,536	47,150	1,386	8,118	7,775	9	335	338	338	...	40,083	39,041	1,042
1940 to 1941.....	14,086	13,760	326	1,306	1,306	...	...	109	109	...	12,673	12,347	326
1930 to 1939.....	21,051	20,060	991	1,100	1,100	...	...	181	181	...	19,772	18,780	991
1929 or earlier.....	15,923	15,201	722	12	12	...	...	...	...	...	15,908	15,189	722
Not reported.....	2,252	2,071	181	...	...	...	...	...	...	...	2,252	2,071	181
Structure New or Previously Occupied When Acquired ²													
New.....	91,453	84,901	6,552	26,960	23,801	3,071	88	5,461	5,371	90	59,030	55,729	3,301
Previously occupied.....	208,923	190,551	18,372	18,749	12,765	4,445	1,539	12,003	11,479	524	178,175	166,311	11,867

¹ Receipts adjusted to exclude expenditure for utilities, fuel, and personal services.
² For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

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				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
SOUTH—Con.													
Purchase Price													
Less than \$2,000.....	40,281	39,033	1,248	226	226	...	...	854	854	...	39,200	37,954	1,248
\$2,000 to \$3,999.....	63,253	60,487	2,766	4,223	3,577	155	491	2,722	2,722	...	56,303	54,187	2,116
\$4,000 to \$5,999.....	48,583	44,837	3,746	8,240	7,070	948	222	4,648	4,528	120	38,693	33,240	2,457
\$6,000 to \$7,999.....	47,625	40,264	7,361	12,104	7,568	4,187	348	4,300	3,994	306	31,229	28,706	2,523
\$8,000 to \$9,999.....	24,160	21,577	2,583	6,380	4,933	1,201	246	1,719	1,581	138	16,062	15,065	997
\$10,000 to \$11,999.....	13,809	12,490	1,319	3,462	3,148	267	47	1,188	1,188	...	9,156	8,154	1,002
\$12,000 to \$14,999.....	12,873	11,194	1,679	5,163	4,586	553	25	797	747	50	6,916	5,864	1,052
\$15,000 to \$19,999.....	10,641	9,891	750	1,934	1,654	94	206	25	25	...	8,682	8,211	470
\$20,000 to \$24,999.....	5,546	4,661	885	425	291	134	...	25	25	...	5,095	4,345	750
\$25,000 to \$29,999.....	2,865	2,294	571	398	398	...	...	...	...	...	2,470	1,896	574
\$30,000 to \$49,999.....	5,567	4,546	1,021	109	109	...	...	...	...	...	5,458	4,437	1,021
\$50,000 to \$74,999.....	2,577	2,370	207	268	268	...	...	...	...	...	2,307	2,101	207
\$75,000 to \$99,999.....	475	443	32	98	98	...	...	...	...	...	377	345	32
\$100,000 to \$199,999.....	1,833	1,639	194	793	793	...	...	...	...	...	1,037	843	194
\$200,000 to \$499,999.....	683	612	71	329	317	...	12	...	...	...	353	294	59
\$500,000 or more.....	513	481	32	328	322	...	6	...	...	...	185	159	26
Property not acquired by purchase.....	8,387	8,094	293	167	167	...	...	290	290	...	7,931	7,638	293
Not reported.....	10,738	10,566	172	1,074	1,049	...	25	899	899	...	8,765	8,619	147
Median purchase price.....dollars..	5,500	5,200	7,300	7,500	7,600	7,400	...	5,900	5,900	...	4,700	4,500	7,100
Market Value													
Less than \$2,000.....	23,332	23,163	169	23	23	...	...	1,433	1,433	...	21,875	21,707	168
\$2,000 to \$3,999.....	47,220	44,949	2,271	1,179	1,179	...	...	1,879	1,879	...	44,163	41,893	2,271
\$4,000 to \$5,999.....	48,978	45,665	3,313	4,445	3,564	347	533	4,652	4,641	11	39,881	37,462	2,419
\$6,000 to \$7,999.....	52,250	45,881	6,369	12,509	8,515	3,803	193	3,827	3,521	306	35,916	33,850	2,066
\$8,000 to \$9,999.....	30,554	26,860	3,694	9,836	7,429	1,982	426	2,057	1,912	145	18,663	17,520	1,143
\$10,000 to \$11,999.....	19,566	17,747	1,819	2,428	1,865	542	22	1,067	1,055	12	16,073	14,831	1,242
\$12,000 to \$14,999.....	21,559	18,994	2,565	7,481	6,633	617	231	1,611	1,471	140	12,469	10,891	1,578
\$15,000 to \$19,999.....	15,888	15,143	745	2,965	2,913	52	...	298	298	...	12,626	11,934	692
\$20,000 to \$24,999.....	8,394	7,681	713	664	484	156	25	50	50	...	7,679	7,148	531
\$25,000 to \$29,999.....	4,926	4,255	671	109	109	...	...	...	...	...	4,816	4,146	670
\$30,000 to \$49,999.....	6,612	5,399	1,213	290	290	...	...	...	...	...	6,323	5,109	1,214
\$50,000 to \$74,999.....	3,835	3,411	424	276	276	...	...	...	...	...	3,558	3,135	424
\$75,000 to \$99,999.....	995	969	26	87	87	...	...	...	...	...	908	882	26
\$100,000 to \$199,999.....	1,857	1,652	205	682	682	...	...	...	...	...	1,173	968	205
\$200,000 to \$499,999.....	881	787	94	437	401	...	37	...	...	...	444	387	57
\$500,000 or more.....	549	513	36	313	309	...	4	...	...	...	236	204	32
Not reported.....	13,014	12,409	605	1,992	1,817	18	157	598	598	...	10,425	9,996	429
Median market value.....dollars..	6,800	6,600	8,000	8,500	8,800	7,800	...	6,200	6,000	...	6,400	6,200	8,500
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	45,249	44,917	332	1,431	1,431	...	...	445	445	...	43,374	43,044	330
20 to 39 percent.....	82,917	79,882	3,035	3,355	3,355	...	...	938	938	...	78,623	75,590	3,033
40 to 59 percent.....	72,114	67,621	4,493	7,891	7,081	362	448	2,401	2,401	...	61,823	58,140	3,683
60 to 69 percent.....	25,788	21,502	4,286	7,303	5,485	1,486	336	1,949	1,859	90	16,528	14,157	2,371
70 to 79 percent.....	22,479	18,468	4,011	7,008	6,068	660	281	3,790	3,410	380	11,680	8,989	2,691
80 to 84 percent.....	12,222	9,900	2,322	4,818	3,795	645	379	1,590	1,469	121	5,815	4,638	1,177
85 to 89 percent.....	10,941	8,597	2,344	6,523	4,755	1,768	...	2,013	1,990	23	2,408	1,854	554
90 to 94 percent.....	6,093	4,140	1,953	2,784	960	1,825	...	1,512	1,512	...	1,800	1,670	129
95 to 99 percent.....	3,990	3,362	628	1,673	1,152	509	15	1,642	1,642	...	675	570	105
100 percent or more.....	5,589	4,666	923	923	674	247	12	593	593	...	4,064	3,403	661
Market value not reported.....	13,015	12,410	605	1,992	1,817	18	157	598	598	...	10,427	9,998	429
Median percent.....	44	42	70	73	70	87	...	77	77	...	38	37	61
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	193,368	173,155	20,213	43,007	34,309	7,231	1,473	16,778	16,164	614	133,586	122,699	10,887
Less than 50 percent.....	33,455	28,411	5,044	1,972	1,429	181	362	...	...	...	31,485	26,983	4,502
50 to 59 percent.....	21,877	18,928	2,949	2,889	1,972	505	414	146	146	...	18,838	16,811	2,027
60 to 64 percent.....	14,829	13,755	1,074	2,345	2,271	50	25	902	902	...	11,580	10,581	999
65 to 69 percent.....	15,019	12,957	2,062	2,729	1,718	964	47	381	331	50	11,908	10,908	1,000
70 to 74 percent.....	10,569	9,087	1,482	2,894	1,962	897	36	830	609	221	6,844	6,516	328
75 to 79 percent.....	17,448	13,853	3,595	4,692	2,032	2,147	515	2,362	2,144	218	10,397	9,680	717
80 to 84 percent.....	15,893	13,988	1,905	5,833	4,169	1,620	43	1,106	992	114	8,952	8,831	121
85 to 89 percent.....	13,393	12,460	933	6,588	5,891	694	4	1,012	1,001	11	5,794	5,570	224
90 to 94 percent.....	10,951	10,376	575	3,677	3,522	155	...	1,660	1,660	...	5,616	5,396	220
95 to 99 percent.....	8,124	8,124	...	3,751	3,751	...	...	1,962	1,962	...	2,414	2,414	...
100 percent or more.....	24,092	23,458	634	4,551	4,531	18	2	5,409	5,409	...	14,134	13,519	615
Purchase price not reported or property not acquired by purchase.....	7,718	7,558	160	1,086	1,061	...	25	1,008	1,008	...	5,624	5,490	134
Median percent.....	74	75	67	83	86	77	...	93	94	...	66	67	84
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	193,369	173,155	20,213	43,007	34,309	7,231	1,473	16,778	16,164	614	133,586	122,699	10,888
Less than 50 percent.....	28,976	28,411	565	1,429	1,429	...	...	...	...	...	27,547	26,983	565
50 to 59 percent.....	19,851	18,928	923	2,334	1,972	181	181	146	146	...	17,374	16,811	563
60 to 64 percent.....	14,239	13,755	484	2,271	2,271	...	...	902	902	...	11,065	10,581	484
65 to 69 percent.....	14,105	12,957	1,148	2,440	1,718	505	217	331	331	...	11,333	10,908	425
70 to 74 percent.....	10,460	9,087	1,373	2,341	1,962	...	378	609	609	...	7,510	6,516	994

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
SOUTH—Con.													
Total Mortgage Loan on Property as Percent of Purchase Price—Con.													
75 to 79 percent.....	14,763	13,853	910	2,079	2,032	...	47	2,144	2,144	...	10,542	9,680	864
80 to 84 percent.....	16,598	13,988	2,610	4,690	4,169	522	...	1,214	992	222	10,697	8,831	1,867
85 to 89 percent.....	14,492	12,460	2,032	6,499	5,891	558	50	1,159	1,001	158	6,837	5,570	1,267
90 to 94 percent.....	13,333	10,576	2,757	5,575	3,522	1,886	167	1,769	1,660	109	5,989	5,396	596
95 to 99 percent.....	10,714	8,124	2,590	5,480	3,751	1,371	358	2,076	1,962	114	3,158	2,414	747
100 percent or more.....	28,117	23,458	4,659	6,791	4,531	2,210	50	5,420	5,409	11	15,909	13,519	2,390
Purchase price not reported or property not acquired by purchase.....	7,770	7,610	160	1,086	1,061	...	25	1,008	1,008	...	5,676	5,542	135
Median percent.....	77	75	90	88	86	95	...	94	94	...	69	67	84
Type of Owner													
Individual.....	273,375	250,114	23,261	31,786	23,437	7,316	1,034	16,930	16,317	613	224,659	210,361	14,298
Partnership.....	5,918	5,824	93	1,029	1,029	...	...	118	118	...	4,773	4,680	93
Corporation.....	21,086	19,518	1,568	12,895	12,102	200	593	416	416	...	7,778	7,002	775
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	193,400	173,197	20,203	43,003	34,300	7,233	1,472	16,774	16,160	614	133,628	122,737	10,892
Mortgage refinanced or renewed.....	43,688	40,660	3,028	1,991	1,733	103	155	185	185	...	41,509	38,743	2,770
To increase loan for improvements or repairs.....	11,531	10,545	986	806	806	...	...	54	54	...	10,672	9,686	986
To increase loan for other reasons.....	6,663	6,276	387	23	23	...	...	109	109	...	6,531	6,144	387
To secure better terms.....	14,267	13,191	1,076	964	706	103	155	22	22	...	13,280	12,464	818
To renew or extend loan without increasing amount.....	6,344	6,012	332	9	9	...	...	...	...	...	6,332	6,002	332
For other purpose.....	4,883	4,636	247	189	189	...	...	...	...	...	4,694	4,447	247
Mortgage placed later than acquisition of property.....	63,311	61,618	1,693	714	533	181	...	507	507	...	62,086	60,578	1,512
To make improvements or repairs.....	23,160	22,323	837	714	533	181	...	...	...	...	22,445	21,790	656
To invest in other properties.....	15,924	15,802	122	...	...	...	...	181	181	...	15,621	15,621	122
To invest in business other than real estate.....	8,089	7,982	107	...	...	...	...	109	109	...	7,979	7,873	107
For other purpose.....	16,138	15,511	627	...	...	...	...	217	217	...	15,921	15,294	627
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	43,688	40,660	3,028	1,991	1,733	103	155	185	185	...	41,509	38,743	2,770
Same lender.....	28,272	26,156	2,116	1,073	970	103	...	185	185	...	27,011	25,001	2,013
Different lender.....	15,416	14,504	912	918	763	...	155	...	...	...	14,498	13,742	757
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....													
161,135	150,662	10,473	22,665	20,351	1,617	703	6,747	6,589	158	131,722	123,732	8,001	
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	12,028	10,296	1,732	1,896	1,474	310	113	1,043	1,043	...	9,090	7,779	1,311
\$2.50 to \$4.99.....	15,384	14,800	584	729	640	90	...	349	349	...	14,305	13,814	494
\$5.00 to \$7.49.....	21,154	19,632	1,522	2,912	2,497	276	180	916	916	...	17,325	16,258	1,067
\$7.50 to \$9.99.....	20,906	19,874	1,032	3,201	3,154	25	22	641	616	25	17,063	16,103	961
\$10.00 to \$12.49.....	30,476	28,948	1,528	4,418	4,084	312	25	1,021	888	133	25,036	23,977	1,060
\$12.50 to \$14.99.....	13,834	12,314	1,520	2,823	2,619	181	25	70	70	...	10,943	9,629	1,314
\$15.00 to \$17.49.....	11,956	10,926	630	1,145	744	220	181	910	910	...	9,500	9,271	229
\$17.50 to \$19.99.....	3,455	3,127	328	681	659	22	...	144	144	...	2,628	2,324	307
\$20.00 to \$24.99.....	9,447	8,951	496	1,471	1,290	181	...	614	614	...	7,362	7,047	315
\$25.00 or more.....	7,866	7,417	449	1,215	1,215	...	...	337	337	...	6,316	5,867	449
Taxes not payable in 1949 ²	1,393	1,397	...	973	568	...	...	11	11	...	798	801	...
Taxes or value not reported.....	13,624	12,976	648	1,594	1,437	...	157	687	687	...	11,344	10,853	491
Median taxes.....dollars..	10.29	10.31	10.06	10.85	10.86	10.85	...	10.19	10.07	...	10.20	10.22	9.78
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	19,660	18,672	988	220	220	...	...	54	54	...	19,384	18,399	988
\$20 to \$29.....	25,232	24,091	1,141	206	206	...	...	651	651	...	24,375	23,234	1,141
\$30 to \$39.....	36,560	34,336	2,224	1,175	1,042	109	25	1,454	1,345	109	33,929	31,949	1,982
\$40 to \$49.....	24,491	22,411	2,080	4,472	4,156	316	...	1,748	1,748	...	18,270	16,508	1,765
\$50 to \$59.....	19,330	17,853	1,477	4,992	4,409	428	155	990	990	...	13,550	12,457	894
\$60 to \$69.....	8,668	8,245	423	3,612	3,401	181	31	321	321	...	4,736	4,525	212
\$70 to \$79.....	8,293	7,453	840	2,536	2,234	193	109	424	424	...	5,336	4,796	540
\$80 to \$89.....	9,597	9,198	399	3,263	2,954	134	177	435	411	24	5,898	5,834	64
\$90 to \$99.....	2,292	2,238	54	735	710	25	...	362	362	...	1,196	1,166	29
\$100 or more.....	7,012	6,165	847	1,454	1,019	231	206	308	283	25	5,248	4,864	386
Median receipts.....dollars..	39	39	44	60	60	...	...	46	47	...	36	36	39
Monthly Residential Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	20,354	19,291	1,063	220	220	...	...	54	54	...	20,077	19,017	1,063
\$20 to \$29.....	26,259	25,118	1,141	206	206	...	...	651	651	...	25,402	24,260	1,141
\$30 to \$39.....	36,746	34,575	2,171	1,175	1,042	109	25	1,454	1,345	109	34,115	32,188	1,930
\$40 to \$49.....	24,298	22,174	2,124	4,474	4,158	316	...	1,748	1,748	...	18,074	16,268	1,809
\$50 to \$59.....	19,398	17,950	1,448	4,991	4,408	428	155	990	990	...	13,419	12,556	865

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

² Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes of value not reported."

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
SOUTH—Con.													
Monthly Residential Rental Receipts ¹ Per Dwelling Unit—Con.													
\$60 to \$69.....	8,463	8,046	417	3,615	3,404	181	31	321	321	...	4,528	4,324	206
\$70 to \$79.....	7,898	7,057	841	2,533	2,231	193	109	424	424	...	4,945	4,404	541
\$80 to \$89.....	9,035	8,637	398	3,262	2,953	134	177	435	411	24	5,336	5,273	63
\$90 to \$99.....	2,101	2,056	45	735	710	25	...	362	362	...	1,004	984	20
\$100 or more.....	6,579	5,754	825	1,454	1,019	231	206	308	283	25	4,814	4,453	364
Median receipts.....dollars..	39	38	44	60	60	...	...	46	47	...	35	35	39
Total Rental Receipts ¹ as Percent of Market Value													
Less than 5 percent.....	13,034	12,339	695	463	451	12	...	425	425	...	12,146	11,463	683
5 to 9 percent.....	56,371	52,451	3,920	7,449	6,597	515	341	2,476	2,476	...	46,448	43,381	3,066
10 to 14 percent.....	54,207	50,811	3,396	11,106	10,019	883	205	2,946	2,788	158	40,155	38,005	2,152
15 to 19 percent.....	17,828	16,744	1,084	2,208	2,027	181	...	469	469	...	15,132	14,252	903
20 to 24 percent.....	6,208	5,925	283	240	215	25	...	14	14	...	5,954	5,696	258
25 to 29 percent.....	2,668	2,174	494	...	...	...	...	163	163	...	2,505	2,011	494
30 to 34 percent.....	1,426	1,245	181	...	...	...	...	...	...	...	1,426	1,245	181
35 to 39 percent.....	216	214	2	...	...	...	...	...	...	...	216	214	2
40 percent or more.....	1,288	1,197	91	...	...	...	...	...	...	...	1,288	1,197	91
Market value not reported.....	7,853	7,531	322	1,196	1,039	...	157	253	253	...	6,403	6,238	165
Median percent.....	11	11	11	11	11	...	...	11	10	...	11	11	10
Residential Receipts as Percent of Total Rental Receipts ¹													
Less than 50 percent.....	1,855	1,699	156	...	...	...	...	...	...	...	1,854	1,699	156
50 to 79 percent.....	3,024	2,993	31	...	...	...	...	...	...	...	3,025	2,993	31
80 to 89 percent.....	673	645	28	2	2	...	...	...	...	...	671	643	28
90 to 99 percent.....	470	245	225	34	34	...	...	...	...	...	436	211	225
100 percent.....	155,097	145,071	10,026	22,624	20,308	1,615	703	6,743	6,585	158	125,730	118,177	7,552
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units.....													
Less than \$20.....	155,583	145,326	10,257	22,667	20,351	1,617	703	6,746	6,588	158	126,173	118,393	7,786
\$20 to \$39.....	25,265	23,850	1,415	460	369	87	4	732	732	...	24,073	22,750	1,323
\$40 to \$59.....	43,079	40,641	2,438	2,432	2,432	...	...	1,334	1,334	...	39,311	36,875	2,438
\$60 to \$79.....	28,148	26,108	2,040	3,444	2,884	405	155	810	701	109	23,892	22,520	1,372
\$80 to \$99.....	19,140	17,496	1,644	4,921	4,234	483	205	1,612	1,612	...	12,612	11,654	957
\$100 to \$119.....	14,015	13,162	853	5,507	5,219	243	47	569	569	...	7,939	7,375	565
\$120 to \$139.....	6,829	6,066	763	2,173	1,967	206	...	643	594	49	4,012	3,503	509
\$140 to \$159.....	3,007	2,681	326	681	378	193	111	149	149	...	2,179	2,156	23
\$160 to \$199.....	2,865	2,757	108	695	695	...	...	228	228	...	1,943	1,835	108
\$200 to \$299.....	2,587	2,506	81	924	924	...	...	104	104	...	1,559	1,479	81
\$300 to \$399.....	1,755	1,498	257	433	252	...	181	131	131	...	1,191	1,116	76
\$400 or more.....	1,277	1,276	1	6	6	...	...	...	...	...	1,271	1,270	1
Taxes not payable in 1949.....	1,406	1,402	4	579	579	...	...	...	...	...	827	823	4
Taxes not reported.....	6,210	5,883	327	412	412	...	...	434	434	...	5,364	5,037	327
Median taxes.....dollars..	39	38	46	73	74	...	...	58	59	...	33	33	35
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments.....													
Less than 30 percent.....	138,468	129,602	8,866	22,668	20,350	1,616	703	6,746	6,588	158	109,063	102,670	6,393
30 to 39 percent.....	9,889	9,695	194	1,361	1,336	25	...	134	134	...	8,393	8,224	169
40 to 49 percent.....	13,654	13,256	398	3,933	3,752	181	...	180	180	...	9,543	9,327	217
50 to 59 percent.....	21,726	21,157	569	7,010	6,875	27	109	747	747	...	13,967	13,535	433
60 to 69 percent.....	15,833	14,805	1,028	4,738	4,482	231	25	714	605	109	10,381	9,717	665
70 to 79 percent.....	15,146	12,857	2,289	3,070	2,173	561	336	1,035	1,010	25	11,045	9,677	1,368
80 to 89 percent.....	14,371	13,314	1,057	1,197	593	579	25	1,766	1,766	...	11,407	10,954	454
90 to 99 percent.....	7,135	6,676	459	715	690	...	25	527	503	24	5,897	5,484	410
100 percent or more.....	6,909	6,705	204	220	218	...	2	440	440	...	6,250	6,047	202
Median percent.....	33,805	31,137	2,668	424	231	12	181	1,203	1,203	...	32,180	29,705	2,475
Median percent.....	65	65	70	49	47	...	...	73	73	...	71	71	78
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.....													
Less than 30 percent.....	138,468	129,602	8,866	22,668	20,350	1,617	703	6,747	6,589	158	109,063	102,670	6,389
30 to 39 percent.....	7,248	7,059	189	591	566	25	...	134	134	...	6,525	6,361	164
40 to 49 percent.....	9,683	9,523	160	2,627	2,627	...	...	146	146	...	6,909	6,750	160
50 to 59 percent.....	17,591	17,234	357	5,383	5,175	208	...	341	341	...	11,866	11,719	149
60 to 69 percent.....	14,856	14,131	725	4,466	4,308	25	134	740	740	...	9,646	9,083	566
70 to 79 percent.....	13,346	13,383	1,963	4,166	3,471	516	181	926	817	109	10,260	9,102	1,159
80 to 89 percent.....	11,881	10,745	1,136	1,996	1,529	288	180	789	764	25	9,100	8,455	644
90 to 99 percent.....	10,380	9,362	1,018	1,025	482	543	...	1,049	1,049	...	8,306	7,834	473
100 percent or more.....	7,610	7,150	460	494	494	...	...	833	809	24	6,282	5,848	436
Taxes not payable in 1949 or not reported.....	36,938	34,300	2,638	930	710	12	208	1,355	1,355	...	34,653	32,237	2,418
Median percent.....	6,935	6,725	218	990	990	...	...	434	434	...	5,509	5,291	218
Median percent.....	71	70	78	55	53	...	...	81	81	...	77	77	85

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

TOTAL RENTAL PROPERTIES

Table 3.—TOTAL RENTAL 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					
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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		
WEST															
Total properties.....	216,930	192,967	23,963	27,703	20,593	5,745	1,370	15,534	15,072	462	173,695	157,307	16,388		
Structures on Property															
1 structure.....	177,193	158,207	18,986	25,912	19,305	5,396	1,216	14,755	14,414	341	136,526	124,491	12,038		
2 structures or more.....	39,736	34,760	4,976	1,790	1,287	349	154	781	660	121	37,167	32,816	4,350		
Dwelling Units on Property															
1 dwelling unit.....	126,635	113,373	13,262	20,757	14,386	5,281	1,093	13,161	12,861	300	92,716	86,127	6,592		
2 to 4 dwelling units.....	49,925	45,266	4,659	5,858	5,288	463	106	2,271	2,108	163	41,798	37,870	3,928		
5 to 49 dwelling units.....	39,774	33,902	5,872	1,040	868	...	171	104	104	...	38,630	32,930	5,701		
50 to 99 dwelling units.....	503	347	156	22	22	...	...	...	...	...	482	326	156		
100 dwelling units or more.....	97	85	12	28	28	...	...	...	...	...	69	57	12		
Business Floor Space on Property															
None.....	207,639	184,638	23,001	27,685	20,572	5,744	1,370	15,484	15,022	462	164,469	149,044	15,428		
Less than half.....	9,295	8,333	962	19	19	...	...	50	50	...	9,224	8,265	962		
Year Structure Built ¹															
1950 (part).....	5,041	3,610	1,431	1,923	949	976	...	152	152	...	2,968	2,512	457		
1949.....	12,121	10,896	1,225	3,442	2,798	644	...	312	312	...	8,363	7,785	581		
1948.....	16,763	13,659	3,104	5,735	3,473	1,961	303	527	527	...	10,498	9,659	841		
1947.....	15,124	13,611	1,513	3,489	2,397	790	305	2,813	2,813	...	8,822	8,404	419		
1946.....	10,745	9,831	914	472	179	292	...	2,867	2,826	41	7,409	6,829	581		
1942 to 1945.....	18,110	16,238	1,872	5,258	4,682	291	286	2,337	2,188	149	10,514	9,368	1,150		
1940 to 1941.....	11,044	9,844	1,200	2,005	1,461	184	362	1,497	1,488	9	7,540	6,896	864		
1930 to 1939.....	37,834	35,139	2,695	3,061	2,939	16	106	2,139	2,054	85	32,633	30,145	2,489		
1929 or earlier.....	83,289	74,267	9,022	1,342	1,015	328	...	2,412	2,284	128	79,539	70,972	8,566		
Not reported.....	6,875	5,881	994	979	702	269	10	485	432	53	5,410	4,748	665		
Year Structure Acquired ¹															
1950 (part).....	26,482	21,487	4,995	4,665	3,070	1,595	...	1,494	1,494	...	20,325	16,924	3,401		
1949.....	37,342	32,220	5,122	6,162	4,166	1,520	479	1,958	1,935	20	29,226	26,122	3,105		
1948.....	42,128	36,261	5,867	5,643	3,533	1,930	182	3,278	3,039	239	33,205	29,690	3,517		
1947.....	30,304	27,337	2,967	2,739	2,142	508	88	4,261	4,303	58	23,207	20,894	2,314		
1946.....	25,709	23,626	2,083	1,967	1,465	140	362	4,281	4,135	146	19,463	18,028	1,436		
1942 to 1945.....	30,874	29,107	1,767	4,351	4,145	...	208	158	...	...	26,363	24,807	1,560		
1940 to 1941.....	7,872	7,546	326	1,103	1,051	53	...	...	...	...	6,770	6,495	274		
1930 to 1939.....	10,701	10,094	607	874	822	...	53	12	12	...	9,814	9,260	555		
1929 or earlier.....	5,019	4,789	230	203	203	...	...	...	...	...	4,816	4,586	230		
Not reported.....	514	510	4	...	...	...	...	...	...	...	514	510	4		
Structure New or Previously Occupied When Acquired															
New.....	59,745	52,902	6,843	16,296	12,079	3,826	392	4,528	4,528	...	38,925	36,297	2,627		
Previously occupied.....	157,183	140,066	17,117	11,409	8,514	1,917	978	11,009	10,547	462	134,768	121,011	13,758		
Purchase Price															
Less than \$2,000.....	8,612	8,471	141	...	...	...	...	...	...	...	8,611	8,471	141		
\$2,000 to \$3,999.....	26,685	25,737	948	924	871	...	52	228	228	...	25,534	24,640	895		
\$4,000 to \$5,999.....	34,648	32,212	2,436	3,201	2,954	90	152	3,055	2,928	62	28,786	26,269	2,517		
\$6,000 to \$7,999.....	34,920	30,186	4,734	5,561	3,373	1,741	449	4,372	4,305	67	24,782	22,310	2,472		
\$8,000 to \$9,999.....	29,374	25,242	4,132	7,305	4,838	2,152	317	4,063	3,978	85	18,004	16,427	1,580		
\$10,000 to \$11,999.....	16,324	14,331	1,993	3,067	2,277	699	94	1,690	1,608	82	11,571	10,451	1,118		
\$12,000 to \$14,999.....	15,083	12,478	2,605	2,937	1,966	831	141	660	525	125	11,485	9,977	1,509		
\$15,000 to \$19,999.....	11,737	11,658	2,079	1,754	1,620	135	...	469	425	44	11,215	9,614	1,602		
\$20,000 to \$24,999.....	6,845	6,080	765	574	574	...	...	60	60	...	6,212	5,448	765		
\$25,000 to \$29,999.....	4,956	4,338	618	255	...	...	...	...	...	...	4,700	4,084	618		
\$30,000 to \$49,999.....	10,286	8,728	1,558	148	142	6	...	...	...	...	10,138	8,587	1,552		
\$50,000 to \$74,999.....	2,929	3,444	515	164	164	...	...	...	...	...	3,280	2,766	515		
\$75,000 to \$99,999.....	1,607	1,364	243	274	130	...	145	...	...	...	1,333	1,235	98		
\$100,000 to \$199,999.....	1,498	1,388	110	371	354	...	17	...	...	...	1,126	1,033	93		
\$200,000 to \$499,999.....	510	384	126	220	220	...	...	...	...	...	290	164	126		
\$500,000 or more.....	139	70	69	33	33	...	...	...	...	...	106	37	69		
Property not acquired by purchase.....	3,236	2,969	267	...	...	...	...	...	...	...	3,235	2,969	267		
Not reported.....	5,063	4,422	641	923	830	94	...	747	747	...	3,392	2,846	547		
Median purchase price.....dollars..	7,900	7,700	9,600	9,200	9,200	9,200	...	7,800	7,800	...	7,600	7,400	10,700		
Market Value															
Less than \$2,000.....	3,676	3,676	...	...	...	...	...	...	...	...	3,676	3,676	...		
\$2,000 to \$3,999.....	13,787	13,167	620	...	...	...	...	176	176	...	13,612	12,992	620		
\$4,000 to \$5,999.....	27,519	25,382	2,137	1,465	1,331	143	...	2,167	2,158	9	23,893	21,907	1,986		
\$6,000 to \$7,999.....	35,950	32,281	3,669	4,009	2,397	1,610	...	4,852	4,852	...	27,092	25,034	2,058		
\$8,000 to \$9,999.....	32,549	28,838	3,711	6,301	4,367	1,546	389	4,601	4,453	148	21,653	20,021	1,634		
\$10,000 to \$11,999.....	22,935	19,579	3,356	6,629	4,683	1,277	670	1,579	1,433	146	14,729	13,466	1,264		
\$12,000 to \$14,999.....	16,931	14,242	2,689	3,120	2,388	645	88	1,088	1,024	64	12,724	10,832	1,893		
\$15,000 to \$19,999.....	19,259	17,071	2,188	3,051	2,521	478	53	650	606	44	15,559	13,948	1,614		
\$20,000 to \$24,999.....	8,938	8,448	490	1,040	1,040	...	...	53	53	...	7,847	7,356	490		
\$25,000 to \$29,999.....	6,993	5,977	1,016	457	457	...	...	38	38	...	6,499	5,484	1,016		
\$30,000 to \$49,999.....	14,003	11,976	2,027	166	150	6	10	...	...	...	13,839	11,826	2,012		
\$50,000 to \$74,999.....	4,591	3,800	791	112	112	...	...	...	...	...	4,479	3,689	791		
\$75,000 to \$99,999.....	1,832	1,447	385	256	112	...	145	...	...	...	1,574	1,335	240		
\$100,000 to \$199,999.....	2,262	2,025	237	371	354	...	17	...	...	...	1,891	1,671	220		
\$200,000 to \$499,999.....	906	790	116	289	289	...	...	...	...	...	77	501	116		
\$500,000 or more.....	110	98	12	33	33	...	...	...	...	...	65	12	33		
Not reported.....	4,710	4,177	533	420	379	41	...	339	286	53	3,955	3,516	439		
Median market value.....dollars..	9,400	9,200	10,700	10,400	10,600	9,500	...	8,100	8,000	...	9,400	9,200	12,600		

¹ For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

Table 3.—TOTAL RENTAL 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		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional 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			
WEST--Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	31,611	31,045	566	1,318	1,265	...	53	19	19	...	30,272	29,759	513
20 to 29 percent.....	62,027	58,989	3,038	3,324	3,314	...	10	524	524	...	58,182	55,153	3,028
30 to 39 percent.....	54,512	49,445	5,067	5,778	5,329	88	362	2,815	2,718	97	45,923	41,402	4,522
40 to 49 percent.....	22,693	19,200	3,493	4,243	3,901	202	141	3,240	3,135	105	15,211	12,168	3,043
50 to 59 percent.....	19,921	15,918	4,003	6,022	4,479	1,329	215	2,947	2,938	9	10,951	8,502	2,452
60 to 69 percent.....	7,609	5,761	1,848	1,885	819	1,009	57	2,913	2,858	55	2,811	2,084	728
70 to 79 percent.....	5,134	2,684	2,450	2,577	652	1,551	377	814	770	44	1,741	1,265	479
80 to 84 percent.....	2,972	1,811	1,161	1,222	282	796	145	436	416	20	1,313	1,115	200
85 to 89 percent.....	969	969	...	297	116	169	12	368	327	41	749	528	223
90 to 94 percent.....	1,434	1,434	...	628	65	564	...	1,128	1,087	41	2,597	1,828	769
95 to 99 percent.....	4,351	2,979	1,372	420	379	41	...	339	286	53	3,955	3,516	439
100 percent or more.....	4,710	4,177	533	420	379	41	...	339	286	53	3,955	3,516	439
Market value not reported.....	4,710	4,177	533	420	379	41	...	339	286	53	3,955	3,516	439
Median percent.....	45	42	69	68	61	86	...	73	73	...	39	37	60
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	156,038	135,193	20,845	25,887	18,907	5,679	1,309	15,229	14,764	465	114,939	101,541	13,400
Less than 50 percent.....	36,074	28,594	7,480	1,299	1,124	176	...	224	224	...	34,552	27,245	7,304
50 to 59 percent.....	26,366	23,087	3,279	2,761	2,419	53	289	693	649	44	22,913	20,018	2,894
60 to 64 percent.....	13,569	11,805	1,764	1,908	1,478	326	105	613	455	158	11,047	9,873	1,176
65 to 69 percent.....	8,698	7,592	1,106	1,840	982	353	507	539	498	41	6,323	6,115	208
70 to 74 percent.....	12,298	9,541	2,757	4,782	2,732	1,983	65	610	555	55	6,910	6,257	654
75 to 79 percent.....	10,581	9,031	1,550	3,547	2,265	1,226	57	803	803	...	6,234	5,966	268
80 to 84 percent.....	11,982	10,833	1,149	3,385	2,486	901	...	2,272	2,190	82	6,321	6,154	167
85 to 89 percent.....	7,995	7,153	842	2,810	2,098	567	145	1,763	1,722	41	3,425	3,336	90
90 to 94 percent.....	6,729	6,566	163	1,512	1,372	...	141	1,701	1,701	...	3,520	3,498	22
95 to 99 percent.....	1,914	1,898	16	164	164	...	...	372	372	...	1,378	1,362	16
100 percent or more.....	15,400	15,239	161	1,193	1,193	...	...	4,892	4,848	44	9,317	9,200	117
Purchase price not reported or property not acquired by purchase.....	4,432	3,854	578	686	594	94	...	747	747	...	2,999	2,517	484
Median percent.....	65	66	58	75	76	75	...	89	90	...	59	61	44
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	156,038	135,193	20,845	25,887	18,907	5,679	1,309	15,229	14,764	465	114,939	101,541	13,400
Less than 50 percent.....	29,483	28,594	889	1,124	1,124	...	...	224	224	...	28,135	27,245	889
50 to 59 percent.....	24,240	23,087	1,153	2,419	2,419	...	...	649	649	...	21,172	20,018	1,153
60 to 64 percent.....	13,518	11,805	1,713	1,908	1,478	88	...	455	455	...	11,295	9,873	1,425
65 to 69 percent.....	8,985	7,592	1,393	1,840	982	53	...	542	498	44	7,410	6,115	1,296
70 to 74 percent.....	11,243	9,541	1,702	2,836	2,732	88	17	660	555	105	7,749	6,257	1,492
75 to 79 percent.....	10,782	9,031	1,751	2,694	2,265	285	145	803	803	...	7,286	5,966	1,322
80 to 84 percent.....	12,496	10,833	1,663	2,752	2,486	270	...	2,231	2,190	41	7,509	6,154	1,355
85 to 89 percent.....	10,142	7,153	2,989	3,510	2,098	760	651	1,775	1,722	53	4,862	3,336	1,525
90 to 94 percent.....	9,231	6,566	2,665	3,236	1,372	1,823	41	1,715	1,701	14	4,287	3,498	789
95 to 99 percent.....	3,360	1,898	1,462	1,266	164	1,091	12	392	372	20	1,701	1,362	338
100 percent or more.....	18,326	15,239	3,087	2,760	1,193	1,129	442	5,036	4,848	188	10,532	9,200	1,331
Purchase price not reported or property not acquired by purchase.....	4,432	3,854	578	686	594	94	...	747	747	...	2,999	2,517	484
Median percent.....	70	66	85	82	76	93	...	90	90	...	63	61	76
Type of Owner													
Individual.....	202,639	179,738	22,901	22,213	15,170	5,675	1,370	15,047	14,594	453	165,377	149,978	15,403
Partnership.....	6,235	5,466	769	1,217	1,149	69	...	172	172	...	4,846	4,146	700
Corporation.....	8,062	7,768	294	4,277	4,277	...	...	315	306	9	3,473	3,189	285
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....													
	156,020	135,181	20,839	25,879	18,895	5,676	1,308	15,220	14,758	462	114,927	101,531	13,396
Mortgage refinanced or renewed.....													
	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
To increase loan for improvements or repairs.....													
	7,711	7,030	681	258	258	...	...	...	...	...	7,450	6,773	681
To increase loan for other reasons.....													
	5,841	5,340	501	100	100	...	...	12	12	...	5,729	5,228	501
To secure better terms.....													
	6,496	6,144	352	520	452	16	53	9	9	...	5,968	5,687	283
To renew or extend loan without increasing amount.....													
	4,525	4,346	179	227	227	...	...	41	41	...	4,257	4,079	179
For other purpose.....													
	3,162	2,859	303	151	98	53	...	53	53	...	2,957	2,709	250
Mortgage placed later than acquisition of property.....													
	33,204	32,087	1,117	576	566	...	10	200	200	...	32,422	31,319	1,107
To make improvements or repairs.....													
	9,792	9,176	616	366	356	...	10	175	175	...	9,248	8,644	606
To invest in other properties.....													
	10,200	10,019	181	184	184	...	...	...	...	...	10,015	9,836	181
To invest in business other than real estate.....													
	3,563	3,494	69	5	5	...	...	...	...	...	3,558	3,489	69
For other purpose.....													
	9,649	9,398	251	21	21	...	...	25	25	...	9,601	9,350	251
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages:													
	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
Same lender.....													
	17,524	16,294	1,230	838	717	69	53	94	94	...	16,591	15,488	1,108
Different lender.....													
	10,211	9,425	786	418	418	21	21	...	9,770	8,988	786

RESIDENTIAL FINANCING

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	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional 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
WEST—Con.													
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units	101,718	92,533	9,185	11,713	10,062	1,392	261	5,864	5,607	257	84,159	76,887	7,282
Less than \$20.....	6,274	5,804	470	137	137	...	...	160	160	...	5,977	5,508	470
\$20 to \$29.....	19,123	17,323	1,800	274	186	88	...	820	806	14	18,030	16,334	1,699
\$30 to \$39.....	19,907	18,212	1,695	1,538	1,200	287	53	1,113	1,072	41	17,257	15,941	1,317
\$40 to \$49.....	15,455	13,966	1,489	1,048	937	57	53	1,370	1,326	44	13,042	11,706	1,336
\$50 to \$59.....	13,661	12,106	1,555	2,558	2,233	228	98	773	688	85	10,336	9,190	1,146
\$60 to \$69.....	8,286	7,648	638	2,031	1,698	292	41	653	633	20	5,604	5,318	285
\$70 to \$79.....	5,580	5,032	548	1,656	1,428	228	...	449	396	53	3,477	3,211	267
\$80 to \$89.....	3,858	3,592	266	764	764	...	...	333	333	...	2,763	2,498	266
\$90 to \$99.....	2,805	2,631	174	879	863	...	16	193	193	...	1,732	1,577	158
\$100 to \$119.....	2,659	2,576	83	190	190	...	...	...	...	...	2,468	2,386	83
\$120 to \$139.....	918	913	5	...	...	...	...	...	...	...	918	913	5
\$140 to \$159.....	1,353	1,121	232	557	426	131	...	...	...	...	797	696	101
\$160 to \$199.....	1,839	1,609	230	81	...	81	...	...	...	...	1,758	1,609	149
Taxes not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median taxes.....dollars..	60	60	60	95	96	...	...	67	67	...	54	54	55
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,905	5,649	256	81,813	74,440	7,377
Less than 30 percent.....	8,890	8,691	199	1,185	1,185	...	...	224	224	...	7,486	7,285	199
30 to 39 percent.....	9,992	9,731	261	1,884	1,884	...	...	170	170	...	7,935	7,674	261
40 to 49 percent.....	13,201	12,507	694	2,950	2,869	82	...	877	877	...	9,375	8,764	612
50 to 59 percent.....	11,317	10,433	884	1,398	994	393	10	1,082	1,082	...	8,838	8,357	482
60 to 69 percent.....	14,044	12,475	1,569	1,710	1,079	578	53	560	546	14	11,777	10,853	926
70 to 79 percent.....	8,489	7,585	904	704	556	132	16	1,291	1,271	20	6,494	5,760	738
80 to 89 percent.....	8,924	7,953	971	962	962	...	...	863	863	...	7,101	6,129	971
90 to 99 percent.....	5,654	4,845	809	257	149	108	...	324	242	82	5,075	4,454	621
100 percent or more.....	18,906	15,919	2,987	662	381	100	182	514	374	140	17,732	15,164	2,567
Median percent.....	64	63	81	49	47	...	...	70	69	...	66	65	85
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,903	5,647	256	81,813	74,440	7,377
Less than 30 percent.....	6,211	6,083	128	755	755	...	...	224	224	...	5,238	5,111	128
30 to 39 percent.....	7,600	7,592	8	1,075	1,075	...	...	65	65	...	6,460	6,452	8
40 to 49 percent.....	10,053	9,451	602	2,253	2,253	...	...	438	438	...	7,365	6,762	602
50 to 59 percent.....	10,114	9,467	647	1,687	1,390	298	...	880	880	...	7,548	7,197	349
60 to 69 percent.....	11,306	9,913	1,393	1,427	1,084	280	63	772	758	14	9,105	8,069	1,036
70 to 79 percent.....	9,959	9,403	556	1,344	1,072	272	...	923	923	...	7,693	7,409	285
80 to 89 percent.....	7,791	6,835	956	451	329	122	...	968	948	20	6,374	5,560	815
90 to 99 percent.....	6,804	6,035	769	871	767	88	16	376	376	...	5,554	4,892	665
100 percent or more.....	26,412	22,655	3,757	1,197	896	120	182	1,257	1,035	222	23,960	20,726	3,235
Taxes not payable in 1949 or not reported.	3,167	2,705	462	652	438	213	...	...	...	...	2,516	2,262	254
Median percent.....	73	71	92	59	55	...	...	76	75	...	75	73	95

¹ Receipts adjusted to exclude expenditure for utilities, fuel, and personal services.

TOTAL RENTAL PROPERTIES

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							Other
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan assoc- iation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other		Commer- cial bank or trust company	Mutual sav- ings bank	Sav- ings and loan as- soc- iation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	
Total.....	1,154,860	223,391	137,141	283,738	109,333	10,924	9,859	328,916	51,572	10,251	1,341	2,592	1,178	2,833	145	70	1,510	583
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	193,417	20,542	29,199	16,611	47,729	1,895	9,859	58,042	9,546	2,567	149	934	67	840	47	70	298	161
Originated.....	961,443	202,849	107,942	267,127	61,604	9,029	...	270,874	42,026	7,684	1,191	1,658	1,111	1,992	98	...	1,212	422
FORM OF DEBT																		
Mortgage or deed of trust.....	1,084,980	219,816	136,804	275,645	107,804	10,558	9,859	277,926	46,576	9,924	1,327	2,577	1,153	2,811	140	71	1,288	557
Contract to purchase.....	69,875	3,575	336	8,092	1,524	367	...	50,990	4,996	327	13	15	25	22	5	...	222	26
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	994,431	210,649	129,913	280,907	53,305	9,233	...	267,371	43,064	8,377	1,227	2,401	1,160	1,816	102	...	1,220	461
Hold mortgage only.....	160,426	12,741	7,229	2,833	56,025	1,694	9,860	61,552	8,506	1,874	114	191	18	1,017	42	70	289	122
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	739,480	127,912	72,235	179,191	84,766	8,259	9,774	223,839	33,517	6,431	869	1,187	810	1,942	90	70	1,057	406
Mortgage refinanced or renewed..	226,163	38,328	50,935	56,055	16,309	1,529	45	54,786	8,202	2,998	264	1,265	234	752	45	...	304	133
To increase loan for improve- ments or repairs.....	50,194	8,687	6,144	22,358	2,394	104	...	8,637	1,868	355	50	71	87	75	1	...	42	29
To increase loan for other reasons.....	28,524	5,099	3,448	11,332	2,842	43	...	5,263	502	336	40	72	53	132	2	...	24	12
To secure better terms.....	56,249	10,298	12,600	10,892	5,077	581	9	14,046	2,752	1,026	87	462	46	290	26	...	74	40
To renew or extend loan with- out increasing amount.....	69,751	10,717	25,869	4,638	4,724	526	36	20,549	2,701	1,110	71	601	20	217	14	...	138	49
For other purpose.....	21,445	3,527	2,874	6,835	1,272	275	...	6,291	379	170	17	58	28	39	1	...	25	2
Mortgage placed later than acquisition of property.....	189,218	57,162	13,977	48,497	8,260	1,140	39	50,301	9,860	823	208	140	134	138	9	...	149	43
To make improvements or repairs.....	70,215	19,563	5,296	20,605	2,093	442	...	17,256	4,974	279	86	66	49	33	2	...	51	12
To invest in other properties..	46,133	14,623	3,819	12,431	2,138	311	...	10,736	2,078	198	64	16	43	28	1	...	31	15
To invest in business other than real estate.....	20,693	8,953	1,214	4,585	898	138	...	4,426	484	76	31	8	15	7	...	...	11	2
For other purpose.....	52,177	14,023	3,654	10,876	3,131	249	39	17,883	2,324	270	47	50	27	70	6	...	56	14
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	226,163	38,328	50,935	56,055	16,309	1,529	45	54,786	8,202	2,997	265	1,265	235	752	45	...	304	132
Same lender.....	158,372	27,617	39,852	38,173	9,524	1,132	36	36,787	5,263	1,946	175	813	149	472	34	...	213	90
Different lender.....	67,791	10,711	11,083	17,882	6,785	397	9	17,999	2,939	1,051	90	452	86	280	11	...	91	42
AMORTIZATION																		
Fully amortized.....	808,220	157,000	48,869	272,957	96,261	9,414	9,858	181,802	32,067	5,624	863	585	1,123	1,834	97	70	791	262
Partially amortized.....	175,294	35,134	55,900	7,951	11,828	1,130	...	51,754	11,598	3,796	328	1,800	45	960	47	...	354	262
Not amortized.....	80,480	16,353	6,502	785	732	163	...	50,951	5,000	399	77	45	3	33	1	...	202	38
On demand.....	90,862	14,903	25,870	2,044	507	218	...	44,410	2,908	432	73	163	6	6	1	...	162	21
Regular principal payments required.....	34,039	5,521	16,193	1,523	422	218	...	9,289	872	207	28	124	5	4	1	...	42	4
No regular principal payments required.....	56,823	9,382	9,677	521	85	...	...	35,121	2,036	225	45	39	1	2	...	...	120	17
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments.....	1,055,776	205,365	133,527	264,458	106,106	9,409	9,279	281,363	46,280	9,873	1,267	2,572	1,119	2,776	143	62	1,372	562
Delinquent.....	81,608	9,239	3,083	19,154	3,144	1,501	580	21,447	3,467	270	45	17	59	53	2	9	72	13
No regular payments required....	37,474	8,788	529	128	81	16	...	26,109	1,824	109	29	3	...	3	...	...	65	8
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	219,075	51,920	24,967	52,257	14,900	2,072	3,137	59,719	10,105	1,855	267	465	254	434	29	18	285	103
1949.....	266,690	54,322	24,666	71,293	24,932	2,895	3,066	75,442	10,081	2,519	367	580	323	739	29	27	347	108
1948.....	212,381	38,348	22,313	49,482	24,583	1,685	2,995	63,939	8,833	2,032	277	462	226	618	21	21	303	103
1947.....	154,747	33,639	16,684	38,192	15,660	1,171	638	43,933	4,838	1,377	198	327	157	376	16	5	185	112
1946.....	105,520	19,949	10,373	28,029	9,417	1,598	22	31,132	4,803	892	105	228	112	213	37	...	141	55
1942 to 1945.....	119,036	17,008	17,394	30,405	15,058	1,216	...	31,962	6,001	1,079	83	338	83	348	10	...	157	60
1940 to 1941.....	28,810	3,849	5,354	7,930	2,993	157	...	7,204	1,329	229	13	97	13	75	1	...	23	6
1935 to 1939.....	25,721	3,113	5,676	4,817	1,626	121	...	6,673	3,695	139	26	38	7	23	1	...	31	14
1930 to 1934.....	8,156	632	2,749	1,028	68	...	...	2,610	1,072	63	2	30	2	1	...	...	14	14
1929 or earlier.....	14,728	619	6,570	309	103	16	...	6,301	814	66	2	27	1	4	...	...	24	8

RESIDENTIAL FINANCING

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									
		Commer- cial bank or trust company	Mutu- al sav- ings- bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Nati- onal Mort- gage Assoc- iation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings- bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Nati- onal Mort- gage Assoc- iation	Indi- vidual	Other	
TERM OF MORTGAGE																			
On demand.....	90,704	14,902	25,733	2,045	500	214	...	44,410	2,893	432	73	162	7	6	1	...	163	21	
Fully amortized.....	808,391	157,013	49,007	272,964	96,271	9,424	9,859	181,808	32,080	5,624	861	584	1,122	1,833	95	70	790	261	
Less than 5 years.....	59,428	19,767	827	5,317	470	1,478	...	27,991	3,580	84	29	3	6	4	1	...	35	4	
5 to 9 years.....	181,955	40,842	4,344	51,801	6,114	1,261	...	73,058	4,537	516	120	17	115	29	3	...	216	15	
10 to 12 years.....	270,232	45,298	8,744	136,968	14,874	2,508	105	51,494	10,246	1,204	222	50	486	118	15	...	265	47	
13 to 14 years.....	27,664	3,449	1,028	9,157	3,347	192	152	8,654	1,688	178	14	6	49	41	4	1	55	7	
15 years.....	73,264	9,756	8,731	31,116	13,971	554	299	5,760	3,075	679	50	54	193	300	12	2	50	19	
16 to 19 years.....	37,494	4,818	2,735	14,416	6,864	270	25	6,168	2,197	356	25	21	89	108	4	...	93	14	
20 years.....	77,705	19,331	11,357	16,687	20,473	1,020	1,901	3,955	2,989	654	136	73	114	263	11	12	30	14	
21 to 24 years.....	16,096	3,726	1,034	5,159	654	1,237	1,893	578	137	27	21	12	49	5	7	14	3	3	
25 years.....	54,843	9,226	8,644	4,910	21,614	1,292	6,118	924	2,122	430	60	64	36	187	10	44	3	24	
26 years or more.....	9,710	800	1,563	771	3,385	195	22	1,911	1,068	1,386	178	275	26	74	4	29	114	...	
Median term.....years..	11	11	17	11	20	12	25	9	12
Partially or not amortized.....	255,779	51,489	62,403	8,737	12,563	1,293	...	102,709	16,598	4,196	405	1,846	48	992	46	...	556	299	
Less than 5 years.....	99,607	26,463	19,928	1,128	1,374	177	...	43,896	6,641	594	118	206	4	69	5	...	145	47	
5 to 9 years.....	92,093	15,749	21,757	2,398	3,143	742	...	42,498	5,810	1,145	137	473	16	156	10	...	256	97	
10 to 14 years.....	52,013	8,008	17,806	4,332	5,229	329	...	12,980	3,335	1,878	117	1,076	22	434	28	...	128	72	
15 to 19 years.....	6,283	639	1,659	524	2,393	25	...	876	169	393	19	57	5	276	3	...	9	22	
20 years or more.....	5,783	630	1,253	355	424	20	...	2,459	643	186	14	34	1	77	...	...	18	61
Median term.....years..	6	4	7	10	11	5	6
YEAR MORTGAGE DUE																			
On demand.....	90,847	14,903	25,864	2,045	507	218	...	44,511	2,800	430	73	162	7	6	1	...	162	20	
Fully amortized.....	808,143	157,021	48,877	272,967	96,268	9,419	9,859	181,703	32,074	5,624	863	585	1,123	1,834	96	71	791	261	
Past due.....	1,158	75	55	150	21	...	...	705	152	1	...	...	...	...	...	...	...	...
1950 to 1951.....	40,046	11,996	1,064	6,307	466	167	...	15,993	4,053	38	11	3	4	1	...	...	16	3
1952 to 1953.....	78,415	18,662	2,451	17,002	2,939	1,530	...	33,152	2,678	137	37	7	21	13	1	...	55	3	
1954 to 1955.....	98,381	25,156	3,685	27,464	2,395	789	152	34,587	4,155	239	62	12	50	11	2	1	91	10	
1956 to 1957.....	102,008	18,764	3,211	39,867	6,809	934	...	28,691	3,735	361	70	17	108	39	3	...	110	15	
1958 to 1959.....	122,690	24,813	4,475	54,569	7,153	838	105	26,986	3,761	598	130	23	210	66	9	...	142	19	
1960 to 1964.....	189,185	23,728	11,128	93,289	22,744	2,062	61	29,813	6,363	1,361	138	86	459	346	21	1	265	45	
1965 to 1969.....	99,272	19,453	12,002	25,992	26,434	1,387	1,476	8,495	4,043	915	137	99	184	381	14	8	62	28	
1970 to 1974.....	64,026	12,589	9,348	7,990	22,235	1,448	6,642	2,128	2,057	673	108	85	65	295	17	48	25	29	
1975 or later.....	12,962	1,785	1,458	7,537	5,072	264	1,423	1,253	1,077	1,301	170	253	22	682	29	13	24	109	
Partially or not amortized.....	255,879	51,474	62,408	8,743	12,564	1,293	...	102,706	16,707	4,196	405	1,845	50	992	47	...	556	300	
Past due.....	3,982	969	353	363	2	84	...	1,976	236	22	4	3	...	2	...	...	11	2
1950 to 1951.....	87,380	22,620	20,772	1,150	2,074	111	...	36,213	4,443	686	99	278	4	119	5	...	138	43	
1952 to 1953.....	69,809	10,833	15,688	1,507	2,373	591	...	32,338	6,483	736	89	281	11	108	6	...	169	72	
1954 to 1955.....	43,067	8,489	9,622	1,522	2,071	161	...	18,557	2,646	682	69	322	6	124	2	...	104	55	
1956 to 1957.....	17,794	3,609	5,300	1,096	1,762	231	...	4,625	1,174	610	79	289	8	136	22	...	39	35	
1958 to 1959.....	18,599	3,050	5,603	1,758	2,206	69	...	5,183	729	711	36	386	12	191	8	...	57	21	
1960 to 1964.....	12,210	1,494	4,557	1,284	1,843	38	...	2,297	699	576	23	259	8	239	3	...	27	18	
1965 or later.....	3,038	410	513	63	233	8	...	1,517	297	173	6	29	1	73	1	...	11	54	
INTEREST RATE																			
Less than 4.0 percent.....	24,800	2,767	3,209	378	1,305	96	...	14,237	2,816	818	92	273	8	245	5	...	81	113	
4.0 percent.....	211,494	53,078	39,725	32,982	37,916	1,919	8,519	28,163	9,190	4,130	515	1,376	196	1,509	43	63	196	232	
4.1 to 4.5 percent.....	174,696	37,899	40,979	21,623	45,285	3,247	1,340	14,125	10,204	2,284	273	676	139	889	7	8	140	87	
4.6 to 5.0 percent.....	330,576	63,952	46,945	83,829	17,418	1,385	...	101,355	15,699	1,765	305	249	413	161	11	...	533	93	
5.1 to 5.5 percent.....	30,928	2,719	2,667	16,020	1,730	200	...	6,538	1,056	149	16	9	78	10	...	...	31	5
5.6 to 6.0 percent.....	338,361	56,319	3,439	118,399	4,894	2,217	...	142,683	10,434	1,029	130	9	325	17	12	...	489	49	
6.1 percent or more.....	44,126	6,683	203	10,516	827	1,871	...	21,824	2,209	74	9	1	18	2	2	...	39	3	
Median interest rate...percent..	5.0	5.0	4.5	5.5	4.5	5.0	4.0	6.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																			
Interest and principal at same time in constant total amount.....	802,796	148,396	70,583	277,707	98,679	8,751	9,858	156,498	32,338	7,390	954	1,622	1,145	2,364	108	70	755	372	
Interest and principal at same time in increasing or decreasing total amount.....	183,099	39,456	48,094	3,945	9,460	869	...	69,973	11,306	2,069	212	866	24	413	35	...	372	146	
Payment of interest only.....	103,313	17,811	16,060	1,195	743	158	...	62,040	5,312	532	97	85	4	33	1	...	264	49	
Interest and principal at different times, or principal only.....	27,967	8,801	1,877	766	366	1,131	...	14,355	672	150	49	17	6	19	1	...	54	6	
No regular interest or principal payments.....	37,677	8,926	529	128	81	16	...	26,052	1,946	109	29	3	...	3	...	...	65	9
MORTGAGE LOAN																			
Less than \$2,000.....	206,683	43,927	12,550	54,158	2,234	2,135	...	80,897	10,782	169	34	12	46	2	2	...	65	7	
\$2,000 to \$3,999.....	309,167	61,681	27,542	98,270	13,413	1,401	374	92,120	14,379	711	133	64	212	31	3	1	238	30	
\$4,000 to \$5,999.....	220,486	44,776	20,257	56,975	22,566	2,622	4,166	61,730	7,404	850	169	77	218	94	11	21	231	29	
\$6,000 to \$9,999.....	149,675	29,875	23,057	32,301	20,309	1,509	2,163	35,633	4,839	847	170	134	186	123	9	14	184	27	
\$8,000 to \$9,999.....	76,533	13,403	11,720	15,804	10,087	1,042	2,060	18,914	3,511	551	91	90	114	78	7	17	129	25	
\$10,000 to \$11,999.....	45,676	8,738	6,270	8,303	7,131	527	591	11,748	2,373	395	73	52	72	67	5	6	101	21	
\$12,000 to \$14,999.....	36,717	6,164	6,251	6,963	7,887	267	381	7,006	1,797	395	63	66	75	88	3	4	74	20	
\$15,000 to \$19,99																			

RESIDENTIAL FINANCING

Table 4a.—CHARACTERISTICS OF CONVENTIONAL 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							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other
Total.....	987,124	173,425	117,822	256,087	57,563	7,215	...	328,884	46,129	7,970	896	2,209	1,016	1,792	95	...	1,510	452
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	126,232	10,074	21,920	13,459	15,381	865	...	58,030	6,503	1,606	60	735	52	358	22	...	298	82
Originated.....	860,892	163,351	95,902	242,628	42,182	6,350	...	270,854	39,626	6,364	836	1,474	964	1,435	73	...	1,212	370
FORM OF DEBT																		
Mortgage or deed of trust.....	917,994	169,902	117,486	248,507	56,196	6,860	...	277,894	41,148	7,647	884	2,194	995	1,771	90	...	1,288	426
Contract to purchase.....	69,128	3,522	336	7,579	1,365	356	...	50,990	4,984	323	13	15	21	4	...	222	26	
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	892,506	169,973	116,837	254,142	36,416	6,711	...	267,351	41,080	7,056	864	2,190	1,009	1,321	71	...	1,220	380
Hold mortgage only.....	94,615	3,452	986	1,947	21,146	506	...	61,540	5,050	915	33	19	7	471	23	...	289	72
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	581,937	81,993	55,092	152,872	35,149	4,802	...	223,807	28,227	4,251	443	824	655	953	41	...	1,057	279
Mortgage refinanced or renewed..	220,667	36,171	50,678	54,995	14,478	1,385	...	54,786	8,199	2,917	252	1,255	227	705	44	...	303	129
To increase loan for improve- ments or repairs.....	48,825	8,099	6,089	22,278	1,748	104	...	8,637	1,868	346	47	69	86	72	1	...	42	29
To increase loan for other reasons.....	28,135	4,908	3,448	11,248	2,728	43	...	5,263	502	305	39	72	53	103	2	...	24	12
To secure better terms.....	53,377	9,319	12,445	10,046	4,340	437	...	14,046	2,750	998	81	459	41	281	26	...	74	37
To renew or extend loan with- out increasing amount.....	69,347	10,421	25,864	4,588	4,707	526	...	20,549	2,701	1,101	69	599	19	212	14	...	138	49
For other purpose.....	20,983	3,424	2,832	6,835	955	275	...	6,291	378	167	16	56	28	37	1	...	25	2
Mortgage placed later than acquisition of property.....	184,520	55,267	12,060	48,223	7,940	1,031	...	50,301	9,711	801	201	129	134	133	9	...	149	43
To make improvements or repairs.....	68,298	18,129	5,250	20,571	1,798	364	...	17,256	4,934	266	61	61	49	29	2	...	51	12
To invest in other properties..	43,888	14,289	1,954	12,415	2,138	280	...	10,736	2,078	191	63	10	43	28	1	...	31	15
To invest in business other than real estate.....	20,488	8,862	1,214	4,585	893	138	...	4,426	375	75	31	8	15	7	...	11	2	
For other purpose.....	51,846	13,987	3,642	10,652	3,111	249	...	17,883	2,324	269	46	50	27	69	6	...	56	14
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	220,667	36,171	50,678	54,995	14,478	1,385	...	54,786	8,199	2,918	252	1,255	228	705	44	...	304	129
Same lender.....	155,408	26,497	39,599	37,723	8,418	1,132	...	36,787	5,262	1,887	169	806	145	430	34	...	213	89
Different lender.....	65,259	9,674	11,079	17,272	6,060	253	...	17,999	2,937	1,031	83	449	83	275	10	...	91	40
AMORTIZATION																		
Fully amortized.....	640,487	107,034	29,551	245,306	44,495	5,705	...	181,770	26,626	3,343	418	202	961	794	47	...	791	131
Partially amortized.....	175,294	35,134	55,900	7,951	11,828	1,130	...	51,754	11,598	3,796	328	1,800	45	960	47	...	354	262
Not amortized.....	80,480	16,353	6,502	785	732	163	...	50,951	5,000	399	77	45	3	33	1	...	202	38
On demand.....	90,862	14,903	25,870	2,044	507	218	...	44,410	2,908	432	73	163	6	6	1	...	162	21
Regular principal payments required.....	34,039	5,521	16,193	1,523	422	218	...	9,289	872	207	28	124	5	4	1	...	42	4
No regular principal payments required.....	56,823	9,382	9,677	521	85	...	...	35,121	2,036	225	45	39	1	2	...	...	120	17
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments.....	897,523	158,542	114,647	240,295	55,806	5,736	...	281,331	41,172	7,671	842	2,195	973	1,763	93	...	1,372	434
Delinquent.....	52,124	6,096	2,646	15,664	1,676	1,465	...	21,447	3,134	191	26	11	43	26	2	...	72	10
No regular payments required....	37,474	8,788	529	1,288	81	16	...	26,109	1,824	109	29	3	...	3	...	...	65	8
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	191,546	42,924	22,192	48,858	7,557	1,631	...	59,711	8,675	1,480	199	394	228	268	20	...	284	86
1949.....	232,141	45,521	20,375	65,313	13,386	2,500	...	75,430	9,619	1,812	226	456	280	415	18	...	347	71
1948.....	175,120	29,806	16,253	45,273	11,297	1,112	...	63,939	7,440	1,433	193	347	197	312	10	...	303	71
1947.....	125,803	24,325	13,329	31,702	7,939	684	...	43,933	3,897	1,071	120	288	124	263	10	...	185	81
1946.....	86,649	12,670	9,203	22,915	5,441	776	...	31,120	4,525	780	63	220	90	182	32	...	141	52
1942 to 1945.....	104,264	12,494	16,533	29,088	8,638	457	...	31,962	5,098	919	58	316	76	258	4	...	157	49
1940 to 1941.....	26,119	2,482	5,081	7,806	2,220	...	...	7,204	1,329	220	10	95	13	71	...	...	23	6
1935 to 1939.....	22,686	1,957	5,631	3,802	920	41	...	6,673	3,662	127	23	36	6	17	...	...	31	14
1930 to 1934.....	8,068	632	2,661	1,028	68	...	...	2,610	1,072	62	2	29	2	1	...	...	14	14
1929 or earlier.....	14,728	619	6,970	309	103	16	...	6,301	814	66	2	27	1	4	...	...	24	8

TOTAL RENTAL PROPERTIES

Table 4a.—CHARACTERISTICS OF CONVENTIONAL 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							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associa- tion	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	Other		Commer- cial bank or trust company	Mutual sav- ings bank	Sav- ings and loan as- socia- tion	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	Other
TERM OF MORTGAGE																		
On demand.....	90,704	14,902	25,733	2,045	500	214	...	44,410	2,893	432	73	162	7	6	1	...	163	21
Fully amortized.....	640,649	107,043	29,691	245,310	44,503	5,713	...	181,776	26,636	3,343	418	203	962	794	46	...	790	131
Less than 5 years.....	59,081	19,485	827	5,295	470	1,475	...	27,991	3,540	83	29	3	6	4	1	...	35	4
5 to 9 years.....	177,804	38,219	4,147	50,897	5,740	1,220	...	73,058	4,525	509	117	17	114	28	3	...	216	15
10 to 12 years.....	259,144	39,757	8,484	132,870	14,230	2,219	...	51,494	10,095	1,171	206	49	473	117	14	...	265	47
13 to 14 years.....	23,052	680	989	8,883	2,432	155	...	8,654	1,262	159	4	6	49	36	4	...	55	5
15 years.....	60,489	4,120	7,642	26,883	12,763	412	...	5,760	2,907	628	28	49	177	294	12	...	50	18
16 to 19 years.....	24,827	1,372	1,962	10,675	3,508	102	...	6,156	1,052	283	9	14	69	89	3	...	93	6
20 to 24 years.....	27,932	2,938	4,624	8,542	4,215	65	...	5,849	1,707	370	21	47	69	175	6	...	44	8
25 years or more.....	8,320	472	1,016	1,265	1,145	65	...	2,815	1,548	140	4	18	5	51	3	...	32	28
Median term.....years..	10	9	15	11	14	10	...	9	11	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	255,779	51,489	62,403	8,737	12,563	1,293	...	102,709	16,598	4,196	405	1,846	48	992	46	...	556	299
Less than 5 years.....	99,607	26,463	19,928	1,128	1,374	177	...	43,896	6,641	594	118	206	4	69	5	...	145	47
5 to 9 years.....	92,093	15,749	21,797	2,398	3,143	742	...	42,498	5,810	1,145	137	473	16	156	10	...	256	97
10 to 14 years.....	52,013	8,008	17,806	4,392	5,229	329	...	12,980	3,335	1,878	117	1,076	22	434	28	...	128	72
15 to 19 years.....	6,283	639	1,659	524	2,393	25	...	876	169	393	19	57	5	276	3	...	9	22
20 years or more.....	5,783	630	1,253	355	424	20	...	2,459	643	186	14	34	1	57	...	...	18	61
Median term.....years..	6	4	7	10	11	...	...	5	6	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand.....	90,847	14,903	25,864	2,045	507	218	...	44,511	2,800	430	73	162	7	6	1	...	162	20
Fully amortized.....	640,405	107,055	29,558	245,305	44,498	5,709	...	181,671	26,634	3,343	418	203	961	792	46	...	790	132
Past due.....	1,158	75	55	150	21	...	705	152	1	...	...	...	...	...	...	...	1	...
1950 to 1951.....	39,482	11,653	1,064	6,126	466	167	...	15,993	4,013	37	11	3	4	1	...	...	15	3
1952 to 1953.....	77,399	17,909	2,451	16,942	2,748	1,527	...	33,152	2,669	136	36	7	21	12	1	...	55	3
1954 to 1955.....	95,374	23,605	3,501	26,579	2,201	789	...	34,587	4,113	234	60	12	49	9	2	...	91	10
1956 to 1957.....	96,092	15,133	3,145	38,643	6,299	601	...	28,691	3,583	349	62	17	106	37	2	...	110	15
1958 to 1959.....	117,032	22,236	4,138	52,480	6,688	782	...	26,986	3,761	581	123	22	203	63	9	...	142	19
1960 to 1964.....	164,806	13,075	9,833	87,109	17,743	1,647	...	29,813	5,588	1,263	97	81	434	326	19	...	265	42
1965 to 1969.....	38,643	2,242	4,809	14,900	6,540	131	...	8,483	1,544	529	21	53	122	252	6	...	62	13
1970 or later.....	10,419	1,127	562	2,406	1,792	65	...	3,261	1,211	213	8	8	22	92	7	...	49	27
Partially or not amortized.....	255,879	51,474	62,408	8,743	12,564	1,293	...	102,706	16,707	4,194	405	1,845	50	992	47	...	556	300
Past due.....	3,982	969	353	363	2	84	...	1,976	236	22	4	3	...	2	...	...	11	2
1950 to 1951.....	87,380	22,620	20,772	1,150	2,074	111	...	36,213	4,443	686	99	278	4	119	5	...	138	43
1952 to 1953.....	69,809	10,833	15,688	1,507	2,373	591	...	32,338	6,483	736	89	281	11	108	6	...	169	72
1954 to 1955.....	43,067	8,489	9,622	1,522	2,071	161	...	18,557	2,646	682	69	322	6	124	2	...	104	55
1956 to 1957.....	17,794	3,609	5,300	1,096	1,762	231	...	4,625	1,174	608	79	289	8	136	22	...	39	35
1958 to 1959.....	18,599	3,050	5,603	1,758	2,206	69	...	5,183	729	711	36	386	12	191	8	...	57	21
1960 to 1964.....	12,210	1,494	4,557	1,284	1,843	38	...	2,297	699	576	23	259	8	239	3	...	27	18
1965 or later.....	3,038	410	513	63	233	8	...	1,517	297	173	6	27	1	73	1	...	11	54
INTEREST RATE																		
Less than 4.0 percent.....	24,062	2,492	3,155	362	981	70	...	14,237	2,792	695	64	258	4	189	1	...	81	98
4.0 percent.....	104,601	23,321	24,273	10,907	11,169	240	...	28,131	6,553	2,347	212	1,043	70	684	11	...	196	131
4.1 to 4.5 percent.....	117,229	19,052	37,142	17,100	21,045	1,321	...	14,125	7,447	1,915	161	641	110	730	59	...	140	72
4.6 to 5.0 percent.....	327,813	62,844	46,945	82,785	16,921	1,302	...	101,355	15,668	1,761	304	249	412	160	10	...	533	93
5.1 to 5.5 percent.....	30,928	2,719	2,667	16,020	1,730	200	...	6,538	1,056	149	15	9	78	10	...	...	31	5
5.6 to 6.0 percent.....	338,361	56,319	3,439	118,399	4,894	2,217	...	142,683	10,414	1,029	130	9	325	17	12	...	489	49
6.1 percent or more.....	44,126	6,683	203	10,516	827	1,871	...	21,824	2,209	74	9	1	18	2	2	...	39	3
Median interest rate...percent..	5.0	5.0	4.5	6.0	4.5	6.0	...	6.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount..	636,224	99,587	51,265	250,056	46,917	5,042	...	156,466	26,897	5,111	512	1,239	983	1,324	58	...	755	241
Interest and principal at same time in increasing or de- creasing total amount.....	182,769	39,130	48,094	3,945	9,456	869	...	69,973	11,306	2,068	211	866	24	413	35	...	372	146
Payment of interest only.....	103,313	17,811	16,060	1,193	743	158	...	62,040	5,312	532	97	85	4	33	1	...	264	49
Interest and principal at different times, or principal only.....	27,137	7,971	1,877	766	366	1,131	...	14,355	672	149	48	17	6	19	1	...	54	6
No regular interest or principal payments.....	37,677	8,926	529	128	81	16	...	26,052	1,946	109	29	3	...	3	...	...	65	9
MORTGAGE LOAN																		
Less than \$2,000.....	202,807	41,799	12,375	52,736	2,125	2,091	...	80,897	10,782	166	33	12	45	2	2	...	65	7
\$2,000 to \$3,999.....	181,197	49,846	24,593	92,145	8,045	968	...	92,120	13,490	643	106	96	197	17	2	...	238	27
\$4,000 to \$5,999.....	174,941	31,492	17,771	48,398	8,006	1,539	...	61,730	6,011	652	114	66	182	31	6	...	231	22
\$6,000 to \$7,999.....	101,401	16,503	14,505	25,932	4,851	674	...	35,609	3,329	538	84	77	146	26	4	...	184	18
\$8,000 to \$9,999.....	56,165	8,964	8,652	12,949	3,780	357	...	18,914	2,556	387	55	65	91	27	2	...	129	18
\$10,000 to \$11,999.....	37,619	6,038	5,906	7,589	3,887	115	...	11,748	2,340	318	48	48	65	34	1	...	101	20
\$12,000 to \$14,999.....	29,904	5,272	5,622	5,816	4,410	181	...	6,998	1,604	313	52	59	61	46	2	...	74	18
\$15,000 to \$19,999.....	30,105	5,272	6,061	5,119	4,182	262	...	7,709	1,502	402	69	86	70	50	4	...	103	19
\$20,000 to \$24,999.....	16,291	2,648	3,903	2,006	2,481	233	...	4,097	925	299	48	76	34	42	5	...	76	18
\$25,000 to \$49,999.....	30,099	3,709	6,955	2,653	7,616	219	...	7,181	1,775	802	97	206	69	206	6	...	171	47
\$50,000 to \$99,999.....	13,889	1,252	5,099	626	3,652	457	...	1,538	1,267	819	64	318						

RESIDENTIAL FINANCING

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)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associa- tion	Life insur- ance company	Mort- gage com- pany	Federal Nati- onal Mort- gage Associa- tion	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- socia- tion	Life insur- ance com- pany	Mort- gage com- pany	Federal Nati- onal Mort- gage Associa- tion	Indi- vidual	Other
MORTGAGE LOAN																		
Less than \$4,000.....	15,070	7,080	764	1,316	4,989	100	321	...	503	33	14	2	2	13	...	1	...	1
\$4,000 to \$5,999.....	25,904	7,123	1,341	2,013	12,225	956	1,530	...	718	113	30	6	9	53	4	8	...	3
\$6,000 to \$7,999.....	31,917	7,223	6,905	2,725	11,810	706	1,452	...	1,097	207	47	47	17	75	4	9	...	6
\$8,000 to \$9,999.....	10,532	1,906	1,363	581	4,609	468	1,269	...	335	86	16	11	5	38	4	10	...	2
\$10,000 to \$14,999.....	10,726	2,005	474	855	6,164	412	627	...	192	119	21	6	10	70	4	7	...	2
\$15,000 to \$99,999.....	3,038	694	321	211	1,600	79	106	...	31	126	21	20	6	73	3	2	...	...
\$100,000 or more.....	3,262	554	518	63	1,626	54	19	...	430	1,245	181	245	17	665	26	6	...	103
Median loan.....dollars..	6,600	5,700	7,400	6,200	6,600	...	6,800	...	...	...	...	...	...	...	...	...	...	...
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																		
Mortgages made or assumed at time property was purchased.....	94,360	23,477	11,467	7,298	40,959	2,586	5,326	...	3,260	1,843	317	324	63	936	45	42	...	116
Less than 50 percent.....	3,594	696	108	53	2,547	137	29	...	25	20	7	...	...	12	1	...	...	...
50 to 59 percent.....	6,826	1,737	454	284	4,141	41	...	...	169	42	9	4	1	28	...	...	...	1
60 to 64 percent.....	5,636	2,002	478	347	2,239	18	283	...	269	34	10	3	4	14	...	2	...	1
65 to 69 percent.....	7,376	2,049	377	1,043	3,064	193	650	...	...	52	14	3	6	25	1	3	...	...
70 to 74 percent.....	11,213	4,045	482	1,121	5,048	126	172	...	221	106	34	3	8	59	1	1	...	2
75 to 79 percent.....	10,633	4,176	894	882	2,988	677	545	...	473	135	35	24	6	55	6	4	...	6
80 to 84 percent.....	11,570	2,464	777	592	5,690	543	787	...	721	190	36	26	4	111	4	5	...	4
85 to 89 percent.....	11,394	2,700	1,179	954	5,147	548	579	...	287	290	35	60	9	164	5	4	...	13
90 to 94 percent.....	7,124	1,685	857	773	2,953	144	233	...	482	294	40	62	11	124	9	2	...	45
95 to 99 percent.....	4,696	718	139	306	2,751	14	596	...	172	270	56	47	2	140	2	4	...	20
100 percent or more.....	11,849	773	5,563	427	3,365	126	1,157	...	441	315	30	68	5	166	13	10	...	23
Purchase price not reported or property not acquired by purchase.....	2,449	432	159	516	1,026	19	295	...	...	95	13	24	7	41	3	5	...	2
Median percent.....	80	76	97	78	80	...	85	...	...	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																		
Less than \$2,000.....	5,380	3,340	197	1,206	506	77	...	...	56	6	4	...	1	1	...	...	...	...
\$2,000 to \$3,999.....	18,552	6,555	1,111	373	9,026	365	321	...	805	55	19	3	1	28	1	1	...	2
\$4,000 to \$5,999.....	23,846	5,392	1,259	2,701	10,943	849	1,673	...	1,033	121	27	6	14	56	4	8	...	6
\$6,000 to \$7,999.....	30,527	7,150	7,189	1,963	10,359	780	2,458	...	631	211	49	51	13	71	5	18	...	4
\$8,000 to \$9,999.....	7,585	1,591	670	513	4,018	363	125	...	309	68	14	6	4	36	3	1	...	3
\$10,000 to \$14,999.....	8,496	1,443	425	762	4,971	264	623	...	11	99	17	4	9	58	3	7	...	...
\$15,000 to \$99,999.....	3,118	577	337	189	1,602	29	109	...	278	155	21	21	5	75	2	2	...	24
\$100,000 or more.....	2,945	539	501	61	1,596	50	16	...	183	1,216	180	244	17	664	26	5	...	79
Median debt.....dollars..	6,100	5,200	7,200	5,800	6,100	...	6,700	...	...	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	19,200	12,500	28,900	8,600	23,000	16,400	7,900	...	36,000	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items..	100,339	26,548	11,683	7,735	42,977	2,770	5,323	...	3,306	1,929	331	337	66	987	45	42	...	119
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	94,978	24,781	10,679	7,096	41,293	2,700	5,283	...	3,149	941	195	121	49	466	20	38	...	53
Other items.....	5,361	1,767	1,004	639	1,684	70	40	...	157	988	136	217	18	522	25	4	...	66

TOTAL RENTAL PROPERTIES

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							
		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan assoc- iation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soc- iation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other
Total.....	759,239	116,767	116,536	177,327	84,920	8,847	6,695	212,018	36,137	8,802	938	2,500	876	2,605	138	48	1,175	521
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	151,903	14,163	27,735	12,369	37,312	1,842	6,695	43,801	7,990	2,370	124	927	57	758	47	48	255	154
Originated.....	607,336	102,604	88,801	164,958	47,608	7,005	...	168,217	28,147	6,432	814	1,574	820	1,846	91	...	920	367
FORM OF DEBT																		
Mortgage or deed of trust.....	715,155	114,423	116,199	171,721	84,101	8,481	6,694	180,923	32,618	8,554	930	2,485	859	2,587	133	48	1,013	499
Contract to purchase.....	44,080	2,345	336	5,607	816	367	...	31,095	3,517	247	9	15	17	17	5	...	162	22
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	630,635	106,926	109,823	175,548	40,690	7,265	...	161,660	28,730	7,104	848	2,313	862	1,664	96	...	926	405
Hold mortgage only.....	128,603	9,842	6,713	1,781	44,228	1,585	6,695	50,365	7,405	1,697	90	187	14	941	42	47	249	116
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	489,969	70,093	62,342	112,567	63,727	6,309	6,610	143,978	24,352	5,415	641	1,130	606	1,733	83	47	816	358
Mortgage refinanced or renewed..	172,961	23,451	46,313	36,958	14,671	1,511	45	43,183	6,844	2,820	198	1,250	184	741	45	...	275	128
To increase loan for improve- ments or repairs.....	33,374	5,021	4,715	13,897	2,038	86	...	6,224	1,432	289	29	63	63	73	1	...	33	27
To increase loan for other reasons.....	21,829	3,681	3,307	7,666	2,439	43	...	4,224	471	313	35	72	43	129	2	...	21	11
To secure better terms.....	42,595	5,268	12,061	6,907	4,613	581	9	11,020	2,140	978	61	461	38	286	26	...	67	39
To renew or extend loan with- out increasing amount.....	59,855	7,766	24,058	4,098	4,362	526	36	16,593	2,422	1,087	61	598	19	215	14	...	130	49
For other purpose.....	15,308	1,715	2,172	4,430	1,219	275	...	5,122	379	153	12	56	20	38	1	...	24	2
Mortgage placed later than acquisition of property.....	96,310	23,229	7,882	27,807	6,524	1,031	39	24,863	4,944	567	99	120	87	131	9	...	85	34
To make improvements or repairs.....	35,178	7,910	3,775	10,647	1,640	442	...	8,418	2,350	185	26	62	31	31	2	...	27	6
To invest in other properties.	24,821	6,831	1,540	7,891	1,954	311	...	5,354	942	128	32	8	29	27	1	...	17	14
To invest in business other than real estate.....	9,342	2,855	694	2,747	472	29	...	2,277	270	41	11	6	9	6	...	...	7	1
For other purpose.....	26,969	5,633	1,873	6,522	2,458	249	39	8,814	1,382	213	30	44	18	67	6	...	34	13
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	172,961	23,451	46,313	36,958	14,671	1,511	45	43,183	6,844	2,820	198	1,250	184	741	45	...	275	128
Same lender.....	121,267	15,757	36,089	24,837	8,844	1,114	36	30,006	4,592	1,824	123	801	114	467	34	...	196	89
Different lender.....	51,694	7,694	10,224	12,121	5,827	397	9	13,177	2,252	996	75	449	70	274	11	...	79	39
AMORTIZATION																		
Fully amortized.....	516,553	83,803	37,562	170,281	72,678	7,353	6,694	115,600	22,587	4,513	592	523	830	1,614	90	48	592	225
Partially amortized.....	143,281	23,069	53,858	5,427	11,000	1,130	...	40,372	8,225	3,657	271	1,790	40	953	47	...	315	243
Not amortized.....	43,597	4,377	4,992	694	732	147	...	29,282	3,377	311	46	43	3	33	1	...	151	35
On demand.....	55,806	5,519	20,122	926	507	218	...	26,564	1,948	320	29	145	4	6	1	...	117	19
Regular principal payments required.....	27,673	2,862	14,877	760	422	218	...	7,674	859	182	14	117	4	4	1	...	39	4
No regular principal payments required.....	28,133	2,657	5,245	166	85	...	...	18,890	1,089	138	15	28	...	2	...	...	78	15
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments.....	709,975	111,147	114,667	167,221	82,510	7,374	6,263	187,965	32,831	8,547	901	2,484	837	2,557	136	44	1,085	503
Delinquent.....	35,472	3,948	1,339	9,989	2,329	1,474	431	13,466	2,501	195	28	14	40	44	1	4	54	11
No regular payments required....	13,792	1,673	529	118	81	...	...	10,588	803	60	10	3	...	3	...	...	37	7
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	133,039	24,338	21,130	30,458	11,377	1,615	2,209	35,915	5,998	1,549	168	454	189	397	28	14	214	86
1949.....	199,775	25,563	19,347	41,771	18,193	2,559	2,102	44,893	5,352	2,097	247	547	231	680	27	16	257	92
1948.....	140,784	20,189	19,875	31,639	19,321	1,205	1,905	39,297	7,350	1,711	180	449	171	559	20	14	232	86
1947.....	102,436	17,929	14,376	23,162	12,497	953	457	29,752	3,312	1,192	156	314	109	337	16	4	147	108
1946.....	71,992	11,151	9,050	18,517	6,580	1,329	22	21,294	4,051	775	76	218	89	201	37	...	104	51
1942 to 1945.....	90,995	11,735	15,838	21,669	12,660	896	...	23,032	5,167	1,008	72	333	68	329	9	...	138	59
1940 to 1941.....	23,349	2,297	5,316	6,856	2,849	157	...	5,051	826	222	11	97	12	75	1	...	21	5
1935 to 1939.....	18,673	2,566	4,262	2,380	1,368	121	...	5,086	2,891	128	25	35	5	22	1	...	26	13
1934 or earlier.....	18,200	1,006	7,342	878	80	16	...	7,694	1,187	120	3	53	1	5	...	...	36	20

RESIDENTIAL FINANCING

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							
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Nati- onal Mort- gage Associ- ation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Nati- onal Mort- gage Associ- ation	Indi- vidual	Other
TERM OF MORTGAGE																		
On demand.....	55,648	5,517	19,986	927	500	214	...	26,564	1,933	320	29	144	4	6	1	...	117	19
Fully amortized.....	516,719	83,812	37,702	170,287	72,686	7,360	6,693	115,602	22,598	4,514	592	522	830	1,613	89	46	594	224
Less than 5 years.....	23,864	5,943	652	2,651	318	1,478	...	11,090	1,732	38	13	3	3	3	1	...	13	2
5 to 9 years.....	94,014	16,272	2,875	25,187	4,304	429	...	42,215	2,734	314	58	14	71	21	2	...	137	10
10 to 12 years.....	175,020	24,493	6,994	82,862	11,231	1,910	52	39,657	7,825	869	130	42	330	103	14	...	211	39
13 to 14 years.....	21,184	2,121	896	7,135	2,487	192	...	7,266	1,090	152	9	6	43	36	4	...	49	6
15 years.....	58,652	6,520	7,318	25,651	12,419	413	102	4,356	1,871	616	35	47	172	290	11	1	43	16
16 to 19 years.....	27,260	3,120	2,140	10,017	5,183	270	25	4,508	1,998	305	19	19	69	219	4	...	80	14
20 years.....	52,010	13,749	6,458	12,174	12,900	911	1,324	2,338	2,157	503	92	51	88	101	11	8	219	13
21 to 24 years.....	12,706	3,233	636	1,438	3,768	563	875	1,621	576	120	23	19	11	42	4	5	12	3
25 years or more.....	52,009	8,361	9,733	3,172	20,076	1,194	4,315	2,551	2,615	1,597	213	321	43	798	38	32	28	121
Median term.....years..	12	12	16	12	20	12	25+	10	12	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	186,881	27,448	58,852	6,121	11,735	1,277	...	69,855	11,601	3,968	317	1,833	42	985	46	...	466	277
Less than 5 years.....	58,521	10,293	17,396	713	1,229	177	...	25,478	3,234	486	69	198	4	69	5	...	109	33
5 to 9 years.....	74,016	10,885	21,446	1,821	2,871	742	...	31,020	5,233	1,073	111	472	14	155	10	...	217	94
10 to 14 years.....	43,962	5,447	17,306	2,799	5,003	313	...	10,564	2,534	1,840	106	1,073	19	429	28	...	117	67
15 to 19 years.....	5,858	446	1,655	524	2,208	25	...	846	156	389	19	57	5	275	3	...	9	22
20 years or more.....	4,524	377	1,049	264	424	20	...	1,947	444	180	12	33	1	57	...	...	14	61
Median term.....years..	7	6	7	10	11	...	...	6	7	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE DUE																		
On demand.....	55,816	5,531	20,121	927	507	218	...	26,565	1,948	320	29	144	4	6	1	...	117	19
Fully amortized.....	516,554	83,805	37,567	170,282	72,681	7,356	6,694	115,600	22,591	4,513	591	523	829	1,615	89	48	591	225
Part due.....	828	75	55	59	21	...	...	617	...	1	...	...	...	...	...	...	1	...
1950 to 1951.....	19,907	3,840	1,040	3,105	466	44	...	8,056	3,356	23	4	3	1	...	...	...	10	2
1952 to 1953.....	42,066	8,816	2,095	9,628	2,632	1,530	...	15,918	1,446	85	21	6	13	11	1	...	30	2
1954 to 1955.....	47,690	8,083	2,225	15,096	1,561	164	...	18,589	1,971	138	29	10	32	9	1	...	50	7
1956 to 1957.....	62,946	9,899	2,467	22,590	4,398	452	...	20,395	2,746	240	38	13	69	27	2	...	78	13
1958 to 1959.....	78,451	12,307	3,755	34,118	5,637	838	52	19,178	2,570	421	66	21	147	59	9	...	104	14
1960 to 1964.....	135,374	15,226	9,020	62,116	18,407	1,721	61	24,533	4,290	1,143	95	77	354	328	20	1	230	38
1965 to 1969.....	69,401	13,907	7,136	18,093	18,600	1,387	920	5,739	3,625	740	92	76	145	335	14	5	46	27
1970 to 1974.....	49,506	10,196	8,363	4,998	17,403	956	4,241	1,549	1,808	559	92	79	46	259	13	32	21	17
1975 or later.....	10,385	1,411	1,411	479	3,556	264	1,420	1,026	779	1,163	154	238	20	586	29	10	21	105
Partially or not amortized.....	186,872	27,433	58,855	6,127	11,736	1,277	...	69,855	11,601	3,969	316	1,832	43	986	47	...	467	277
Part due.....	2,791	546	230	211	2	84	...	1,592	127	20	4	2	...	1	...	...	11	1
1950 to 1951.....	56,994	9,877	18,786	878	2,074	111	...	21,721	3,550	609	61	272	3	119	5	...	107	42
1952 to 1953.....	50,595	6,254	15,054	895	2,189	591	...	22,097	3,518	676	71	280	9	108	6	...	145	58
1954 to 1955.....	53,593	5,106	9,520	1,227	1,799	161	...	13,443	2,339	642	49	321	6	123	2	...	85	54
1956 to 1957.....	15,165	2,414	5,121	1,052	1,758	231	...	3,669	921	595	75	288	8	137	22	...	34	34
1958 to 1959.....	14,892	1,989	5,278	973	2,022	69	...	4,274	286	693	31	384	10	189	8	...	53	17
1960 to 1964.....	10,169	886	4,353	828	1,659	22	...	1,859	563	564	20	258	6	236	3	...	24	17
1965 or later.....	2,673	361	513	63	233	8	...	1,200	297	170	5	27	1	73	1	...	8	54
INTEREST RATE																		
Less than 4.0 percent.....	15,447	1,900	2,960	200	1,227	96	...	8,187	883	759	78	270	8	241	5	...	62	93
4.0 percent.....	145,782	28,666	33,441	19,735	30,640	1,267	5,714	19,344	6,971	3,731	406	1,333	147	1,371	40	42	165	226
4.1 to 4.5 percent.....	141,170	27,270	38,532	17,121	34,514	2,941	981	12,434	7,380	2,105	197	667	119	832	71	5	133	81
4.6 to 5.0 percent.....	238,601	36,699	37,662	67,790	13,385	1,385	...	69,301	12,384	1,395	189	215	350	139	11	...	410	81
5.1 to 5.5 percent.....	22,567	2,514	1,917	11,078	850	18	...	5,439	753	122	15	8	61	7	...	...	26	4
5.6 to 6.0 percent.....	181,639	19,119	1,920	58,473	3,666	1,831	...	89,546	7,087	664	53	6	186	13	10	...	362	35
6.1 percent or more.....	14,154	623	128	2,941	682	1,318	...	7,773	691	25	1	1	5	1	1	...	16	1
Median interest rate...percent..	5.0	5.0	4.5	5.0	4.5	5.0	4.0	5.0	5.0	...	...	...	...	...	...	...	...	...
METHOD OF PAYMENT																		
Interest and principal at same time in constant total amount..	546,014	88,129	59,836	173,095	76,526	6,743	6,694	110,955	24,047	6,372	715	1,558	853	2,148	102	48	618	330
Interest and principal at same time in increasing or decreasing total amount.....	127,903	19,222	44,879	3,049	7,267	816	...	45,754	6,919	1,867	138	852	18	402	35	...	289	132
Payment of interest only.....	59,806	5,429	10,118	759	743	158	...	38,720	3,883	403	51	72	3	33	1	...	199	46
Interest and principal at different times, or principal only.....	11,750	2,291	1,175	309	302	1,131	...	6,059	485	99	24	16	1	18	1	...	33	6
No regular interest or principal payments.....	13,760	1,698	529	118	81	...	...	10,531	803	60	10	3	...	3	...	...	36	7
MORTGAGE LOAN																		
Less than \$2,000.....	85,597	11,135	6,915	22,017	1,818	1,755	...	36,253	5,665	73	9	7	19	2	1	...	31	4
\$2,000 to \$5,999.....	181,222	28,509	20,711	56,915	7,763	378	321	58,598	8,032	433	60	47	123	17	1	...	169	16
\$4,000 to \$9,999.....	150,478	25,599	17,490	38,338	14,342	2,387	2,683	42,570	5,074	577	99	66	141	60	10	14	164	23
\$6,000 to \$9,999.....	114,095	21,202	20,183	25,024	14,730	1,365	1,472	26,497	3,626	648	121	119	143	89	8	10	138	20
\$8,000 to \$9,999.....	61,855	9,199	10,818	9,277	9,277	879	1,379	14,437	3,412	450	62	84	91	72	6	11	99	24
\$10,000 to \$11,999.....	37,865	6,877	6,087	6,787	5,812	418	394	9,512	1,980	332	59	51	59	55	4	4	82	17
\$12,000 to \$14,999.....	29,802	3,246	5,789	5,655	7,222	251	381	6,149	1,007	323	34	63	62	80	3	4	66	10
\$15,000 to \$19,999.....	26,815	4,408	5,790	4,774	4,139	312	53	5,823	1,518	363	60	82	67	51	4	1	78	19
\$20,000 to \$24,999.....	14,303	1,708	3,711	2,088	2,301	233	...	3,356	907	263	29	73	35	39				

RESIDENTIAL FINANCING

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								
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other
OUTSTANDING DEBT																		
Less than \$2,000.....	173,377	46,937	7,178	50,072	1,037	1,139	...	59,396	7,620	168	44	8	54	2	2	...	52	7
\$2,000 to \$3,999.....	113,253	31,232	7,374	29,910	8,949	372	204	30,679	4,534	316	88	22	82	26	1	1	84	13
\$4,000 to \$5,999.....	56,070	12,511	2,562	16,953	6,712	214	1,423	14,178	1,520	268	60	12	81	33	1	7	66	8
\$6,000 to \$7,999.....	25,766	7,402	2,126	5,445	3,660	219	1,070	5,270	578	174	50	15	37	25	2	7	35	4
\$8,000 to \$9,999.....	10,901	3,517	264	2,110	1,545	109	320	2,818	221	96	32	2	18	14	1	3	24	2
\$10,000 to \$14,999.....	8,659	2,218	271	1,653	1,168	16	88	2,417	835	102	26	3	19	14	...	1	28	10
\$15,000 to \$24,999.....	5,006	1,612	771	190	509	9	53	1,790	71	92	32	14	4	8	...	1	31	1
\$25,000 to \$49,999.....	1,414	828	14	7	227	...	...	307	31	50	30	1	...	9	...	...	9	1
\$50,000 or more.....	1,182	372	48	76	605	...	8	41	31	184	42	16	7	97	...	4	3	15
Median debt.....dollars..	2,300	2,300	2,600	2,100	4,700	...	...	1,900	2,000	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	3,700	3,800	4,400	2,800	9,300	3,200	7,200	2,900	4,000	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items..	85,443	14,905	4,398	35,671	19,559	1,175	3,164	4,250	2,332	488	88	38	114	200	4	23	11	11
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	25,999	6,547	758	2,814	13,261	492	1,983	...	145	225	54	3	14	136	3	14	...	1
Other items.....	1,259	919	47	27	260	...	3	...	4	63	8	16	1	31	...	3	...	4
Real estate taxes, and fire and hazard insurance premiums.....	35,605	5,402	900	20,691	4,335	269	1,178	1,297	1,537	134	20	6	70	25	1	6	3	4
Real estate taxes.....	11,225	579	2,253	6,116	798	305	...	707	471	40	2	12	16	5	...	...	4	2
Other combinations:																		
Including real estate taxes...	3,927	209	123	2,720	514	109	...	252	...	13	1	1	8	2	...	...	1	...
Not including real estate taxes.....	7,428	1,249	317	3,303	391	...	...	1,994	175	12	3	1	4	...	...	...	3	1

TOTAL RENTAL PROPERTIES

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.....	1,260,270	539,878	514,884	124,337	81,171	10,731,503	4,618,148	4,475,225	1,114,539	523,591
Average debt per mortgage...dollars..	8,500	8,600	8,700	9,000	6,500	...	...	...	...	...
Total first mortgages.....	1,154,914	485,628	472,901	119,047	77,338	10,251,068	4,373,589	4,302,180	1,079,035	496,264
Average debt per mortgage...dollars..	8,900	9,000	9,100	9,100	6,400	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	206,688	102,324	67,257	20,215	16,892	1,688,887	95,738	49,586	13,595	9,968
\$2,000 to \$3,999.....	309,176	132,565	118,876	34,297	23,438	710,763	337,402	236,447	101,083	35,831
\$4,000 to \$5,999.....	220,487	89,820	92,969	23,675	14,023	849,831	399,681	343,320	69,617	37,213
\$6,000 to \$7,999.....	149,683	59,240	69,985	12,803	7,655	847,380	371,128	393,403	51,437	25,412
\$8,000 to \$9,999.....	76,532	29,945	36,046	7,092	3,449	550,884	242,915	255,409	35,505	17,055
\$10,000 to \$11,999.....	45,682	18,013	20,309	4,862	2,498	396,377	175,551	169,746	35,933	15,147
\$12,000 to \$14,999.....	36,718	13,826	17,641	3,055	2,196	394,526	168,369	184,216	27,575	14,366
\$15,000 to \$19,999.....	31,889	12,686	14,662	2,068	1,473	430,160	191,519	191,238	32,261	15,142
\$20,000 to \$24,999.....	16,452	6,657	7,275	1,361	1,159	301,560	135,600	130,683	16,220	19,027
\$25,000 to \$49,999.....	30,341	10,230	13,165	4,264	2,482	811,349	317,784	333,914	111,148	48,503
\$50,000 to \$99,999.....	15,291	4,626	8,254	1,509	801	913,959	288,453	510,358	76,730	38,418
\$100,000 or more.....	15,975	5,596	6,361	2,746	1,272	3,875,392	1,643,419	1,503,860	507,931	220,182
Median loan.....dollars..	4,500	4,100	5,000	4,400	3,800	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	807,985	344,709	349,181	82,927	31,168	5,625,055	2,709,408	2,376,559	453,143	85,945
Partially amortized.....	175,297	73,664	75,125	18,088	8,420	3,795,967	1,390,013	1,685,148	523,771	197,035
Not amortized.....	80,479	46,669	25,780	5,126	2,904	397,770	181,878	132,152	38,634	45,106
On demand.....	91,110	20,581	22,792	12,898	3,839	432,278	92,290	108,311	63,502	168,175
Regular principal payments required.....	34,285	9,337	6,940	4,885	1,323	207,428	57,784	38,892	30,168	80,584
No regular principal payments required.....	56,825	11,244	15,852	8,013	21,716	224,850	34,506	69,419	33,334	87,591
TERM OF FIRST MORTGAGE										
On demand.....	90,841	20,336	22,792	12,857	34,856	432,016	91,873	108,311	63,424	168,408
Fully amortized.....	808,345	339,854	356,060	81,628	30,803	5,623,962	2,648,119	2,442,074	449,595	84,174
Less than 5 years.....	59,273	43,145	15,861	243	24	83,591	66,568	16,862	60	101
5 to 9 years.....	182,022	86,566	81,248	13,930	278	515,669	303,517	187,926	24,087	139
10 to 12 years.....	270,260	104,620	124,824	31,288	9,328	1,201,345	538,901	590,779	64,237	7,428
13 to 14 years.....	27,663	10,943	10,935	4,192	1,993	177,587	85,667	72,862	16,640	2,418
15 years.....	73,266	25,166	33,655	9,803	4,642	679,393	295,624	320,141	53,082	10,546
16 to 19 years.....	37,497	14,185	15,308	4,191	3,813	355,804	141,304	132,745	71,783	9,972
20 years.....	77,708	29,958	34,636	6,682	6,432	654,237	307,394	286,647	41,171	19,025
21 to 24 years.....	16,099	7,412	5,156	3,093	438	136,829	60,704	46,109	27,424	2,592
25 years.....	54,844	14,770	30,687	6,744	2,643	429,840	130,092	250,121	40,830	8,797
26 years or more.....	9,713	2,889	3,750	1,462	1,612	1,389,667	718,348	537,882	110,281	23,156
Median term.....years..	11	11	11	12	15	...	...	...	...	...
Partially or not amortized.....	255,747	125,500	94,030	24,518	11,699	4,195,085	1,633,597	1,751,785	566,024	243,679
Less than 5 years.....	99,660	71,176	27,217	303	203	593,358	388,394	199,533	32,338	3,338
5 to 9 years.....	92,097	33,366	48,234	9,507	990	1,144,884	433,680	582,757	114,999	13,448
10 to 14 years.....	51,923	19,340	15,347	11,781	5,455	1,878,235	690,925	715,418	335,378	136,484
15 to 19 years.....	6,283	1,077	1,917	2,073	1,216	392,353	99,022	164,998	85,157	43,176
20 years or more.....	5,784	541	1,315	854	3,074	186,255	21,546	89,079	28,397	47,233
Median term.....years..	6	4	7	10	12	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	24,699	7,995	11,016	2,740	2,948	818,393	217,373	422,935	120,928	57,557
4.0 percent.....	211,483	65,412	120,079	16,950	9,042	4,130,173	1,922,265	1,922,265	379,073	165,468
4.1 to 4.5 percent.....	174,696	71,541	61,294	27,439	14,422	2,285,189	999,191	832,889	325,849	127,260
4.6 to 5.0 percent.....	330,580	133,234	133,070	34,801	29,475	1,765,336	817,892	721,595	133,089	92,760
5.1 to 5.5 percent.....	30,930	13,143	11,119	2,728	3,940	148,895	76,752	47,144	12,829	12,170
5.6 to 6.0 percent.....	338,361	168,914	123,708	29,801	15,938	1,029,423	554,836	334,234	101,015	39,338
6.1 percent or more.....	44,131	25,385	12,595	4,585	1,566	73,659	44,178	21,108	6,265	2,108
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	105,356	54,250	41,983	5,290	3,833	480,435	244,559	173,045	35,504	27,327
Average debt per mortgage...dollars..	4,600	4,500	4,100	6,700	7,100	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	16,496	11,357	3,739	772	628	7,978	5,697	1,636	403	242
\$1,000 to \$1,999.....	30,492	15,331	13,697	664	840	32,633	18,154	13,190	481	808
\$2,000 to \$2,999.....	16,882	7,446	8,004	892	540	30,668	14,789	14,501	543	835
\$3,000 to \$3,999.....	9,782	5,013	4,042	682	45	26,158	15,094	9,104	1,858	102
\$4,000 to \$4,999.....	5,267	3,169	1,612	264	222	18,920	12,536	5,283	643	458
\$5,000 to \$5,999.....	8,540	4,334	3,581	246	379	40,829	22,744	14,969	1,090	2,086
\$7,000 to \$9,999.....	5,770	2,435	2,132	952	251	38,544	16,970	13,219	6,512	1,843
\$10,000 to \$14,999.....	4,842	1,706	2,332	282	522	42,726	17,461	19,129	1,615	4,521
\$15,000 to \$24,999.....	3,457	1,504	1,595	184	174	52,500	26,536	22,399	1,662	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..	2,300	2,000	2,400	3,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	62,109	33,835	26,161	1,988	125	174,706	102,885	60,791	10,723	307
Partially amortized.....	18,965	9,280	8,432	1,130	123	162,678	89,248	63,960	8,773	697
Not amortized.....	12,217	7,247	4,044	466	460	73,680	31,829	31,959	5,671	4,221
On demand.....	12,052	3,879	3,343	1,706	3,124	69,371	20,597	16,335	10,337	22,102
Regular principal payments required.....	2,659	1,055	895	373	336	8,625	2,615	2,908	767	2,335
No regular principal payments required.....	9,393	2,824	2,448	1,333	2,788	60,746	17,982	13,427	9,570	19,767

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

RESIDENTIAL FINANCING

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.....	12,172	3,877	3,465	1,707	3,123	70,329	20,597	17,291	10,339	22,102
Fully amortized.....	62,001	33,841	26,045	1,989	126	173,748	102,885	59,835	10,721	307
Less than 5 years.....	14,031	11,233	2,782	16	...	21,530	18,012	3,513	5	...
5 to 9 years.....	14,996	6,041	8,107	811	37	48,127	32,211	15,270	644	2
10 to 14 years.....	13,766	6,853	5,881	977	55	59,175	27,434	22,778	8,931	32
15 to 19 years.....	6,838	4,745	1,899	161	33	19,718	12,483	6,572	500	163
20 to 24 years.....	7,330	3,135	4,172	23	...	16,953	9,579	6,733	641	...
25 years or more.....	5,040	1,834	3,204	1	1	8,245	3,166	4,969	...	110
Median term.....years..	10	9	11	...	...	...	...	...	...	...
Partially or not amortized.....	31,183	16,527	12,475	1,597	584	236,358	121,077	95,919	14,444	4,918
Less than 5 years.....	13,989	10,131	3,586	3	269	58,085	43,123	13,852	220	890
5 to 9 years.....	11,716	4,669	6,079	836	132	98,287	45,471	45,047	6,336	1,433
10 to 14 years.....	4,636	1,330	2,597	706	23	63,607	28,921	28,113	6,069	504
15 years or more.....	842	377	253	52	160	16,379	3,562	8,907	1,819	2,091
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,858	1,332	1,638	493	395	30,706	7,613	12,478	3,439	7,176
4.0 percent.....	22,040	11,180	9,802	905	153	75,024	39,808	23,972	9,751	1,493
4.1 to 5.0 percent.....	32,563	16,280	12,307	2,243	1,733	225,705	110,457	86,920	16,976	11,352
5.1 to 6.0 percent.....	41,092	22,838	15,420	1,430	1,404	130,762	71,597	46,885	5,206	7,074
6.1 percent or more.....	5,796	2,614	2,817	220	145	18,238	15,084	2,790	132	232
Median interest rate.....percent..	5.0	5.0	5.0	5.0	...	...	...	...	...	...

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.....	1,075,836	469,034	421,807	109,555	75,440	8,428,596	3,524,769	3,447,537	953,995	502,295
Average debt per mortgage...dollars..	7,800	7,500	8,200	8,700	6,700	...	...	...	...	...
Total first mortgages.....	987,158	423,545	387,732	104,274	71,607	7,970,036	3,291,873	3,284,693	918,502	474,968
Average debt per mortgage...dollars..	8,100	7,800	8,500	8,800	6,600	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	202,810	101,083	65,997	19,444	16,286	165,916	94,415	48,572	13,188	9,741
\$2,000 to \$3,999.....	281,204	122,609	108,144	29,669	20,782	642,719	310,704	210,265	89,988	31,762
\$4,000 to \$5,999.....	174,940	74,027	71,154	17,654	12,105	652,455	320,753	251,537	47,648	32,517
\$6,000 to \$7,999.....	101,404	41,668	41,774	10,762	7,200	538,384	258,923	215,781	39,844	23,836
\$8,000 to \$9,999.....	56,167	21,732	24,246	6,800	3,999	387,136	173,841	163,124	33,388	16,783
\$10,000 to \$11,999.....	37,625	14,144	16,448	4,542	2,491	317,936	136,337	133,461	33,002	15,136
\$12,000 to \$14,999.....	29,905	11,348	13,692	2,669	2,196	313,094	137,144	137,884	23,700	14,362
\$15,000 to \$19,999.....	30,108	11,893	13,674	3,068	1,473	402,459	179,023	176,033	32,261	15,146
\$20,000 to \$24,999.....	16,290	6,657	7,113	1,361	1,159	298,665	135,630	127,788	16,220	19,027
\$25,000 to \$49,999.....	30,102	10,118	13,143	4,364	2,477	802,001	309,126	335,404	111,148	48,323
\$50,000 to \$99,999.....	13,891	4,064	7,562	1,464	801	819,016	253,821	452,625	74,152	38,418
\$100,000 or more.....	12,712	4,212	4,785	2,477	1,238	2,630,255	982,156	1,034,219	403,963	209,917
Median loan.....dollars..	4,000	3,700	4,500	4,200	3,800	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	640,249	282,632	264,020	68,155	25,442	3,344,023	1,627,692	1,359,072	292,610	64,649
Partially amortized.....	175,297	73,664	75,125	18,088	8,420	3,795,967	1,390,013	1,685,148	523,771	197,035
Not amortized.....	80,479	46,669	25,780	5,126	2,904	397,770	181,878	132,152	38,634	45,106
On demand.....	91,110	20,581	22,792	12,898	34,839	432,278	92,290	108,311	63,502	168,175
Regular principal payments required.....	34,285	9,337	6,940	4,885	1,323	207,428	57,784	38,892	30,168	80,584
No regular principal payments required.....	56,825	11,244	15,852	8,013	21,716	224,850	34,506	69,419	33,334	87,591
TERM OF FIRST MORTGAGE										
On demand.....	90,841	20,336	22,792	12,857	34,856	432,016	91,873	108,311	63,424	168,408
Fully amortized.....	640,597	277,771	270,898	66,855	25,073	3,342,930	1,566,403	1,424,587	289,062	62,878
Less than 5 years.....	58,926	42,929	15,730	243	24	83,371	66,499	16,711	60	101
5 to 9 years.....	177,871	83,662	80,001	13,930	278	508,998	298,564	186,208	24,087	139
10 to 12 years.....	259,173	101,359	118,560	30,252	9,002	1,167,908	524,782	572,382	63,417	7,327
13 to 14 years.....	23,053	8,300	8,969	4,191	1,593	158,962	75,726	64,648	16,170	2,418
15 years.....	60,489	23,032	24,670	8,694	4,093	627,643	284,144	282,552	50,911	10,036
16 to 19 years.....	24,829	7,222	10,558	3,676	3,073	282,862	100,560	104,404	68,848	9,050
20 to 24 years.....	27,934	9,629	9,705	4,444	4,156	369,393	162,689	145,175	47,260	14,269
25 years or more.....	8,322	1,338	2,705	1,425	2,854	143,793	53,439	52,507	18,309	19,538
Median term.....years..	10	10	11	11	15	...	...	...	...	...
Partially or not amortized.....	255,747	125,500	94,030	24,518	11,699	4,195,085	1,633,597	1,751,785	566,024	243,679
Less than 5 years.....	99,660	71,176	27,217	303	964	593,358	388,394	199,533	2,093	3,338
5 to 9 years.....	92,897	33,366	48,234	9,507	990	1,144,884	433,680	582,757	114,999	13,448
10 to 14 years.....	51,923	19,340	15,347	11,781	5,455	1,878,235	690,955	715,418	335,378	136,484
15 to 19 years.....	6,283	1,077	1,917	2,073	1,216	392,353	99,022	164,998	85,157	43,176
20 years or more.....	5,784	541	1,315	854	3,074	186,255	21,546	89,079	28,397	47,233
Median term.....years..	6	4	7	10	12	...	...	...	...	...

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

TOTAL RENTAL PROPERTIES

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
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	24,085	7,934	10,652	2,658	2,841	694,966	179,950	363,508	99,077	52,431
4.0 percent.....	104,586	29,988	51,525	14,591	8,482	2,347,224	819,014	1,069,211	296,980	161,119
4.1 to 4.5 percent.....	117,230	44,979	45,082	15,399	11,770	1,914,583	798,484	727,951	269,850	118,298
4.6 to 5.0 percent.....	327,817	133,202	133,036	34,512	27,067	1,761,286	817,759	721,527	132,499	89,501
5.1 to 5.5 percent.....	30,930	13,143	11,119	2,728	3,940	148,895	76,752	47,144	12,829	12,170
5.6 to 6.0 percent.....	338,361	168,914	123,708	29,801	15,938	1,029,423	554,836	334,234	101,015	39,338
6.1 percent or more.....	44,131	25,385	12,595	4,585	1,566	73,659	44,178	21,108	6,265	2,108
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total Junior mortgages.....	88,678	45,489	34,075	5,281	3,833	458,560	232,896	162,844	35,493	27,327
Average debt per mortgage..dollars..	5,200	5,100	4,800	6,700	7,100	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	13,814	10,061	2,353	772	628	6,211	4,795	771	403	242
\$1,000 to \$1,999.....	18,814	8,765	8,554	655	840	17,758	9,573	6,907	470	808
\$2,000 to \$2,999.....	15,002	6,741	6,829	892	540	26,700	13,227	12,095	543	835
\$3,000 to \$3,999.....	9,344	4,819	3,798	682	45	24,893	14,476	8,487	1,858	102
\$4,000 to \$4,999.....	5,267	3,169	1,612	264	222	18,920	12,536	5,283	643	458
\$5,000 to \$6,999.....	8,540	4,334	3,581	246	379	40,829	22,744	14,969	1,090	2,026
\$7,000 to \$9,999.....	5,770	2,435	2,132	952	251	38,544	16,970	13,219	6,512	1,843
\$10,000 to \$14,999.....	4,842	1,706	2,332	282	522	42,726	17,461	19,129	1,615	4,521
\$15,000 to \$24,999.....	3,457	1,504	1,595	184	174	52,500	26,536	22,389	1,662	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..	2,700	2,500	2,800	3,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	45,436	25,077	18,255	1,979	125	152,831	91,222	50,590	10,712	307
Partially amortized.....	18,965	9,280	8,432	1,130	123	162,678	89,248	63,960	8,773	697
Not amortized.....	12,217	7,247	4,044	466	460	73,680	31,829	31,959	5,671	4,221
On demand.....	12,052	3,879	3,343	1,706	3,124	69,371	20,597	16,335	10,337	22,102
Regular principal payments required.....	2,659	1,055	895	373	336	8,625	2,615	2,908	767	2,352
No regular principal payments required...	9,393	2,824	2,448	1,333	2,788	60,746	17,982	13,427	9,570	19,767
TERM OF JUNIOR MORTGAGE										
On demand.....	12,172	3,877	3,465	1,707	3,123	70,329	20,597	17,291	10,339	22,102
Fully amortized.....	45,323	25,079	18,138	1,980	126	151,873	91,222	49,634	10,710	307
Less than 5 years.....	14,031	11,233	2,782	16	...	21,530	18,012	3,513	5	...
5 to 9 years.....	14,894	5,939	8,107	811	37	48,021	32,105	15,270	644	2
10 to 14 years.....	12,442	5,712	5,698	977	55	57,512	26,109	22,444	8,931	32
15 years or more.....	3,956	2,195	1,551	176	34	24,810	15,000	8,407	1,130	273
Median term.....years..	7	6	8	...	...	...	...	...	...	...
Partially or not amortized.....	31,183	16,527	12,475	1,597	584	236,358	121,077	95,919	14,444	4,918
Less than 5 years.....	13,989	10,131	3,586	3	269	58,085	43,123	13,852	220	890
5 to 9 years.....	11,716	4,669	6,079	826	132	98,287	45,471	45,047	6,336	1,433
10 to 14 years.....	4,636	1,350	2,557	706	23	63,607	28,921	28,113	6,069	504
15 years or more.....	842	377	253	52	160	16,379	3,562	8,907	1,819	2,091
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,805	1,332	1,585	493	395	30,643	7,613	12,415	3,439	7,176
4.0 percent.....	5,419	2,422	1,948	896	153	53,212	28,145	13,834	9,740	1,493
4.1 to 4.5 percent.....	2,997	1,319	943	272	463	32,587	14,380	12,826	1,692	3,689
4.6 to 5.0 percent.....	29,566	14,961	11,364	1,971	1,270	193,118	96,077	74,094	15,284	7,663
5.1 to 6.0 percent.....	41,092	22,838	15,420	1,430	1,404	130,762	71,597	46,885	5,206	7,074
6.1 percent or more.....	5,796	2,614	2,817	220	145	18,238	15,084	2,790	132	232
Median interest rate.....percent..	6.0	6.0	6.0	5.0	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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.....	100,458	37,849	42,971	13,907	5,731	1,929,617	949,385	800,846	158,090	21,296
Average debt per mortgage...dollars..	19,200	25,100	18,600	11,400	3,700	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$4,000.....	15,074	3,495	3,234	5,083	3,262	33,372	9,105	8,785	11,186	4,296
\$4,000 to \$5,999.....	25,905	9,313	9,182	5,492	1,918	112,633	47,255	40,721	19,961	4,696
\$6,000 to \$7,999.....	31,919	13,159	16,282	2,023	455	207,242	87,448	106,720	11,498	1,576
\$8,000 to \$9,999.....	10,531	4,437	5,752	292	50	86,159	37,830	45,940	2,117	272
\$10,000 to \$14,999.....	10,727	4,621	5,396	703	7	119,052	52,656	59,603	6,782	11
\$15,000 to \$99,999.....	3,039	1,440	1,549	45	5	126,022	53,828	69,436	2,578	180
\$100,000 or more.....	3,263	1,384	1,576	269	34	1,245,137	661,263	469,641	103,968	10,265
Median loan.....dollars..	6,600	6,800	7,200	4,400	3,700	...	...	...	...	...
TERM OF FIRST MORTGAGE										
Less than 10 years.....	934	563	371	...	...	1,775	864	911	...	...
10 to 14 years.....	3,285	1,898	340	721	326	8,287	5,568	1,644	974	101
15 to 19 years.....	8,579	3,833	2,099	1,358	1,289	40,424	25,240	9,645	4,107	1,432
20 to 24 years.....	38,940	18,491	12,689	5,046	2,714	259,002	146,852	84,595	20,207	7,348
25 years or more.....	48,716	13,064	27,470	6,781	1,401	1,620,129	770,861	704,051	132,802	12,415
Median term.....years..	24	20	25	24	20	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	614	61	364	82	107	123,427	37,423	59,427	21,851	4,726
4.0 percent.....	39,607	11,192	26,361	1,494	568	1,431,534	711,122	636,413	79,650	4,349
4.1 to 4.5 percent.....	57,466	26,562	16,212	12,040	2,652	370,606	200,707	104,938	55,999	8,962
4.6 to 5.0 percent.....	2,763	32	34	289	2,408	4,050	133	68	590	3,259
Median interest rate.....percent..	4.5	4.5	4.0	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)			Subject	Number of mortgages			Outstanding debt (thousands of dollars)		
	Total	Year mortgage made or assumed		Total	Year mortgage made or assumed			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			1949 to 1950 ¹	1945 to 1948		1949 to 1950 ¹	1945 to 1948
Total mortgages.....	83,976	32,995	50,981	373,290	143,994	229,296	Total junior mortgages..	16,678	8,761	7,917	21,875	11,663	10,212
Average debt per mortgage...dollars..	4,400	4,400	4,500	...	...	...	Average debt per mortgage...dollars..	1,300	1,300	1,300	...	...	...
Total first mortgages..	67,298	24,234	43,064	351,415	132,331	219,084	JUNIOR MORTGAGE LOAN						
Average debt per mortgage...dollars..	5,200	5,500	5,100	...	...	...	Less than \$1,000.....	2,682	1,296	1,386	1,767	902	865
FIRST MORTGAGE LOAN							\$1,000 to \$1,999.....	11,678	6,566	5,112	14,875	8,581	6,294
Less than \$4,000.....	16,776	7,702	9,074	37,643	18,916	18,727	\$2,000 to \$2,999.....	1,880	705	1,175	3,968	1,562	2,406
\$4,000 to \$5,999.....	19,642	6,480	13,162	84,743	31,673	53,070	\$3,000 to \$3,999.....	438	194	244	1,265	618	647
\$6,000 to \$7,999.....	16,360	4,413	11,947	101,754	30,757	70,997	\$4,000 or more.....	...	...	...	...	...	...
\$8,000 to \$9,999.....	9,834	3,786	6,048	77,589	31,244	46,345	Median loan.....dollars..	1,400	1,400	1,500	...	...	...
\$10,000 or more.....	4,686	1,853	2,833	49,686	19,741	29,945	TERM OF JUNIOR MORTGAGE						
Median loan.....dollars..	5,700	5,500	5,800	...	...	...	Less than 15 years.....	1,426	1,243	183	1,769	1,435	334
TERM OF FIRST MORTGAGE							15 to 19 years.....	4,037	3,255	782	5,010	4,185	825
Less than 10 years.....	3,564	2,557	1,007	5,116	4,158	958	20 to 24 years.....	6,641	2,807	3,834	8,519	4,075	4,444
10 to 14 years.....	12,412	4,206	8,206	43,775	18,492	25,283	25 years or more.....	4,574	1,457	3,117	6,577	1,968	4,609
15 to 19 years.....	16,866	4,964	11,902	84,268	26,984	57,284	Median term.....years..	20	19	20	...	...	...
20 to 24 years.....	26,933	9,250	17,683	162,671	58,557	104,114							
25 years or more.....	7,519	3,297	4,262	55,985	24,140	31,445							
Median term.....years..	20	20	20	...	...	...				

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

TOTAL RENTAL PROPERTIES

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.....	838,600	333,591	346,103	95,638	63,268	9,226,920	3,862,198	3,827,735	1,041,498	495,489
Average debt per mortgage...dollars..	11,000	11,600	11,100	10,900	7,800	...	...	...	...	...
Total first mortgages.....	759,273	292,667	315,373	91,003	60,230	8,801,654	3,646,025	3,678,319	1,007,932	469,378
Average debt per mortgage...dollars..	11,600	12,500	11,700	11,100	7,800	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	85,559	37,399	28,268	10,426	9,466	72,771	37,234	22,432	7,267	5,838
\$2,000 to \$3,999.....	181,227	68,530	69,000	25,715	17,982	432,750	178,769	138,740	86,937	28,304
\$4,000 to \$5,999.....	150,475	58,918	61,353	18,621	11,583	577,065	263,664	226,535	55,977	30,889
\$6,000 to \$7,999.....	114,101	43,908	52,465	10,801	6,327	647,675	282,958	297,821	43,575	23,321
\$8,000 to \$9,999.....	61,855	23,729	29,022	6,068	3,036	449,936	194,081	208,477	32,168	15,210
\$10,000 to \$11,999.....	37,868	14,685	17,016	3,957	2,210	332,165	144,149	145,738	28,506	13,772
\$12,000 to \$14,999.....	29,802	10,457	14,606	2,857	1,882	322,700	128,283	155,184	26,615	12,618
\$15,000 to \$19,999.....	26,815	10,175	12,315	2,852	1,473	362,990	182,176	162,176	30,474	15,142
\$20,000 to \$24,999.....	14,302	5,536	6,397	1,217	1,152	262,523	112,908	115,792	14,857	18,966
\$25,000 to \$49,999.....	27,515	9,603	11,201	4,254	2,457	749,425	294,937	297,677	108,873	47,938
\$50,000 to \$99,999.....	14,611	4,456	7,851	1,507	797	876,429	278,152	483,279	76,710	38,288
\$100,000 or more.....	15,143	5,271	5,879	2,728	1,265	3,715,225	1,575,692	1,424,468	495,973	219,092
Median loan.....dollars..	5,400	5,300	5,900	4,800	4,400	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	516,315	205,142	226,549	60,696	23,928	4,513,779	2,148,857	1,887,719	400,123	77,080
Partially amortized.....	143,282	55,826	63,128	16,653	7,675	3,657,350	1,314,556	1,626,906	520,073	195,815
Not amortized.....	43,596	21,670	15,487	4,134	2,305	310,191	124,864	104,998	36,181	44,148
On demand.....	56,051	10,034	10,188	9,515	26,314	320,335	57,748	58,686	51,569	152,332
Regular principal payments required.....	27,918	5,745	5,031	4,690	12,452	182,100	42,837	33,214	27,668	67,688
No regular principal payments required.....	28,133	4,289	5,157	4,825	13,862	138,235	14,911	25,472	23,901	73,951
TERM OF FIRST MORTGAGE										
On demand.....	55,784	9,789	10,188	9,474	26,333	320,073	57,331	58,686	51,491	152,565
Fully amortized.....	516,668	200,282	233,428	59,394	23,564	4,512,687	2,087,568	1,953,234	396,576	75,309
Less than 5 years.....	23,708	17,065	6,619	...	24	37,956	30,886	6,969	...	101
5 to 9 years.....	94,800	43,241	42,121	8,440	278	313,529	181,097	113,707	18,586	139
10 to 12 years.....	175,046	63,650	82,927	21,018	7,451	865,327	437,316	437,316	46,394	5,974
13 to 14 years.....	21,183	8,763	8,259	3,029	1,132	152,396	75,192	60,921	13,968	2,315
15 years.....	58,653	19,534	27,011	8,426	3,682	615,569	265,861	289,621	49,926	10,161
16 to 19 years.....	27,263	9,740	11,261	6,228	2,654	305,111	118,473	107,657	70,052	8,929
20 years.....	52,014	19,603	23,215	4,729	4,467	503,165	227,915	224,123	35,707	15,420
21 to 24 years.....	12,708	5,068	4,184	3,018	438	119,743	47,398	42,359	27,394	2,592
25 years or more.....	52,013	13,618	27,851	7,106	3,438	1,599,891	765,103	670,561	134,549	29,678
Median term.....years..	12	11	12	13	15	...	...	...	...	...
Partially or not amortized.....	186,844	82,662	71,738	22,090	10,354	3,968,881	1,501,126	1,666,380	559,874	241,501
Less than 5 years.....	58,572	38,693	18,781	303	795	486,358	303,658	177,683	2,093	2,924
5 to 9 years.....	74,017	26,314	38,378	8,368	957	1,073,096	408,120	542,051	112,500	13,425
10 to 14 years.....	43,875	16,296	11,538	10,880	5,158	1,840,252	675,079	695,672	333,274	136,227
15 to 19 years.....	5,858	1,024	1,885	1,889	1,060	389,299	98,130	164,108	84,121	42,940
20 years or more.....	4,525	335	1,156	650	2,384	179,876	19,139	86,866	27,886	45,985
Median term.....years..	7	5	7	10	12	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	15,345	3,240	7,799	2,324	1,982	758,783	200,476	389,850	115,125	53,332
4.0 percent.....	145,770	45,108	80,018	13,240	7,404	3,731,275	1,519,627	1,689,345	360,513	161,790
4.1 to 4.5 percent.....	141,170	56,528	49,625	23,629	11,388	2,106,399	900,777	766,844	316,188	122,500
4.6 to 5.0 percent.....	238,604	89,900	95,610	28,205	24,889	1,394,732	623,168	572,039	113,988	85,597
5.1 to 5.5 percent.....	22,570	10,178	7,442	2,113	2,837	121,222	65,615	32,548	11,624	11,435
5.6 to 6.0 percent.....	181,640	79,748	70,526	20,712	10,654	664,054	320,351	220,639	89,442	33,422
6.1 percent or more.....	14,156	7,975	4,336	774	1,071	25,129	15,811	7,044	1,065	1,209
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	79,327	40,924	30,730	4,635	3,038	425,266	216,173	149,416	33,566	26,111
Average debt per mortgage...dollars..	5,400	5,300	4,900	7,200	8,600	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	9,513	6,621	2,021	772	99	4,676	3,325	902	403	46
\$1,000 to \$1,999.....	20,190	10,844	8,094	555	697	22,672	13,067	8,587	372	646
\$2,000 to \$2,999.....	13,658	6,058	6,168	892	540	24,617	11,905	11,274	543	835
\$3,000 to \$3,999.....	7,937	3,980	3,709	203	45	20,908	12,127	8,333	346	102
\$4,000 to \$4,999.....	4,815	2,765	1,602	226	222	17,284	11,082	5,251	493	458
\$5,000 to \$6,999.....	6,816	3,609	2,582	246	379	32,769	18,783	10,370	1,090	2,026
\$7,000 to \$9,999.....	5,190	2,375	1,764	263	128	25,116	16,521	11,465	6,345	985
\$10,000 to \$14,999.....	4,666	1,667	2,195	282	522	40,997	17,030	17,831	1,615	4,521
\$15,000 to \$24,999.....	2,790	1,070	1,362	184	174	41,386	18,286	19,525	1,666	1,913
\$25,000 to \$49,999.....	2,249	1,091	899	141	118	68,982	34,882	27,262	3,213	3,625
\$50,000 or more.....	1,503	844	334	211	114	115,759	59,105	28,216	17,484	10,954
Median loan.....dollars..	2,700	2,400	2,800	3,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	46,037	25,556	18,384	1,972	125	141,560	83,708	46,894	10,651	307
Partially amortized.....	16,509	8,296	7,069	1,130	14	154,921	87,087	58,386	8,773	675
Not amortized.....	8,713	4,582	3,205	466	460	66,300	25,774	30,634	5,671	4,221
On demand.....	8,059	2,484	2,070	1,068	2,437	62,485	19,604	13,502	8,471	20,908
Regular principal payments required.....	1,805	620	704	198	283	7,461	2,265	2,540	347	2,309
No regular principal payments required.....	6,254	1,864	1,366	870	2,154	55,024	17,339	10,962	8,124	18,599

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

RESIDENTIAL FINANCING

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.....	8,182	2,483	2,193	1,069	2,437	63,443	19,604	14,458	8,473	20,908
Fully amortized.....	45,926	25,561	18,266	1,973	126	140,602	83,708	45,938	10,649	307
Less than 5 years.....	10,003	7,560	2,427	16	...	17,211	13,871	3,335	5	...
5 to 9 years.....	11,094	5,355	4,891	811	37	40,107	29,615	9,846	644	2
10 to 14 years.....	11,036	5,374	4,646	961	55	49,204	21,544	18,769	8,859	32
15 to 19 years.....	4,914	3,502	1,218	161	33	16,627	10,840	5,124	500	163
20 to 24 years.....	4,993	2,117	2,853	23	...	10,528	4,781	5,106	641	...
25 years or more.....	3,886	1,653	2,231	1	1	6,925	3,057	3,758	...	110
Median term.....years..	10	9	11	...	...	...	...	...	...	...
Partially or not amortized.....	25,223	12,878	10,273	1,597	475	221,221	112,861	89,020	14,444	4,896
Less than 5 years.....	11,319	8,209	2,838	3	269	53,716	40,149	12,457	220	890
5 to 9 years.....	9,490	3,487	5,035	836	132	93,512	42,232	43,511	6,336	1,433
10 to 14 years.....	3,936	1,038	2,169	706	23	60,472	27,297	26,602	6,069	504
15 years or more.....	478	144	231	52	51	13,521	3,183	6,450	1,819	2,069
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,107	896	1,337	479	395	28,505	7,131	10,854	3,344	7,176
4.0 percent.....	15,717	8,498	6,640	426	153	64,688	36,293	18,663	8,239	1,493
4.1 to 5.0 percent.....	27,443	13,532	10,377	2,189	1,345	205,394	101,288	77,082	16,754	10,270
5.1 to 6.0 percent.....	29,776	15,925	11,424	1,321	1,106	110,298	57,272	40,967	5,097	6,962
6.1 percent or more.....	3,279	2,069	954	220	36	16,381	14,189	1,850	132	210
Median interest rate.....percent..	5.0	5.0	5.0	5.0	...	...	...	...	...	...

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
Total mortgages.....	421,670	206,287	168,781	28,699	17,903	1,504,583	755,950	647,490	73,041	28,102
Average debt per mortgage...dollars..	3,600	3,700	3,800	2,500	1,600	...	...	...	...	...
Total first mortgages.....	395,641	192,961	157,528	28,044	17,108	1,449,414	727,564	623,861	71,103	26,886
Average debt per mortgage...dollars..	3,700	3,800	4,000	2,500	1,600	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	121,129	64,925	38,989	9,789	7,426	96,116	58,504	27,154	6,328	4,130
\$2,000 to \$3,999.....	127,949	64,035	49,876	8,582	5,456	278,013	158,633	97,707	14,146	7,527
\$4,000 to \$5,999.....	70,012	30,902	31,616	5,054	2,440	272,766	136,017	116,785	13,640	6,324
\$6,000 to \$7,999.....	35,582	15,332	17,520	2,002	728	199,705	94,170	95,582	7,862	2,091
\$8,000 to \$9,999.....	14,677	6,216	7,024	1,024	413	100,948	46,932	46,932	3,337	1,845
\$10,000 to \$14,999.....	14,730	6,697	6,328	1,103	602	136,038	71,488	53,040	8,387	3,123
\$15,000 to \$24,999.....	7,224	3,632	3,225	360	7	106,207	59,043	43,953	3,150	61
\$25,000 to \$49,999.....	2,826	727	1,964	110	25	61,924	22,877	36,237	2,275	565
\$50,000 or more.....	1,512	495	986	20	11	197,697	78,038	106,471	11,978	1,220
Median loan.....dollars..	3,100	2,900	3,500	2,900	2,400	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	291,670	139,567	122,632	22,231	7,240	1,111,276	560,551	488,840	53,020	8,865
Partially amortized.....	32,015	17,838	11,997	1,435	745	138,617	75,457	58,242	3,698	1,220
Not amortized.....	36,883	24,999	10,293	992	599	87,579	57,014	27,154	2,453	958
On demand.....	35,059	10,547	12,604	3,383	8,523	111,943	34,542	49,625	11,933	13,843
Regular principal payments required.....	6,367	3,592	1,909	195	671	25,328	14,947	5,678	2,500	2,203
No regular principal payments required...	28,692	6,955	10,695	3,188	7,854	86,615	19,595	43,947	9,433	13,640
TERM OF FIRST MORTGAGE										
On demand.....	35,059	10,547	12,604	3,383	8,523	111,943	34,542	49,625	11,933	13,843
Fully amortized.....	291,677	139,572	122,632	22,234	7,239	1,111,275	560,551	488,840	53,019	8,865
Less than 5 years.....	35,565	26,080	9,242	243	...	45,635	35,682	9,893	60	...
5 to 9 years.....	87,942	43,325	39,127	5,490	...	202,140	122,420	74,219	5,501	...
10 to 12 years.....	95,214	41,170	41,897	10,270	1,877	336,018	163,258	153,463	17,843	1,454
13 to 14 years.....	6,480	2,180	2,676	1,163	461	25,191	10,475	11,941	2,672	103
15 years.....	14,613	5,632	6,644	1,377	960	63,824	29,763	30,520	3,156	385
16 to 19 years.....	10,234	4,445	4,067	563	1,159	50,693	22,831	25,088	1,731	1,043
20 years.....	25,694	10,355	11,421	1,953	1,965	151,072	79,479	62,524	5,464	3,605
21 to 24 years.....	3,391	2,344	972	75	...	17,086	13,306	3,750	30	...
25 years or more.....	12,544	4,041	6,586	1,100	817	219,616	83,337	117,442	16,562	2,275
Median term.....years..	10	10	10	11	...	...	...	...	...	...
Partially or not amortized.....	68,903	42,838	22,292	2,428	1,345	226,196	132,471	85,396	6,151	2,178
Less than 5 years.....	41,088	32,483	8,436	...	169	107,000	84,736	21,850	...	414
5 to 9 years.....	18,080	7,052	9,856	1,139	33	71,788	28,560	40,706	2,499	23
10 to 14 years.....	8,051	3,044	3,809	901	297	37,975	15,876	19,737	2,105	287
15 years or more.....	1,684	259	191	388	846	9,433	3,299	3,103	1,547	1,284
Median term.....years..	4	3	6	...	...	...	...	...	...	...

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

TOTAL RENTAL PROPERTIES

Table 5c.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, 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	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
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	9,354	4,755	3,217	416	966	59,610	16,897	23,085	5,803	3,825
4.0 percent.....	65,713	20,304	40,061	3,710	1,638	398,898	143,740	232,920	18,560	3,678
4.1 to 4.5 percent.....	33,526	15,013	11,669	3,810	3,034	178,790	98,414	66,045	9,661	4,670
4.6 to 5.0 percent.....	91,976	43,334	37,460	6,596	4,586	370,544	194,724	149,556	19,101	7,163
5.1 to 5.5 percent.....	8,360	2,965	3,677	615	1,103	27,673	11,137	14,596	1,205	735
5.6 to 6.0 percent.....	156,721	89,166	53,182	9,089	5,284	365,369	234,285	113,595	11,573	5,916
6.1 percent or more.....	29,975	17,410	8,259	3,811	495	48,530	28,367	14,064	5,200	899
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	26,029	13,326	11,253	655	795	55,169	28,386	23,629	1,938	1,216
Average debt per mortgage...dollars..	2,100	2,100	2,100	3,000	1,500	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	6,983	4,736	1,718	...	529	3,302	2,372	734	...	196
\$1,000 to \$1,999.....	10,302	4,487	5,563	109	143	9,961	5,087	4,603	109	162
\$2,000 to \$3,999.....	5,069	2,421	2,169	479	...	11,301	5,791	3,998	1,512	...
\$4,000 to \$9,999.....	2,756	1,189	1,277	67	123	13,024	5,864	5,985	317	858
\$10,000 or more.....	919	493	426	...	...	17,581	9,272	8,309	...	...
Median loan.....dollars..	1,500	1,400	1,700	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	16,072	8,279	7,777	16	...	33,146	19,177	13,897	72	...
Partially amortized.....	2,456	984	1,363	...	109	7,757	2,161	5,574	...	22
Not amortized.....	3,504	2,665	839	...	...	7,380	6,055	1,325	...	...
On demand.....	3,993	1,395	1,273	638	687	6,886	993	2,833	1,866	1,194
Regular principal payments required.....	854	435	191	175	53	1,164	350	368	420	26
No regular principal payments required...	3,139	960	1,082	463	634	5,722	643	2,465	1,446	1,168
TERM OF JUNIOR MORTGAGE										
On demand.....	3,990	1,394	1,272	638	686	6,886	993	2,833	1,866	1,194
Fully amortized.....	16,075	8,280	7,779	16	...	33,146	19,177	13,897	72	...
Less than 5 years.....	4,028	3,673	355	...	...	4,319	4,141	178	...	...
5 to 9 years.....	3,902	686	3,216	...	...	8,020	2,596	5,424	...	...
10 to 14 years.....	2,730	1,479	1,235	16	...	9,971	5,890	4,009	72	...
15 to 19 years.....	1,924	1,243	681	...	...	3,091	1,643	1,448	...	...
20 to 24 years.....	2,337	1,018	1,319	...	...	6,425	4,798	1,627	...	...
25 years or more.....	1,154	181	973	...	...	1,320	109	1,211	...	...
Median term.....years..	10	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	5,960	3,649	2,202	...	109	15,137	8,216	6,899	...	22
Less than 5 years.....	2,670	1,922	748	...	...	4,369	2,974	1,395	...	...
5 to 9 years.....	2,226	1,182	1,044	...	...	4,775	3,239	1,536	...	...
10 years or more.....	1,064	545	410	...	109	5,993	2,003	3,968	...	22
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	751	436	301	14	...	2,201	482	1,624	95	...
4.0 percent.....	6,323	2,682	3,162	479	...	10,336	3,515	5,309	1,512	...
4.1 to 5.0 percent.....	5,120	2,748	1,930	54	388	20,311	9,169	9,838	222	1,082
5.1 to 6.0 percent.....	11,316	6,913	3,996	109	298	20,464	14,325	5,918	109	112
6.1 percent or more.....	2,517	545	1,863	...	109	1,857	895	940	...	22
Median interest rate.....percent..	6.0	6.0	6.0	...	...	...	...	...	...	...

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

TOTAL RENTAL PROPERTIES

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			Fully amortized	Partially amortized	Not amortized	On demand	
					Regular principal payments required	No regular principal payments required					Regular principal payments required	No regular principal payments required
JUNIOR MORTGAGE LOAN												
Total junior mortgages.....	88,666	45,443	18,971	12,224	2,658	9,396	458,560	152,831	162,678	73,680	8,625	60,746
Less than \$1,000.....	13,813	7,219	1,235	2,354	477	2,533	6,211	3,304	432	1,169	163	1,143
\$1,000 to \$1,999.....	18,812	12,778	1,671	2,803	377	1,187	17,758	11,217	1,648	3,214	348	1,331
\$2,000 to \$2,999.....	15,000	8,159	3,685	1,198	694	1,307	26,700	14,104	6,209	2,400	1,113	2,874
\$3,000 to \$3,999.....	9,343	4,982	2,172	1,257	263	672	24,893	12,980	5,442	3,716	692	2,063
\$4,000 to \$4,999.....	5,265	2,869	721	878	289	509	18,920	10,170	2,507	3,440	1,157	1,646
\$5,000 to \$5,999.....	8,539	3,744	2,374	1,239	247	937	40,829	17,185	10,836	6,776	999	5,033
\$7,000 to \$9,999.....	3,770	1,826	2,114	1,052	24	755	38,544	11,052	14,002	8,009	119	5,362
\$10,000 to \$14,999.....	4,843	1,813	1,728	473	113	716	52,726	15,003	16,140	4,388	719	6,476
\$15,000 to \$24,999.....	3,456	1,171	1,609	310	148	220	52,500	18,022	23,677	5,586	1,598	3,617
\$25,000 to \$49,999.....	2,291	475	1,082	572	10	155	70,123	12,481	33,466	19,156	244	4,776
\$50,000 or more.....	1,534	407	580	128	16	405	119,356	27,313	48,319	15,826	1,473	26,425
Median loan.....dollars..	2,700	2,300	5,000	2,800	...	2,700	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....												
	27,642	16,651	5,148	3,565	736	1,547	156,331	63,876	63,273	14,218	1,778	13,186
Less than \$1,000.....	6,171	3,506	640	956	296	774	2,863	1,799	198	441	145	280
\$1,000 to \$1,999.....	4,752	3,276	287	1,079	73	36	5,297	3,721	273	1,140	73	50
\$2,000 to \$2,999.....	4,160	3,364	506	62	63	165	8,551	6,862	1,077	118	101	393
\$3,000 to \$3,999.....	3,459	2,087	849	524	...	...	10,501	6,509	2,535	1,457	...	...
\$4,000 to \$4,999.....	1,617	1,004	318	6	289	...	6,631	4,223	1,227	24	1,157	...
\$5,000 to \$6,999.....	2,648	1,312	713	450	...	174	14,156	6,836	3,749	2,615	...	956
\$7,000 to \$9,999.....	1,559	671	578	129	...	181	10,451	4,723	3,506	956	...	1,266
\$10,000 to \$24,999.....	1,769	1,105	355	286	15	8	25,861	16,516	5,398	3,497	302	148
\$25,000 or more.....	1,507	326	902	73	...	209	72,060	12,687	45,310	3,970	...	10,093
Median loan.....dollars..	2,600	2,400	4,900	...	...	...	...	...	...	...	...	...
TERM OF JUNIOR MORTGAGE												
Total junior mortgages.....	88,664	45,442	18,968	12,222	2,657	9,366	458,560	152,831	162,678	73,680	8,625	60,746
On demand.....	12,045	...	...	...	2,657	9,366	69,371	...	...	...	8,625	60,746
Less than 5 years.....	28,018	14,031	7,243	6,749	...	...	79,613	21,530	33,861	24,224	...	...
5 to 9 years.....	26,607	14,892	8,929	2,787	...	...	146,308	48,021	77,181	21,106	...	...
10 to 14 years.....	17,077	12,441	2,427	2,214	...	...	121,119	57,512	43,375	20,232	...	...
15 to 19 years.....	2,992	2,799	178	15	...	...	19,061	14,708	3,200	1,153	...	...
20 years or more.....	1,925	1,279	191	457	...	...	23,086	11,060	5,061	6,965	...	...
Median term.....years..	6	7	6	4	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....												
	27,640	16,649	5,147	3,565	736	1,544	156,331	63,876	63,273	14,218	1,778	13,186
On demand.....	2,282	...	...	...	736	1,544	14,964	...	...	...	1,778	13,186
Less than 5 years.....	10,325	5,451	2,586	2,290	...	...	26,819	8,960	12,455	5,404	...	...
5 to 9 years.....	6,941	4,422	1,766	753	...	...	49,205	17,306	25,834	6,065	...	...
10 to 14 years.....	5,640	4,695	669	277	...	...	47,620	23,349	21,869	2,402	...	...
15 to 19 years.....	1,470	1,396	74	...	...	...	9,085	8,062	1,023	...	...	...
20 years or more.....	982	685	52	245	...	...	8,638	6,199	2,092	347	...	...
Median term.....years..	6	8	4	...	...	...	...	...	...	...	...	...

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

Table 6c.—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]

Table with 12 columns: Subject, Total, Amortization arrangement (Fully, Partially, Not amortized, Regular, No regular principal payments), and Outstanding debt (Total, Fully, Partially, Not amortized, Regular, No regular principal payments). Rows include Total, First Mortgage Loan, and Junior Mortgage Loan, with sub-rows for amount ranges and terms.

RESIDENTIAL FINANCING

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 \$4,000	\$4,000 to \$7,999	\$8,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more		
COMMERCIAL BANKS								
Total first mortgages.....	223,398	105,607	44,786	29,873	13,406	14,904	12,175	2,676
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	196,590	88,257	41,439	27,631	12,075	13,809	11,276	2,135
Less than \$480.....	81,965	60,979	15,664	5,230	53	32	9	1
\$480 to \$599.....	30,027	11,174	8,261	8,710	1,634	101	128	25
\$600 to \$719.....	19,910	7,779	6,564	2,887	1,950	505	226	...
\$720 to \$839.....	12,454	2,595	1,926	3,945	1,666	2,308	19	...
\$840 to \$959.....	9,532	1,958	2,523	2,949	910	1,142	51	...
\$960 to \$1,079.....	5,171	1,240	707	758	1,421	1,009	36	...
\$1,080 to \$1,199.....	6,678	256	2,602	1,091	1,447	662	624	...
\$1,200 to \$1,499.....	10,257	1,378	2,021	1,090	1,740	2,907	1,125	...
\$1,500 to \$1,799.....	5,362	139	420	337	429	3,253	785	...
\$1,800 to \$2,399.....	5,539	643	258	254	629	1,119	2,638	2
\$2,400 to \$3,599.....	4,810	90	465	228	193	619	3,036	181
\$3,600 or more.....	4,885	26	28	152	3	152	2,599	1,926
Median payment.....dollars..	539	341	547	592	931	1,312	2,393	...
<u>Interest Rate</u>								
Less than 4.0 percent.....	2,632	435	198	329	30	377	846	419
4.0 percent.....	53,233	17,818	10,298	10,839	5,410	4,345	2,957	1,572
4.1 to 4.5 percent.....	37,861	10,030	10,170	7,394	2,545	4,827	2,390	508
4.6 to 5.0 percent.....	63,952	29,018	13,255	8,041	4,243	4,107	5,136	153
5.1 to 6.0 percent.....	59,038	43,758	8,754	3,259	1,162	1,245	850	18
6.1 percent or more.....	6,321	4,190	2,104	12	13	3	...	...
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.5	4.5	...
<u>Term of Mortgage</u>								
On demand.....	14,904	8,009	2,012	1,796	802	1,121	850	317
Less than 5 years.....	46,227	33,661	6,677	2,267	867	1,208	1,302	249
5 to 9 years.....	56,837	33,751	9,178	4,145	2,432	2,574	4,266	495
10 to 14 years.....	56,752	21,438	13,612	7,375	3,540	6,140	4,021	631
15 to 19 years.....	15,211	4,688	4,503	2,977	1,369	558	1,017	90
20 to 24 years.....	23,406	2,943	6,420	8,065	2,780	2,437	555	205
25 years or more.....	10,061	1,117	2,384	3,228	1,616	866	164	689
Median term.....years..	10	7	11	15	12	11	10	...
MUTUAL SAVINGS BANKS								
Total first mortgages.....	137,139	40,091	20,258	23,060	11,722	12,524	17,282	12,227
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	120,695	30,141	17,660	21,778	11,174	11,494	16,449	11,997
Less than \$480.....	44,256	26,687	12,074	4,673	374	375	74	...
\$480 to \$599.....	17,870	1,602	3,129	2,695	2,695	713	57	...
\$600 to \$719.....	9,731	1,048	1,630	2,818	3,271	841	123	...
\$720 to \$839.....	8,074	517	386	3,026	2,307	1,677	162	...
\$840 to \$959.....	4,709	48	358	638	936	2,580	150	...
\$960 to \$1,199.....	6,077	95	20	497	1,106	2,374	1,986	1
\$1,200 to \$1,499.....	6,260	7	49	95	433	2,064	3,532	78
\$1,500 to \$1,799.....	3,082	...	14	204	90	412	2,402	...
\$1,800 to \$2,399.....	4,557	130	...	153	1	377	3,882	16
\$2,400 to \$3,599.....	4,655	...	...	...	...	21	3,267	1,367
\$3,600 to \$5,999.....	3,954	7	...	1	1	55	555	3,336
\$6,000 or more.....	7,470	...	...	...	...	5	259	7,199
Median payment.....dollars..	582	265	345	551	...	934	1,761	6,000+
<u>Interest Rate</u>								
Less than 4.0 percent.....	3,185	201	39	1	368	317	837	1,424
4.0 percent.....	39,629	6,399	3,301	8,908	4,508	3,698	6,288	6,524
4.1 to 4.5 percent.....	41,068	8,686	6,476	6,859	3,564	4,233	7,401	3,855
4.6 to 5.0 percent.....	46,948	20,674	9,612	6,740	2,780	3,980	2,755	408
5.1 to 6.0 percent.....	6,106	4,042	731	547	486	296	...	6
6.1 percent or more.....	402	286	100	...	16	...	...	...
Median interest rate.....percent..	4.5	5.0	5.0	4.5	4.5	4.5	4.5	4.0
<u>Term of Mortgage</u>								
On demand.....	25,868	10,805	5,501	2,805	959	3,099	2,213	488
Less than 5 years.....	20,619	9,384	3,143	2,500	1,484	1,116	1,906	1,091
5 to 9 years.....	26,102	6,102	2,451	3,967	2,452	3,130	5,440	2,560
10 to 14 years.....	27,576	5,210	2,787	2,869	1,961	2,536	5,818	6,395
15 to 19 years.....	13,124	3,684	3,137	1,933	1,657	1,170	1,046	503
20 to 24 years.....	12,878	3,947	2,553	2,360	2,112	1,082	648	182
25 years or more.....	10,972	959	686	6,626	1,098	391	211	1,008
Median term.....years..	11	9	12	15	12	10	10	11

RESIDENTIAL FINANCING

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
MORTGAGE COMPANIES—Con.								
<u>Interest Rate</u>								
Less than 4.0 percent.....	93	46	...	35	...	...	6	5
4.0 percent.....	1,918	377	167	438	537	232	68	102
4.1 to 4.5 percent.....	3,247	97	1,012	566	342	279	439	513
4.6 to 5.0 percent.....	1,385	234	435	316	35	152	200	13
5.1 to 6.0 percent.....	2,417	926	1,010	157	128	114	56	26
6.1 percent or more.....	1,672	1,656	...	...	...	16	...	...
<u>Term of Mortgage</u>								
On demand.....	218	198	...	16	...	...	...	4
Less than 5 years.....	1,652	1,488	73	53	...	7	22	9
5 to 9 years.....	2,003	994	452	68	154	22	288	24
10 to 19 years.....	3,878	799	1,019	600	266	271	442	482
20 years or more.....	3,181	56	1,079	776	624	492	17	140
FEDERAL NATIONAL MORTGAGE ASSOCIATION								
Total first mortgages.....	9,891	374	4,168	2,188	2,061	980	106	19
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	9,869	374	4,166	2,164	2,061	979	106	19
Less than \$480.....	5,603	321	4,094	1,180	9	...	...	...
\$480 to \$599.....	2,545	...	72	984	1,488	...	...	...
\$600 to \$1,199.....	1,702	53	...	...	564	979	106	...
\$1,200 or more.....	19	...	...	...	...	...	...	19
<u>Interest Rate</u>								
Less than 4.0 percent.....	...	...	...	...	...	...	...	...
4.0 percent.....	8,550	234	3,374	2,159	1,790	871	106	19
4.1 to 4.5 percent.....	1,340	140	792	27	271	109	...	...
4.6 to 5.0 percent.....	...	...	...	...	...	...	...	...
<u>Term of Mortgage</u>								
On demand.....	...	...	...	...	...	...	...	...
Less than 20 years.....	581	53	484	...	41	...	...	3
20 to 24 years.....	3,138	321	1,506	535	489	289	...	...
25 years or more.....	6,172	...	2,178	1,653	1,531	691	106	16

TOTAL RENTAL PROPERTIES

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
ALL HOLDERS								
Total first mortgages.....	987,020	483,835	175,005	101,407	56,177	67,518	76,522	26,607
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both								
Total first mortgages.....	795,589	352,953	149,459	86,062	49,348	61,042	71,599	25,189
Less than \$480.....	308,228	262,311	35,808	7,344	1,710	471	588	...
\$480 to \$599.....	96,780	36,439	44,187	11,947	2,221	1,513	450	25
\$600 to \$719.....	86,900	26,280	36,943	17,117	4,436	1,737	387	...
\$720 to \$839.....	50,868	6,796	10,412	20,450	9,192	3,759	265	...
\$840 to \$959.....	49,935	14,230	8,648	12,589	6,247	7,895	332	...
\$960 to \$1,079.....	22,756	1,897	2,228	4,266	7,578	5,912	881	...
\$1,080 to \$1,199.....	21,625	384	4,227	2,948	6,003	5,604	2,464	1
\$1,200 to \$1,499.....	49,082	2,878	5,045	6,153	7,140	18,402	9,389	81
\$1,500 to \$1,799.....	22,558	411	803	1,753	1,814	9,328	8,449	6
\$1,800 to \$2,399.....	30,454	1,155	550	969	2,424	4,666	20,304	394
\$2,400 to \$2,999.....	14,630	128	552	199	398	1,136	11,717	505
\$3,000 to \$3,999.....	8,867	...	...	156	132	340	6,792	1,449
\$3,600 to \$4,799.....	8,578	33	...	170	53	192	5,769	2,363
\$4,800 to \$5,999.....	7,088	...	28	...	...	38	2,183	4,840
\$6,000 or more.....	17,240	11	28	1	...	49	1,629	15,525
Median payment.....dollars..	585	346	580	753	968	1,253	2,166	6,000+
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	186,030	82,732	33,437	22,087	12,886	14,538	16,202	4,184
Less than \$480.....	63,166	57,637	4,625	627	238	23	16	...
\$480 to \$599.....	21,840	10,257	9,460	1,977	102	20	5	...
\$600 to \$719.....	26,419	8,644	10,987	5,576	1,115	98	...	...
\$720 to \$839.....	12,005	2,140	2,641	4,924	1,668	598	36	...
\$840 to \$959.....	9,801	1,347	2,122	3,550	1,502	1,255	27	...
\$960 to \$1,199.....	12,080	597	1,455	2,034	4,720	2,994	289	...
\$1,200 to \$1,499.....	13,177	1,077	1,398	2,554	2,167	4,077	1,906	...
\$1,500 to \$1,799.....	6,345	354	217	494	661	3,301	1,322	...
\$1,800 to \$2,399.....	8,016	608	74	190	475	1,673	4,976	25
\$2,400 to \$3,999.....	5,877	38	430	81	238	434	4,604	55
\$3,600 to \$5,999.....	3,739	33	...	60	...	41	2,524	1,085
\$6,000 or more.....	3,565	...	28	...	...	24	497	3,019
Median payment.....dollars..	630	374	623	783	1,044	1,362	2,337	...
Interest Rate								
Total first mortgages.....	987,144	484,028	174,951	101,414	56,174	67,520	76,510	26,603
Less than 4.0 percent.....	24,083	9,437	2,342	3,125	981	2,258	3,239	2,713
4.0 percent.....	104,588	35,975	12,102	8,728	8,034	9,970	18,019	11,770
4.1 to 4.5 percent.....	117,233	24,703	20,992	14,941	9,220	15,997	21,727	9,658
4.6 to 5.0 percent.....	327,809	132,330	70,149	46,891	23,948	27,285	25,323	1,890
5.1 to 5.5 percent.....	30,930	14,318	6,768	3,399	2,297	1,942	2,162	91
5.6 to 6.0 percent.....	338,363	230,752	57,552	22,959	11,109	9,772	5,748	480
6.1 percent or more.....	44,138	36,513	5,046	1,371	625	296	292	1
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	5.0	4.5	4.0
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	225,655	107,653	40,795	25,446	14,308	16,357	16,889	4,232
Less than 4.0 percent.....	5,215	2,670	660	739	217	324	525	84
4.0 percent.....	15,036	5,208	1,673	1,550	1,341	1,461	2,047	1,762
4.1 to 4.5 percent.....	20,833	3,235	3,566	2,371	2,926	5,055	1,493	...
4.6 to 5.0 percent.....	69,551	23,443	13,475	12,232	6,271	6,629	6,840	665
5.1 to 5.5 percent.....	8,092	2,912	1,575	1,395	544	777	880	21
5.6 to 6.0 percent.....	94,444	59,587	18,534	6,911	3,652	4,016	1,531	217
6.1 percent or more.....	12,484	10,598	1,312	248	96	224	11	...
Median interest rate.....percent..	5.5	6.0	5.5	5.0	5.0	5.0	4.6	4.5
Term of Mortgage								
Total first mortgages.....	987,020	483,835	175,005	101,407	56,177	67,518	76,522	26,607
On demand.....	90,841	50,020	14,561	9,758	5,095	6,010	4,260	1,141
Less than 5 years.....	158,586	111,112	21,868	8,431	5,429	4,591	5,067	2,094
5 to 9 years.....	269,961	150,785	41,594	24,088	13,946	13,698	20,535	5,324
10 to 12 years.....	309,188	135,241	62,060	32,042	16,684	27,029	25,602	10,536
13 to 14 years.....	24,959	7,244	5,764	3,915	2,400	2,471	2,609	558
15 years.....	65,826	13,343	11,510	4,475	6,190	5,694	11,277	3,507
16 to 19 years.....	25,621	4,486	7,146	5,979	2,541	2,512	3,470	993
20 to 24 years.....	32,110	8,373	5,785	2,898	4,521	2,703	1,862	1,862
25 years or more.....	9,928	3,231	1,915	1,209	994	992	999	592
Median term.....years..	10	8	10	11	11	11	11	11
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	225,681	107,696	40,850	25,443	14,284	16,307	16,848	4,214
On demand.....	10,200	6,779	1,437	1,160	399	175	133	120
Less than 5 years.....	41,899	29,320	5,695	2,412	1,806	1,199	1,147	322
5 to 9 years.....	64,750	38,233	9,344	5,731	3,302	3,486	3,934	720
10 to 14 years.....	79,016	30,257	17,479	9,587	5,327	7,755	7,025	1,547
15 to 19 years.....	20,810	2,238	4,450	4,900	2,261	2,216	3,972	768
20 to 24 years.....	7,869	701	1,969	1,575	1,098	537	537	664
25 years or more.....	1,137	168	476	78	91	151	100	73
Median term.....years..	10	7	10	11	11	11	11	...

RESIDENTIAL FINANCING

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
COMMERCIAL BANKS								
Total first mortgages.....	173,428	91,646	31,498	16,505	8,964	11,311	11,628	1,896
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	146,835	74,293	28,156	14,262	7,631	10,214	10,729	1,570
Less than \$480.....	53,339	47,534	4,961	749	53	32	9	1
\$480 to \$599.....	19,044	10,753	6,242	1,644	154	101	128	25
\$600 to \$719.....	15,565	7,691	6,003	1,542	26	77	226	...
\$720 to \$839.....	9,850	2,595	1,926	3,757	758	799	19	...
\$840 to \$959.....	8,215	1,958	2,523	2,660	792	231	51	...
\$960 to \$1,079.....	4,854	1,230	707	758	1,421	731	7	...
\$1,080 to \$1,199.....	6,205	256	2,602	1,091	1,433	497	328	...
\$1,200 to \$1,499.....	9,753	1,378	2,021	1,090	1,740	2,603	924	...
\$1,500 to \$1,799.....	5,362	139	420	337	429	3,253	785	...
\$1,800 to \$2,399.....	5,518	643	258	254	629	1,119	2,617	2
\$2,400 to \$3,599.....	4,683	90	465	228	193	619	3,036	54
\$3,600 or more.....	4,447	26	28	152	3	152	2,599	1,488
Median payment.....dollars..	602	369	651	816	1,125	1,497	2,482	...
<u>Interest Rate</u>								
Less than 4.0 percent.....	2,375	347	198	276	30	377	846	303
4.0 percent.....	23,477	10,245	3,062	2,039	2,224	2,162	2,743	1,002
4.1 to 4.5 percent.....	19,013	4,594	4,362	2,878	1,292	3,417	2,057	415
4.6 to 5.0 percent.....	62,844	28,152	13,013	8,041	4,243	4,107	5,136	133
5.1 to 6.0 percent.....	59,038	43,758	8,754	3,259	1,162	1,245	850	18
6.1 percent or more.....	6,321	4,190	2,104	12	13	3	...	...
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.5	4.6	...
<u>Term of Mortgage</u>								
On demand.....	14,904	8,009	2,012	1,796	802	1,121	850	317
Less than 5 years.....	45,945	33,379	6,677	2,267	867	1,208	1,302	249
5 to 9 years.....	53,969	30,978	9,090	4,138	2,432	2,574	4,266	495
10 to 14 years.....	48,442	16,512	11,204	6,693	3,508	5,876	4,021	631
15 to 19 years.....	6,129	1,299	1,545	834	1,045	305	1,017	90
20 years or more.....	4,039	1,469	970	777	310	227	172	114
Median term.....years..	8	6	9	10	10	10	9	...
MUTUAL SAVINGS BANKS								
Total first mortgages.....	117,823	36,968	17,772	14,508	8,654	11,530	16,922	11,490
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	101,381	27,018	15,174	13,226	8,106	10,501	16,089	11,270
Less than \$480.....	36,554	23,564	9,710	2,458	374	375	74	...
\$480 to \$599.....	10,530	1,602	3,061	3,670	1,425	713	57	...
\$600 to \$719.....	7,866	1,048	1,576	2,607	1,789	723	123	...
\$720 to \$839.....	7,212	517	386	2,903	1,991	1,254	162	...
\$840 to \$959.....	4,504	48	358	638	936	2,375	150	...
\$960 to \$1,199.....	5,722	95	20	497	1,106	2,180	1,825	1
\$1,200 to \$1,499.....	6,028	7	49	95	433	2,011	3,353	78
\$1,500 to \$1,799.....	3,082	...	14	204	50	412	2,402	...
\$1,800 to \$2,399.....	4,537	130	...	153	1	377	3,862	16
\$2,400 to \$3,599.....	4,655	...	...	...	...	21	3,267	1,367
\$3,600 to \$5,999.....	3,720	7	...	1	1	55	555	3,102
\$6,000 or more.....	6,971	...	...	...	...	5	259	6,706
Median payment.....dollars..	649	269	369	616	742	944	1,781	6,000+
<u>Interest Rate</u>								
Less than 4.0 percent.....	3,155	201	39	1	368	317	837	1,394
4.0 percent.....	24,229	4,039	1,559	2,048	1,919	2,853	5,968	5,843
4.1 to 4.5 percent.....	37,181	7,923	5,732	5,171	3,085	4,083	7,361	3,830
4.6 to 5.0 percent.....	46,945	20,674	9,612	6,740	2,780	3,980	2,755	408
5.1 to 6.0 percent.....	6,106	4,042	731	547	486	296	...	...
6.1 percent or more.....	402	286	100	...	16	...	...	...
Median interest rate.....percent..	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.0
<u>Term of Mortgage</u>								
On demand.....	25,868	10,805	5,501	2,805	958	3,099	2,213	488
Less than 5 years.....	20,619	9,384	3,143	2,500	1,484	1,116	1,906	1,091
5 to 9 years.....	25,905	5,917	2,439	3,967	2,452	3,130	5,440	2,560
10 to 14 years.....	27,277	5,189	2,685	2,746	1,961	2,483	5,818	6,395
15 to 19 years.....	11,262	3,351	2,763	1,264	1,247	1,095	1,046	501
20 years or more.....	6,892	2,322	1,241	1,226	552	607	499	455
Median term.....years..	9	8	10	9	9	9	10	10
SAVINGS AND LOAN ASSOCIATIONS								
Total first mortgages.....	256,083	144,893	48,400	25,933	12,943	13,395	9,781	753
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	254,427	144,270	47,682	25,861	12,809	13,320	9,750	749
Less than \$480.....	140,608	129,476	10,107	846	45	8	127	...
\$480 to \$599.....	34,250	9,477	21,096	3,589	81	8	...	...
\$600 to \$719.....	23,506	4,062	12,332	6,555	605	25	29	...
\$720 to \$839.....	15,399	532	2,784	8,157	3,163	687	...	...
\$840 to \$959.....	9,436	541	825	4,655	1,836	2,082	...	...
\$960 to \$1,079.....	5,048	122	201	720	2,839	1,206	11	...
\$1,080 to \$1,199.....	4,528	...	156	268	2,108	1,827	169	...
\$1,200 to \$1,499.....	7,734	7	48	956	1,203	4,595	925	...
\$1,500 to \$1,799.....	3,663	22	120	53	348	1,750	1,371	...
\$1,800 to \$2,399.....	5,492	...	7	61	581	3,091	3,751	...
\$2,400 or more.....	4,173	11	6	1	...	41	3,367	749
Median payment.....dollars..	428	261	552	743	983	1,247	2,153	...

TOTAL RENTAL PROPERTIES

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
SAVINGS AND LOAN ASSOCIATIONS—Con.								
<u>Interest Rate</u>								
Less than 4.0 percent.....	345	189	46	28	...	19	35	26
4.0 percent.....	10,968	4,965	1,964	1,295	474	873	1,214	189
4.1 to 4.5 percent.....	17,082	4,387	4,278	2,620	1,282	2,499	1,927	93
4.6 to 5.0 percent.....	82,765	33,195	19,655	12,231	6,228	6,454	4,719	290
5.1 to 5.5 percent.....	16,020	7,095	3,968	1,891	1,408	736	876	58
5.6 to 6.0 percent.....	118,399	86,070	17,668	7,694	3,250	2,618	997	103
6.1 percent or more.....	10,516	8,994	823	189	307	198	...	...
Median interest rate.....percent..	6.0	6.0	5.0	5.0	5.0	5.0	4.7	...
<u>Term of Mortgage</u>								
On demand.....	2,045	878	829	86	65	63	120	2
Less than 5 years.....	6,423	5,529	309	51	495	11	19	9
5 to 9 years.....	53,294	42,483	5,163	2,169	1,135	1,467	856	24
10 to 12 years.....	136,674	81,778	27,262	11,584	5,735	6,154	3,958	205
13 to 14 years.....	9,406	3,246	2,582	1,568	926	421	566	29
15 years.....	27,327	6,561	6,357	6,536	2,756	1,875	3,033	211
16 to 19 years.....	10,748	1,950	3,930	2,334	831	716	866	123
20 to 24 years.....	8,880	2,194	1,597	1,133	1,000	2,516	300	146
25 years or more.....	1,286	274	371	472	...	122	43	4
Median term.....years..	11	10	12	12	12	12	12	...
LIFE INSURANCE COMPANIES								
Total first mortgages.....	57,562	10,171	8,008	4,855	3,782	8,298	14,284	8,176
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	56,691	9,898	7,809	4,839	3,756	8,297	14,136	7,964
Less than \$480.....	11,853	8,044	2,983	726	25	2	70	4
\$480 to \$599.....	4,299	965	2,221	863	29	161	61	...
\$600 to \$719.....	4,291	603	1,249	1,745	225	461	9	...
\$720 to \$959.....	5,991	282	1,177	1,060	2,110	1,211	155	...
\$960 to \$1,199.....	3,937	4	166	155	1,020	2,231	362	...
\$1,200 to \$2,399.....	11,481	...	13	268	347	4,172	6,648	33
\$2,400 to \$3,599.....	4,880	...	...	22	...	55	4,671	132
\$3,600 to \$5,999.....	4,039	...	...	...	...	...	1,895	2,143
\$6,000 or more.....	5,920	...	...	...	...	4	265	5,652
Median payment.....dollars..	1,084	289	524	651	...	1,203	2,357	6,000+
<u>Interest Rate</u>								
Less than 4.0 percent.....	981	...	64	14	...	...	382	521
4.0 percent.....	11,148	642	945	995	717	1,435	3,147	3,270
4.1 to 4.5 percent.....	21,062	1,151	2,671	1,718	1,895	2,749	6,819	4,062
4.6 to 5.0 percent.....	16,921	3,897	3,047	1,961	751	1,437	3,515	312
5.1 to 6.0 percent.....	6,624	3,697	1,263	166	415	662	417	8
6.1 percent or more.....	827	787	18	2	3	14	3	1
Median interest rate.....percent..	4.5	5.0	5.0	4.5	...	4.5	4.5	4.2
<u>Term of Mortgage</u>								
On demand.....	507	242	16	79	9	...	149	13
Less than 10 years.....	10,718	3,561	1,720	759	552	656	2,330	1,140
10 to 14 years.....	21,890	4,882	2,471	1,272	1,557	4,545	4,694	2,473
15 to 19 years.....	18,664	901	2,697	2,080	1,330	2,204	6,244	3,211
20 years or more.....	5,783	585	1,104	665	334	893	867	1,339
Median term.....years..	12	10	12	15	...	12	15	15
MORTGAGE COMPANIES								
Total first mortgages.....	7,221	3,058	1,538	675	357	295	714	582
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	7,048	2,971	1,540	623	358	273	703	583
Less than \$600.....	3,431	2,727	661	28	12	...	4	...
\$600 to \$719.....	1,111	175	751	177	8	...	...	...
\$720 to \$1,199.....	699	49	55	379	197	19	...	...
\$1,200 or more.....	1,807	20	73	39	141	254	699	583
<u>Interest Rate</u>								
Less than 4.0 percent.....	71	28	...	35	...	...	6	2
4.0 percent.....	239	...	31	53	43	14	63	37
4.1 to 4.5 percent.....	1,321	18	99	158	151	...	389	905
4.6 to 5.0 percent.....	1,302	231	399	272	35	152	200	13
5.1 to 6.0 percent.....	2,417	926	1,010	157	128	114	56	26
6.1 percent or more.....	1,672	1,656	...	...	...	16	...	...
<u>Term of Mortgage</u>								
On demand.....	218	198	...	16	...	...	...	4
Less than 5 years.....	1,649	1,485	73	53	...	7	22	9
5 to 9 years.....	1,962	953	452	68	154	22	288	24
10 to 19 years.....	3,242	407	982	510	203	266	392	482
20 years or more.....	150	15	31	28	...	...	12	63

RESIDENTIAL FINANCING

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
INDIVIDUAL HOLDERS								
Total first mortgages.....	328,890	173,020	61,736	35,614	18,917	18,747	18,988	1,886
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	237,894	113,158	49,044	26,792	15,286	15,793	16,364	1,481
Less than \$480.....	92,837	79,940	9,802	1,729	923	49	394	...
\$480 to \$599.....	27,347	13,846	10,646	1,996	495	367	...	...
\$600 to \$719.....	31,137	11,001	14,479	3,914	1,296	451	...	...
\$720 to \$839.....	17,536	3,809	5,255	5,819	1,748	866	36	...
\$840 to \$959.....	13,102	2,255	2,478	4,469	2,026	1,855	21	...
\$960 to \$1,199.....	12,509	411	2,567	3,615	3,283	2,238	399	...
\$1,200 to \$1,499.....	18,706	1,553	3,297	3,716	3,023	4,740	2,381	...
\$1,500 to \$1,799.....	7,020	18	210	922	953	2,959	1,957	...
\$1,800 to \$2,399.....	8,615	307	200	497	1,215	1,484	4,571	343
\$2,400 or more.....	9,085	18	110	115	324	784	6,605	1,138
Median payment.....dollars..	589	334	628	833	1,025	1,325	2,187	...
<u>Interest Rate</u>								
Less than 4.0 percent.....	14,371	7,744	1,557	1,924	552	1,392	1,090	116
4.0 percent.....	27,974	13,011	3,789	2,173	2,531	2,435	3,697	340
4.1 to 4.5 percent.....	14,126	2,729	3,069	2,310	1,335	1,973	2,096	617
4.6 to 5.0 percent.....	101,375	38,792	22,101	15,977	8,630	7,904	7,386	587
5.1 to 6.0 percent.....	149,221	92,375	29,519	12,082	5,598	4,982	4,442	225
6.1 percent or more.....	21,822	18,368	1,695	1,150	267	64	281	...
Median interest rate.....percent..	6.0	6.0	5.5	5.0	5.0	5.0	4.7	...
<u>Term of Mortgage</u>								
On demand.....	44,411	28,280	5,900	4,678	2,956	1,562	834	202
Less than 5 years.....	71,885	53,675	10,511	3,277	2,123	1,213	926	163
5 to 9 years.....	115,553	62,859	21,419	12,351	6,699	4,567	7,042	617
10 to 12 years.....	64,277	20,066	16,515	9,519	3,846	7,814	6,035	486
13 to 14 years.....	8,849	2,696	2,294	1,198	909	916	736	103
15 to 19 years.....	12,792	2,292	3,157	2,421	1,209	1,690	1,902	122
20 to 24 years.....	7,916	2,047	1,231	1,823	847	767	1,073	130
25 years or more.....	3,207	1,105	709	347	328	218	440	63
Median term.....years..	8	6	9	9	9	11	10	...

TOTAL RENTAL PROPERTIES

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						Subject	Total	First mortgage loan					
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$4,000	\$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..	100,448	15,070	25,905	31,917	10,534	10,730	6,302	INTEREST RATE--Con.							
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								First mortgages on properties acquired in 1949 to 1950.....	35,106	2,344	8,949	12,225	4,371	4,389	2,826
Total first mortgages....	100,448	15,070	25,905	31,917	10,534	10,730	6,302	Less than 4.0 percent.....	62	...	...	...	...	...	62
Less than \$480.....	54,245	14,682	25,119	14,421	24	...	...	4.0 to 4.5 percent.....	11,232	209	1,508	3,880	1,692	1,793	2,149
\$480 to \$599.....	23,289	375	754	16,472	5,690	...	...	4.6 to 5.0 percent.....	23,812	2,135	7,441	8,345	2,679	2,596	615
\$600 to \$719.....	5,577	3	...	1,006	3,330	1,208	...	Median interest rate percent..	4.5	...	4.5	4.5	4.5	4.5	...
\$720 to \$839.....	8,089	...	...	18	1,439	6,634	...	TERM OF MORTGAGE							
\$840 to \$959.....	1,567	...	...	...	42	1,516	9	Total first mortgages....	100,544	15,081	25,906	31,960	10,548	10,750	6,309
\$960 to \$1,199.....	2,307	10	...	...	9	1,290	999	Less than 10 years.....	944	944	...	...	...	...	...
\$1,200 to \$2,999.....	1,023	...	...	...	...	53	972	10 to 14 years.....	3,286	2,838	365	30	51	...	2
\$3,000 to \$5,999.....	1,712	...	...	...	...	...	1,712	15 to 19 years.....	8,893	3,200	2,641	1,756	837	376	85
\$6,000 or more.....	2,639	...	...	...	...	29	2,610	20 to 24 years.....	39,003	5,890	12,967	11,431	3,578	4,301	840
Median payment.....dollars..	456	255	360	485	585	789	5,292	25 years or more.....	48,418	2,209	9,933	18,743	6,082	6,073	5,382
First mortgages on properties acquired in 1949 to 1950.....	35,104	2,345	8,948	12,226	4,375	4,392	2,827	Median term.....years..	24	20	20	25+	25+	25+	25+
Less than \$480.....	16,004	2,317	8,586	5,103	...	...	...	First mortgages on properties acquired in 1949 to 1950.....	35,090	2,346	8,950	12,227	4,374	4,391	2,808
\$480 to \$599.....	8,643	28	362	6,716	1,539	...	...	Less than 15 years.....	1,514	1,353	149	12	...	...	...
\$600 to \$719.....	2,761	...	...	407	1,836	520	...	15 to 19 years.....	3,624	194	1,340	994	505	253	341
\$720 to \$959.....	3,983	...	...	...	1,000	2,984	...	20 to 24 years.....	17,485	690	4,681	6,634	2,440	2,465	377
\$960 to \$1,199.....	1,367	...	...	...	...	835	533	25 years or more.....	12,467	109	2,780	4,587	1,429	1,673	1,890
\$1,200 to \$5,999.....	1,007	...	...	...	...	28	980	Median term.....years..	20	...	20	21	20	20	...
\$6,000 or more.....	1,339	...	...	...	...	25	1,314	First mortgages on properties acquired in 1949 to 1950.....	22,074	5,506	6,614	4,213	3,930	1,812	
Median payment.....dollars..	495	...	398	492	636	812	...	Less than 15 years.....	6,334	3,949	1,440	466	381	102	
INTEREST RATE								15 to 19 years.....	4,904	1,312	1,111	1,717	531	233	
Total first mortgages....	100,448	15,072	25,905	31,917	10,529	10,724	6,302	20 to 24 years.....	7,179	...	2,618	1,485	2,125	948	
Less than 4.0 percent.....	613	106	...	53	152	4	299	25 years or more.....	3,657	245	1,445	545	893	529	
4.0 percent.....	39,605	1,926	4,565	16,133	6,047	5,785	5,149	Median term.....years..	19	10	20	...	...	...
4.1 to 4.5 percent.....	57,467	10,818	20,872	15,667	4,321	4,935	854								
4.6 to 5.0 percent.....	2,763	2,222	468	64	9	...	...						
Median interest rate percent..	4.5	4.5	4.5	4.0	4.0	4.0	4.0								

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					Subject	Total	First mortgage loan				
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 or more			Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 or more
Total first mortgages.....	67,293	16,778	19,646	16,361	9,838	4,687	TERM OF MORTGAGE						
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							Total first mortgages.....	67,293	16,778	19,646	16,361	9,838	4,687
Total first mortgages.....	67,292	16,776	19,644	16,360	9,838	4,687	Less than 10 years.....	3,564	3,247	297	21	...	...
Less than \$480.....	35,100	16,291	14,870	3,935	9	...	10 to 14 years.....	12,413	6,109	4,278	1,220	417	396
\$480 to \$599.....	16,600	1,926	345	3,528	3,309	...	15 to 19 years.....	16,867	3,710	5,459	5,436	1,681	586
\$600 to \$719.....	9,433	140	1,042	2,146	5,449	657	20 to 24 years.....	26,686	3,445	7,855	7,335	5,337	2,715
\$720 to \$959.....	4,830	...	204	857	1,051	2,721	25 years or more.....	7,763	267	1,757	2,349	2,403	990
\$960 or more.....	1,329	...	...	...	20	1,309	Median term.....years..	20	13	19	20	20	20
Median payment.....dollars..	463	285	418	528	629	812	First mortgages on properties acquired in 1949 to 1950....	22,074	5,506	6,614	4,213	3,930	1,812
First mortgages on properties acquired in 1949 to 1950....	22,029	5,461	6,615	4,214	3,932	1,813	Less than 15 years.....	6,334	3,949	1,440	466	381	102
Less than \$480.....	10,881	5,210	5,233	430	9	...	15 to 19 years.....	4,904	1,312	1,111	1,717	531	233
\$480 to \$599.....	5,169	111	659	3,088	1,314	...	20 to 24 years.....	7,179	...	2,618	1,485	2,125	948
\$600 to \$719.....	3,426	140	547	345	2,140	254	25 years or more.....	3,657	245	1,445	545	893	529
\$720 to \$959.....	2,211	...	176	351	469	1,217	Median term.....years..	19	10	20	...	...	...
\$960 or more.....	342	...	...	...	...	342							
Median payment.....dollars..	477	276	407	539	...	...					

RESIDENTIAL FINANCING

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 \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
Total first mortgages.....	759,874	266,769	150,540	114,145	62,176	67,682	68,654	29,961
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages.....	667,343	215,819	134,015	104,103	57,385	62,810	64,655	28,606
Less than \$480.....	246,743	170,748	54,874	18,877	1,743	329	182	...
\$480 to \$599.....	95,156	16,985	35,024	31,555	9,769	1,472	327	25
\$600 to \$719.....	67,265	11,389	25,311	16,087	11,210	2,883	387	...
\$720 to \$839.....	46,903	3,220	6,711	15,933	9,459	11,322	265	...
\$840 to \$959.....	42,558	10,840	5,865	10,115	5,928	9,539	268	9
\$960 to \$1,079.....	18,033	388	1,538	2,843	6,232	5,648	1,387	...
\$1,080 to \$1,199.....	18,174	191	1,684	2,384	5,287	5,775	2,857	1
\$1,200 to \$1,499.....	37,215	1,333	1,944	4,166	5,208	15,278	9,208	81
\$1,500 to \$1,799.....	17,062	69	921	1,229	1,197	5,857	8,282	9
\$1,800 to \$2,399.....	24,255	611	397	617	1,010	3,518	17,715	384
\$2,400 to \$3,599.....	20,634	38	190	279	289	965	16,325	2,550
\$3,600 to \$5,999.....	14,679	7	28	17	53	184	6,303	8,087
\$6,000 or more.....	18,666	...	28	1	...	40	1,149	17,450
Median payment.....dollars..	584	325	516	606	790	1,078	2,104	6,000+
First mortgages on properties acquired in 1949 to 1950.....								
Less than \$480.....	146,498	35,147	30,065	27,980	16,942	16,102	14,606	5,683
\$480 to \$599.....	41,271	25,481	11,478	4,060	247	4	5	...
\$600 to \$719.....	22,193	3,672	6,545	9,469	2,485	20	4	...
\$720 to \$839.....	19,763	2,986	7,635	4,508	3,949	686	...	...
\$840 to \$959.....	12,094	1,184	1,622	4,192	2,128	2,935	36	...
\$960 to \$1,199.....	8,367	792	1,198	2,733	1,423	2,195	27	...
\$1,200 to \$1,499.....	10,630	196	1,027	1,426	4,166	3,061	760	...
\$1,500 to \$1,799.....	9,185	498	380	1,030	1,915	3,449	1,913	...
\$1,800 to \$2,399.....	10,741	293	84	541	629	3,379	5,797	25
\$2,400 to \$5,999.....	7,830	45	68	21	...	342	5,741	1,614
\$6,000 or more.....	4,424	...	28	...	...	31	323	4,044
Median payment.....dollars..	653	368	539	606	815	1,145	2,229	6,000+
INTEREST RATE								
Total first mortgages.....	759,249	266,796	150,483	114,104	61,859	67,656	68,641	29,754
Less than 4.0 percent.....	15,342	4,492	1,152	1,737	777	1,517	2,786	2,891
4.0 percent.....	145,772	21,866	23,241	30,717	19,447	17,790	17,893	14,828
4.1 to 4.5 percent.....	141,170	23,885	31,723	25,285	11,432	17,505	21,610	9,737
4.6 to 5.0 percent.....	238,596	85,379	51,343	37,107	22,337	20,446	20,238	1,751
5.1 to 5.5 percent.....	22,569	9,093	4,816	2,808	1,890	1,942	1,948	75
5.6 to 6.0 percent.....	181,640	110,011	36,910	15,991	7,699	6,508	4,055	471
6.1 percent or more.....	14,160	12,070	1,298	459	168	57	111	1
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.5	4.5	4.0
First mortgages on properties acquired in 1949 to 1950.....								
Less than 4.0 percent.....	170,581	49,495	35,082	30,266	18,038	16,902	15,081	5,732
4.0 percent.....	1,766	432	189	535	92	134	246	141
4.1 to 4.5 percent.....	32,591	3,545	6,690	7,038	5,547	4,424	2,087	3,263
4.6 to 5.0 percent.....	33,837	3,447	7,266	8,258	3,724	4,131	5,481	1,531
5.1 to 5.5 percent.....	46,432	12,225	9,073	8,417	5,555	4,913	5,675	576
5.6 to 6.0 percent.....	6,077	1,585	1,272	1,130	491	777	812	11
6.1 percent or more.....	44,904	23,924	10,232	4,691	2,588	2,492	769	210
Median interest rate.....percent..	4,974	4,337	360	197	41	31	11	...
Median interest rate.....percent..	5.0	6.0	5.0	4.5	4.5	4.5	4.5	4.0
TERM OF MORTGAGE								
Total first mortgages.....	759,874	266,769	150,540	114,145	62,176	67,682	68,654	29,961
On demand.....	55,785	26,279	10,036	6,964	3,401	4,631	3,585	891
Less than 5 years.....	82,290	48,603	13,889	6,429	3,988	3,203	4,152	2,031
5 to 9 years.....	168,094	75,433	28,881	18,470	10,909	11,456	17,775	5,175
10 to 12 years.....	217,268	79,863	44,984	24,826	13,997	21,147	21,992	10,466
13 to 14 years.....	22,835	6,736	5,229	3,375	2,126	2,420	2,392	560
15 years.....	63,735	12,431	13,881	11,136	6,291	5,619	10,891	3,496
16 to 19 years.....	28,353	3,907	6,588	7,078	3,914	2,697	3,174	996
20 years.....	54,929	7,220	13,891	14,584	7,180	8,006	2,470	1,583
21 to 24 years.....	12,966	1,742	3,333	3,813	1,828	1,359	653	243
25 years or more.....	53,619	4,555	9,828	17,470	8,542	7,144	1,570	4,520
Median term.....years..	11	9	11	15	13	12	11	12
First mortgages on properties acquired in 1949 to 1950.....								
On demand.....	4,807	2,901	677	670	275	44	122	120
Less than 5 years.....	18,014	10,351	3,064	1,942	1,192	392	754	322
5 to 9 years.....	36,287	18,075	6,017	3,182	2,563	2,510	3,229	709
10 to 14 years.....	54,383	15,750	12,231	7,885	4,855	6,248	5,897	1,521
15 to 19 years.....	21,507	1,755	3,803	5,937	2,837	2,312	3,783	1,082
20 to 24 years.....	22,476	584	6,071	6,601	4,224	3,352	1,032	611
25 years or more.....	13,372	325	3,274	4,050	2,087	2,037	225	1,375
Median term.....years..	11	8	12	15	15	13	11	15

TOTAL RENTAL PROPERTIES

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						Subject	Total	Junior mortgage loan							
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more		
ALL HOLDERS								MAJOR INSTITUTIONAL HOLDERS—Con.									
Total junior mortgages...	88,675	13,815	33,819	14,618	14,315	4,842	7,288	Interest Rate									
Second mortgages.....	84,078	12,989	32,385	13,784	13,586	4,536	6,820	Less than 4.0 percent.....	164	6	98	2	41	4	13		
Other junior mortgages.	4,597	826	1,434	834	729	306	468	4.0 percent.....	942	332	252	2	12	86	258		
Annual Total of Interest and Principal Payments							Annual Total of Interest and Principal Payments										
Mortgages with payments which include both							Mortgages with payments which include both										
Total junior mortgages....	65,313	8,510	26,692	11,254	9,967	3,566	5,343	4.1 to 5.0 percent.....	6,463	1,523	2,393	959	900	399	313		
Less than \$120.....	3,167	2,344	802	...	22	...	...	5.1 to 6.0 percent.....	7,027	1,812	3,433	622	674	315	172	
\$120 to \$239.....	7,583	2,177	5,395	12	...	...	...	6.1 percent or more.....	2,080	320	1,650	109	...	...	1	
\$240 to \$479.....	20,416	2,566	13,814	3,195	842	3	3	Median interest rate percent..	6.0	...	6.0	...	...	...	...
\$480 to \$719.....	11,827	1,384	4,277	3,517	2,500	23	128	Term of Mortgage									
\$720 to \$1,199.....	9,911	39	1,548	2,536	3,802	1,759	230	On demand.....	2,266	1,356	428	...	135	321	29		
\$1,200 to \$2,399.....	7,532	...	795	1,867	2,086	1,300	1,487	Less than 5 years.....	5,404	2,066	2,000	563	427	222	126		
\$2,400 or more.....	4,877	...	61	127	715	484	3,495	5 to 9 years.....	4,920	303	3,102	686	476	15	347		
Median payment.....dollars..	504	219	358	639	854	...	2,400+	10 to 14 years.....	3,297	120	1,924	396	431	222	206		
Junior mortgages on properties acquired in 1949 to 1950.....		21,726	4,193	7,334	4,506	3,071	667	15 years or more.....	817	148	376	51	160	26	55		
Less than \$120.....	1,739	1,560	159	...	20	...	...	Median term.....years..	6	...	7	...	...	...	...
\$120 to \$239.....	2,575	921	1,645	...	...	...	...	INDIVIDUAL HOLDERS								
\$240 to \$479.....	6,663	1,205	3,586	1,677	197	...	...	Total Junior mortgages...		64,160	8,335	23,502	11,691	11,491	3,492	5,664
\$480 to \$719.....	3,206	64	759	854	550	14	...	Annual Total of Interest and Principal Payments									
\$720 to \$1,199.....	3,463	...	378	1,275	1,193	298	219	Mortgages with payments which include both									
\$1,200 to \$2,399.....	2,543	...	274	596	856	313	504	Total Junior mortgages....		45,850	4,904	17,522	8,650	7,738	2,775	4,268	
\$2,400 or more.....	1,547	...	...	4	255	42	1,248	Less than \$240.....		5,235	2,256	2,960	...	20	...	...
Median payment.....dollars..	470	...	359	636	...	...	...	\$240 to \$479.....		14,330	1,461	9,399	2,733	736	...	...
Interest Rate								Interest Rate									
Total junior mortgages....	88,675	13,815	33,819	14,618	14,315	4,842	7,288	\$480 to \$719.....		9,196	1,187	3,490	2,313	2,087	22	128	
Less than 4.0 percent.....	3,803	755	1,163	634	569	328	357	\$720 to \$1,199.....		7,966	...	1,236	2,126	2,968	1,410	230	
4.0 percent.....	5,418	688	1,320	1,070	1,108	277	955	\$1,200 to \$2,399.....		6,022	...	437	1,364	1,692	1,260	1,260	
4.1 to 4.5 percent.....	2,996	64	759	289	543	664	699	\$2,400 or more.....		3,101	...	...	114	268	83	2,639
4.6 to 5.0 percent.....	29,566	2,875	8,602	5,271	7,016	2,331	3,481	Median payment.....dollars..		562	266	382	639	834	...	2,400+	
5.1 to 6.0 percent.....	41,094	8,288	18,448	6,848	4,808	1,157	1,552	Junior mortgages on properties acquired in 1949 to 1950.....		16,418	2,474	5,069	4,069	2,557	640	1,612	
6.1 percent or more.....	5,798	1,145	3,547	506	271	85	246	Less than \$240.....		2,280	1,330	931	...	20	...	...
Median interest rate percent..	6.0	6.0	6.0	5.5	5.0	5.0	4.7	\$240 to \$479.....		5,074	844	2,629	1,425	177	...	...
Junior mortgages on properties acquired in 1949 to 1950.....		27,646	6,171	8,914	5,080	4,210	891	2,386	\$480 to \$719.....		2,310	300	913	669	415	14	...
Less than 4.0 percent.....	826	256	183	84	234	...	69	\$720 to \$1,199.....		3,131	...	366	1,375	872	298	219	
4.0 percent.....	1,437	524	249	84	167	156	255	\$1,200 or more.....		3,623	...	230	600	1,073	328	1,393	
4.1 to 4.5 percent.....	700	36	192	24	20	231	199	Median payment.....dollars..		563	...	380	...	...	...	...
4.6 to 5.0 percent.....	9,523	1,408	2,297	1,992	2,469	210	1,150	Interest Rate									
5.1 to 6.0 percent.....	14,204	3,740	5,605	2,828	1,207	294	532	Total Junior mortgages....		64,160	8,335	23,502	11,691	11,491	3,492	5,664	
6.1 percent or more.....	956	207	388	68	113	...	181	Less than 4.0 percent.....		3,336	737	1,012	591	495	324	180	
Median interest rate percent..	6.0	6.0	6.0	6.0	5.0	...	...	4.0 percent.....		3,647	204	986	857	816	191	593
Term of Mortgage								Term of Mortgage									
Total junior mortgages....	88,680	13,814	33,821	14,617	14,319	4,845	7,293	4.1 to 5.0 percent.....		23,025	1,319	6,160	4,109	5,869	2,239	3,335	
On demand.....	12,048	3,010	3,567	1,732	1,961	829	953	5.1 to 6.0 percent.....		30,642	5,359	13,510	5,757	4,049	653	1,321	
Less than 5 years.....	28,021	7,727	10,728	4,891	2,944	998	736	6.1 percent or more.....		3,507	716	1,834	377	262	85	235	
5 to 9 years.....	26,609	1,380	10,833	4,583	5,903	941	2,976	Median interest rate percent..		6.0	6.0	6.0	6.0	5.0	...	4.8	
10 to 14 years.....	17,081	1,440	7,219	2,230	2,727	1,385	2,090	Junior mortgages on properties acquired in 1949 to 1950.....		20,726	3,550	6,482	4,640	3,407	646	2,006	
15 years or more.....	4,921	257	1,474	1,181	784	692	538	Less than 4.0 percent.....		791	256	163	80	234	...	58	
Median term.....years..	6	3	7	6	7	...	9	4.0 percent.....		1,039	204	195	84	166	210	1,035	
Junior mortgages on properties acquired in 1949 to 1950.....		27,646	6,169	8,915	5,078	4,211	892	2,388	4.1 to 5.0 percent.....		6,918	424	1,693	1,791	1,768	286	494
On demand.....	2,284	1,070	339	289	354	...	232	5.1 to 6.0 percent.....		11,051	2,471	4,051	2,617	1,135	286	494	
Less than 5 years.....	10,327	4,020	3,401	1,481	944	272	211	6.1 percent or more.....		927	195	380	68	...	...	181
5 to 9 years.....	6,942	196	2,177	1,612	2,295	27	634	Median interest rate percent..		6.0	...	6.0	6.0	...	...	...
10 to 14 years.....	5,640	844	2,244	721	444	412	981	Term of Mortgage									
15 years or more.....	2,453	39	754	975	174	181	330	Total Junior mortgages....		64,157	8,335	23,500	11,689	11,491	3,495	5,669	
Median term.....years..	6	3	7	7	...	...	...	On demand.....		9,397	1,654	2,976	1,707	1,732	508	821
MAJOR INSTITUTIONAL HOLDERS								MAJOR INSTITUTIONAL HOLDERS—Con.									
Total junior mortgages...	16,696	3,993	7,826	1,694	1,627	804	757	Less than 5 years.....		19,582	4,822	7,655	3,710	2,480	799	2,302	
Annual Total of Interest and Principal Payments								Annual Total of Interest and Principal Payments									
Mortgages with payments which include both.....	13,833	2,347	7,280	1,602	1,589	469	555	5 to 9 years.....		19,377	926	7,281	3,547	4,525	799	2,302	
Less than \$240.....	3,538	1,217	2,322	...	...	...	...	10 to 14 years.....		12,177	824	4,672	1,718	2,163	1,131	1,647
\$240 to \$479.....	5,431	1,091	3,993	259	90	1	...	15 to 19 years.....		2,056	102	375	589	370	512	111	
\$480 to \$719.....	1,732	...	603	841	287	...	...	20 years or more.....		1,578	7	541	418	221	142	252
\$720 to \$1,199.....	1,113	39	258	60	544	...	...	Median term.....years..		7	3	6	6	7	...	9
\$1,200 to \$2,399.....	1,036	...	104	442	347	38	107	Junior mortgages on properties acquired in 1949 to 1950.....		20,723	3,549	6,481	4,637	3,406	647	2,008	
\$2,400 or more.....	983	...	...	...	321	216	447	On demand.....		1,500	414	299	289	266	...	232
Median payment.....dollars..	383	...	313	...	...	...	...	Less than 5 years.....		7,949	2,524	2,830	1,465	919	53	160
Interest Rate								Interest Rate									
Total junior mortgages....	88,675	13,815	33,819	14,618	14,315	4,842	7,288	5 to 9 years.....		5,227	166	1,318	1,586	1,685	25	446	
Less than 4.0 percent.....	3,803	755	1,163	634	569	328	357	10 to 14 years.....		4,044	445	1,527	433	387	388	868	
4.0 percent.....	5,418	688	1,320	1,070	1,108	277	955	15 years or more.....		2,003	...	507	864	149	181	302	
4.1 to 4.5 percent.....	2,996	64	759	289	543	664	699	Median term.....years..		6	...	7	...	...	...	...
4.6 to 5.0 percent.....	29,566	2,875	8,602	5,271	7,016	2,331	3,481	Junior mortgages on properties acquired in 1949 to 1950.....		16,418	2,474	5,069	4,069	2,557	640	1,612	
5.1 to 6.0 percent.....	41,094	8,288	18,448	6,848	4,808	1,157	1,552	Less than \$240.....		2,280	1,330	931	...	20	...	...
6.1 percent or more.....	5,798	1,145	3,547	506	271	85	246	\$240 to \$479.....		5,074	844	2,629	1,425	177	...	...
Median interest rate percent..	6.0	6.0	6.0	5.5	5.0	5.0	4.7	\$480 to \$719.....		2,310	300	913	669	415	14	...	
Junior mortgages on properties acquired in 1949 to 1950.....		27,646	6,171	8,914	5,080	4											

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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			Subject	Total	Junior mortgage loan								
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 or more						
Total junior mortgages.....	16,676	2,682	13,558	439	TERM OF MORTGAGE	Total junior mortgages.....	16,678	2,682	13,560	439					
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS															
Total junior mortgages.....	16,676	2,682	13,558	439							Less than 10 years.....	102	11	91	...
Less than \$120.....	10,709	2,671	8,040	...							10 to 14 years.....	1,324	363	873	88
\$120 to \$239.....	5,641	11	5,518	113							15 to 19 years.....	4,037	624	3,282	133
\$240 or more.....	326	...	...	326							20 to 24 years.....	6,641	889	5,596	158
Median payment.....dollars..	87	...	95	...							25 years or more.....	4,574	795	3,718	60
Junior mortgages on properties acquired in 1949 to 1950.....											Median term.....years..	20	...	20	...
Less than \$120.....	5,550	1,285	4,265	...							Junior mortgages on properties acquired in 1949 to 1950.....				
\$120 to \$239.....	2,913	11	2,902	...							Less than 15 years.....	1,243	374	868	...
\$240 or more.....	194	...	...	194	15 to 19 years.....	3,255	282	2,841	133						
Median payment.....dollars..	88	...	95	...	20 to 24 years.....	2,807	113	2,634	61						
					25 years or more.....	1,354	527	827	...						
					Median term.....years..	19	...	19	...						

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						Subject	Total	Junior mortgage loan														
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more									
Total junior mortgages...	79,320	9,513	33,849	12,757	12,010	4,666	6,546	INTEREST RATE--Con.	Total junior mortgages on properties acquired in 1949 to 1950.....	28,580	5,084	12,409	4,562	3,704	876	1,954								
Second mortgages.....	75,735	9,020	32,963	11,923	11,304	4,468	6,078										Less than 4.0 percent.....	487	74	26	84	234	...	69
Other junior mortgages.....	3,585	493	886	834	706	198	468										4.0 percent.....	7,763	1,284	5,623	278	167	156	255
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS																	4.1 to 5.0 percent.....	8,430	765	1,999	1,793	2,346	441	1,132
Mortgages With Payments Which Include Both																	5.1 to 6.0 percent.....	11,173	2,877	4,519	2,339	844	279	317
Total junior mortgages.....	62,896	6,818	29,086	10,715	8,237	3,403	4,652										6.1 percent or more.....	727	84	282	68	113	...	181
Less than \$120.....	9,046	3,253	5,774	...	22										Median interest rate percent..							
\$120 to \$239.....	10,041	1,602	8,314	125										5.0							
\$240 to \$479.....	15,096	1,618	9,570	3,124	782	...	3										TERM OF MORTGAGE							
\$480 to \$719.....	8,972	306	3,216	3,456	1,844	23	128										Total junior mortgages.....							
\$720 to \$959.....	4,804	...	753	1,160	2,401	470	23	On demand.....	8,058	1,335	2,236	1,035	1,708	815	932									
\$960 to \$1,199.....	4,447	39	603	1,316	1,005	1,276	207	Less than 5 years.....	21,322	4,702	8,441	3,753	2,708	998	722									
\$1,200 to \$2,399.....	6,241	...	795	1,407	1,630	1,150	1,263	5 to 9 years.....	20,584	879	6,804	4,290	4,978	896	2,740									
\$2,400 or more.....	4,249	...	61	127	553	484	3,028	10 to 14 years.....	14,973	1,317	6,155	2,243	2,155	1,268	1,844									
Median payment.....dollars..	431	126	245	620	861	1,181	2,400+	15 to 19 years.....	5,107	168	3,143	790	304	547	159									
Junior mortgages on properties acquired in 1949 to 1950.....								20 to 24 years.....	5,272	653	4,109	199	25	144	146									
Less than \$120.....	5,400	2,127	3,253	...	20	...	...	25 years or more.....	4,014	459	2,963	449	135	1	6							
\$120 to \$239.....	4,372	780	3,591	...	...	...	...	Median term.....years..												
\$240 to \$479.....	5,575	695	2,958	1,755	168	...	...	8														
\$480 to \$719.....	2,659	208	1,098	834	506	14	...	TERM OF MORTGAGE																
\$720 to \$1,199.....	3,341	...	296	1,375	1,153	298	210	Total junior mortgages.....																
\$1,200 to \$2,399.....	1,924	...	274	415	639	299	299	On demand.....	1,531	322	334	289	354	...	232									
\$2,400 or more.....	1,297	...	...	4	202	42	1,050	Less than 5 years.....	7,938	3,104	2,618	905	834	272	206							
Median payment.....dollars..	342	101	197	600	...	...	2,400+	5 to 9 years.....	6,486	207	2,105	1,592	1,939	12	630							
INTEREST RATE								10 to 14 years.....	5,437	1,025	2,110	699	433	412	763									
Total junior mortgages.....	79,320	9,513	33,849	12,757	12,010	4,666	6,546	15 years or more.....	7,193	425	5,244	1,075	145	181	125									
Less than 4.0 percent.....	3,105	421	855	628	553	314	337	Median term.....years..																
4.0 percent.....	15,717	2,194	10,636	832	929	277	851	9																
4.1 to 5.0 percent.....	27,442	1,825	7,695	4,867	6,363	2,894	3,808	TERM OF MORTGAGE																
5.1 to 6.0 percent.....	29,777	4,269	13,107	6,111	3,894	1,096	1,304	Total junior mortgages.....																
6.1 percent or more.....	3,279	804	1,556	319	271	85	246	On demand.....	1,531	322	334	289	354	...	232									
Median interest rate percent..	5.0	6.0	5.0	5.5	5.0	5.0	4.7	Less than 5 years.....	7,938	3,104	2,618	905	834	272	206									
								5 to 9 years.....	6,486	207	2,105	1,592	1,939	12	630									
								10 to 14 years.....	5,437	1,025	2,110	699	433	412	763									
								15 years or more.....	7,193	425	5,244	1,075	145	181	125									
								Median term.....years..	9	4	12	8	7	...	...							

TOTAL RENTAL PROPERTIES

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					Subject	Total	Junior mortgage loan					
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 or more	
Total junior mortgages.....	26,029	6,984	13,529	2,299	2,305	918								
Second mortgages.....	25,017	6,651	12,961	2,299	2,282	810								
Other junior mortgages....	1,012	333	548	...	23	108								
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS						INTEREST RATE								
Mortgages with payments which include both.....	19,093	4,374	11,164	978	1,730	854	Less than 4.0 percent.....	751	334	361	6	16	34	
Less than \$120.....	4,830	1,762	3,068	...	...	...	4.0 percent.....	6,322	1,176	4,190	676	179	104
\$120 to \$239.....	3,183	586	2,599	...	...	...	4.1 to 5.0 percent.....	5,120	1,114	1,646	693	1,196	473
\$240 to \$479.....	5,646	948	4,244	397	60	...	5.1 to 6.0 percent.....	11,317	4,019	5,341	737	914	307	
\$480 to \$719.....	2,855	1,078	1,061	61	656	...	6.1 percent or more.....	2,519	341	1,991	187	...	...
\$720 to \$1,199.....	660	...	192	60	396	13	Median interest rate...percent..	6.0	...	6.0	...	...	...
\$1,200 to \$2,399.....	1,291	...	...	460	456	374	TERM OF MORTGAGE						
\$2,400 or more.....	628	...	...	...	162	467	On demand.....	3,990	1,675	1,331	697	253	35
Median payment.....dollars..	299	...	230	...	...	...	Less than 5 years.....	6,699	3,025	2,287	1,138	236	14
							5 to 9 years.....	6,127	512	4,120	293	925	281	
							10 to 14 years.....	3,432	486	1,937	75	572	363	
							15 to 19 years.....	1,925	597	1,030	94	205	...	
							20 to 24 years.....	2,672	352	2,070	...	23	227	
							25 years or more.....	1,183	336	755	...	92	...	
							Median term.....years..	8	...	9	

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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 89 percent	90 to 99 percent	100 percent or more
Total properties.....	632,014	120,429	90,171	113,465	93,289	86,217	53,378	75,253
PURCHASE PRICE								
Total properties.....	632,014	120,429	90,171	113,465	93,289	86,217	53,378	75,253
Less than \$2,000.....	41,805	4,104	3,901	5,862	5,230	7,395	2,634	12,686
\$2,000 to \$3,999.....	111,646	14,641	11,897	21,866	13,422	16,840	15,671	17,332
\$4,000 to \$5,999.....	109,311	17,452	11,348	19,082	17,346	16,879	12,461	14,761
\$6,000 to \$7,999.....	100,630	17,214	13,317	16,325	14,343	13,299	9,302	16,859
\$8,000 to \$9,999.....	67,284	12,594	10,809	10,512	12,427	11,095	3,998	5,874
\$10,000 to \$11,999.....	48,579	10,794	7,551	8,551	8,210	7,259	3,779	2,453
\$12,000 to \$14,999.....	41,903	10,028	7,693	9,182	7,326	3,481	1,766	2,439
\$15,000 to \$19,999.....	35,937	9,314	7,777	8,611	4,900	3,283	899	1,174
\$20,000 to \$24,999.....	19,753	7,593	4,772	3,359	1,779	1,213	699	349
\$25,000 to \$49,999.....	33,627	12,455	7,246	6,240	4,690	2,058	410	544
\$50,000 to \$99,999.....	12,712	3,437	2,920	2,691	1,677	1,409	291	291
\$100,000 or more.....	8,827	803	940	1,183	1,939	2,006	1,468	491
Median purchase price.....dollars..	7,000	8,800	8,700	7,000	7,400	6,200	5,300	5,000
Properties acquired in 1949 to 1950.....	221,161	40,891	33,166	37,160	33,780	29,314	22,180	24,760
Less than \$2,000.....	16,161	1,986	1,888	2,481	1,473	1,932	1,084	5,323
\$2,000 to \$3,999.....	40,564	6,215	4,342	5,761	4,580	5,669	8,435	5,568
\$4,000 to \$5,999.....	35,940	6,088	4,049	6,195	5,027	5,904	4,171	4,516
\$6,000 to \$7,999.....	32,769	4,577	4,369	5,114	5,333	5,564	3,517	4,308
\$8,000 to \$9,999.....	22,690	3,290	4,001	3,597	5,154	3,735	1,216	1,710
\$10,000 to \$11,999.....	18,990	4,275	2,521	3,064	3,470	3,064	1,679	929
\$12,000 to \$14,999.....	17,113	3,980	3,454	3,438	3,414	969	656	1,204
\$15,000 to \$19,999.....	13,085	3,077	2,829	3,334	921	2,052	299	581
\$20,000 to \$24,999.....	6,529	2,249	1,345	1,274	767	362	384	156
\$25,000 to \$49,999.....	10,159	3,590	2,933	2,080	1,113	283	55	111
\$50,000 or more.....	7,161	1,564	1,435	822	1,397	911	684	354
Median purchase price.....dollars..	6,900	8,700	8,700	7,400	8,200	6,400	4,700	4,900
New structures.....	42,480	8,069	5,848	5,672	6,156	6,924	5,011	4,821
Less than \$4,000.....	6,984	1,538	1,467	300	428	1,284	539	1,432
\$4,000 to \$5,999.....	5,542	1,054	773	842	790	395	995	697
\$6,000 to \$7,999.....	8,329	1,169	484	623	1,068	1,909	1,691	1,388
\$8,000 to \$9,999.....	5,388	579	501	967	931	1,418	355	642
\$10,000 to \$14,999.....	8,253	2,007	960	1,337	1,803	950	816	384
\$15,000 to \$24,999.....	4,519	1,067	987	1,156	815	380	117	...
\$25,000 or more.....	3,465	655	477	447	321	588	498	278
Median purchase price.....dollars..	8,100	8,700	9,100	10,300	9,600	7,800	7,100	6,500
Properties acquired in 1946 to 1948.....	284,196	59,408	39,675	53,377	38,654	34,679	21,491	36,960
Less than \$2,000.....	13,386	1,791	1,644	2,091	1,145	2,319	679	3,717
\$2,000 to \$3,999.....	43,556	5,268	4,492	11,761	5,011	5,076	4,275	7,683
\$4,000 to \$5,999.....	46,741	8,844	4,237	7,745	6,959	6,737	5,069	7,158
\$6,000 to \$7,999.....	52,011	9,400	6,157	8,025	5,606	4,973	4,973	11,628
\$8,000 to \$9,999.....	34,370	7,889	5,070	4,820	5,716	5,076	2,217	3,584
\$10,000 to \$11,999.....	21,791	3,867	3,791	3,772	4,252	3,322	1,668	1,120
\$12,000 to \$14,999.....	17,694	4,398	3,046	4,257	2,587	1,601	936	872
\$15,000 to \$19,999.....	17,361	4,549	3,525	4,127	2,289	1,910	386	562
\$20,000 to \$24,999.....	11,128	4,743	2,890	1,771	689	631	240	165
\$25,000 to \$49,999.....	15,913	6,235	3,307	2,831	2,247	788	238	272
\$50,000 or more.....	10,245	2,424	1,516	2,177	1,526	1,613	810	179
Median purchase price.....dollars..	7,500	8,800	9,200	7,100	7,900	7,100	6,200	5,900
Properties acquired in 1942 to 1945.....	80,276	9,702	11,236	17,728	14,653	12,469	6,302	8,211
Less than \$2,000.....	7,390	315	299	880	2,117	545	578	2,656
\$2,000 to \$3,999.....	17,138	1,919	1,632	3,711	2,174	3,606	1,722	2,377
\$4,000 to \$5,999.....	18,348	1,792	2,079	3,780	3,710	2,909	2,155	1,920
\$6,000 to \$7,999.....	10,469	1,240	2,210	2,564	1,949	1,249	694	567
\$8,000 to \$9,999.....	6,489	661	1,070	1,301	1,243	1,759	307	155
\$10,000 to \$14,999.....	9,033	1,512	1,619	2,632	1,256	1,141	561	321
\$15,000 to \$24,999.....	4,144	844	1,176	1,213	537	284	86	28
\$25,000 to \$49,999.....	4,771	1,228	675	1,049	1,257	378	55	131
\$50,000 or more.....	2,494	191	476	598	410	598	164	56
Median purchase price.....dollars..	5,600	7,100	7,100	6,300	5,500	5,400	4,700	2,900
Properties acquired in 1940 to 1941.....	16,869	2,157	1,501	1,882	3,329	4,748	1,792	1,465
Less than \$2,000.....	1,547	...	39	256	461	186	230	376
\$2,000 to \$3,999.....	4,895	514	123	453	1,132	1,515	470	688
\$4,000 to \$5,999.....	2,626	141	75	245	404	847	613	301
\$6,000 to \$7,999.....	1,731	124	230	217	615	409	88	49
\$8,000 to \$9,999.....	1,293	25	227	219	267	388	167	...
\$10,000 to \$14,999.....	1,681	794	203	143	85	414	9	33
\$15,000 to \$24,999.....	1,208	192	423	97	169	254	75	...
\$25,000 to \$49,999.....	1,181	339	26	176	68	512	60	2
\$50,000 or more.....	707	28	155	76	128	223	80	16
Median purchase price.....dollars..	5,500	...	...	...	...	5,500	...	...
Properties acquired in 1939 or earlier.....	29,442	8,271	4,523	3,318	2,873	5,007	1,613	3,857
Less than \$2,000.....	3,321	12	31	154	34	2,413	63	614
\$2,000 to \$3,999.....	5,423	725	1,238	180	525	974	769	1,016
\$4,000 to \$5,999.....	5,656	587	908	1,117	1,246	482	453	866
\$6,000 to \$7,999.....	3,650	1,873	351	406	213	471	30	307
\$8,000 to \$9,999.....	2,442	729	441	575	47	137	91	425
\$10,000 to \$14,999.....	4,180	1,996	610	427	472	229	36	413
\$15,000 to \$24,999.....	2,235	1,253	361	154	176	134	148	11
\$25,000 to \$49,999.....	1,603	1,063	305	104	5	97	2	28
\$50,000 or more.....	932	33	278	201	155	70	21	177
Median purchase price.....dollars..	6,200	10,300	6,800	...	...	2,100	...	...
Year property acquired not reported.....	70	...	70	...	...	...	...	...

TOTAL RENTAL PROPERTIES

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 89 percent	90 to 99 percent	100 percent or more
INTEREST RATE ON FIRST MORTGAGE								
Total properties.....	631,958	120,409	90,157	113,447	93,283	86,182	53,358	75,240
Less than 4.0 percent.....	13,857	3,639	1,725	1,541	679	2,572	1,025	2,684
4.0 percent.....	144,193	13,684	9,210	20,648	21,522	24,209	22,724	32,233
4.1 to 4.5 percent.....	88,100	15,144	17,002	16,649	15,229	14,058	6,113	3,929
4.6 to 5.0 percent.....	169,830	41,414	32,384	36,543	23,641	18,586	5,497	11,784
5.1 to 6.0 percent.....	196,534	40,803	27,472	35,283	30,207	25,123	17,273	20,390
6.1 percent or more.....	19,444	5,725	2,364	2,783	2,005	1,634	726	4,220
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.6	4.5	4.5
Properties acquired in 1949 to 1950.....								
Total.....	221,144	40,878	33,157	37,146	33,776	29,296	22,173	24,752
Less than 4.0 percent.....	3,997	618	416	430	325	702	409	1,100
4.0 percent.....	40,753	3,848	2,646	5,054	6,031	7,414	7,233	8,540
4.1 to 4.5 percent.....	29,870	5,701	5,425	5,131	6,559	4,090	1,966	1,002
4.6 to 5.0 percent.....	54,361	11,373	11,503	10,917	8,103	6,031	2,246	4,193
5.1 to 6.0 percent.....	82,257	16,458	11,903	14,140	11,652	10,458	10,013	7,638
6.1 percent or more.....	9,906	2,880	1,264	1,474	1,106	601	306	2,279
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.8	4.9	5.0
Properties acquired in 1946 to 1948.....								
Total.....	284,172	59,404	39,669	53,380	38,656	34,669	21,486	36,955
Less than 4.0 percent.....	6,464	2,293	856	689	278	862	416	1,074
4.0 percent.....	88,190	7,281	4,547	13,538	13,490	14,311	13,562	21,475
4.1 to 4.5 percent.....	28,923	6,179	8,086	6,307	3,834	1,833	1,199	1,494
4.6 to 5.0 percent.....	74,231	21,954	13,918	17,566	9,272	6,147	1,210	4,172
5.1 to 6.0 percent.....	80,113	19,287	11,366	14,477	11,393	10,648	4,800	8,148
6.1 percent or more.....	6,251	2,410	896	803	389	868	299	592
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.6	4.0	4.0
Properties acquired in 1942 to 1945.....								
Total.....	80,272	9,698	11,237	17,725	14,654	12,466	6,298	8,211
Less than 4.0 percent.....	1,627	364	237	205	2	544	158	118
4.0 percent.....	10,474	1,454	1,160	1,618	1,756	1,544	1,449	1,497
4.1 to 4.5 percent.....	19,666	1,091	2,342	4,227	3,592	4,879	2,334	1,207
4.6 to 5.0 percent.....	22,196	3,981	4,083	5,976	3,496	2,608	586	1,469
5.1 to 6.0 percent.....	23,683	2,393	3,415	5,246	5,376	2,773	1,650	2,830
6.1 percent or more.....	2,626	415	...	453	432	118	121	1,090
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.5	4.4	5.0
Properties acquired in 1940 to 1941.....								
Total.....	16,863	2,158	1,501	1,882	3,327	4,748	1,791	1,466
Less than 4.0 percent.....	418	20	...	5	5	221	37	131
4.0 percent.....	1,447	20	281	47	202	572	226	100
4.1 to 4.5 percent.....	4,506	455	472	380	859	2,087	207	49
4.6 to 5.0 percent.....	5,772	833	578	700	1,103	1,151	915	495
5.1 to 6.0 percent.....	4,423	830	170	750	1,114	699	406	456
6.1 percent or more.....	297	...	...	...	44	18	...	235
Median interest rate.....percent..	5.0	...	...	...	...	4.4	...	...
Properties acquired in 1939 or earlier.....								
Total.....	29,437	8,271	4,523	3,314	2,870	5,003	1,610	3,856
Less than 4.0 percent.....	1,351	344	216	212	69	243	5	261
4.0 percent.....	3,329	1,081	576	391	43	368	254	621
4.1 to 4.5 percent.....	5,072	1,718	614	604	385	1,169	407	177
4.6 to 5.0 percent.....	13,270	3,273	2,302	1,384	1,667	2,649	540	1,455
5.1 to 6.0 percent.....	6,061	1,835	611	670	672	545	404	1,318
6.1 percent or more.....	364	20	204	53	34	29	...	24
Median interest rate.....percent..	5.0	5.0	5.0	...	...	4.6	...	...
Year property acquired not reported.....								
Total.....	70	...	70	...	...	...	...	...

TOTAL RENTAL PROPERTIES

Table 9a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: 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 89 percent	90 to 99 percent	100 percent or more
INTEREST RATE--Con.								
Properties acquired in 1949 to 1950.....	178,725	39,629	30,342	31,404	25,939	19,536	14,507	17,391
Less than 4.0 percent.....	3,941	618	416	430	307	700	395	1,078
4.0 percent.....	12,796	3,680	1,451	1,739	2,254	828	1,145	1,705
4.1 to 4.5 percent.....	15,464	4,620	3,805	2,704	2,517	918	402	498
4.6 to 5.0 percent.....	54,361	11,373	11,503	10,917	8,103	6,031	2,246	4,193
5.1 to 6.0 percent.....	82,237	16,458	11,903	14,140	11,652	10,458	10,013	7,638
6.1 percent or more.....	9,906	2,880	1,264	1,474	1,106	601	306	2,279
Median interest rate.....percent..	5.5	5.0	5.0	5.0	5.0	5.1	5.2	6.0
Properties acquired in 1946 to 1948.....	215,450	57,929	37,000	48,312	26,874	21,061	7,744	16,566
Less than 4.0 percent.....	6,318	2,292	856	689	262	855	307	1,061
4.0 percent.....	29,302	6,826	3,810	10,247	3,508	1,888	894	2,136
4.1 to 4.5 percent.....	19,235	5,160	6,154	4,530	2,050	655	234	457
4.6 to 5.0 percent.....	74,231	21,954	13,918	17,566	9,272	6,147	1,210	4,172
5.1 to 6.0 percent.....	80,113	19,287	11,366	14,477	11,393	10,648	4,800	8,148
6.1 percent or more.....	6,251	2,410	896	803	389	868	299	592
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	5.1	5.2	6.0
Properties acquired in 1942 to 1945.....	66,429	9,284	10,212	15,264	12,823	8,373	3,553	6,934
Less than 4.0 percent.....	1,581	364	237	205	2	533	128	113
4.0 percent.....	8,248	1,454	1,050	1,453	1,714	744	995	842
4.1 to 4.5 percent.....	8,384	786	1,427	2,112	1,803	1,597	73	590
4.6 to 5.0 percent.....	21,907	3,872	4,083	5,795	3,496	2,608	586	1,469
5.1 to 6.0 percent.....	23,683	2,393	3,415	5,246	5,376	2,773	1,650	2,830
6.1 percent or more.....	2,626	415	...	453	432	118	121	1,090
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.8	...	6.0
Properties acquired in 1941 or earlier.....	41,526	10,342	5,646	4,596	4,692	8,145	3,058	5,062
Less than 4.0 percent.....	1,664	364	216	215	73	363	41	392
4.0 percent.....	4,409	1,101	748	422	232	934	437	540
4.1 to 4.5 percent.....	7,393	2,148	998	795	662	2,016	560	217
4.6 to 5.0 percent.....	16,925	4,044	2,699	1,691	1,861	3,541	1,210	1,880
5.1 to 6.0 percent.....	10,474	2,665	781	1,420	1,786	1,244	810	1,774
6.1 percent or more.....	661	20	204	53	78	47	...	259
Median interest rate.....percent..	4.8	4.7	4.7	4.8	4.9	4.7	...	4.9
Year property acquired not reported.....	70	...	70	...	...	...	...	...

RESIDENTIAL FINANCING

Table 9b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: 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 89 percent	90 to 99 percent	100 percent or more
Total properties.....	71,841	2,861	5,249	9,444	13,947	17,558	10,974	11,835
PURCHASE PRICE								
Total properties.....	71,841	2,861	5,249	9,444	13,947	17,558	10,974	11,835
Less than \$4,000.....	5,679	...	181	378	1,365	2,142	1,306	309
\$4,000 to \$5,999.....	10,760	266	390	1,908	1,387	3,216	2,424	1,175
\$6,000 to \$7,999.....	17,651	18	1,239	1,278	1,484	3,126	3,264	7,249
\$8,000 to \$9,999.....	12,512	853	994	1,199	3,489	4,508	682	793
\$10,000 to \$11,999.....	7,202	198	585	1,677	2,158	1,069	673	841
\$12,000 to \$14,999.....	7,049	762	227	1,498	1,744	797	1,223	801
\$15,000 to \$24,999.....	5,618	427	1,098	1,328	1,388	1,096	28	260
\$25,000 or more.....	5,370	337	535	178	932	1,604	1,374	407
Median purchase price.....dollars..	8,200	...	8,800	9,800	9,500	8,100	7,000	7,500
Properties acquired in 1949 to 1950.....	22,777	1,115	1,694	3,207	5,178	5,705	3,833	2,059
Less than \$6,000.....	1,923	181	12	314	162	398	536	320
\$6,000 to \$9,999.....	10,037	118	360	564	2,042	3,828	2,021	1,111
\$10,000 to \$14,999.....	5,958	559	199	1,405	1,938	807	697	394
\$15,000 to \$24,999.....	2,608	200	777	864	744	...	28	...
\$25,000 or more.....	2,251	57	346	60	292	672	590	234
Median purchase price.....dollars..	9,700	...	...	...	11,100	8,400	...	...
Properties acquired in 1946 to 1948.....	31,414	1,243	2,261	3,191	5,437	6,308	4,116	8,864
Less than \$6,000.....	2,955	...	378	335	84	807	720	633
\$6,000 to \$7,999.....	9,839	...	442	384	828	652	1,190	6,346
\$8,000 to \$9,999.....	5,754	626	340	500	1,436	1,945	436	471
\$10,000 to \$14,999.....	7,398	363	592	1,422	1,948	953	1,104	1,016
\$15,000 to \$24,999.....	2,765	105	321	439	546	1,096	...	260
\$25,000 or more.....	2,703	149	188	111	595	855	666	138
Median purchase price.....dollars..	8,900	...	...	...	10,500	9,700	...	7,400
Properties acquired in 1942 to 1945.....	12,927	416	916	2,462	1,825	3,938	2,721	652
Less than \$4,000.....	2,787	...	...	315	637	1,071	717	47
\$4,000 to \$5,999.....	5,031	85	...	911	668	1,687	1,458	224
\$6,000 to \$9,999.....	3,757	109	894	859	466	1,018	299	114
\$10,000 or more.....	1,352	222	22	377	54	162	247	267
Properties acquired in 1941 or earlier.....	4,723	87	378	584	1,507	1,607	304	260
Less than \$4,000.....	2,013	...	181	63	556	900	245	70
\$4,000 to \$5,999.....	1,730	...	...	348	645	495	53	190
\$6,000 to \$9,999.....	776	18	197	170	201	191	...	...
\$10,000 or more.....	204	69	...	3	105	21	6	...
Year property acquired not reported.....	...	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	353	1	...	2	35	121	154	40
4.0 percent.....	31,500	256	908	2,358	4,803	8,300	5,724	9,557
4.1 to 4.5 percent.....	37,561	2,430	4,555	6,508	8,197	8,872	4,844	2,167
4.6 to 5.0 percent.....	2,406	171	181	574	909	259	245	70
Median interest rate.....percent..	4.5	...	4.5	4.5	4.5	4.1	4.0	4.0

TOTAL RENTAL PROPERTIES

Table 9c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: 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 89 percent	90 to 99 percent	100 percent or more
Total properties.....	57,949	367	1,644	4,432	9,011	11,522	13,532	17,462
PURCHASE PRICE								
Total properties.....	57,949	367	1,644	4,432	9,011	11,522	13,532	17,462
Less than \$4,000.....	8,919	...	344	591	575	760	3,017	3,645
\$4,000 to \$5,999.....	14,536	162	49	1,028	2,116	1,759	3,406	6,017
\$6,000 to \$7,999.....	14,316	91	544	796	2,267	3,382	3,106	4,135
\$8,000 to \$9,999.....	10,366	16	401	765	1,651	2,419	2,240	2,878
\$10,000 or more.....	9,812	98	316	1,252	2,402	3,202	1,763	787
Median purchase price.....dollars..	6,900	...	...	7,600	7,600	7,900	6,200	5,700
Properties acquired in 1949 to 1950.....	19,654	136	1,123	2,538	2,660	4,062	3,839	5,305
Less than \$4,000.....	3,379	...	334	251	190	398	1,353	853
\$4,000 to \$9,999.....	11,946	129	580	1,470	1,850	1,940	1,727	4,265
\$10,000 or more.....	4,329	7	219	817	620	1,724	759	187
Median purchase price.....dollars..	7,100	...	...	...	...	...	...	5,500
Properties acquired in 1945 to 1948.....	38,240	231	521	1,878	6,345	7,460	9,654	12,157
Less than \$6,000.....	15,882	140	109	340	2,268	2,079	4,784	6,160
\$6,000 to \$9,999.....	16,875	...	315	1,103	2,295	3,903	3,866	5,397
\$10,000 or more.....	5,483	91	97	435	1,782	1,478	1,004	600
Median purchase price.....dollars..	6,800	...	...	...	7,300	7,500	6,700	6,100
Year property acquired not reported.....	...	...	...	...	...	...	...	...

RESIDENTIAL FINANCING

Table 9d.—PURCHASE PRICE OF PROPERTY AND INTEREST RATE ON FIRST MORTGAGE, 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 89 percent	90 to 99 percent	100 percent or more
Total properties.....	411,928	77,856	61,875	73,023	63,804	61,284	31,294	42,917
PURCHASE PRICE								
Total properties.....	411,928	77,856	61,875	73,023	63,804	61,284	31,294	42,917
Less than \$2,000.....	15,802	1,561	816	1,910	1,768	4,238	1,388	4,124
\$2,000 to \$3,999.....	51,461	5,869	6,355	8,749	6,732	10,426	5,644	7,697
\$4,000 to \$5,999.....	64,531	8,515	6,679	11,065	10,771	10,926	7,895	8,706
\$6,000 to \$7,999.....	66,066	10,767	7,861	10,219	9,791	8,928	5,970	12,548
\$8,000 to \$9,999.....	50,035	8,912	7,604	7,720	9,368	9,323	3,060	4,069
\$10,000 to \$11,999.....	35,516	6,031	6,044	6,387	6,309	6,034	2,793	1,933
\$12,000 to \$14,999.....	34,009	7,465	5,854	8,050	6,245	3,301	1,655	1,448
\$15,000 to \$19,999.....	30,250	8,184	6,435	6,723	4,196	3,028	699	1,001
\$20,000 to \$24,999.....	15,983	6,276	3,866	2,689	1,394	994	448	325
\$25,000 to \$49,999.....	28,453	10,255	6,674	5,672	3,757	1,574	218	313
\$50,000 to \$99,999.....	11,705	3,221	2,759	2,665	1,605	975	200	284
\$100,000 or more.....	8,097	800	928	1,174	1,868	1,537	1,324	469
Median purchase price.....dollars..	8,200	10,800	10,500	9,000	8,500	7,100	6,200	6,200
Properties acquired in 1949 to 1950.....	128,326	23,565	19,515	21,719	22,762	18,287	10,506	12,028
Less than \$2,000.....	5,752	888	552	472	511	392	825	2,114
\$2,000 to \$3,999.....	12,832	2,059	1,721	2,108	1,273	2,432	1,616	1,626
\$4,000 to \$5,999.....	18,643	2,561	1,667	3,267	3,019	3,270	2,369	2,493
\$6,000 to \$7,999.....	19,390	2,212	2,447	2,782	3,382	3,605	2,103	2,866
\$8,000 to \$9,999.....	15,980	2,076	2,057	2,530	4,243	3,295	755	1,034
\$10,000 to \$11,999.....	13,170	1,990	1,736	2,215	2,896	2,481	1,238	623
\$12,000 to \$14,999.....	12,127	2,989	2,233	2,463	2,693	889	638	224
\$15,000 to \$19,999.....	10,280	2,508	2,083	2,383	1,847	798	208	459
\$20,000 to \$24,999.....	5,042	2,011	1,035	855	584	274	133	156
\$25,000 to \$49,999.....	8,742	2,861	2,604	1,838	1,040	259	44	98
\$50,000 to \$99,999.....	3,530	1,293	860	508	540	182	62	87
\$100,000 or more.....	2,838	117	520	298	734	410	515	248
Median purchase price.....dollars..	8,700	11,900	11,100	9,700	9,500	7,600	6,400	5,800
Properties acquired in 1946 to 1948.....	184,353	37,929	28,780	32,998	25,259	23,580	13,121	22,715
Less than \$2,000.....	4,073	498	168	817	502	1,066	54	968
\$2,000 to \$3,999.....	18,850	1,814	2,567	4,000	2,672	2,828	1,720	3,253
\$4,000 to \$5,999.....	25,121	4,233	2,203	3,508	3,681	4,529	2,783	4,191
\$6,000 to \$7,999.....	34,598	6,129	4,079	4,808	4,110	3,499	3,093	8,885
\$8,000 to \$9,999.....	24,727	5,586	3,991	3,285	3,691	3,744	1,854	2,578
\$10,000 to \$11,999.....	15,538	1,650	3,069	2,661	2,971	2,699	1,487	1,002
\$12,000 to \$14,999.....	15,375	3,065	2,582	4,111	2,362	1,526	869	861
\$15,000 to \$19,999.....	15,100	4,010	3,174	3,453	1,881	1,778	277	531
\$20,000 to \$24,999.....	9,095	3,664	2,469	1,595	487	500	240	141
\$25,000 to \$49,999.....	12,548	4,921	3,080	2,593	1,392	381	57	128
\$50,000 or more.....	9,328	2,359	1,398	2,167	1,510	1,029	687	177
Median purchase price.....dollars..	8,600	10,700	10,800	10,000	8,600	7,900	7,200	7,100
Properties acquired in 1942 to 1945.....	61,199	7,594	8,469	13,953	11,485	10,725	4,856	4,135
Less than \$2,000.....	2,860	163	26	501	707	545	339	580
\$2,000 to \$3,999.....	11,966	1,094	1,144	2,189	1,689	2,982	1,340	1,529
\$4,000 to \$5,999.....	14,403	1,469	1,826	3,139	3,023	2,100	1,877	964
\$6,000 to \$7,999.....	7,871	779	1,110	2,158	1,676	1,035	656	461
\$8,000 to \$9,999.....	5,865	557	976	1,111	1,120	1,759	193	155
\$10,000 to \$14,999.....	8,021	1,448	1,496	2,428	1,075	1,097	171	313
\$15,000 to \$24,999.....	3,364	822	756	875	537	284	66	28
\$25,000 or more.....	6,849	1,262	1,135	1,552	1,658	923	214	105
Median purchase price.....dollars..	6,300	9,100	8,100	7,000	6,300	5,700	4,700	3,900
Properties acquired in 1941 or earlier.....	37,980	8,768	5,041	4,353	4,298	8,692	2,811	4,039
Less than \$2,000.....	3,117	12	70	120	48	2,235	170	462
\$2,000 to \$3,999.....	7,743	902	853	452	1,098	2,184	968	1,289
\$4,000 to \$5,999.....	6,384	252	983	1,151	1,048	1,027	866	1,058
\$6,000 to \$7,999.....	4,207	1,647	225	794	623	789	118	336
\$8,000 to \$9,999.....	3,463	693	580	471	623	789	118	336
\$10,000 to \$14,999.....	5,294	2,354	782	559	314	525	258	302
\$15,000 to \$24,999.....	3,352	1,445	784	251	557	643	45	358
\$25,000 or more.....	4,420	1,463	764	555	356	901	163	223
Median purchase price.....dollars..	6,800	11,100	9,200	7,900	7,900	3,900	...	4,500
Year property acquired not reported.....	70	...	70	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	8,324	2,573	729	1,409	444	1,837	241	1,096
4.0 percent.....	94,801	9,177	7,134	10,520	15,041	18,328	14,011	20,615
4.1 to 4.5 percent.....	70,493	13,423	13,574	14,029	11,197	11,355	4,500	2,430
4.6 to 5.0 percent.....	121,564	30,154	23,859	25,651	17,325	13,611	4,045	6,934
5.1 to 6.0 percent.....	109,651	21,202	16,153	20,280	18,825	15,007	8,434	9,779
6.1 percent or more.....	7,064	1,317	421	1,117	970	1,122	67	2,058
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.5	4.2	4.0

TOTAL RENTAL PROPERTIES

Table 9c.—PURCHASE PRICE OF PROPERTY AND INTEREST RATE ON FIRST MORTGAGE, 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 89 percent	90 to 99 percent	100 percent or more
Total properties.....	220,086	42,573	28,296	40,442	29,485	24,933	22,084	32,336
PURCHASE PRICE								
Total properties.....	220,086	42,573	28,296	40,442	29,485	24,933	22,084	32,336
Less than \$2,000.....	26,003	2,543	3,085	3,952	3,462	3,157	1,246	8,562
\$2,000 to \$3,999.....	60,185	8,772	5,542	13,117	6,690	6,414	10,027	9,635
\$4,000 to \$5,999.....	44,760	8,937	4,669	8,017	6,575	5,953	4,566	6,055
\$6,000 to \$7,999.....	34,564	6,447	5,456	6,107	4,552	4,371	3,332	4,311
\$8,000 to \$9,999.....	17,249	3,682	3,205	2,792	3,059	1,772	938	1,805
\$10,000 to \$11,999.....	13,063	4,763	1,507	2,164	1,901	1,225	986	520
\$12,000 to \$14,999.....	7,894	2,563	1,339	1,132	1,081	180	111	991
\$15,000 to \$24,999.....	9,457	2,447	2,248	2,558	1,089	474	451	197
\$25,000 or more.....	6,921	2,419	745	603	1,076	1,387	427	260
Median purchase price.....dollars..	5,000	6,200	6,200	4,700	5,100	4,900	3,900	3,500
Properties acquired in 1949 to 1950.....	92,835	17,326	13,651	15,441	11,018	11,027	11,674	12,732
Less than \$2,000.....	10,409	1,098	1,336	2,009	962	1,540	259	3,209
\$2,000 to \$3,999.....	27,732	4,156	2,621	3,653	3,307	3,237	6,819	3,942
\$4,000 to \$5,999.....	17,297	3,527	2,382	2,928	2,008	2,634	1,802	2,023
\$6,000 to \$7,999.....	13,379	2,365	1,922	2,332	1,951	1,959	1,414	1,442
\$8,000 to \$9,999.....	6,710	1,214	1,944	1,067	911	440	461	676
\$10,000 to \$11,999.....	5,820	2,285	785	849	574	583	441	306
\$12,000 to \$14,999.....	4,986	991	1,221	975	721	80	18	980
\$15,000 to \$24,999.....	4,292	807	1,056	1,370	388	211	342	122
\$25,000 or more.....	2,210	883	384	258	196	343	118	32
Median purchase price.....dollars..	4,900	5,900	6,300	5,400	4,900	4,500	3,600	3,600
Properties acquired in 1946 to 1948.....	99,843	21,497	10,895	20,379	13,395	11,099	8,370	14,245
Less than \$2,000.....	9,313	1,293	1,476	1,274	643	1,253	625	2,749
\$2,000 to \$3,999.....	24,706	3,454	1,925	7,761	2,339	2,248	2,555	4,430
\$4,000 to \$5,999.....	21,620	4,611	2,034	4,237	3,278	2,208	2,886	2,967
\$6,000 to \$7,999.....	17,413	3,271	2,078	3,217	2,123	2,107	1,880	2,743
\$8,000 to \$9,999.....	9,643	2,303	1,079	1,535	2,025	1,332	363	1,006
\$10,000 to \$14,999.....	8,572	3,530	1,186	1,257	1,506	698	248	129
\$15,000 to \$24,999.....	4,294	1,618	772	850	610	263	109	75
\$25,000 or more.....	4,282	1,379	345	248	871	990	304	146
Median purchase price.....dollars..	5,400	6,700	6,000	4,400	6,300	5,800	4,800	3,900
Properties acquired in 1942 to 1945.....	19,077	2,108	2,767	3,775	3,168	1,744	1,446	4,076
Less than \$4,000.....	9,702	977	761	1,901	1,895	624	621	2,924
\$4,000 to \$9,999.....	7,167	888	1,447	1,237	1,083	1,023	430	1,062
\$10,000 or more.....	2,208	243	559	637	190	97	395	90
Properties acquired in 1941 or earlier.....	8,331	1,660	983	847	1,904	1,063	594	1,283
Less than \$4,000.....	4,326	337	508	471	1,006	669	394	943
\$4,000 to \$9,999.....	3,344	487	444	363	807	393	200	252
\$10,000 or more.....	661	436	31	13	91	1	...	88
Year property acquired not reported.....	...	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	5,533	1,066	996	132	235	735	784	1,588
4.0 percent.....	49,392	4,507	2,076	10,128	6,481	5,881	8,713	11,618
4.1 to 4.5 percent.....	17,607	1,721	3,428	2,620	4,032	2,703	1,613	1,499
4.6 to 5.0 percent.....	48,266	11,260	8,525	10,892	6,316	4,975	1,452	4,850
5.1 to 6.0 percent.....	86,883	19,601	11,319	15,003	11,382	10,116	8,859	10,611
6.1 percent or more.....	12,380	4,408	1,943	1,666	1,035	512	659	2,162
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.8	4.5	5.0

RESIDENTIAL FINANCING

Table 10.—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					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			Less than 60 percent	60 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	76,160	9,423	20,499	16,700	12,899	16,692	NUMBER OF MORTGAGES ON PROPERTY						
PURCHASE PRICE							Total properties.....						76,143
Total properties.....	76,160	9,423	20,499	16,700	12,899	16,692	Two mortgages.....						74,518
Less than \$4,000.....	5,954	543	1,290	1,026	639	2,458	Three mortgages or more.....						1,625
\$4,000 to \$5,999.....	7,934	313	1,555	1,960	1,609	2,505	Properties acquired to 1949 to 1950..						31,942
\$6,000 to \$7,999.....	16,645	815	3,164	3,674	3,802	5,203	Two mortgages.....						31,262
\$8,000 to \$9,999.....	10,386	625	1,807	2,590	3,232	2,138	Three mortgages or more.....						680
\$10,000 to \$11,999.....	6,426	864	1,295	1,516	1,042	1,718	INTEREST RATE ON FIRST MORTGAGE						
\$12,000 to \$14,999.....	7,944	2,593	2,292	1,847	729	484	Total properties.....						76,152
\$15,000 to \$19,999.....	6,418	1,122	3,002	980	519	801	Less than 4.0 percent.....						878
\$20,000 to \$29,999.....	4,654	615	1,634	865	670	876	4.0 percent.....						12,269
\$30,000 to \$49,999.....	4,549	918	2,415	718	203	294	4.1 to 4.5 percent.....						21,580
\$50,000 to \$99,999.....	3,068	820	1,158	807	146	138	4.6 to 5.0 percent.....						17,347
\$100,000 or more.....	2,182	195	887	717	308	77	5.1 to 6.0 percent.....						20,636
Median purchase price.....dollars..	9,500	13,700	13,400	9,300	8,200	7,300	6.1 percent or more.....						3,442
Properties acquired in 1949 to 1950.	31,949	2,782	8,618	8,449	5,862	6,262	Median interest rate.....percent..						4.9
Less than \$6,000.....	6,012	100	1,059	1,616	1,407	1,833	Properties acquired in 1949 to 1950..						31,949
\$6,000 to \$7,999.....	7,390	256	1,469	1,695	1,415	2,559	Less than 4.0 percent.....						185
\$8,000 to \$9,999.....	5,177	144	1,015	1,504	1,401	1,097	4.0 percent.....						4,806
\$10,000 to \$19,999.....	7,974	1,413	2,662	2,150	1,118	640	4.1 to 4.5 percent.....						10,697
\$20,000 to \$49,999.....	3,126	604	1,221	766	456	81	4.6 to 5.0 percent.....						5,854
\$50,000 or more.....	2,290	265	1,192	718	65	52	5.1 to 6.0 percent.....						9,460
Median purchase price.....dollars..	9,000	...	12,900	9,200	8,100	7,300	6.1 percent or more.....						947
New structures.....	5,193	297	672	1,203	1,240	1,782	Median interest rate.....percent..						4.6
Less than \$10,000.....	3,422	72	191	617	820	1,724	Properties acquired in 1949 to 1950..						20,314
\$10,000 to \$19,999.....	1,167	...	267	572	291	37	Less than 4.0 percent.....						181
\$20,000 to \$49,999.....	308	168	29	...	110	...	4.0 percent.....						1,522
\$50,000 or more.....	296	57	185	14	19	21	4.1 to 4.5 percent.....						2,350

Table 10a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: 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					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			Less than 60 percent	60 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	53,449	9,071	18,183	11,381	4,670	10,191	NUMBER OF MORTGAGES ON PROPERTY—Con.						
PURCHASE PRICE							Properties acquired in 1949 to 1950..						20,308
Total properties.....	53,449	9,071	18,183	11,381	4,670	10,191	Two mortgages.....						19,914
Less than \$4,000.....	5,058	543	1,290	874	148	2,204	Three mortgages or more.....						394
\$4,000 to \$5,999.....	6,214	313	1,358	1,687	1,238	1,626	INTEREST RATE ON FIRST MORTGAGE						
\$6,000 to \$7,999.....	7,426	624	2,671	1,791	428	1,911	Total properties.....						53,446
\$8,000 to \$9,999.....	4,574	625	1,284	1,459	562	648	Less than 4.0 percent.....						669
\$10,000 to \$11,999.....	4,600	864	1,185	839	320	1,400	4.0 percent.....						4,011
\$12,000 to \$14,999.....	6,131	2,212	2,043	1,113	277	488	4.1 to 4.5 percent.....						8,064
\$15,000 to \$19,999.....	6,583	1,412	2,878	1,178	478	644	4.6 to 5.0 percent.....						16,624
\$20,000 to \$29,999.....	4,460	615	1,634	731	670	815	5.1 to 6.0 percent.....						20,636
\$30,000 to \$49,999.....	4,535	918	2,406	718	203	290	6.1 percent or more.....						3,442
\$50,000 or more.....	3,868	935	1,434	991	346	165	Median interest rate.....percent..						5.0
Median purchase price.....dollars..	11,500	14,100	13,900	9,800	9,800	7,300	Properties acquired in 1949 to 1950..						20,314
Properties acquired in 1949 to 1950.	20,314	2,601	6,860	5,632	1,956	3,287	Less than 4.0 percent.....						181
Less than \$6,000.....	4,667	100	862	1,352	726	1,630	4.0 percent.....						1,522
\$6,000 to \$7,999.....	3,038	75	976	1,140	142	707	4.1 to 4.5 percent.....						2,350
\$8,000 to \$9,999.....	1,724	144	633	585	62	302	4.6 to 5.0 percent.....						5,854
\$10,000 to \$19,999.....	6,339	1,430	2,311	1,527	547	535	5.1 to 6.0 percent.....						9,460
\$20,000 to \$49,999.....	2,983	604	1,216	632	456	77	6.1 percent or more.....						947
\$50,000 or more.....	1,563	248	862	396	23	36	Median interest rate.....percent..						5.3
Median purchase price.....dollars..	10,500	...	11,000	9,100	...	...	Properties acquired in 1949 to 1950..						20,314
NUMBER OF MORTGAGES ON PROPERTY							Less than 4.0 percent.....						181
Total properties.....	53,438	9,062	18,167	11,367	4,665	10,187	4.0 percent.....						1,522
Two mortgages.....	52,124	9,050	17,825	10,629	4,525	10,103	4.1 to 4.5 percent.....						2,350
Three mortgages or more.....	1,314	12	342	738	140	84	4.6 to 5.0 percent.....						5,854

TOTAL RENTAL PROPERTIES

Table 10b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: 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				Subject	Total	Total mortgage loan on property as percent of purchase price			
		Less than 80 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more			Less than 80 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more
Total properties.....	20,099	2,507	4,400	7,548	5,649	NUMBER OF MORTGAGES ON PROPERTY--Con.					
PURCHASE PRICE						Properties acquired in 1949 to 1950..	10,760	1,917	2,379	3,754	2,708
Total properties.....	20,099	2,507	4,400	7,548	5,649	Two mortgages.....	10,474	1,937	2,379	3,672	2,504
Less than \$5,000.....	2,141	197	425	753	766	Three mortgages or more.....	286	...	...	82	204
\$5,000 to \$7,999.....	8,801	674	1,509	3,345	3,277	INTEREST RATE ON FIRST MORTGAGE					
\$8,000 to \$9,999.....	4,814	515	1,082	2,147	1,071	Total properties.....	20,095	2,506	4,399	7,549	5,646
\$10,000 to \$14,999.....	3,166	421	1,119	1,154	473	Less than 4.0 percent.....	209	...	...	156	53
\$15,000 or more.....	1,177	700	265	149	62	4.0 percent.....	5,647	671	931	1,857	2,191
Median purchase price.....dollars..	7,700	...	8,400	7,800	7,200	4.1 to 4.5 percent.....	13,516	1,630	3,368	5,446	3,074
Properties acquired in 1949 to 1950..	10,761	1,917	2,380	3,753	2,712	4.6 to 5.0 percent.....	723	205	100	90	328
Less than \$5,000.....	1,226	197	264	572	192	Median interest rate.....percent..	4.5	...	4.5	4.5	4.5
\$5,000 to \$7,999.....	4,132	674	343	1,273	1,844	Properties acquired in 1949 to 1950..	10,758	1,917	2,379	3,755	2,709
\$8,000 to \$9,999.....	3,134	374	895	1,315	551	Less than 4.0 percent.....	4	...	...	4	...
\$10,000 or more.....	2,269	672	878	593	125	4.0 percent.....	2,407	468	516	685	740
NUMBER OF MORTGAGES ON PROPERTY						4.1 to 4.5 percent.....	8,347	1,449	1,863	3,066	1,969
Total properties.....	20,095	2,507	4,399	7,550	5,644	4.6 to 5.0 percent.....	...	...	...	...	...
Two mortgages.....	19,784	2,507	4,399	7,443	5,440						
Three mortgages or more.....	311	...	...	107	204						

(This chapter does not contain table 10c)

Table 10d.—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					Subject	Total	Total mortgage loan on property as percent of purchase price				
		Less than 60 per-cent	60 to 79 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more			Less than 60 per-cent	60 to 79 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more
Total properties.....	56,986	4,733	16,290	12,956	11,429	11,620	NUMBER OF MORTGAGES ON PROPERTY--Con.						
PURCHASE PRICE							Properties acquired in 1949 to 1950..	25,324	2,186	6,681	6,071	5,661	4,731
Total properties.....	56,986	4,733	16,290	12,956	11,429	11,620	Two mortgages.....	24,644	2,186	6,542	5,939	5,454	4,527
Less than \$4,000.....	3,092	102	187	585	639	1,579	Three mortgages or more.....	680	...	139	132	207	204
\$4,000 to \$5,999.....	4,627	24	1,003	1,074	1,325	1,207	INTEREST RATE ON FIRST MORTGAGE						
\$6,000 to \$7,999.....	11,142	315	1,944	2,407	2,888	3,599	Total properties.....	56,982	4,725	16,277	12,950	11,427	11,614
\$8,000 to \$9,999.....	9,297	537	1,746	2,187	3,045	1,787	Less than 4.0 percent.....	789	15	93	170	418	93
\$10,000 to \$11,999.....	5,580	773	1,186	1,372	1,042	1,216	4.0 percent.....	10,236	161	1,630	2,630	2,618	3,199
\$12,000 to \$14,999.....	5,565	418	2,095	1,724	676	653	4.1 to 4.5 percent.....	16,137	1,099	3,872	2,566	5,079	3,525
\$15,000 to \$19,999.....	5,232	452	2,683	980	487	633	4.6 to 5.0 percent.....	14,181	1,905	5,539	3,774	1,252	1,712
\$20,000 to \$49,999.....	7,616	1,253	3,641	1,110	873	743	5.1 to 6.0 percent.....	14,550	1,457	5,131	5,767	1,867	2,335
\$50,000 or more.....	4,835	859	1,805	1,517	454	203	6.1 percent or more.....	1,089	88	12	43	197	750
Median purchase price.....dollars..	10,100	17,100	14,900	10,300	8,500	7,700	Median interest rate.....percent..	4.8	4.8	4.8	4.7	4.5	4.5
Properties acquired in 1949 to 1950..	25,329	2,188	6,688	6,078	5,659	4,736	Properties acquired in 1949 to 1950..	25,329	2,185	6,681	6,075	5,659	4,733
Less than \$6,000.....	3,924	100	637	516	1,407	1,266	Less than 4.0 percent.....	185	...	85	19	45	36
\$6,000 to \$7,999.....	5,020	22	514	1,198	1,309	1,980	4.0 percent.....	4,234	170	868	1,099	1,065	1,029
\$8,000 to \$9,999.....	4,450	144	1,015	1,154	1,304	836	4.1 to 4.5 percent.....	8,507	726	1,759	1,380	3,050	1,591
\$10,000 to \$19,999.....	7,129	1,086	2,446	1,936	1,118	551	4.6 to 5.0 percent.....	4,930	665	1,996	1,421	467	382
\$20,000 to \$49,999.....	2,717	579	1,072	561	456	51	5.1 to 6.0 percent.....	6,531	624	1,961	2,136	835	981
\$50,000 or more.....	2,089	257	1,004	713	65	52	6.1 percent or more.....	942	...	12	20	197	714
Median purchase price.....dollars..	9,600	...	14,400	10,400	8,100	7,400	Median interest rate.....percent..	4.5	...	4.7	4.7	4.5	4.5
NUMBER OF MORTGAGES ON PROPERTY													
Total properties.....	56,975	4,727	16,277	12,944	11,427	11,609							
Two mortgages.....	55,468	4,715	15,945	12,300	11,180	11,335							
Three mortgages or more.....	1,507	12	332	644	247	274							

RESIDENTIAL FINANCING

Table 10c.—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				Subject	Total	Total mortgage loan on property as percent of purchase price			
		Less than 60 per-cent	60 to 79 per-cent	80 to 99 per-cent	100 per-cent or more			Less than 60 per-cent	60 to 79 per-cent	80 to 99 per-cent	100 per-cent or more
Total properties.....	19,174	4,690	4,209	5,214	5,072	NUMBER OF MORTGAGES ON PROPERTY					
PURCHASE PRICE						Two mortgages.....	19,050	4,697	4,196	5,117	5,046
						Three mortgages or more.....	118	...	10	94	14
						INTEREST RATE ON FIRST MORTGAGE					
Less than \$4,000.....	2,712	441	1,103	441	729	Less than 4.0 percent.....	89	...	...	89
\$4,000 to \$5,999.....	3,457	289	552	1,170	1,448	4.0 percent.....	2,033	304	213	544	
\$6,000 to \$7,999.....	5,503	500	1,220	2,181	1,604	4.1 to 4.5 percent.....	5,443	501	762	2,473	
\$8,000 to \$9,999.....	1,089	88	61	590	351	4.6 to 5.0 percent.....	3,166	1,124	943	477	
\$10,000 to \$19,999.....	4,411	2,936	625	352	501	5.1 to 6.0 percent.....	6,086	856	2,025	1,442	
\$20,000 to \$49,999.....	1,587	280	408	473	427	6.1 percent or more.....	2,353	1,913	266	175	
\$50,000 or more.....	415	156	240	7	12					...	

TOTAL RENTAL PROPERTIES

Table 11.—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.....	75,917	9,258	10,105	17,816	11,061	8,022	10,151	9,538
PURCHASE PRICE								
Total properties.....	75,917	9,258	10,105	17,816	11,061	8,022	10,151	9,538
Less than \$4,000.....	5,935	486	294	662	1,468	1,011	1,033	982
\$4,000 to \$5,999.....	7,813	217	748	2,820	977	649	1,691	714
\$6,000 to \$7,999.....	16,435	1,665	2,892	4,683	2,187	1,379	1,752	1,888
\$8,000 to \$9,999.....	10,361	1,130	1,180	3,846	630	1,069	1,434	1,087
\$10,000 to \$14,999.....	14,353	2,740	2,123	2,539	1,934	1,502	1,257	2,270
\$15,000 to \$19,999.....	6,422	487	544	1,102	1,630	861	1,294	509
\$20,000 to \$29,999.....	4,652	526	397	878	931	369	523	1,035
\$30,000 to \$49,999.....	4,595	439	889	555	934	651	548	577
\$50,000 to \$99,999.....	3,063	1,078	638	155	203	353	325	310
\$100,000 or more.....	2,268	490	400	576	167	178	294	166
Median purchase price.....dollars..	9,400	12,800	9,800	8,300	10,200	9,800	8,800	10,100
Properties acquired in 1949 to 1950.....								
Total properties.....	31,928	3,111	5,142	8,172	4,323	3,399	3,092	4,700
Less than \$6,000.....	5,956	281	405	1,288	1,433	944	920	688
\$6,000 to \$7,999.....	7,389	870	1,898	2,243	755	145	481	1,003
\$8,000 to \$9,999.....	5,092	583	540	2,169	389	179	385	840
\$10,000 to \$19,999.....	7,993	874	1,400	1,504	981	1,269	790	1,184
\$20,000 to \$49,999.....	3,126	228	470	562	612	470	165	618
\$50,000 or more.....	2,372	275	429	406	193	392	351	367
Median purchase price.....dollars..	9,000	...	8,700	8,600	7,900	...	...	9,400
New structures.....								
Total properties.....	5,178	365	1,264	1,964	436	476	470	204
Less than \$10,000.....	3,387	204	1,005	1,369	348	193	269	...
\$10,000 to \$19,999.....	1,187	136	254	356	85	175	...	181
\$20,000 or more.....	604	25	5	239	3	108	201	23
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	75,917	9,254	10,099	17,817	11,059	8,016	10,146	9,540
Two mortgages.....	74,059	8,741	9,684	17,508	10,656	8,008	10,094	9,378
Three mortgages or more.....	1,858	513	415	309	403	8	52	162
Properties acquired in 1949 to 1950.....								
Total properties.....	31,917	3,109	5,137	8,167	4,323	3,394	3,089	4,704
Two mortgages.....	31,004	2,643	4,961	8,017	4,246	3,386	3,050	4,703
Three mortgages or more.....	913	466	176	150	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	75,926	9,256	10,099	17,811	11,057	8,025	10,147	9,544
Less than 4.0 percent.....	2,321	79	113	624	59	78	1,029	337
4.0 percent.....	20,315	1,489	4,360	8,719	3,390	688	693	979
4.1 to 5.0 percent.....	20,467	2,650	1,988	3,214	3,591	3,206	2,915	2,908
5.1 to 6.0 percent.....	28,814	3,319	3,287	4,353	3,924	3,771	5,080	5,081
6.1 percent or more.....	4,009	1,719	351	901	93	282	430	239
Median interest rate.....percent..	5.0	6.0	5.0	4.0	5.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950.....								
Total properties.....	31,996	3,110	5,179	8,217	4,346	3,379	3,069	4,703
Less than 4.0 percent.....	459	37	20	166	41	6	184	5
4.0 percent.....	10,039	968	2,514	5,141	870	58	55	436
4.1 to 5.0 percent.....	7,751	430	1,030	1,010	1,835	1,436	400	1,591
5.1 to 6.0 percent.....	13,079	1,602	1,434	1,886	1,536	1,879	2,162	2,581
6.1 percent or more.....	668	53	181	14	64	...	268	90
Median interest rate.....percent..	5.0	...	4.5	4.0	5.0	...	...	6.0

RESIDENTIAL FINANCING

Table 11a.—PROPERTIES WITH CONVENTIONAL SECOND MORTGAGE: 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.....	59,696	8,594	6,312	9,281	8,408	7,529	10,063	9,538
PURCHASE PRICE								
Total properties.....	59,696	8,594	6,312	9,281	8,408	7,529	10,063	9,538
Less than \$4,000.....	5,628	486	294	507	1,316	1,011	1,033	982
\$4,000 to \$5,999.....	6,784	217	353	2,267	896	649	1,691	714
\$6,000 to \$7,999.....	9,007	1,561	771	1,575	580	886	1,752	1,888
\$8,000 to \$9,999.....	6,388	1,008	823	823	417	1,069	1,346	1,087
\$10,000 to \$14,999.....	11,440	2,337	1,573	1,097	1,416	1,502	1,237	2,270
\$15,000 to \$19,999.....	6,098	458	473	961	1,548	861	1,294	509
\$20,000 to \$29,999.....	4,519	526	288	823	931	369	523	1,035
\$30,000 to \$49,999.....	4,589	433	889	555	934	651	548	577
\$50,000 or more.....	5,243	1,568	1,038	643	370	531	619	476
Median purchase price.....dollars..	10,600	12,800	13,600	8,400	12,000	10,300	8,800	10,100
Properties acquired in 1949 to 1950.....								
Total properties.....	23,338	2,739	2,757	3,152	3,507	3,399	3,092	4,700
Less than \$6,000.....	5,264	281	213	869	1,352	944	920	688
\$6,000 to \$7,999.....	3,847	766	485	679	290	145	481	1,023
\$8,000 to \$9,999.....	2,587	572	209	177	219	179	385	840
\$10,000 to \$19,999.....	6,369	623	1,060	572	881	1,269	790	1,184
\$20,000 to \$49,999.....	2,987	222	361	537	612	470	165	618
\$50,000 or more.....	2,284	275	429	318	153	392	351	367
Median purchase price.....dollars..	9,900	...	...	...	...	...	...	9,400
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	59,688	8,590	6,306	9,275	8,406	7,523	10,058	9,540
Two mortgages.....	57,936	8,077	5,932	9,032	8,003	7,515	10,006	9,378
Three mortgages or more.....	1,752	513	374	243	403	8	52	162
Properties acquired in 1949 to 1950.....								
Total properties.....	23,330	2,738	2,753	3,149	3,507	3,394	3,089	4,704
Two mortgages.....	22,498	2,272	2,618	3,040	3,430	3,386	3,050	4,703
Three mortgages or more.....	832	466	135	109	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	59,698	8,593	6,306	9,271	8,404	7,532	10,059	9,544
Less than 4.0 percent.....	2,268	79	113	571	59	78	1,029	337
4.0 percent.....	4,140	826	567	232	737	195	605	979
4.1 to 5.0 percent.....	20,467	2,650	1,988	3,214	3,591	3,206	2,915	2,908
5.1 to 6.0 percent.....	28,814	3,319	3,287	4,353	3,924	3,771	5,080	5,081
6.1 percent or more.....	4,009	1,719	351	901	93	282	430	239
Median interest rate.....percent..	6.0	6.0	6.0	6.0	5.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950.....								
Total properties.....	23,348	2,739	2,755	3,200	3,508	3,379	3,069	4,703
Less than 4.0 percent.....	459	37	20	166	41	6	184	5
4.0 percent.....	1,391	597	90	124	32	58	55	436
4.1 to 5.0 percent.....	7,751	450	1,030	1,010	1,635	1,436	400	1,591
5.1 to 6.0 percent.....	13,079	1,602	1,434	1,886	1,536	1,879	2,162	2,581
6.1 percent or more.....	668	53	181	14	64	...	268	90
Median interest rate.....percent..	6.0	...	...	...	...	...	...	6.0

(This chapter does not contain table 11b)

Table 11c.—PROPERTIES WITH VA-GUARANTEED SECOND MORTGAGE: 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					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			Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 percent or more
Total properties.....	16,221	664	3,793	8,535	2,653	581	NUMBER OF MORTGAGES ON PROPERTY						
PURCHASE PRICE							Total properties.....						
Total properties.....	16,221	664	3,793	8,535	2,653	581	16,229	664	3,793	8,542	2,653	581	
Less than \$6,000.....	1,336	...	395	708	233	...	16,123	664	3,752	8,476	2,653	581	
\$6,000 to \$7,999.....	7,428	104	2,121	3,108	1,607	493	106	...	41	66	...	...
\$8,000 to \$9,999.....	3,993	122	547	3,023	213	88	Properties acquired in 1949 to 1950.....						
\$10,000 to \$14,999.....	2,913	403	550	1,442	518	...	8,587	371	2,384	5,018	816	...	
\$15,000 or more.....	551	35	180	254	82	...	8,506	371	2,343	4,977	816	...	
Median purchase price.....dollars..	7,800	...	...	8,300	...	...	81	...	41	...	...	...
Properties acquired in 1949 to 1950.....							Two mortgages.....						
Total properties.....	8,590	372	2,385	5,020	816	...	Three mortgages or more.....						
Less than \$6,000.....	692	...	192	419	81	...	Two mortgages.....						
\$6,000 to \$7,999.....	3,542	104	1,413	1,564	465	...	Three mortgages or more.....						
\$8,000 to \$9,999.....	2,505	11	331	1,992	170	...	Two mortgages.....						
\$10,000 or more.....	1,851	257	449	1,045	100	...	Three mortgages or more.....						
Median purchase price.....dollars..	8,000	...	...	8,700	...	...	Two mortgages.....					
							Three mortgages or more.....						

TOTAL RENTAL PROPERTIES

Table 11d.—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.....	56,757	6,295	7,358	12,534	7,991	7,297	7,963	7,342
PURCHASE PRICE								
Total properties.....	56,757	6,295	7,358	12,534	7,991	7,297	7,963	7,342
Less than \$4,000.....	3,071	117	48	487	626	719	591	483
\$4,000 to \$5,999.....	4,468	217	444	1,118	638	560	960	533
\$6,000 to \$7,999.....	11,110	1,182	1,513	2,687	1,639	1,353	1,571	1,173
\$8,000 to \$9,999.....	9,295	1,130	1,031	3,332	478	1,069	1,206	1,043
\$10,000 to \$14,999.....	11,096	1,116	1,786	2,167	1,265	1,466	1,257	2,051
\$15,000 to \$19,999.....	5,232	312	544	961	1,326	861	880	351
\$20,000 to \$49,999.....	7,657	786	958	1,159	1,649	928	914	1,266
\$50,000 or more.....	4,828	1,435	1,034	623	370	341	584	442
Median purchase price.....dollars..	10,100	11,900	11,300	9,100	11,500	9,900	9,400	10,700
Properties acquired in 1949 to 1950.....								
Total properties.....	25,307	2,994	3,566	6,248	3,393	3,103	2,496	3,516
Less than \$6,000.....	3,868	281	101	915	815	898	562	298
\$6,000 to \$7,999.....	5,019	761	989	1,503	620	119	481	551
\$8,000 to \$9,999.....	4,472	583	540	1,745	237	179	385	796
\$10,000 to \$19,999.....	7,148	874	1,063	1,328	981	1,253	557	1,121
\$20,000 to \$49,999.....	2,717	224	448	439	587	470	165	383
\$50,000 or more.....	2,083	271	425	318	153	204	346	367
Median purchase price.....dollars..	9,600	...	10,500	9,000	10,100	...	...	10,700
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	56,751	6,293	7,352	12,532	7,994	7,290	7,958	7,343
Two mortgages.....	55,134	5,780	7,154	12,223	7,991	7,282	7,916	7,195
Three mortgages or more.....	1,617	513	198	309	403	8	42	148
Properties acquired in 1949 to 1950.....								
Total properties.....	25,302	2,992	3,563	6,247	3,394	3,098	2,493	3,519
Two mortgages.....	24,389	2,526	3,387	6,097	3,317	3,090	2,454	3,518
Three mortgages or more.....	913	466	176	150	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	56,758	6,293	7,354	12,523	7,991	7,299	7,959	7,345
Less than 4.0 percent.....	1,659	79	32	230	59	78	847	332
4.0 percent.....	14,443	1,489	2,831	6,177	2,318	688	246	697
4.1 to 5.0 percent.....	17,305	2,395	1,839	2,200	2,589	2,923	2,622	2,738
5.1 to 6.0 percent.....	21,496	2,235	2,301	3,145	2,985	3,459	3,923	3,448
6.1 percent or more.....	1,855	95	351	771	40	151	321	130
Median interest rate.....percent..	5.0	5.0	5.0	4.0	5.0	5.0	6.0	5.0
Properties acquired in 1949 to 1950.....								
Total properties.....	25,379	2,993	3,604	6,296	3,417	3,083	2,473	3,519
Less than 4.0 percent.....	120	37	20	14	41	6	2	...
4.0 percent.....	7,710	968	1,567	3,963	666	58	55	436
4.1 to 5.0 percent.....	6,810	442	881	799	1,474	1,248	400	1,566
5.1 to 6.0 percent.....	10,124	1,493	955	1,506	1,225	1,771	1,748	1,427
6.1 percent or more.....	615	53	181	14	11	...	268	90
Median interest rate.....percent..	5.0	...	5.0	4.0	5.0	...	...	5.0

Table 11e.—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						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 29 percent	30 to 39 percent	40 percent or more			Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 29 percent	30 to 39 percent	40 percent or more					
Total properties.....	19,160	2,963	2,747	5,282	3,795	2,188	2,196	NUMBER OF MORTGAGES ON PROPERTY												
PURCHASE PRICE							Two mortgages.....						18,925	2,961	2,530	5,285	3,791	2,178	2,183	
Less than \$4,000.....	2,864	369	246	175	1,134	442	499	Three mortgages or more.....						241	...	217	...	...	10	14
\$4,000 to \$5,999.....	3,345	...	304	1,702	428	731	181	INTEREST RATE ON SECOND MORTGAGE						...	...	...	...	...	...	...
\$6,000 to \$7,999.....	5,323	483	1,379	1,996	574	181	715	Less than 4.0 percent.....						662	...	81	394	...	182	5
\$8,000 to \$9,999.....	1,086	...	149	514	152	228	44	4.0 percent.....						5,872	...	1,529	2,542	1,072	447	282
\$10,000 to \$19,999.....	4,447	1,799	337	513	1,009	414	377	4.1 to 5.0 percent.....						3,162	255	149	1,014	1,285	293	170
\$20,000 or more.....	2,093	312	332	382	498	192	380	5.1 to 6.0 percent.....						7,318	1,084	986	1,208	1,251	1,157	1,633
							6.1 percent or more.....						2,154	1,624	...	130	184	109	109	

TOTAL RENTAL PROPERTIES

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 ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	83,088	31,167	41,174	2,966	7,799	498,605	176,550	206,303	73,197	42,559
PURCHASE PRICE										
Less than \$2,000.....	4,461	1,446	2,385	192	439	36,723	15,001	10,760	6,428	4,536
\$2,000 to \$3,999.....	12,900	5,900	5,372	463	1,168	89,878	32,905	34,287	14,759	7,900
\$4,000 to \$5,999.....	14,023	4,797	6,657	733	1,838	76,138	27,504	31,237	12,686	4,715
\$6,000 to \$7,999.....	12,002	4,545	6,666	335	461	63,834	21,754	28,963	8,333	4,788
\$8,000 to \$9,999.....	7,711	2,547	4,730	27	388	41,425	13,969	19,330	4,838	3,291
\$10,000 to \$11,999.....	5,252	2,494	2,256	106	399	34,720	13,135	14,149	4,419	3,018
\$12,000 to \$14,999.....	4,407	2,105	1,621	115	567	34,343	12,331	14,262	5,390	2,362
\$15,000 to \$19,999.....	5,943	2,163	3,473	54	253	29,864	10,820	12,846	3,872	2,329
\$20,000 to \$24,999.....	4,353	1,157	2,794	47	355	16,349	5,406	8,681	1,409	854
\$25,000 to \$49,999.....	4,958	1,321	2,891	165	584	34,022	10,358	15,923	5,486	2,258
\$50,000 to \$99,999.....	1,683	376	1,119	27	162	12,812	4,277	6,043	1,546	949
\$100,000 or more.....	1,431	413	568	56	375	6,351	2,415	2,281	1,093	564
Property not acquired by purchase.....	65	53	...	...	12	10,678	3,251	3,122	1,457	2,850
Not reported.....	3,919	1,850	622	648	798	11,468	3,424	4,419	1,481	2,145
Median purchase price.....dollars..	7,300	7,000	7,700	...	6,200	6,900	6,700	7,500	6,300	6,700
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	26,102	8,079	15,573	647	1,803	116,454	41,260	53,452	12,184	9,560
50 to 59 percent.....	14,058	5,415	7,246	160	1,239	79,279	28,562	35,429	10,498	4,799
60 to 64 percent.....	8,730	2,706	4,434	726	865	46,478	15,592	22,094	6,913	1,881
65 to 69 percent.....	6,448	2,839	3,002	97	508	46,095	13,745	21,616	8,375	2,361
70 to 74 percent.....	4,291	2,027	1,861	131	270	33,433	12,114	12,114	6,872	2,331
75 to 79 percent.....	3,515	1,762	1,265	288	202	33,636	12,291	13,256	6,047	2,044
80 to 84 percent.....	3,352	1,287	1,440	164	462	30,970	10,600	12,821	5,076	2,476
85 to 89 percent.....	4,187	1,698	1,893	29	567	21,437	6,517	6,246	3,774	4,903
90 to 99 percent.....	4,196	1,640	1,850	50	657	25,135	12,922	6,153	3,506	2,558
100 percent or more.....	4,228	1,825	1,961	30	414	43,496	16,209	15,642	7,002	4,645
Purchase price not reported or property not acquired by purchase.....	3,984	1,903	622	648	810	22,294	6,649	7,714	2,938	4,993
Median percent.....	60	62	56	...	63	65	65	62	68	70
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	24,565	7,510	14,810	581	1,666	97,749	33,135	45,008	10,902	8,706
50 to 59 percent.....	13,747	5,163	7,068	173	1,244	73,366	26,805	31,669	10,240	4,652
60 to 64 percent.....	7,920	2,126	4,483	752	560	46,117	15,111	22,637	6,632	1,719
65 to 69 percent.....	6,293	2,738	3,003	95	458	46,831	13,761	22,562	8,201	2,310
70 to 74 percent.....	4,533	2,161	1,954	147	271	34,931	12,248	13,339	6,937	2,409
75 to 79 percent.....	3,988	1,706	1,679	359	243	37,308	14,330	14,571	5,920	2,489
80 to 84 percent.....	3,731	1,694	1,524	63	346	34,837	13,500	14,131	4,841	2,470
85 to 89 percent.....	4,118	1,824	1,911	44	443	25,723	8,138	8,215	4,156	5,109
90 to 99 percent.....	4,398	2,037	1,654	50	658	29,213	14,406	7,906	4,329	2,577
100 percent or more.....	5,753	2,281	2,440	56	977	50,368	18,393	18,746	8,105	5,128
Purchase price not reported or property not acquired by purchase.....	4,047	1,926	638	649	833	22,272	6,651	7,714	2,915	4,990
Median percent.....	61	65	58	...	64	67	69	65	69	73
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts..										
	30,531	2,112	22,660	1,897	3,869	247,056	41,275	133,183	49,992	22,610
Less than 30 percent.....	2,423	128	1,283	172	840	37,801	4,653	12,750	11,403	8,996
30 to 39 percent.....	2,984	260	1,748	214	762	31,498	3,575	15,985	7,177	4,763
40 to 49 percent.....	3,805	146	2,257	438	965	34,071	5,473	18,100	7,687	2,809
50 to 59 percent.....	4,251	163	3,749	88	253	26,731	5,706	14,042	5,258	1,550
60 to 69 percent.....	3,707	182	2,763	235	528	29,116	7,375	14,853	5,339	1,550
70 to 79 percent.....	2,348	72	1,766	502	8	17,603	3,315	9,981	3,638	669
80 to 89 percent.....	2,306	103	1,809	50	345	16,086	3,315	10,137	2,270	366
90 to 99 percent.....	1,748	291	1,401	16	40	11,711	1,770	7,143	2,591	207
100 percent or more.....	6,959	767	5,884	182	128	42,439	6,093	30,192	4,649	1,525
Median percent.....	65	...	68	...	...	58	62	64	48	35

¹ For properties with more than one structure, reported for structure most recently built.
² Data for 1950 are for part of the year only.
³ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

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 ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier ²
Total properties.....	55,772	15,601	28,897	7,971	3,316	38,569	19,214	11,653	5,996	1,720
PURCHASE PRICE										
Less than \$4,000.....	1,556	11	...	602	944	4,819	803	708	2,185	1,124
\$4,000 to \$5,999.....	6,907	984	1,084	3,429	1,414	5,253	1,350	1,817	1,773	316
\$6,000 to \$7,999.....	17,366	3,871	11,584	1,435	475	9,125	5,705	2,597	634	190
\$8,000 to \$9,999.....	8,712	3,266	4,199	1,021	227	8,569	4,480	3,174	831	88
\$10,000 to \$11,999.....	5,641	1,686	3,746	211	...	3,282	1,874	1,264	146	...
\$12,000 to \$14,999.....	6,209	2,309	3,430	469	...	2,299	1,624	555	120	...
\$15,000 to \$24,999.....	3,471	1,237	1,973	41	219	3,139	1,933	1,194	53	...
\$25,000 or more.....	4,672	1,844	2,451	349	35	888	996	260	32	2
Property not acquired by purchase.....	...	...	...	...	...	48	36	12	...	...
Not reported.....	1,238	393	430	414	2	1,147	813	112	222	...
Median purchase price.....dollars..	8,200	9,600	8,700	5,800	...	7,800	8,100	8,300	4,700	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 60 percent.....	3,751	1,531	1,164	862	196	6,671	3,075	2,858	469	269
60 to 64 percent.....	3,004	545	1,324	785	351	2,606	1,430	601	575	...
65 to 69 percent.....	3,160	512	1,981	612	56	4,242	1,938	1,586	488	230
70 to 74 percent.....	5,782	1,788	3,237	19	738	5,411	2,938	1,216	1,076	181
75 to 79 percent.....	4,686	1,787	2,445	352	103	5,948	3,220	1,648	544	538
80 to 84 percent.....	6,917	2,193	2,962	825	940	4,654	2,817	1,129	487	223
85 to 89 percent.....	8,252	2,518	3,347	1,765	622	3,141	984	1,101	1,031	25
90 to 99 percent.....	7,980	2,689	3,424	1,812	58	3,843	1,547	1,085	964	246
100 percent or more.....	10,984	1,645	8,581	507	250	863	413	301	141	9
Purchase price not reported or property not acquired by purchase.....	1,258	393	430	433	2	1,190	849	124	217	...
Median percent.....	85	83	87	86	...	75	75	73	78	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 60 percent.....	3,751	1,531	1,164	862	196	4,709	1,454	2,516	469	269
60 to 69 percent.....	4,594	992	1,850	1,397	354	5,718	3,032	1,393	1,063	230
70 to 79 percent.....	6,802	2,366	3,278	371	789	8,415	3,727	2,514	1,456	719
80 to 89 percent.....	13,626	3,777	6,003	2,438	1,410	8,281	4,249	2,269	1,518	248
90 to 99 percent.....	11,454	3,533	6,127	1,741	58	7,068	4,078	1,629	1,116	246
100 percent or more.....	14,287	3,007	10,045	730	507	3,185	1,826	1,196	154	9
Purchase price not reported or property not acquired by purchase.....	1,254	393	430	429	2	1,196	849	124	222	...
Median percent.....	89	87	93	86	...	80	82	77	79	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³										
Properties with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts.....	32,585	2,572	21,125	6,838	2,057	16,326	3,533	6,754	4,604	1,439
Less than 40 percent.....	5,915	337	2,970	1,958	655	3,890	538	1,196	1,933	227
40 to 49 percent.....	8,160	552	4,601	2,541	465	4,337	1,053	1,235	1,327	722
50 to 59 percent.....	7,110	773	4,980	1,174	184	2,269	668	1,207	396	...
60 to 79 percent.....	9,199	864	7,203	585	549	4,065	844	1,884	908	427
80 to 99 percent.....	1,547	24	739	579	204	811	317	454	40	...
100 percent or more.....	654	22	632	1	...	954	113	778	...	63
Median percent.....	53	...	56	46	...	50	...	58	43	...

¹ For properties with more than one structure, reported for structure most recently built.² Data for 1950 are for part of the year only.³ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

TOTAL RENTAL PROPERTIES

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			Subject	New structure			Previously occupied structure		
	Total	Year acquired ¹		Total	Year acquired ¹			Total	Year acquired ¹		Total	Year acquired ¹	
		1949 to 1950 ²	1945 to 1948		1949 to 1950 ²	1945 to 1948			1949 to 1950 ²	1945 to 1948		1949 to 1950 ²	1945 to 1948
Total properties.....	12,815	3,315	9,504	50,380	18,381	32,006	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE						
PURCHASE PRICE							Less than 60 percent.....	396	16	380	1,626	1,242	386
Less than \$4,000.....	760	...	760	8,212	3,379	4,833	60 to 69 percent.....	205	16	189	4,281	2,535	1,748
\$4,000 to \$5,999.....	2,245	557	1,690	12,711	4,088	8,625	70 to 79 percent.....	1,058	433	625	8,068	2,237	5,833
\$6,000 to \$7,999.....	4,450	1,094	3,356	10,281	3,187	7,098	80 to 89 percent.....	2,052	706	1,346	10,381	3,791	6,590
\$8,000 to \$9,999.....	2,726	626	2,100	8,630	3,032	5,597	90 to 99 percent.....	3,383	676	2,708	10,826	3,316	7,512
\$10,000 to \$14,999.....	1,595	591	1,005	7,036	3,355	3,682	100 percent or more.....	5,272	1,347	3,925	13,007	4,216	8,791
\$15,000 or more.....	589	327	262	1,322	293	1,030	Purchase price not reported or property not acquired by purchase.....	450	120	331	2,188	1,047	1,141
Property not acquired by purchase.....	...	...	...	176	176	...	Median percent.....	97	...	97	90	87	.91
Not reported.....	450	120	331	2,012	871	1,141	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³						
Median purchase price...dollars..	7,300	...	7,300	6,800	6,900	6,600	Properties with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts.....	5,112	32	5,080	20,749	2,888	17,869
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE							Less than 40 percent.....	38	...	38	1,374	271	1,104
Less than 60 percent.....	396	16	380	1,678	1,264	416	40 to 59 percent.....	1,416	18	1,398	6,210	943	5,268
60 to 69 percent.....	205	16	189	4,806	2,536	2,272	60 to 79 percent.....	2,488	...	2,488	4,828	545	4,285
70 to 79 percent.....	1,057	433	624	9,204	2,797	6,406	80 to 99 percent.....	347	...	347	5,126	268	4,860
80 to 89 percent.....	2,143	706	1,437	9,780	3,416	6,364	100 percent or more.....	823	14	809	3,211	861	2,352
90 to 99 percent.....	3,293	676	2,618	10,451	3,368	7,085	Median percent.....	73	...	73	72	...	72
100 percent or more.....	5,272	1,347	3,925	12,270	3,954	8,316							
Purchase price not reported or property not acquired by purchase.....	450	120	331	2,188	1,047	1,141							
Median percent.....	97	...	96	89	86	90							

¹ For properties with more than one structure, reported for structure most recently built.
² Data for 1950 are for part of the year only.
³ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

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 ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	93,945	27,603	50,041	8,234	8,084	395,758	133,184	165,290	60,336	36,956
PURCHASE PRICE										
Less than \$2,000.....	1,396	427	703	192	75	14,905	5,827	3,370	2,669	3,041
\$2,000 to \$3,999.....	6,653	2,304	1,911	776	1,665	47,307	11,737	17,461	11,535	6,546
\$4,000 to \$5,999.....	10,093	1,585	2,921	3,503	2,087	59,075	19,320	24,066	11,399	4,297
\$6,000 to \$7,999.....	21,138	5,266	14,280	921	670	56,034	19,144	25,533	7,541	3,221
\$8,000 to \$9,999.....	13,253	4,360	7,253	1,048	593	46,102	16,143	21,917	5,051	2,993
\$10,000 to \$11,999.....	9,091	3,099	5,281	317	399	31,939	12,676	12,795	3,925	2,546
\$12,000 to \$14,999.....	9,374	3,572	4,852	558	392	30,172	10,890	13,420	3,543	2,320
\$15,000 to \$19,999.....	7,731	2,568	4,708	73	381	27,827	9,922	12,518	3,060	2,329
\$20,000 to \$24,999.....	3,530	843	2,283	47	355	14,804	5,277	7,647	1,028	854
\$25,000 to \$49,999.....	3,992	1,125	2,199	87	584	29,761	9,255	13,184	5,066	2,258
\$50,000 to \$99,999.....	2,152	565	1,400	21	167	12,225	4,024	5,709	1,547	949
\$100,000 or more.....	3,472	1,217	1,583	273	402	6,772	2,643	2,463	1,105	566
Property not acquired by purchase.....	52	40	...	...	12	8,436	2,532	1,918	1,437	2,550
Not reported.....	2,018	632	667	418	302	10,399	3,794	3,289	1,430	1,886
Median purchase price.....dollars..	8,800	9,700	9,100	5,700	6,200	8,400	8,700	8,700	6,800	7,200
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,472	4,312	7,681	149	331	81,541	26,645	38,323	8,613	7,963
50 to 59 percent.....	11,358	3,896	5,890	201	1,373	60,515	19,876	28,023	8,715	3,909
60 to 64 percent.....	7,510	1,637	3,334	1,499	1,041	34,049	11,164	15,519	5,728	1,639
65 to 69 percent.....	6,286	2,255	2,760	709	562	34,409	10,092	15,614	6,847	1,858
70 to 74 percent.....	7,265	3,064	3,599	62	539	31,265	12,144	10,874	6,492	1,754
75 to 79 percent.....	5,222	1,794	2,538	640	252	31,734	12,157	12,699	4,974	1,906
80 to 84 percent.....	7,522	2,124	3,585	807	1,008	28,634	8,972	12,534	4,736	2,394
85 to 89 percent.....	8,569	2,775	3,330	1,639	825	23,101	7,004	6,790	4,382	4,928
90 to 99 percent.....	9,561	2,667	5,051	1,561	283	22,905	8,501	8,382	3,345	2,681
100 percent or more.....	15,098	2,426	11,582	535	555	28,727	10,242	11,379	3,625	3,480
Purchase price not reported or property not acquired by purchase.....	2,090	672	667	437	314	18,977	6,300	5,380	2,862	4,435
Median percent.....	75	72	...	84	66	67	68	64	69	73
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	12,973	4,265	7,356	135	1,219	66,903	20,251	31,629	7,445	7,581
50 to 59 percent.....	10,566	3,238	5,663	214	1,453	53,935	17,550	24,236	8,386	3,762
60 to 64 percent.....	6,564	1,224	3,104	1,499	736	33,606	10,564	15,932	5,405	1,708
65 to 69 percent.....	5,325	2,001	2,159	707	459	34,122	10,030	15,699	6,673	1,722
70 to 74 percent.....	5,854	2,528	2,710	78	540	30,850	11,208	11,256	6,557	1,832
75 to 79 percent.....	4,408	1,243	2,161	711	293	32,218	12,346	13,228	4,683	1,963
80 to 84 percent.....	6,744	2,263	2,908	681	892	32,110	10,977	14,245	4,501	2,388
85 to 89 percent.....	7,804	2,530	3,198	1,527	549	27,437	8,519	9,020	4,764	5,134
90 to 94 percent.....	7,753	2,318	4,346	825	267	19,523	8,010	7,522	2,291	1,704
95 to 99 percent.....	5,137	1,590	2,865	665	17	10,389	4,254	3,106	2,033	996
100 percent or more.....	18,673	3,708	12,888	758	1,322	35,819	13,111	14,241	4,737	3,733
Purchase price not reported or property not acquired by purchase.....	2,149	695	683	434	337	18,961	6,302	5,380	2,844	4,432
Median percent.....	80	76	83	84	70	70	72	68	71	74
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts..	46,911	3,052	32,233	6,515	5,121	211,647	35,640	110,786	43,736	21,493
Less than 30 percent.....	3,407	77	1,378	954	998	35,097	4,406	11,247	10,693	8,751
30 to 39 percent.....	5,201	509	2,706	943	1,046	31,263	3,796	14,995	7,958	4,518
40 to 49 percent.....	10,765	574	6,537	2,550	1,104	33,621	5,917	16,891	7,979	2,832
50 to 59 percent.....	9,698	913	7,232	1,208	346	25,035	5,378	13,737	4,320	1,602
60 to 69 percent.....	8,659	316	6,907	624	834	25,791	5,489	12,348	4,416	1,535
70 to 79 percent.....	2,716	222	2,397	1	96	15,700	2,666	9,759	2,606	669
80 to 99 percent.....	2,267	129	1,498	52	589	21,214	3,074	14,684	2,975	482
100 percent or more.....	4,198	312	3,578	183	128	25,926	4,914	17,125	2,789	1,100
Median percent.....	54	...	58	45	45	52	57	59	44	34

¹ For properties with more than one structure, reported for structure most recently built.² Data for 1950 are for part of the year only.³ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

TOTAL RENTAL PROPERTIES

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Table 12c.—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 ¹					Previously occupied structure ¹				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	57,730	22,480	29,495	2,703	3,070	191,796	80,961	83,736	19,777	7,339
PURCHASE PRICE										
Less than \$2,000.....	3,065	1,019	1,682	...	364	23,492	9,594	7,873	4,530	1,495
\$2,000 to \$3,999.....	8,563	3,607	4,221	289	447	53,928	24,930	21,568	4,954	2,478
\$4,000 to \$5,999.....	13,082	4,753	6,510	659	1,165	35,027	13,622	17,344	3,329	734
\$6,000 to \$7,999.....	12,680	4,244	7,326	847	266	27,206	11,502	12,783	1,752	1,173
\$8,000 to \$9,999.....	5,896	2,079	3,757	...	61	12,522	5,338	6,178	624	386
\$10,000 to \$11,999.....	3,136	1,547	1,590	...	...	10,820	4,488	5,221	640	472
\$12,000 to \$14,999.....	1,503	967	335	26	175	8,749	4,265	2,473	1,970	42
\$15,000 to \$24,999.....	3,095	1,473	1,511	22	91	7,798	3,253	3,301	1,246	...
\$25,000 or more.....	3,108	1,047	1,847	216	3	5,560	1,724	3,396	439	...
Property not acquired by purchase.....	13	13	...	...	...	2,466	931	1,216	20	300
Not reported.....	3,589	1,731	716	644	498	4,228	1,314	2,383	273	259
Median purchase price.....dollars..	6,300	6,400	6,400	...	...	4,800	4,700	5,100	4,100	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,531	3,984	8,395	619	534	37,274	15,423	16,389	3,865	1,597
50 to 59 percent.....	5,946	2,849	2,397	700	...	24,752	12,217	9,311	2,067	1,159
60 to 64 percent.....	4,417	1,630	2,601	12	175	17,823	7,744	8,079	1,760	242
65 to 69 percent.....	3,334	1,096	2,235	...	2	17,946	6,241	8,941	2,016	749
70 to 74 percent.....	3,385	1,068	1,759	88	469	11,495	4,196	5,083	1,456	758
75 to 79 percent.....	3,459	1,871	1,556	...	53	13,138	4,863	5,978	1,623	676
80 to 84 percent.....	3,828	1,758	1,494	182	394	12,102	5,947	4,871	982	305
85 to 89 percent.....	4,934	1,745	2,670	155	364	6,145	2,411	3,311	423	...
90 to 99 percent.....	5,908	2,338	2,802	301	471	16,524	9,336	5,917	1,149	123
100 percent or more.....	5,386	2,391	2,885	2	109	27,902	10,334	12,255	4,143	1,174
Purchase price not reported or property not acquired by purchase.....	3,602	1,744	716	644	498	6,695	2,245	3,599	293	558
Median percent.....	70	74	67	...	...	69	68	69	70	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,011	3,955	7,957	567	534	32,649	13,423	14,350	3,751	1,125
50 to 59 percent.....	5,909	2,762	2,446	700	...	23,963	11,412	9,255	2,138	1,159
60 to 64 percent.....	4,341	1,438	2,691	38	175	17,484	7,625	8,046	1,802	11
65 to 69 percent.....	2,782	1,209	1,571	...	2	17,735	6,220	8,667	2,016	834
70 to 74 percent.....	2,736	937	1,293	88	417	11,860	3,953	5,694	1,456	758
75 to 79 percent.....	3,383	1,958	1,372	...	53	13,794	5,035	6,073	1,623	1,064
80 to 84 percent.....	4,244	1,603	2,066	182	394	11,962	6,340	4,337	982	305
85 to 89 percent.....	4,735	1,605	2,612	155	364	7,714	3,842	3,448	423	...
90 to 99 percent.....	6,345	2,338	3,239	301	471	17,195	9,536	6,395	1,145	123
100 percent or more.....	6,639	2,927	3,522	28	162	30,741	11,324	13,867	4,147	1,404
Purchase price not reported or property not acquired by purchase.....	3,602	1,744	716	644	498	6,695	2,245	3,599	293	558
Median percent.....	72	75	69	...	...	70	71	70	70	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts..	21,317	1,664	16,632	2,220	805	72,484	12,056	46,404	11,460	2,572
Less than 30 percent.....	1,191	51	799	131	211	4,090	474	2,160	1,046	412
30 to 39 percent.....	1,561	88	1,156	316	2	4,113	361	2,392	1,041	321
40 to 49 percent.....	1,848	142	951	429	326	7,952	998	5,220	1,035	699
50 to 59 percent.....	2,431	23	2,265	54	91	7,010	1,550	3,986	1,352	123
60 to 69 percent.....	3,770	500	2,899	196	175	10,230	2,760	5,718	1,313	438
70 to 79 percent.....	2,597	80	2,017	501	...	5,891	1,164	3,178	1,550	...
80 to 99 percent.....	3,681	289	2,798	593	...	12,520	2,596	7,705	2,131	91
100 percent or more.....	4,238	491	3,747	...	...	20,678	2,153	16,045	1,992	488
Median percent.....	70	...	71	...	...	75	70	81	70	...

¹ For properties with more than one structure, reported for structure most recently built.

² Data for 1950 are for part of the year only.

³ Receipts adjusted to exclude expenditures for utilities, fuel and personal services.

(This chapter does not contain tables 13 and 14)

RESIDENTIAL FINANCING

Table 15.—TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, FOR THE UNITED STATES: 1950

[Number of mortgages, and outstanding debt in thousands of dollars]

Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 11	12 to 24	25 to 49	50 to 99	100 or more
Total mortgages.....	1,260,240	599,882	351,019	203,579	65,647	26,213	11,279	2,621
Outstanding debt.....thousand dollars..	10,731,501	1,858,269	1,473,644	1,475,078	1,363,188	1,383,702	1,608,950	1,568,670
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE								
Number of first mortgages.....	1,054,114	520,382	298,315	161,986	46,964	17,845	6,741	1,881
Commercial bank or trust company.....	206,052	113,813	55,816	28,002	6,262	1,609	421	129
Mutual savings bank.....	119,765	31,187	33,702	31,865	11,902	7,421	3,066	622
Savings and loan association.....	264,171	140,974	87,202	30,292	4,744	823	118	18
Life insurance company.....	95,587	48,819	19,466	10,841	9,165	3,999	2,338	959
Mortgage company.....	9,862	5,093	2,646	1,222	424	362	85	30
Federal National Mortgage Association.....	8,779	7,492	1,153	115	10	...	5	4
Individual.....	304,085	152,031	86,243	51,223	11,508	2,768	288	24
Other.....	45,824	20,973	12,091	8,428	2,951	865	420	96
Outstanding debt on first mortgage thousand dollars..	8,892,450	1,625,814	1,283,033	1,239,357	1,118,511	1,082,195	1,215,620	1,327,920
Commercial bank or trust company.....	1,184,928	341,774	240,026	217,641	124,825	74,452	80,400	105,810
Mutual savings bank.....	2,120,081	122,439	144,298	233,504	270,553	480,057	565,410	303,820
Savings and loan association.....	1,058,835	391,968	346,227	190,190	84,494	24,496	13,600	7,860
Life insurance company.....	2,480,045	247,661	157,509	170,785	369,033	306,197	467,160	761,700
Mortgage company.....	129,753	15,672	15,849	15,506	12,249	32,677	12,830	25,630
Federal National Mortgage Association.....	64,402	45,972	12,115	892	1,243	...	870	3,310
Individual.....	1,342,421	392,211	319,898	352,654	165,758	90,950	15,830	5,120
Other.....	511,985	68,117	47,771	58,185	90,356	73,366	59,520	114,670
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE								
Number of first mortgages.....	100,792	39,243	26,100	20,056	8,858	4,034	2,142	359
Commercial bank or trust company.....	17,351	7,941	5,392	1,937	1,360	593	95	33
Mutual savings bank.....	17,377	3,064	4,375	4,051	2,889	1,700	1,153	145
Savings and loan association.....	19,589	7,941	6,816	3,870	720	219	17	6
Life insurance company.....	13,750	8,349	1,858	1,627	709	452	606	149
Mortgage company.....	1,062	821	105	51	48	4	29	4
Federal National Mortgage Association.....	1,079	1,047	32	...	...	...	...	...
Individual.....	24,839	7,830	6,271	7,620	2,186	789	138	5
Other.....	5,747	2,251	1,249	901	946	278	104	18
Outstanding debt on first mortgages thousand dollars..	1,358,616	174,728	122,839	152,596	176,411	220,842	312,780	198,420
Commercial bank or trust company.....	155,701	33,712	22,453	14,260	26,566	29,310	17,230	12,170
Mutual savings bank.....	471,879	15,057	21,370	33,636	68,953	113,233	167,810	51,820
Savings and loan association.....	119,172	34,690	33,472	27,397	9,916	7,827	2,000	3,870
Life insurance company.....	352,610	46,147	12,376	26,135	26,112	32,950	94,790	114,100
Mortgage company.....	14,969	3,891	898	262	1,120	568	6,570	1,660
Federal National Mortgage Association.....	5,978	5,685	...	...	...	...	...	...
Individual.....	167,388	26,034	24,700	46,582	33,562	22,500	12,700	1,310
Other.....	70,919	9,512	7,277	4,324	10,182	14,454	11,680	13,490
HOLDER OF JUNIOR MORTGAGE								
Number of junior mortgages.....	105,334	40,257	26,604	21,537	9,825	4,334	2,396	381
Commercial bank or trust company.....	12,181	5,582	4,395	1,082	488	464	154	11
Mutual savings bank.....	3,734	1,475	1,329	612	198	60	53	7
Savings and loan association.....	6,832	3,603	1,850	1,213	131	16	16	3
Life insurance company.....	6,546	721	5,686	...	93	5	23	18
Mortgage company.....	1,896	373	292	291	661	9	54	16
Federal National Mortgage Association.....	1,071	1,047	24	...	...	...	...	...
Individual.....	64,156	18,539	16,325	16,952	7,142	3,430	1,550	217
Other.....	8,923	3,756	1,665	1,383	1,112	352	546	111
Outstanding debt on junior mortgages thousand dollars..	480,435	57,727	67,772	83,125	68,266	80,665	80,550	42,330
Commercial bank or trust company.....	34,539	6,163	7,029	2,015	1,658	11,304	4,460	1,910
Mutual savings bank.....	11,378	1,376	3,373	1,418	2,033	498	1,680	800
Savings and loan association.....	12,262	3,691	3,382	3,415	689	135	450	500
Life insurance company.....	12,702	6,689	764	...	1,059	100	1,010	3,080
Mortgage company.....	6,364	567	499	578	2,136	324	1,080	1,180
Federal National Mortgage Association.....	1,729	1,690	39	...	...	...	...	...
Individual.....	340,264	33,372	48,510	68,540	53,151	59,841	54,050	22,800
Other.....	61,197	3,979	4,176	7,159	7,540	8,463	17,820	12,060

TOTAL RENTAL PROPERTIES

Table 15a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGES: TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, FOR THE UNITED STATES: 1950
 [Number of mortgages, and outstanding debt in thousands of dollars]

Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 11	12 to 24	25 to 49	50 to 99	100 or more
Total mortgages.....	1,068,156	455,067	312,883	198,388	63,401	25,565	10,760	2,092
Outstanding debt..... thousand dollars..	8,413,067	1,191,598	1,197,842	1,389,443	1,116,355	1,256,999	1,379,720	881,110
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE								
Number of first mortgages.....	909,880	416,214	265,310	158,721	44,788	17,247	6,230	1,370
Commercial bank or trust company.....	163,183	81,896	46,650	26,857	5,930	1,475	302	73
Mutual savings bank.....	102,645	19,279	29,645	31,450	11,503	7,319	2,944	505
Savings and loan association.....	239,264	123,893	80,242	29,567	4,640	798	112	12
Life insurance company.....	52,216	17,954	9,567	10,002	8,187	3,714	2,115	677
Mortgage company.....	6,764	3,139	1,589	1,194	407	342	75	18
Individual.....	304,065	152,019	86,235	51,223	11,508	2,768	288	24
Other.....	41,745	18,032	11,384	8,428	2,613	833	393	62
Outstanding debt on first mortgages thousand dollars..	6,787,599	1,097,172	1,033,019	1,170,403	877,081	960,114	988,670	661,140
Commercial bank or trust company.....	784,076	194,192	185,270	204,923	91,365	49,866	24,660	33,800
Mutual savings bank.....	1,752,209	52,879	113,103	230,765	224,970	454,052	505,900	170,540
Savings and loan association.....	915,157	314,893	304,449	184,365	79,129	18,611	10,690	3,020
Life insurance company.....	1,520,270	82,405	61,331	125,641	253,694	251,449	377,760	367,990
Mortgage company.....	83,309	6,567	6,452	13,870	9,968	28,862	8,740	8,850
Individual.....	1,342,243	392,134	319,797	352,654	165,758	90,950	15,830	5,120
Other.....	390,335	54,102	42,617	58,185	52,197	66,324	45,090	71,820
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE								
Number of first mortgages.....	77,268	19,323	23,532	19,093	8,823	4,009	2,138	350
Commercial bank or trust company.....	10,250	2,429	4,236	1,518	1,348	593	95	31
Mutual savings bank.....	15,179	1,427	4,151	3,714	2,889	1,700	1,153	145
Savings and loan association.....	16,825	5,618	6,438	3,807	720	219	17	6
Life insurance company.....	5,352	806	1,201	1,482	692	427	602	142
Mortgage company.....	451	222	93	51	48	4	29	4
Individual.....	24,827	7,818	6,271	7,620	2,186	789	138	5
Other.....	4,384	1,003	1,140	901	940	278	104	18
Outstanding debt on first mortgages thousand dollars..	1,182,428	62,710	101,350	139,580	171,724	216,914	310,680	179,470
Commercial bank or trust company.....	112,382	4,758	13,639	11,906	24,279	29,310	17,230	11,260
Mutual savings bank.....	456,948	5,370	19,304	30,458	68,953	113,233	167,810	51,820
Savings and loan association.....	100,892	20,789	29,434	27,056	9,916	7,827	2,000	3,870
Life insurance company.....	271,833	3,630	6,755	18,992	24,704	29,022	92,690	96,060
Mortgage company.....	11,396	400	816	262	1,120	568	6,570	1,660
Individual.....	167,300	25,946	24,700	46,582	33,562	22,500	12,700	1,310
Other.....	61,657	1,817	6,702	4,324	9,190	14,454	11,680	13,490
HOLDER OF JUNIOR MORTGAGE								
Number of junior mortgages.....	81,008	19,530	24,041	20,574	9,790	4,309	2,392	372
Commercial bank or trust company.....	6,907	1,464	3,673	678	488	439	154	11
Mutual savings bank.....	2,374	320	1,146	590	198	60	53	7
Savings and loan association.....	4,002	1,117	1,546	1,173	131	16	16	3
Life insurance company.....	314	16	181	...	76	5	23	11
Mortgage company.....	1,549	238	280	291	661	9	54	16
Individual.....	59,864	15,522	15,565	16,459	7,125	3,430	1,546	217
Other.....	6,004	853	1,649	1,383	1,112	352	546	109
Outstanding debt on junior mortgages thousand dollars..	443,040	31,716	63,473	79,460	67,550	79,971	80,370	40,500
Commercial bank or trust company.....	26,320	910	5,657	1,115	1,658	10,610	4,460	1,910
Mutual savings bank.....	9,428	92	2,968	1,357	2,033	498	1,680	800
Savings and loan association.....	8,693	824	2,708	3,387	689	135	450	500
Life insurance company.....	3,285	22	18	...	835	100	1,010	1,300
Mortgage company.....	5,948	171	479	578	2,136	324	1,080	1,180
Individual.....	331,147	28,617	47,496	65,864	52,659	59,841	53,870	22,800
Other.....	58,219	1,080	4,147	7,159	7,540	8,463	17,820	12,010

RESIDENTIAL FINANCING

Table 15b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, FOR THE UNITED STATES: 1950
 [Number of mortgages, and outstanding debt in thousands of dollars]

Subject	Total	Number of dwelling units on property					Subject	Total	Number of dwelling units on property							
		1	2 to 4	5 to 49	50 to 99	100 or more			1	2 to 4	5 to 49	50 to 99	100 or more			
Total mortgages.....	121,919	94,183	21,588	5,100	519	529	HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE--Con.									
Outstanding debt thousand dollars..	1,962,878	420,623	182,598	442,867	229,230	687,560	Outstanding debt on first mortgages thousand dollars..	160,038	103,840	15,984	19,164	2,100	18,950			
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE							Commercial bank or trust company.....	35,474	26,984	5,271	2,309	...	910			
Number of first mortgages.....	79,576	56,614	18,022	3,918	511	511	Mutual savings bank.....	14,412	9,426	1,808	3,178	...	...	
Commercial bank or trust company.....	20,815	15,756	4,111	773	119	56	Savings and loan association..	14,150	11,035	2,909	206	...	...	
Mutual savings bank.....	9,591	7,494	1,357	501	122	117	Life insurance company.....	79,315	41,075	5,621	12,479	2,100	18,040			
Savings and loan association..	5,588	4,090	1,352	134	6	6	Mortgage company.....	3,106	3,024	82	...	...	...
Life insurance company.....	34,824	23,388	8,858	2,073	223	282	Federal National Mortgage Association.....	5,978	5,685	293	...	...	...
Mortgage company.....	2,270	1,230	958	60	10	12	Other.....	7,603	6,611	...	992	...	...	
Federal National Mortgage Association.....	4,244	3,321	904	10	5	4	HOLDER OF JUNIOR MORTGAGE									
Other.....	2,249	1,336	482	370	27	34	Number of junior mortgages	21,472	19,086	1,782	591	4	9			
Outstanding debt on first mortgages thousand dollars..	1,769,586	292,907	163,394	419,555	226,950	666,780	Commercial bank or trust company.....	4,744	4,107	612	25	...	...	
Commercial bank or trust company.....	295,768	72,411	29,429	66,178	55,740	72,010	Mutual savings bank.....	1,321	1,155	144	22	...	...	
Mutual savings bank.....	323,003	47,509	11,116	71,588	59,510	133,280	Savings and loan association..	2,577	2,272	265	40	...	...	
Savings and loan association..	52,458	20,304	11,760	12,644	2,910	4,840	Life insurance company.....	6,232	5,668	540	17	...	7			
Life insurance company.....	908,392	120,815	89,449	215,018	89,400	393,710	Mortgage company.....	347	335	12	...	...	...
Mortgage company.....	42,391	5,903	7,935	7,683	4,090	16,780	Federal National Mortgage Association.....	1,071	1,047	24	...	...	...
Federal National Mortgage Association.....	36,083	20,684	9,976	1,243	870	3,310	Individual.....	2,465	1,797	176	488	4		
Other.....	111,491	5,281	3,729	45,201	14,430	42,850	Other.....	2,716	2,706	8	...	...	2		
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE							Outstanding debt on junior mortgages thousand dollars..	33,254	23,876	3,220	4,148	180	1,830			
Number of first mortgages.....	20,871	18,483	1,784	591	4	9	Commercial bank or trust company.....	7,036	5,243	1,099	694	...	...	
Commercial bank or trust company.....	5,766	5,076	666	22	...	2	Mutual savings bank.....	1,942	1,484	397	61	...	...	
Mutual savings bank.....	2,094	1,588	169	337	...	...	Savings and loan association..	3,233	2,562	643	28	...	...	
Savings and loan association..	2,177	1,889	248	40	...	...	Life insurance company.....	9,417	6,667	746	224	...	1,780		
Life insurance company.....	8,197	7,342	657	187	4	7	Mortgage company.....	416	396	20	...	...	...
Mortgage company.....	502	490	12	...	...	...	Federal National Mortgage Association.....	1,729	1,690	39	...	...	...
Federal National Mortgage Association.....	1,079	1,047	32	Individual.....	6,594	3,014	259	3,141	180		
Other.....	1,057	1,051	...	6	Other.....	2,887	2,820	17	50		

Table 15c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGES: TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, FOR THE UNITED STATES: 1950

[Number of mortgages, and outstanding debt in thousands of dollars]

Subject	Total	Number of dwelling units on property			Subject	Total	Number of dwelling units on property		
		1	2 to 4	5 or more			1	2 to 4	5 or more
Total mortgages.....	70,165	50,632	16,548	2,985	HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE--Con.				
Outstanding debt...thous. dollars..	355,556	246,048	93,204	16,304	Outstanding debt on first mortgages --Con.				
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE					Mortgage company.....	4,053	3,202	802	49
Number of first mortgages.....	64,658	47,554	14,983	2,121	Federal National Mortgage Association.....	28,319	25,288	2,139	892
Commercial bank or trust company.....	22,054	16,161	5,055	838	Individual.....	178	77	101	...
Mutual savings bank.....	7,529	4,414	2,700	415	Other.....	10,159	8,734	1,425	...
Savings and loan association.....	19,319	12,991	5,608	720	PROPERTIES WITH MORE THAN ONE MORTGAGE¹				
Life insurance company.....	8,547	7,477	1,041	29	Number of first mortgages.....	2,653	1,437	784	432
Mortgage company.....	828	724	99	5	Outstanding debt on first mortgages thousand dollars..	16,150	8,178	5,505	2,467
Federal National Mortgage Association.....	4,535	4,171	249	115	Number of junior mortgages.....	2,854	1,641	781	432
Individual.....	20	12	8	...	Outstanding debt on junior mortgages thousand dollars..	4,141	2,135	1,079	927
Other.....	1,830	1,605	225	...					
Outstanding debt on first mortgages thousand dollars..	335,265	235,735	86,620	12,910					
Commercial bank or trust company.....	105,084	75,171	25,327	4,586					
Mutual savings bank.....	44,869	22,051	20,079	2,739					
Savings and loan association.....	91,220	56,771	30,018	4,431					
Life insurance company.....	51,383	44,441	6,729	213					

¹ Number of cases in this category too few for distribution.

TOTAL RENTAL PROPERTIES

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Table 15d.—TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgages, and outstanding debt in thousands of dollars]

Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 11	12 to 24	25 to 49	50 to 99	100 or more
Total mortgages.....	838,598	336,484	243,798	163,067	57,527	24,077	11,073	2,572
Outstanding debt.....thousand dollars..	9,226,918	1,241,871	1,104,352	1,227,500	1,232,354	1,309,401	1,578,910	1,532,530
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE								
Number of first mortgages.....	683,504	281,530	204,313	130,837	41,838	16,575	6,567	1,844
Commercial bank or trust company.....	105,609	52,528	28,732	18,035	4,483	1,324	384	123
Mutual savings bank.....	100,177	19,162	28,895	11,856	29,284	7,306	3,054	620
Savings and loan association.....	163,927	77,375	57,449	23,865	4,531	585	105	17
Life insurance company.....	74,243	32,971	16,028	9,660	8,426	3,906	2,308	944
Mortgage company.....	8,058	3,890	2,175	1,108	408	362	85	30
Federal National Mortgage Association.....	5,706	4,676	904	115	5	...	5	1
Individual.....	194,473	79,281	62,161	41,188	9,348	2,234	238	23
Other.....	31,318	11,647	7,970	7,584	2,783	858	389	87
Outstanding debt on first mortgages thousand dollars..	7,551,131	1,060,679	943,435	1,031,234	1,010,963	1,022,550	1,188,040	1,294,230
Commercial bank or trust company.....	811,291	204,814	134,716	143,814	91,939	55,738	79,690	100,580
Mutual savings bank.....	2,035,091	86,779	128,874	218,301	269,938	466,349	563,900	300,750
Savings and loan association.....	782,896	253,649	248,884	159,604	79,323	21,206	13,020	7,210
Life insurance company.....	2,268,892	178,453	130,752	150,866	320,139	288,392	456,290	744,000
Mortgage company.....	124,002	12,214	13,760	14,859	12,032	32,677	12,830	25,630
Federal National Mortgage Association.....	42,112	29,824	9,248	892	708	...	870	570
Individual.....	1,035,051	252,483	244,505	288,033	147,865	84,865	12,230	5,070
Other.....	451,796	42,463	32,696	54,865	89,019	73,123	49,210	110,420
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE								
Number of first mortgages.....	75,779	27,031	19,576	15,715	7,377	3,601	2,126	353
Commercial bank or trust company.....	11,168	5,470	2,806	1,738	746	286	95	27
Mutual savings bank.....	16,360	3,011	3,955	3,750	2,656	1,692	1,151	145
Savings and loan association.....	13,421	4,572	5,424	2,721	462	219	17	6
Life insurance company.....	10,683	5,374	1,805	1,592	709	452	602	149
Mortgage company.....	789	548	105	51	48	4	29	4
Federal National Mortgage Association.....	988	956	32	...	...	...	...	...
Individual.....	17,553	5,206	4,380	5,086	2,075	673	128	5
Other.....	4,818	1,894	1,068	778	680	276	104	18
Outstanding debt on first mortgages thousand dollars..	1,250,521	135,860	104,372	128,746	160,042	213,751	310,850	196,900
Commercial bank or trust company.....	127,038	27,781	14,923	13,033	18,606	24,815	17,230	10,650
Mutual savings bank.....	465,319	14,842	20,496	31,122	66,302	113,107	167,630	51,820
Savings and loan association.....	93,273	22,726	28,622	22,008	6,221	7,827	2,000	3,870
Life insurance company.....	336,012	31,694	12,150	25,696	26,112	32,950	93,310	114,100
Mortgage company.....	13,995	2,917	898	262	1,120	568	6,570	1,660
Federal National Mortgage Association.....	5,441	5,148	293	...	...	...	...	...
Individual.....	140,241	21,933	19,976	32,362	32,173	20,057	12,430	1,310
Other.....	69,202	8,820	7,014	4,263	9,508	14,427	11,680	13,490
HOLDER OF JUNIOR MORTGAGE								
Number of junior mortgages.....	79,315	27,923	19,909	16,515	8,312	3,901	2,380	375
Commercial bank or trust company.....	7,666	3,993	2,017	958	178	355	154	11
Mutual savings bank.....	2,786	1,475	734	379	93	47	51	7
Savings and loan association.....	3,843	1,527	1,425	725	131	16	16	3
Life insurance company.....	3,932	3,072	721	...	93	5	23	18
Mortgage company.....	1,686	373	292	291	651	9	54	16
Federal National Mortgage Association.....	980	956	24	...	...	...	...	...
Individual.....	50,186	13,024	13,314	12,903	6,054	3,140	1,540	211
Other.....	8,239	3,504	1,380	1,260	1,112	330	542	111
Outstanding debt on junior mortgages thousand dollars..	425,266	45,332	56,545	67,520	61,349	73,100	80,020	41,400
Commercial bank or trust company.....	30,125	5,150	4,927	1,744	890	11,044	4,460	1,910
Mutual savings bank.....	10,169	1,576	2,901	1,283	1,508	441	1,660	800
Savings and loan association.....	8,934	1,932	2,891	2,337	689	135	450	500
Life insurance company.....	9,987	3,974	764	...	1,059	100	1,010	3,080
Mortgage company.....	6,210	445	499	578	2,104	324	1,080	1,180
Federal National Mortgage Association.....	1,602	1,563	39	...	...	...	...	...
Individual.....	301,441	26,818	41,166	55,228	47,559	55,050	53,750	21,870
Other.....	56,798	3,874	3,358	6,350	7,540	6,006	17,610	12,060

TOTAL RENTAL PROPERTIES

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Table 16.—INTEREST AND PRINCIPAL PAYMENTS AND TOTAL PAYMENTS, BY TOTAL RENTAL RECEIPTS PER DWELLING UNIT, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with 60 percent or more of dwelling units in rental market for entire year, and with both interest and principal included in first mortgage payments. Excluded are properties for which rental receipts not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	585,994	46,502	100,518	151,147	92,226	68,103	36,268	29,858	35,494	25,937
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	290,605	39,105	83,280	89,087	41,995	20,563	8,694	3,876	2,924	1,091
\$20 to \$24.....	69,686	2,879	6,894	20,055	15,788	13,224	4,498	1,906	3,763	673
\$25 to \$29.....	55,192	1,794	3,621	16,703	12,405	8,588	4,363	3,047	2,467	2,213
\$30 to \$39.....	77,207	1,698	4,322	15,391	12,216	12,381	9,972	7,939	9,577	3,719
\$40 to \$49.....	42,238	344	864	4,430	4,522	7,038	4,759	8,419	8,327	3,522
\$50 to \$59.....	22,811	181	887	2,772	2,931	3,555	2,609	2,506	4,382	2,985
\$60 to \$69.....	8,843	91	170	957	707	1,197	495	1,000	1,567	2,661
\$70 to \$99.....	11,175	204	470	1,060	908	1,136	634	589	1,841	4,340
\$100 or more.....	8,257	196	10	692	754	411	244	576	646	4,733
Median payment.....dollars..	20	11	12	16	21	25	30	37	39	55
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 30 percent.....	90,834	4,432	15,461	23,332	15,558	9,204	6,347	3,659	6,143	6,701
30 to 39 percent.....	79,186	3,458	13,859	18,984	12,429	11,901	5,339	3,430	4,888	4,906
40 to 49 percent.....	85,914	3,785	14,381	19,371	14,546	11,614	5,260	5,025	7,676	4,260
50 to 59 percent.....	65,938	3,395	7,099	13,292	12,210	9,243	6,691	4,569	6,451	2,998
60 to 69 percent.....	67,205	3,632	10,701	14,928	12,633	6,094	5,092	7,312	4,556	2,258
70 to 79 percent.....	43,290	3,497	7,311	12,440	7,174	5,965	2,225	2,210	1,547	928
80 to 89 percent.....	33,638	2,936	2,692	11,910	5,231	4,360	2,911	982	1,142	1,476
90 to 99 percent.....	25,958	1,823	4,761	9,403	3,870	3,142	894	1,074	624	370
100 percent or more.....	94,023	19,545	24,248	27,485	8,570	6,577	1,508	1,596	2,465	2,033
Median percent.....	56	84	59	60	53	51	52	56	49	43
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	207,035	12,928	27,599	47,566	34,699	24,083	16,976	17,950	14,999	10,282
Less than \$25.....	90,470	11,734	23,796	29,883	13,570	5,441	2,808	1,517	999	729
\$25 to \$29.....	20,643	607	1,586	7,497	5,485	3,301	1,395	279	381	115
\$30 to \$39.....	36,290	389	1,873	7,408	9,573	7,590	4,816	2,632	1,473	541
\$40 to \$49.....	23,261	187	94	1,646	4,444	4,662	4,140	3,269	3,740	1,090
\$50 to \$59.....	21,133	2	109	606	955	2,344	2,485	7,584	4,656	2,401
\$60 to \$69.....	7,838	8	46	385	89	628	1,026	1,888	1,973	1,804
\$70 to \$99.....	5,013	1	90	39	363	117	127	764	1,545	1,969
\$100 or more.....	2,387	...	5	102	220	...	179	17	232	1,633
Median payment.....dollars..	28	13	14	19	28	33	39	51	51	61

¹ Receipts are for all units, residential and business, on the property; and are adjusted to exclude expenditures for utilities, fuel and personal services.

RESIDENTIAL FINANCING

Table 16a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: INTEREST AND PRINCIPAL PAYMENTS AND TOTAL PAYMENTS, BY TOTAL RENTAL RECEIPTS PER DWELLING UNIT, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with 00 percent or more of dwelling units in rental market for entire year. Excluded are properties for which rental receipts not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	506,245	45,161	96,246	140,105	80,383	55,767	26,460	16,834	24,061	21,261
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	275,582	38,216	80,060	84,839	39,302	18,957	7,205	3,418	2,566	1,024
\$20 to \$24.....	55,845	2,727	6,438	16,442	12,808	9,602	2,958	1,441	2,756	673
\$25 to \$29.....	44,644	1,549	3,202	15,016	10,263	6,447	2,489	1,928	1,892	1,860
\$30 to \$39.....	56,718	1,651	4,244	14,165	9,423	8,713	6,576	3,910	5,614	2,427
\$40 to \$49.....	27,436	336	824	4,260	3,522	6,131	3,515	2,475	4,323	2,053
\$50 to \$59.....	19,355	191	828	2,682	2,804	3,239	2,397	1,626	3,299	2,295
\$60 to \$69.....	8,393	91	170	949	707	1,131	442	1,000	1,369	2,536
\$70 to \$99.....	10,604	204	470	1,060	800	1,136	634	460	1,800	4,045
\$100 or more.....	7,668	196	10	692	754	411	244	576	442	4,348
Median payment.....dollars..	18	11	12	16	20	24	30	34	38	60
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ¹										
Less than 30 percent.....	86,440	4,391	15,338	22,996	15,041	8,975	5,615	3,275	5,071	5,738
30 to 39 percent.....	70,607	3,458	13,773	18,398	11,854	10,215	3,903	2,399	2,863	3,748
40 to 49 percent.....	68,773	3,773	14,149	17,707	12,430	8,274	2,440	2,660	4,545	2,798
50 to 59 percent.....	52,271	3,365	6,463	12,562	9,912	7,166	4,638	2,253	3,531	2,385
60 to 69 percent.....	52,955	3,624	10,351	13,400	10,314	4,481	3,803	1,817	2,956	2,208
70 to 79 percent.....	35,663	3,316	6,529	11,429	5,519	3,920	1,449	1,361	1,254	888
80 to 89 percent.....	27,790	2,841	2,394	9,144	4,263	3,780	2,373	731	993	1,272
90 to 99 percent.....	23,460	1,728	4,689	8,448	3,027	2,760	784	1,074	583	370
100 percent or more.....	88,281	18,667	22,553	26,018	8,019	6,195	1,455	1,263	2,261	1,852
Median percent.....	55	82	58	59	51	51	53	50	49	44
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	132,965	12,056	24,285	38,222	23,514	12,785	7,460	5,170	3,862	5,633
Less than \$25.....	80,418	11,162	21,487	25,839	11,919	4,803	2,350	1,287	848	727
\$25 to \$29.....	13,351	607	1,175	5,233	3,357	1,568	979	210	174	50
\$30 to \$39.....	17,954	144	1,447	5,228	5,108	3,265	965	1,035	446	316
\$40 to \$49.....	9,005	142	94	1,047	2,045	1,920	1,667	678	810	609
\$50 to \$59.....	5,442	...	...	553	533	1,044	934	624	758	1,000
\$60 to \$69.....	2,711	...	7	189	89	120	314	1,074	400	521
\$70 to \$99.....	2,531	1	70	31	243	65	72	246	398	1,406
\$100 or more.....	1,553	...	5	102	220	...	179	16	28	1,004
Median payment.....dollars..	20	13	14	18	24	30	35	40	...	61

¹ Receipts are for all units, residential and business, on the property; and are adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

Table 16d.—INTEREST AND PRINCIPAL PAYMENTS AND TOTAL PAYMENTS, BY TOTAL RENTAL RECEIPTS PER DWELLING UNIT, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with 60 percent or more of dwelling units in rental market for entire year, and with both interest and principal included in first mortgage payments. Excluded are properties for which rental receipts not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	433,221	30,960	70,531	109,321	69,124	46,820	28,542	24,826	30,732	22,393
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	230,325	27,923	61,694	73,322	35,305	17,987	7,627	2,939	2,621	911
\$20 to \$24.....	48,916	1,141	3,835	13,039	12,343	8,886	3,833	1,813	3,582	444
\$25 to \$29.....	37,368	978	2,347	9,670	8,540	5,917	3,934	2,393	2,017	1,579
\$30 to \$39.....	50,710	613	1,643	8,007	8,084	7,161	6,921	6,504	8,807	2,976
\$40 to \$49.....	31,264	140	628	2,612	2,850	3,337	3,295	7,662	7,556	3,187
\$50 to \$59.....	14,546	51	187	1,476	1,077	2,376	1,946	1,744	2,935	2,757
\$60 to \$69.....	6,807	91	170	455	222	690	495	877	1,398	2,410
\$70 to \$99.....	7,549	23	17	505	583	308	336	427	1,223	4,130
\$100 or more.....	5,736	...	10	235	120	158	155	467	593	3,999
Median payment.....dollars..	18	11	11	14	19	23	28	38	38	57
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ¹										
Less than 30 percent.....	79,303	3,764	13,855	20,712	12,858	8,527	5,444	3,026	5,652	5,469
30 to 39 percent.....	68,376	2,980	12,216	16,667	10,297	10,169	4,517	2,902	4,334	4,295
40 to 49 percent.....	68,559	3,273	11,258	14,392	12,556	7,349	4,863	3,977	6,910	3,983
50 to 59 percent.....	52,988	2,636	5,492	11,183	9,772	6,390	5,343	3,730	5,921	2,525
60 to 69 percent.....	47,772	2,290	7,486	10,938	8,626	3,740	2,920	6,510	3,221	2,042
70 to 79 percent.....	30,062	2,082	5,181	8,665	5,289	3,231	1,666	1,840	1,184	928
80 to 89 percent.....	21,800	2,201	1,927	6,803	3,314	2,668	2,038	693	1,089	1,067
90 to 99 percent.....	15,456	1,468	2,984	5,142	2,415	1,075	628	916	549	279
100 percent or more.....	48,898	10,265	10,130	14,821	3,995	3,668	1,121	1,232	1,870	1,799
Median percent.....	50	73	48	53	49	46	49	57	48	44
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	149,294	6,661	17,147	33,443	24,959	16,996	12,459	15,289	13,661	8,710
Less than \$25.....	57,464	5,864	14,386	20,943	8,724	3,519	2,063	759	640	574
\$25 to \$29.....	16,485	210	1,291	5,888	4,740	2,903	727	279	381	67
\$30 to \$39.....	27,331	389	1,144	4,393	7,346	5,506	4,627	2,403	1,292	432
\$40 to \$49.....	17,713	187	76	1,284	2,978	2,740	2,910	2,954	3,574	1,015
\$50 to \$59.....	16,989	2	109	462	771	1,636	1,224	6,767	4,396	1,626
\$60 to \$69.....	6,638	8	46	332	89	628	603	1,546	1,732	1,663
\$70 or more.....	6,674	1	95	141	311	64	305	781	1,646	3,333
Median payment.....dollars..	30	14	14	19	28	32	37	51	51	63

¹ Receipts are for all units, residential and business, on the property; and are adjusted to exclude expenditures for utilities, fuel, and personal services.

TOTAL RENTAL PROPERTIES

Table 16c.—INTEREST AND PRINCIPAL PAYMENTS AND TOTAL PAYMENTS, BY TOTAL RENTAL RECEIPTS PER DWELLING UNIT, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with 90 percent or more of dwelling units in rental market for entire year, and with both interest and principal included in first mortgage payments. Excluded are properties for which rental receipts not reported. Median not shown where number of sample cases reported is less than 100]

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$100 or more
Total properties.....	152,773	15,542	29,987	41,826	23,102	21,283	7,726	5,032	4,762	3,544
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	60,280	11,182	21,586	15,765	6,690	2,976	1,067	937	303	180
\$20 to \$24.....	20,770	1,738	3,059	7,016	3,445	4,348	665	93	181	229
\$25 to \$29.....	17,824	816	1,274	7,033	3,865	2,671	429	654	450	634
\$30 to \$39.....	26,497	1,085	2,679	7,984	4,132	5,220	3,051	1,435	770	743
\$40 to \$49.....	10,954	204	236	7,818	1,672	3,701	1,464	757	771	335
\$50 to \$59.....	8,265	140	700	1,296	1,854	1,179	663	762	1,447	228
\$60 to \$69.....	2,036	...	...	502	485	507	...	123	169	251
\$70 to \$79.....	3,626	181	453	555	325	828	298	162	615	210
\$100 or more.....	2,521	196	...	457	634	253	89	109	53	734
Median payment.....dollars..	23	13	13	23	26	32	...	...	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ¹										
Less than 30 percent.....	11,531	668	1,606	2,620	2,700	677	903	633	491	1,232
30 to 39 percent.....	10,810	478	1,643	2,317	2,132	1,732	322	523	554	611
40 to 49 percent.....	17,355	512	3,123	4,979	1,990	4,265	397	1,048	760	277
50 to 59 percent.....	12,950	759	1,607	2,109	2,438	2,853	1,348	839	530	473
60 to 69 percent.....	19,433	1,342	3,215	2,990	4,007	2,354	2,172	802	1,335	216
70 to 79 percent.....	13,228	1,415	2,130	3,775	1,885	2,734	559	370	363	...
80 to 89 percent.....	11,838	735	765	5,107	1,917	1,692	373	289	53	409
90 to 99 percent.....	10,502	355	1,777	4,261	1,455	2,067	266	158	75	91
100 percent or more.....	45,125	9,280	14,118	12,664	4,575	2,909	337	364	595	234
Median percent.....	73	100+	95	82	66	65	...	...	...	...
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	57,741	6,267	10,452	14,123	9,740	7,087	4,517	2,061	1,338	1,572
Less than \$25.....	33,006	5,870	9,410	8,940	4,846	1,922	745	753	399	155
\$25 to \$29.....	4,158	397	295	1,609	745	398	668	...	...	48
\$30 to \$39.....	8,959	...	729	3,015	2,227	2,084	189	429	181	109
\$40 to \$49.....	5,548	...	18	362	1,466	1,922	1,230	315	166	75
\$50 to \$59.....	4,144	...	...	144	184	708	1,261	817	260	775
\$60 to \$69.....	1,200	...	...	53	...	...	423	342	241	141
\$70 or more.....	726	...	...	...	272	53	1	...	131	269
Median payment.....dollars..	21	...	...	19	...	...	...	...	...	...

¹ Receipts are for all units, residential and business, on the property; and are adjusted to exclude expenditures for utilities, fuel, and personal services.