

Chapter 6

## RENTAL PROPERTIES WITH ONE DWELLING UNIT

Tables 1 to 3 present statistics for the United States, 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.....	...	467	467	472	476	489	496	502	507	510	516	517	519	525	532	543
Conventional.....	a	(1)	(1)	(1)	478	490	497	503	508	512	516	517	520	526	534	544
FHA-insured.....	b	(1)	(1)	(1)	481	492	...	504	...	513	516	...	521	528	536	544
VA-guaranteed.....	c	(1)	(1)	(1)	482	492	...	504	509	514	...	518	522	529	537	545
Inside standard metro. areas, all mortgages...	d	...	...	...	484	494	499	505	509	514	...	518	523	530	539	545
Outside standard metro. areas, all mortgages...	e	...	...	...	486	494	501	506	510	515	...	...	524	531	541	546

<sup>1</sup> Statistics by government insurance status are included in the table for all mortgages.

# RENTAL PROPERTIES WITH 1 UNIT

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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.....	559,627	1,858,245	75,100	420,615	48,993	246,047	435,536	1,191,583
Average debt per property.....	...	3.3	...	5.6	...	5.0	...	2.7
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$2,000.....	150,107	120,031	1,283	373	2,275	2,320	146,551	117,338
\$2,000 to \$2,999.....	97,102	212,942	4,612	8,570	5,026	9,774	87,465	194,598
\$3,000 to \$3,999.....	82,558	209,704	7,922	21,637	6,834	18,960	67,806	169,107
\$4,000 to \$4,999.....	56,919	200,880	9,399	34,795	5,618	21,012	41,906	145,073
\$5,000 to \$5,999.....	47,144	210,535	9,290	45,801	8,272	39,549	29,587	125,185
\$6,000 to \$6,999.....	41,479	223,362	13,274	80,999	6,077	34,422	22,129	107,941
\$7,000 to \$7,999.....	33,494	224,820	16,215	114,227	5,580	38,880	11,708	71,713
\$8,000 to \$8,999.....	20,651	150,717	8,092	63,326	4,677	36,322	7,887	51,069
\$9,000 to \$9,999.....	9,221	74,074	2,342	21,074	2,248	18,634	4,636	34,366
\$10,000 to \$10,999.....	7,983	70,373	786	7,376	1,148	10,930	6,046	51,867
\$11,000 to \$11,999.....	2,082	21,164	589	5,981	339	3,390	1,155	11,833
\$12,000 to \$12,999.....	6,357	70,585	1,101	12,987	405	4,629	4,852	52,969
\$15,000 to \$19,999.....	2,948	41,503	204	3,269	510	7,265	2,234	30,969
\$20,000 or more.....	1,600	27,555	...	...	...	...	1,600	27,555
Median loan.....dollars..	3,300	...	6,300	...	5,500	...	2,800	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$2,000.....	231,358	273,745	4,861	5,266	5,674	7,370	220,825	261,109
\$2,000 to \$2,999.....	89,775	217,178	7,572	19,049	6,656	17,129	75,548	181,000
\$3,000 to \$3,999.....	65,125	221,858	8,412	29,440	6,260	21,942	50,457	170,476
\$4,000 to \$4,999.....	42,903	189,532	6,226	27,822	6,344	28,317	30,337	133,393
\$5,000 to \$5,999.....	38,331	208,095	9,941	54,531	7,860	42,787	20,534	110,777
\$6,000 to \$6,999.....	31,968	204,729	14,664	94,189	5,242	33,510	12,065	77,030
\$7,000 to \$7,999.....	27,258	201,622	14,592	107,700	4,888	36,496	7,784	57,426
\$8,000 to \$8,999.....	13,189	109,975	4,490	37,413	3,206	26,464	5,498	46,098
\$9,000 to \$9,999.....	7,182	66,773	2,325	23,267	1,695	15,970	2,969	27,536
\$10,000 to \$10,999.....	4,418	45,762	503	5,398	248	2,560	3,669	37,804
\$11,000 to \$11,999.....	3,083	35,192	839	9,635	583	6,700	1,662	18,857
\$12,000 to \$14,999.....	2,378	31,024	286	3,636	51	697	2,042	26,691
\$15,000 to \$19,999.....	1,897	31,607	204	3,269	267	4,363	1,426	23,975
\$20,000 or more.....	768	21,153	...	...	31	1,742	737	19,411
Median debt.....dollars..	2,500	...	6,000	...	4,900	...	1,900	...

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.....	1,800,542	1,625,814	174,728	1,396,747	292,907	88,330	243,913	1,159,884	1,097,172	62,710	57,727	19,020	38,707
Average debt per mortgage.....	3.2	3.1	4.5	5.3	5.2	5.9	5.0	2.7	2.6	3.2	1.4	1.3	1.5
<b>TYPE OF MORTGAGE HOLDER</b>													
Commercial bank or trust company.....	375,486	341,774	33,712	99,395	72,411	22,727	77,141	198,950	194,192	4,758	6,163	5,071	1,092
Mutual savings bank.....	137,496	122,439	15,057	56,935	47,509	7,363	22,312	58,249	52,879	5,370	1,576	1,484	92
Savings and loan association.....	426,658	391,968	34,690	31,339	20,334	9,407	59,637	335,682	314,893	20,789	3,691	2,513	1,178
Life insurance company.....	293,808	247,661	46,147	161,890	120,815	34,916	45,883	86,035	82,405	3,630	6,689	6,465	224
Mortgage company.....	19,563	15,672	3,891	8,927	5,903	2,342	3,669	6,967	6,567	400	567	396	171
Federal National Mortgage Association.....	51,657	45,972	5,685	26,369	20,684	5,685	25,288	...	...	...	1,690	...	...
Individual.....	418,245	392,211	26,034	33,269	...	...	165	418,080	392,134	25,946	33,369	...	33,368
Other.....	77,629	68,117	9,512	11,892	5,231	5,890	9,818	55,919	54,102	1,817	3,979	1,401	2,578
<b>MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER</b>													
Purchased.....	422,804	368,876	53,928	187,253	140,539	38,254	79,923	155,628	150,364	5,264	15,949	9,044	6,905
Originated.....	1,377,738	1,256,938	120,800	209,494	152,368	50,076	163,990	1,004,254	946,808	57,446	41,778	9,976	31,802
<b>ORIGIN OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	1,411,604	1,252,854	158,750	376,746	274,791	86,864	234,200	800,658	752,041	48,617	...	...	...
Mortgage refinanced or renewed.....	189,300	178,473	10,827	15,216	14,416	381	2,081	172,003	161,976	10,027	...	...	...
Mortgage placed later than acquisition of property.....	199,638	194,487	5,151	4,785	3,700	1,085	7,632	187,221	183,155	4,066	...	...	...
<b>AMORTIZATION</b>													
Fully amortized.....	1,517,175	1,355,573	161,602	396,747	292,907	88,330	243,913	876,515	826,931	49,584	39,813	19,020	20,793
Partially amortized.....	137,354	131,245	6,109	...	...	...	...	137,354	131,245	6,109	3,020	...	3,020
Not amortized.....	81,832	78,115	3,717	...	...	...	...	81,832	78,115	3,717	10,025	...	10,025
On demand.....	64,181	60,881	3,300	...	...	...	...	64,181	60,881	3,300	4,869	...	4,869
Regular principal payments required.....	16,754	16,064	690	...	...	...	...	16,754	16,064	690	2,102	...	2,102
No regular principal payments required.....	47,427	44,817	2,610	...	...	...	...	47,427	44,817	2,610	2,767	...	2,767

<sup>1</sup> Includes 15,510 thousand dollars outstanding debt on 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							
Amount of outstanding debt (thousands of dollars)													
<b>CURRENT STATUS OF PAYMENTS</b>													
Ahead or up-to-date in scheduled payments.....	1,658,553	1,497,723	160,830	378,709	284,437	79,931	222,890	1,056,954	998,574	58,380	48,251	17,371	30,880
Delinquent:													
Foreclosure in process.....	7,077	5,263	1,814	4,095	2,368	558	922	2,060	1,973	87	314	111	203
Foreclosure not in process.....	96,848	84,957	11,891	13,943	6,102	7,841	20,101	62,804	58,754	4,050	3,782	1,538	2,244
No regular payments required.....	38,064	37,871	193	...	...	...	...	38,064	37,871	193	5,380	...	5,380
<b>YEAR MORTGAGE MADE OR ASSUMED</b>													
1950 (part).....	395,014	351,652	43,362	74,808	44,665	24,983	52,968	267,238	255,377	11,861	16,715	5,383	11,332
1949.....	451,470	407,111	44,359	98,990	74,673	21,535	41,985	310,495	292,243	18,252	16,760	4,361	12,399
1948.....	401,537	355,267	46,270	116,065	88,544	26,189	49,020	236,452	222,073	14,379	14,880	6,263	8,617
1947.....	244,066	217,860	26,206	57,318	41,657	12,658	58,078	128,670	118,125	10,545	6,501	2,496	4,005
1946.....	123,708	114,906	8,802	11,024	6,675	2,965	39,874	72,810	69,017	3,793	1,394	517	877
1942 to 1945.....	140,665	137,062	3,603	29,468	28,163	...	1,988	109,209	106,911	2,298	884	...	884
1940 to 1941.....	15,164	14,529	635	4,833	4,363	...	10,331	10,166	165	61	...	...	61
1935 to 1939.....	15,886	15,649	237	4,241	4,167	...	...	11,645	11,482	163	118	...	118
1930 to 1934.....	4,151	3,544	607	...	...	...	...	4,151	3,544	607	302	...	302
1929 or earlier.....	8,881	8,234	647	...	...	...	...	8,881	8,234	647	112	...	112
<b>YEAR MORTGAGE DUE</b>													
On demand.....	64,181	60,881	3,300	...	...	...	...	64,181	60,881	3,300	4,869	...	4,869
Fully amortized.....	1,517,175	1,355,573	161,602	396,747	292,907	88,330	243,913	876,515	826,931	49,584	39,813	19,020	20,793
Past due.....	796	796	...	...	...	...	...	796	796	...	...	...	...
1950 to 1951.....	14,989	14,821	168	105	105	...	47	14,837	14,669	168	833	...	833
1952 to 1953.....	51,613	50,323	1,290	316	316	...	146	51,151	49,861	1,290	3,105	...	3,105
1954 to 1955.....	80,764	79,200	1,564	1,379	1,379	...	1,777	77,608	76,044	1,564	1,943	...	1,943
1956 to 1957.....	114,130	107,502	6,628	1,619	1,619	...	263	105,444	99,210	6,234	1,508	17	1,491
1958 to 1959.....	154,793	144,608	10,185	3,064	2,520	...	6,398	145,371	136,201	9,170	4,546	412	4,134
1960 to 1964.....	410,147	385,071	25,076	22,313	17,702	1,159	37,483	350,351	330,805	19,546	9,292	2,424	6,868
1965 to 1969.....	333,110	289,336	43,774	125,676	93,279	28,612	107,109	100,325	91,551	8,774	8,996	7,889	1,107
1970 to 1974.....	318,934	255,687	63,247	220,622	164,249	50,810	71,039	27,273	24,453	2,820	8,253	7,869	386
1975 or later.....	37,899	28,229	9,670	21,390	11,738	7,486	13,150	3,359	3,341	18	1,335	409	926
Partially or not amortized.....	219,186	209,360	9,826	...	...	...	...	219,186	209,360	9,826	13,045	...	13,045
Past due.....	1,632	1,455	177	...	...	...	...	1,632	1,455	177	74	...	74
1950 to 1951.....	68,101	64,397	3,704	...	...	...	...	68,101	64,397	3,704	5,420	...	5,420
1952 to 1953.....	63,792	62,647	1,145	...	...	...	...	63,792	62,647	1,145	4,885	...	4,885
1954 to 1955.....	38,124	36,061	2,063	...	...	...	...	38,124	36,061	2,063	562	...	562
1956 to 1957.....	9,564	7,730	1,834	...	...	...	...	9,564	7,730	1,834	197	...	197
1958 to 1959.....	25,688	24,785	903	...	...	...	...	25,688	24,785	903	596	...	596
1960 to 1964.....	9,508	9,508	...	...	...	...	...	9,508	9,508	...	385	...	385
1965 to 1969.....	1,869	1,869	...	...	...	...	...	1,869	1,869	...	722	...	722
1970 to 1974.....	908	908	...	...	...	...	...	908	908	...	204	...	204
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>INTEREST RATE</b>													
Less than 3.0 percent.....	17,326	16,983	343	...	...	...	...	17,326	16,983	343	3,448	...	3,448
3.0 percent.....	10,185	9,687	498	357	...	357	...	9,828	9,687	141	561	63	498
3.1 to 3.5 percent.....	9,639	8,470	1,169	1,335	166	...	...	8,304	8,304	...	...	...	...
3.6 to 3.9 percent.....	747	747	...	58	58	...	...	689	689	...	...	...	...
4.0 percent.....	505,415	461,638	43,777	164,503	130,073	29,891	243,913	96,999	95,830	1,169	21,576	18,957	2,619
4.1 to 4.4 percent.....	9,321	8,611	710	8,024	7,314	260	...	1,297	1,297	...	...	...	...
4.5 percent.....	328,929	254,161	74,768	218,976	151,876	57,842	...	109,953	102,285	7,668	1,010	...	1,010
4.6 to 5.0 percent.....	378,488	363,098	15,390	3,494	3,420	...	...	374,994	359,678	15,316	5,741	...	5,741
5.1 to 5.5 percent.....	34,954	29,827	5,127	...	...	...	...	34,954	29,827	5,127	120	...	120
5.6 to 6.0 percent.....	471,561	441,776	29,785	...	...	...	...	471,561	441,776	29,785	23,537	...	23,537
6.1 percent or more.....	33,977	30,816	3,161	...	...	...	...	33,977	30,816	3,161	1,734	...	1,734
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	122,434	117,334	5,100	373	373	...	2,320	119,741	114,641	5,100	27,015	15,599	11,436
\$2,000 to \$2,999.....	218,316	208,145	10,171	9,837	8,570	304	9,774	198,705	189,801	8,904	9,531	3,075	6,456
\$3,000 to \$3,999.....	211,452	199,015	12,437	21,652	18,231	1,835	19,659	170,151	161,834	8,317	5,914	366	5,548
\$4,000 to \$4,999.....	204,986	187,424	17,562	44,163	32,610	8,570	26,726	140,097	134,716	5,381	3,765	...	3,765
\$5,000 to \$5,999.....	223,743	191,378	32,365	60,861	35,509	23,252	40,154	122,728	117,063	5,665	3,502	...	3,502
\$6,000 to \$6,999.....	216,944	188,082	28,862	79,645	57,200	20,228	33,858	103,441	97,970	5,471	1,360	...	1,360
\$7,000 to \$7,999.....	213,936	186,965	26,971	105,259	82,163	19,992	40,243	68,434	66,124	2,310	3,779	...	3,779
\$8,000 to \$8,999.....	132,322	118,339	13,983	50,364	38,464	9,343	35,712	46,246	45,716	530	853	...	853
\$9,000 to \$9,999.....	63,282	55,032	8,250	9,769	5,462	4,307	19,772	33,741	31,237	2,504	...	...	...
\$10,000 to \$10,999.....	68,199	60,119	8,080	1,740	1,241	499	10,256	56,203	48,622	7,581	695	...	695
\$11,000 to \$11,999.....	12,707	11,912	795	2,934	2,934	...	2,149	7,624	6,829	795	...	...	...
\$12,000 to \$14,999.....	58,339	57,754	585	6,881	6,881	...	4,374	47,084	46,499	585	...	...	...
\$15,000 to \$19,999.....	29,324	28,101	1,223	3,269	3,269	...	4,916	21,139	19,916	1,223	...	...	...
\$20,000 or more.....	24,558	16,214	8,344	...	...	...	...	24,558	16,214	8,344	1,313	...	1,313
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	276,608	267,547	9,061	5,240	5,166	...	7,370	263,998	255,011	8,987	30,667	16,944	13,723
\$2,000 to \$2,999.....	221,986	209,696	12,290	21,757	18,669	754	17,488	182,741	173,898	8,843	8,179	2,076	6,103
\$3,000 to \$3,999.....	218,556	205,542	13,014	30,210	25,825	1,659	21,345	167,001	158,873	8,128	5,880	...	5,880
\$4,000 to \$4,999.....	196,978	174,020	22,958	37,948	21,689	13,081	28,436	130,594	124,626	5,968	4,053	...	4,053
\$5,000 to \$5,999.....	218,343	184,181	34,162	68,004	41,395	25,194	43,298	107,041	101,456	5,585	2,864	...	2,864
\$6,000 to \$6,999.....	189,825	166,450	23,375	83,938	64,140	19,466	33,354	72,533	69,098	3,435	159	...	159
\$7,000 to \$7,999.....	203,929	171,759	32,170	111,884	83,484	22,937	38,204	53,841	53,109	732	3,064	...	3,064
\$8,000 to \$8,999.....	85,706	81,414	4,292	13,467	12,752	517	26,865	45,374	43,236	2,138	853	...	853
\$9,000 to \$9,999.....	34,571	44,878	9,693	10,259	5,747	4,512	14,526	29,786	24,605	5,181	...	...	...
\$10,000 to \$10,999.....	44,458	40,904	3,554	3,890	3,890	...	1,874	38,694	35,140	3,554	695	...	695
\$11,000 to \$11,999.....	23,652	23,377	275	3,891	3,891	...	4,351	15,410	15,135	275	...	...	...
\$12,000 to \$14,999.....	25,997	25,680	317	2,990	2,990	...	697	22,310	21,993	317	...	...	...
\$15,000 to \$19,999.....	27,863	20,554	7,309										

# RENTAL PROPERTIES WITH 1 UNIT

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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													
Total mortgages.....	559,628	520,388	39,240	175,100	56,620	15,082	48,993	435,536	416,218	19,321	40,258	15,084	25,186
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	121,758	113,817	7,941	20,833	15,759	3,920	16,595	84,326	81,898	2,428	5,584	3,764	1,819
Mutual savings bank.....	34,254	31,191	3,063	9,084	7,496	1,566	4,463	20,707	19,281	1,426	1,476	1,156	320
Savings and loan association.....	148,917	140,977	7,940	5,981	4,091	1,664	13,425	129,512	123,894	5,618	3,605	2,239	1,367
Life insurance company.....	57,170	48,820	8,350	30,732	23,391	6,010	7,677	18,761	17,953	808	5,685	5,435	251
Mortgage company.....	5,916	5,094	822	1,721	1,231	336	833	3,463	3,141	222	574	336	238
Federal National Mortgage Association.....	8,540	7,493	1,047	4,369	3,322	1,047	4,172	...	...	...	1,047	...	...
Individual.....	159,861	152,031	7,830	3,322	...	...	24	159,837	152,019	7,818	18,539	...	18,539
Other.....	23,230	20,977	2,253	2,387	1,336	952	1,803	19,039	18,035	1,004	3,799	1,107	2,652
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	96,765	85,495	11,270	36,771	28,218	6,503	14,490	45,513	43,120	2,393	11,997	7,011	4,988
Originated.....	462,860	434,888	27,972	38,331	28,399	8,579	34,500	390,028	373,100	16,928	28,265	8,071	20,194
FORM OF DEBT													
Mortgage or deed of trust.....	516,706	477,547	39,159	75,099	56,617	15,084	48,991	392,618	373,379	19,239	39,231	15,084	24,151
Contract to purchase.....	42,919	42,838	81	...	...	...	...	42,919	42,838	81	1,031	...	1,031
SERVICE OF MORTGAGE													
Hold and service mortgage.....	470,178	443,066	27,112	37,124	28,111	7,632	36,409	396,652	379,666	16,986	29,233	8,363	20,877
Hold mortgage only.....	89,439	77,316	12,123	37,976	28,509	7,447	12,584	38,885	36,552	2,333	11,029	6,718	4,309
AMORTIZATION													
Fully amortized.....	447,414	413,299	34,115	75,097	56,617	15,084	48,992	323,321	309,125	14,196	29,589	15,083	14,510
Partially amortized.....	41,012	39,289	1,723	...	...	...	...	41,012	39,289	1,723	2,433	...	2,433
Not amortized.....	38,586	37,397	1,189	...	...	...	...	38,586	37,397	1,189	4,656	...	4,656
On demand.....	32,619	30,407	2,212	...	...	...	...	32,619	30,407	2,212	3,587	...	3,587
Regular principal payments required.....	8,372	7,872	500	...	...	...	...	8,372	7,872	500	935	...	935
No regular principal payments required.....	24,247	22,535	1,712	...	...	...	...	24,247	22,535	1,712	2,652	...	2,652
FREQUENCY OF INTEREST PAYMENT													
Monthly.....	441,368	406,797	34,571	75,097	56,617	15,084	48,145	318,126	303,474	14,652	31,669	15,023	16,650
Quarterly, semi-annually or annually.....	89,692	85,374	4,318	...	...	...	846	88,846	84,528	4,318	5,262	60	5,202
Other regular interval.....	3,039	2,848	191	...	...	...	...	3,039	2,848	191	...	...	...
No regular payment.....	29,527	28,365	162	...	...	...	...	29,527	28,365	162	3,332	...	3,332
FREQUENCY OF PRINCIPAL PAYMENT													
Monthly.....	449,631	414,889	34,742	75,097	56,617	15,084	48,976	325,558	310,737	14,821	31,477	15,084	16,397
Quarterly, semi-annually or annually.....	41,469	40,320	1,149	...	...	...	16	41,453	40,304	1,149	908	...	908
Other regular interval.....	4,629	4,385	244	...	...	...	...	4,629	4,385	244	1,269	...	1,269
No regular payment.....	63,914	60,799	3,115	...	...	...	...	63,914	60,799	3,115	6,612	...	6,612
METHOD OF PAYMENT													
Interest and principal at same time in constant total amount.....	421,244	387,175	34,069	75,097	56,617	15,084	47,888	298,261	284,113	14,148	29,767	15,084	14,686
Interest and principal at same time in increasing or decreasing total amount.....	57,287	55,691	1,596	...	...	...	273	57,014	55,418	1,596	1,880	...	1,880
Payment of interest only.....	42,934	39,909	3,025	...	...	...	...	42,934	39,909	3,025	5,008	...	5,008
Interest and principal at different times, or principal only.....	15,801	15,321	480	...	...	...	831	14,970	14,491	479	802	...	801
No regular interest or principal payments.....	22,388	22,301	87	...	...	...	...	22,388	22,301	87	2,817	...	2,817
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	497,939	461,692	36,247	72,225	55,070	13,912	43,762	381,976	364,319	17,657	34,569	14,053	20,526
Delinquent:													
Foreclosure in process.....	1,733	1,468	265	587	348	87	197	951	925	26	388	87	301
Foreclosure not in process.....	37,614	34,965	2,649	2,297	1,208	1,092	5,044	30,277	28,719	1,558	2,589	951	1,641
No regular payments required.....	22,356	22,269	87	...	...	...	...	22,356	22,269	87	2,724	...	2,724
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	113,785	104,920	8,865	12,956	7,538	4,277	9,313	91,520	88,320	3,200	11,583	4,277	7,308
1949.....	136,823	127,001	9,822	15,845	11,763	3,522	9,336	111,641	106,179	5,462	11,438	3,522	7,918
1948.....	106,343	97,468	8,875	17,931	13,560	4,199	8,691	79,725	75,923	3,802	8,583	4,252	4,336
1947.....	75,855	69,721	6,134	10,442	7,442	2,425	10,933	54,490	51,354	3,136	5,258	2,372	2,886
1946.....	47,462	44,647	2,815	3,050	2,016	661	9,993	34,418	32,848	1,570	1,622	661	963
1942 to 1945.....	49,305	47,800	1,505	10,094	9,770	...	741	38,467	37,287	1,180	1,067	...	1,067
1940 to 1941.....	11,243	10,991	252	2,260	2,056	...	...	8,982	8,934	48	157	...	157
1935 to 1939.....	11,100	10,788	312	2,535	2,482	...	...	8,568	8,309	259	312	...	312
1930 to 1934.....	2,882	2,577	305	...	...	...	...	2,882	2,577	305	60	...	60
1929 or earlier.....	4,852	4,491	361	...	...	...	...	4,852	4,491	361	186	...	186
TERM OF MORTGAGE													
On demand.....	32,613	30,402	2,211	...	...	...	...	32,613	30,402	2,211	3,586	...	3,586
Less than 5 years.....	82,079	80,219	1,860	221	221	...	...	113	81,745	79,885	1,860	...	9,085
5 to 9 years.....	125,836	120,313	5,523	615	346	88	2,689	122,535	117,280	5,255	4,531	91	4,440
10 to 12 years.....	141,101	134,535	6,566	1,234	935	243	6,460	133,407	127,045	6,362	6,363	925	5,441
13 to 14 years.....	14,254	12,928	1,326	1,712	935	195	2,349	10,395	9,845	550	749	204	545
15 years.....	31,999	30,258	1,741	2,991	2,460	363	5,363	23,643	22,552	1,091	2,388	1,758	631
16 to 19 years.....	21,383	18,893	2,490	3,849	2,324	1,513	5,787	11,749	10,963	786	2,252	1,933	320
20 years.....	53,128	46,578	6,550	24,330	18,718	4,673	16,010	12,789	12,283	506	5,912	5,187	725
21 to 24 years.....	12,315	10,098	2,217	6,373	4,742	1,309	3,614	2,326	2,279	279	762	759	12
25 years.....	42,917	34,239	8,678	33,493	25,447	7,061	6,815	2,617	2,191	426	4,348	4,237	112
26 years or more.....	2,022	1,934	88	286	198	...	...	1,735	1,735	...	289	...	289
Median term..... years..	11	10	18	22	22	23	20	9	9	10	12	20	6

1 Includes 3,398 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													
<b>YEAR MORTGAGE DUE</b>													
On demand.....	32,619	30,407	2,212	...	...	...	...	32,619	30,407	2,212	3,586	...	3,586
Fully amortized.....	447,414	413,299	34,115	75,102	56,624	15,084	49,006	323,321	309,125	14,196	29,603	15,083	14,521
Past due.....	684	684	...	...	...	...	...	684	684	...	...	...	...
1950 to 1951.....	24,928	24,680	248	221	221	...	155	24,545	24,291	254	1,596	...	1,596
1952 to 1953.....	46,802	45,705	1,097	586	586	...	182	46,034	44,937	1,097	4,221	...	4,221
1954 to 1955.....	54,663	53,620	1,043	1,392	1,392	...	1,221	52,050	51,007	1,043	1,577	...	1,577
1956 to 1957.....	52,864	49,872	2,992	1,119	1,119	88	3,600	48,064	45,212	2,852	927	15	912
1958 to 1959.....	54,937	51,256	3,681	1,662	1,429	...	2,370	50,907	47,611	3,296	2,066	331	1,737
1960 to 1964.....	94,632	88,628	6,004	7,548	6,072	404	9,284	77,810	73,493	4,317	5,543	2,010	3,533
1965 to 1969.....	63,020	55,647	7,373	24,395	18,311	5,302	20,437	18,195	17,291	904	7,358	6,826	532
1970 to 1974.....	48,846	38,651	10,195	34,726	25,589	8,120	9,666	4,450	4,037	413	5,609	5,485	124
1975 or later.....	6,038	4,556	1,482	3,365	1,905	1,170	2,091	582	562	20	706	416	289
Partially or not amortized.....	79,619	76,705	2,914	...	...	...	...	79,619	76,705	2,914	7,092	...	7,092
Past due.....	1,502	1,291	211	...	...	...	...	1,502	1,291	211	164	...	164
1950 to 1951.....	33,479	32,502	977	...	...	...	...	33,479	32,502	977	2,944	...	2,944
1952 to 1953.....	21,488	20,966	522	...	...	...	...	21,488	20,966	522	2,207	...	2,207
1954 to 1955.....	12,428	11,755	673	...	...	...	...	12,428	11,755	673	491	...	491
1956 to 1957.....	2,671	2,333	338	...	...	...	...	2,671	2,333	338	212	...	212
1958 to 1959.....	5,087	4,894	193	...	...	...	...	5,087	4,894	193	561	...	561
1960 to 1964.....	2,339	2,339	...	...	...	...	...	2,339	2,339	...	227	...	227
1965 to 1969.....	459	459	...	...	...	...	...	459	459	...	82	...	82
1970 to 1974.....	166	166	...	...	...	...	...	166	166	...	204	...	204
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>INTEREST RATE</b>													
Less than 3.0 percent.....	6,905	6,752	153	...	...	...	...	6,905	6,752	153	1,396	...	1,396
3.0 percent.....	3,120	3,031	89	53	...	53	...	3,067	3,031	36	474	53	421
3.1 to 3.5 percent.....	1,691	1,539	152	240	88	...	...	1,451	1,451	...	...	...	...
3.6 to 3.9 percent.....	68	68	...	18	18	...	...	50	50	...	...	...	...
4.0 percent.....	108,189	100,802	7,387	26,112	20,712	4,694	48,992	33,088	32,538	550	16,337	15,031	1,311
4.1 to 4.4 percent.....	1,297	1,052	245	1,085	841	41	...	210	210	...	...	...	...
4.5 percent.....	71,950	58,180	13,770	45,172	32,589	10,295	...	26,780	25,592	1,188	258	...	258
4.6 to 5.0 percent.....	123,493	119,306	4,187	2,423	2,370	...	...	121,073	116,939	4,134	3,802	...	3,802
5.1 to 5.5 percent.....	11,403	10,516	887	...	...	...	...	11,403	10,516	887	108	...	108
5.6 to 6.0 percent.....	203,139	191,923	11,216	...	...	...	...	203,139	191,923	11,216	15,928	...	15,928
6.1 percent or more.....	28,392	27,231	1,161	...	...	...	...	28,392	27,231	1,161	1,967	...	1,967
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.0	4.0	6.0
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	153,129	147,425	5,704	1,283	1,283	...	2,275	149,573	143,869	5,704	30,340	13,455	16,888
\$2,000 to \$2,999.....	99,826	94,461	5,365	5,154	4,612	152	5,026	89,650	84,825	4,825	4,938	1,487	3,449
\$3,000 to \$3,999.....	82,745	78,434	4,311	7,975	6,892	550	7,077	67,696	64,711	2,985	2,133	140	1,993
\$4,000 to \$4,999.....	57,609	53,217	4,392	11,655	8,895	2,002	5,544	40,413	38,953	1,460	983	...	983
\$5,000 to \$5,999.....	49,629	43,269	6,360	12,165	7,256	4,465	8,362	29,107	27,916	1,191	781	...	781
\$6,000 to \$6,999.....	40,540	35,474	5,066	13,231	9,353	3,357	5,978	21,330	20,304	1,026	253	...	253
\$7,000 to \$7,999.....	31,805	27,956	3,849	14,873	11,629	2,820	5,775	11,164	10,782	382	613	...	613
\$8,000 to \$8,999.....	18,292	16,468	1,824	6,470	4,927	1,212	4,606	7,222	7,145	77	107	...	107
\$9,000 to \$9,999.....	8,017	7,070	947	1,081	606	475	2,380	4,559	4,259	300	...	...	...
\$10,000 to \$10,999.....	7,691	6,861	830	174	121	53	1,082	6,436	5,659	777	70	...	70
\$11,000 to \$11,999.....	1,247	1,169	78	272	272	...	...	760	682	78	...	...	...
\$12,000 to \$14,999.....	5,358	5,308	50	572	572	...	380	4,407	4,357	50	...	...	...
\$15,000 to \$19,999.....	2,168	2,086	82	204	204	...	306	1,658	1,576	82	...	...	...
\$20,000 or more.....	1,571	1,209	392	...	...	...	...	1,571	1,209	392	53	...	53
Median loan.....dollars..	3,300	3,200	4,900	5,900	5,900	6,100	5,500	2,700	2,700	2,800	1,300	1,100	1,400
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	234,789	226,298	8,491	4,861	4,808	...	5,674	224,253	215,815	8,438	32,826	14,204	18,626
\$2,000 to \$2,999.....	91,829	86,763	5,066	8,604	7,420	307	6,800	76,429	72,691	3,738	3,479	878	2,601
\$3,000 to \$3,999.....	64,263	60,400	3,863	8,611	7,371	525	6,126	49,528	47,066	2,462	1,798	...	1,798
\$4,000 to \$4,999.....	44,584	39,464	5,120	8,508	4,878	2,944	6,388	29,695	28,376	1,319	952	...	952
\$5,000 to \$5,999.....	40,247	33,981	6,266	12,402	7,532	4,603	7,960	19,885	18,839	1,046	548	...	548
\$6,000 to \$6,999.....	29,717	26,034	3,683	13,097	9,982	3,063	5,219	11,400	10,855	545	25	...	25
\$7,000 to \$7,999.....	27,571	23,241	4,330	15,132	11,318	3,087	5,132	7,311	7,209	102	409	...	409
\$8,000 to \$8,999.....	10,290	9,774	516	1,624	1,539	60	3,249	5,416	5,157	259	107	...	107
\$9,000 to \$9,999.....	5,881	4,830	1,051	1,131	636	495	3,210	2,653	2,537	...	...	...	...
\$10,000 to \$10,999.....	4,298	3,959	339	363	363	...	183	3,753	3,414	339	70	...	70
\$11,000 to \$11,999.....	2,072	2,047	25	339	339	...	379	1,354	1,329	25	...	...	...
\$12,000 to \$14,999.....	2,025	2,000	25	233	233	...	51	1,741	1,716	25	...	...	...
\$15,000 to \$19,999.....	1,658	1,238	420	204	204	...	267	1,188	768	420	...	...	...
\$20,000 or more.....	429	376	53	...	...	...	31	398	345	53	...	...	...
Median debt.....dollars..	2,400	2,300	4,400	5,500	5,500	5,800	4,900	1,900	1,900	2,300	1,200	1,000	1,300
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>													
Mortgages with payments which include both.....													
Less than \$20.....	491,899	455,825	36,074	75,111	56,626	15,084	49,007	367,818	351,655	16,154	32,104	15,084	17,027
\$20 to \$24.....	73,636	70,570	3,066	5,990	5,786	152	3,802	63,844	60,983	2,861	21,773	14,996	6,783
\$25 to \$29.....	81,946	58,851	9,726	8,085	9,726	527	7,709	44,513	43,043	1,470	3,197	...	3,197
\$30 to \$34.....	56,966	52,145	4,821	10,054	6,904	2,700	5,002	41,919	40,349	1,561	1,844	...	1,844
\$35 to \$39.....	61,957	55,683	6,274	11,738	7,384	3,882	6,075	44,146	42,285	1,861	88	...	88
\$40 to \$44.....	52,466	47,013	5,453	13,109	9,468	3,243	6,391	32,969	31,555	1,414	491	...	491
\$45 to \$49.....	55,451	49,984	5,467	17,946	13,715	3,494	7,417	30,093	29,309	784	598	...	598

# RENTAL PROPERTIES WITH 1 UNIT

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.....	22,150	20,635	1,515	1,737	1,384	353	5,014	15,399	14,327	1,072	327	...	327
\$50 to \$54.....	34,031	31,420	2,611	2,023	1,427	301	3,322	28,690	26,787	1,903	1,617	...	1,617
\$55 to \$59.....	14,849	14,405	444	710	698	12	2,101	12,043	11,734	309	370	...	370
\$60 to \$64.....	13,543	11,712	1,831	1,050	683	367	883	11,611	10,147	1,464	16	...	16
\$65 to \$69.....	7,559	7,150	409	197	144	53	416	6,947	6,590	357	96	...	96
\$70 to \$79.....	13,171	13,038	133	394	394	...	488	12,291	12,158	133	162	...	162
\$80 to \$99.....	8,879	8,791	88	437	437	...	172	8,272	8,184	88	40	...	40
\$100 to \$119.....	9,575	9,089	486	...	...	...	215	9,361	8,875	486	263	...	263
\$120 or more.....	5,720	5,329	391	...	...	...	...	5,720	5,329	391	492	...	492
Median payment.....dollars..	34	34	35	35	35	35	36	33	33	36	14	10	22
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS													
Mortgages with payments which include other items.....													
Less than \$25.....	184,442	162,528	21,914	75,054	56,613	15,043	35,175	74,268	71,961	2,307	...	...	...
\$25 to \$29.....	19,881	19,224	657	2,805	2,653	152	2,413	14,665	14,251	414	...	...	...
\$30 to \$34.....	13,014	12,653	361	3,894	3,842	...	1,483	7,635	7,327	308	...	...	...
\$35 to \$39.....	19,807	18,367	1,440	7,313	6,163	462	3,393	9,106	8,925	181	...	...	...
\$40 to \$44.....	20,827	18,362	2,465	8,812	6,702	1,711	4,496	7,526	7,233	293	...	...	...
\$45 to \$49.....	22,658	17,680	4,978	11,394	7,048	3,650	3,934	7,333	6,910	423	...	...	...
\$50 to \$54.....	19,199	15,308	3,891	9,657	5,978	3,389	4,185	5,360	5,185	175	...	...	...
\$55 to \$59.....	22,706	20,919	1,787	12,759	11,152	1,590	4,630	5,332	5,267	65	...	...	...
\$60 to \$64.....	15,369	12,932	2,437	8,143	6,110	1,784	3,543	3,689	3,507	182	...	...	...
\$65 to \$69.....	10,743	8,591	2,152	4,313	2,980	1,133	2,877	3,561	3,436	125	...	...	...
\$70 to \$79.....	6,198	5,241	957	2,931	2,012	511	1,946	1,323	1,311	12	...	...	...
\$80 to \$99.....	6,052	5,723	329	1,474	1,197	278	1,448	3,131	3,080	51	...	...	...
\$100 to \$119.....	4,794	4,359	435	1,233	850	383	656	2,909	2,856	53	...	...	...
\$120 or more.....	1,566	1,541	25	122	122	...	104	1,340	1,315	25	...	...	...
Amount for other items not reported.....	1,575	1,575	...	204	204	...	67	1,305	1,305	...	...	...	...
Median payment.....dollars..	53	53	...	...	...	...	...	53	53	...	...	...	...
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:	184,472	162,552	21,920	75,005	56,566	15,043	35,163	74,319	72,011	2,308	...	...	...
No other items.....	72,260	54,434	17,826	72,255	54,437	14,852	...	...	...	...	...	...	...
Other items.....	2,750	2,129	621	2,750	2,129	191	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	70,912	68,738	2,174	...	...	...	30,936	39,976	38,723	1,253	...	...	...
Real estate taxes.....	25,418	24,465	953	...	...	...	2,728	22,693	21,983	710	...	...	...
Fire and hazard insurance premiums.....	3,874	3,675	199	...	...	...	596	3,278	3,079	199	...	...	...
Other combinations:													
Including real estate taxes.....	6,821	6,763	58	...	...	...	903	5,934	5,876	58	...	...	...
Not including real estate taxes.....	2,437	2,348	89	...	...	...	...	2,438	2,350	88	...	...	...

## RESIDENTIAL FINANCING

Table 3.—PROPERTY 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	With conventional second mortgage			
Total properties.....	559,627	520,388	39,240	75,100	56,620	15,082	3,406	48,993	47,555	1,438	435,536	416,218	19,321
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	546,428	507,591	38,837	75,098	56,617	15,084	3,406	48,892	47,454	1,438	422,431	403,519	18,918
Less than half.....	13,198	12,796	402	...	...	...	...	99	99	...	13,068	12,668	412
TYPE OF STRUCTURE													
Detached.....	523,297	486,531	36,766	72,791	55,081	14,561	3,156	46,528	45,090	1,438	403,980	386,362	17,619
Semi-detached and attached.....	36,331	33,857	2,474	2,309	1,539	521	251	2,465	2,465	...	31,556	29,856	1,702
YEAR STRUCTURE BUILT <sup>1</sup>													
1950 (part).....	10,876	9,629	1,247	3,585	2,427	1,160	...	1,656	1,656	...	5,639	5,552	88
1949.....	28,931	25,759	3,172	7,314	5,016	2,075	224	1,074	1,074	...	20,547	19,675	875
1948.....	43,991	34,847	7,144	18,993	13,481	5,347	166	2,626	2,415	211	20,370	18,953	1,421
1947.....	35,540	32,239	3,301	9,514	6,815	2,041	661	6,615	6,393	222	19,413	19,034	379
1946.....	22,620	20,319	2,301	2,901	1,297	1,602	...	5,677	5,611	66	14,043	13,413	632
1942 to 1945.....	40,698	36,945	3,753	12,908	10,773	627	1,511	3,899	3,770	129	23,887	22,403	1,489
1940 to 1941.....	29,595	27,419	2,176	6,440	5,272	604	566	4,139	4,021	118	19,018	18,129	889
1930 to 1939.....	84,890	81,276	3,614	5,721	5,544	102	75	7,533	7,330	203	71,633	68,402	3,234
1929 or earlier.....	243,823	233,501	10,322	4,960	4,254	707	...	13,586	13,148	438	225,282	216,106	9,179
Not reported.....	20,687	18,465	2,222	2,775	1,748	825	204	2,202	2,149	53	15,709	14,591	1,142
YEAR STRUCTURE ACQUIRED <sup>1</sup>													
1950 (part).....	72,808	63,992	8,816	12,262	6,844	4,277	1,141	9,277	9,030	247	51,274	48,122	3,152
1949.....	85,524	76,759	8,765	14,228	10,149	3,522	559	7,523	7,039	484	63,777	59,575	4,204
1948.....	93,657	85,046	8,611	18,052	13,730	4,147	176	8,760	8,265	495	66,845	63,051	3,793
1947.....	72,519	67,008	5,511	9,437	6,486	2,531	421	10,319	10,319	...	52,763	50,204	2,559
1946.....	55,456	52,796	2,660	3,222	2,294	534	374	9,917	9,705	212	42,324	40,803	1,521
1942 to 1945.....	79,742	77,555	2,187	11,926	11,448	...	480	3,033	3,033	...	64,785	63,077	1,708
1940 to 1941.....	23,706	23,096	610	2,506	2,550	...	204	148	148	...	20,753	20,399	354
1930 to 1939.....	39,775	38,258	1,517	2,988	2,936	...	53	12	12	...	36,775	35,311	1,465
1929 or earlier.....	32,442	31,870	572	189	189	...	...	16	16	...	32,234	31,665	572
Not reported.....	4,024	4,024	...	...	...	...	...	...	...	...	4,024	4,024	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>1</sup>													
New.....	150,632	138,150	12,482	42,611	33,847	7,994	769	12,114	12,107	7	95,913	92,200	3,712
Previously occupied.....	408,995	382,233	26,762	32,490	22,772	7,087	2,637	36,883	35,452	1,431	339,623	324,018	15,605
PURCHASE PRICE													
Less than \$2,000.....	69,750	68,503	1,247	656	656	...	...	3,301	3,301	...	65,792	64,546	1,247
\$2,000 to \$2,999.....	70,917	68,318	2,599	1,316	1,316	...	...	3,624	3,624	...	65,976	63,381	2,599
\$3,000 to \$3,999.....	66,778	64,383	2,395	5,247	4,396	307	544	3,565	3,565	...	57,968	56,422	1,544
\$4,000 to \$4,999.....	53,825	50,624	3,201	5,580	5,570	9	...	3,864	3,621	243	44,382	41,435	2,949
\$5,000 to \$5,999.....	52,724	49,333	3,391	6,990	5,593	1,029	367	6,975	6,793	182	38,760	36,949	1,815
\$6,000 to \$6,999.....	48,887	44,052	4,835	10,871	8,108	2,121	642	4,494	4,487	7	33,523	31,458	2,066
\$7,000 to \$7,999.....	44,315	36,403	7,912	15,202	9,188	5,245	768	6,457	6,207	250	22,660	21,011	1,648
\$8,000 to \$8,999.....	29,787	26,623	3,164	8,302	6,156	1,902	247	5,967	5,609	358	15,519	14,861	660
\$9,000 to \$9,999.....	21,434	18,359	3,075	7,044	4,498	2,089	457	2,444	2,404	40	11,943	11,456	488
\$10,000 to \$10,999.....	15,883	14,108	1,775	3,751	2,566	1,124	63	2,787	2,746	41	9,344	8,799	547
\$11,000 to \$11,999.....	11,050	10,390	660	2,385	2,012	347	25	803	762	41	7,862	7,604	256
\$12,000 to \$14,999.....	20,268	17,628	2,640	4,033	3,167	755	113	1,563	1,285	278	14,674	13,180	1,495
\$15,000 to \$19,999.....	12,038	11,304	734	1,240	995	65	181	470	470	...	10,331	9,842	489
\$20,000 or more.....	9,005	8,402	603	530	530	...	...	267	267	...	8,206	7,605	603
Property not acquired by purchase.....	14,418	13,981	437	283	283	...	...	190	190	...	13,945	13,509	437
Not reported.....	18,591	18,010	581	1,688	1,595	94	...	2,237	2,237	...	14,665	14,178	487
Median purchase price.....dollars..	5,000	4,800	7,100	7,300	7,100	7,700	...	6,400	6,300	...	4,300	4,200	5,400
MARKET VALUE													
Less than \$2,000.....	35,518	35,245	273	...	...	...	...	1,433	1,433	...	34,084	33,811	273
\$2,000 to \$2,999.....	46,658	44,946	1,712	833	833	...	...	1,153	1,153	...	44,676	42,963	1,712
\$3,000 to \$3,999.....	51,728	49,159	2,569	1,256	1,104	152	...	3,878	3,878	...	46,595	44,178	2,418
\$4,000 to \$4,999.....	52,191	50,201	1,990	2,343	1,945	62	336	4,072	4,072	...	45,779	44,191	1,592
\$5,000 to \$5,999.....	49,452	46,362	3,090	3,915	3,288	428	197	5,014	4,842	172	40,527	38,234	2,293
\$6,000 to \$6,999.....	60,534	56,237	4,297	10,364	8,270	1,913	181	5,683	5,483	200	44,488	42,487	2,004
\$7,000 to \$7,999.....	49,518	42,967	6,551	9,150	4,409	4,525	216	8,022	7,818	204	32,352	30,746	1,605
\$8,000 to \$8,999.....	48,894	44,353	4,541	17,184	14,054	2,761	371	4,478	4,386	92	27,235	25,913	1,323
\$9,000 to \$9,999.....	31,216	27,899	3,317	7,690	5,371	1,682	637	4,350	3,978	372	19,183	18,555	630
\$10,000 to \$10,999.....	31,773	28,645	3,128	6,719	4,704	1,550	465	2,975	2,922	53	22,083	21,024	1,058
\$11,000 to \$11,999.....	14,019	12,297	1,722	3,519	2,147	844	530	1,504	1,399	105	8,997	8,752	244
\$12,000 to \$14,999.....	29,077	26,432	2,645	7,442	6,222	900	319	2,652	2,463	189	18,993	17,757	1,237
\$15,000 to \$19,999.....	22,339	22,021	318	2,254	2,049	205	...	792	792	...	19,794	19,185	613
\$20,000 or more.....	16,333	15,322	1,011	650	650	...	...	658	658	...	15,025	14,014	1,011
Not reported.....	19,911	18,322	1,589	1,800	1,586	59	155	2,352	2,299	53	15,760	14,442	1,322
Median market value.....dollars..	6,500	6,400	7,700	8,500	8,500	8,100	...	7,200	7,200	...	5,900	5,900	6,300

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

# RENTAL PROPERTIES WITH 1 UNIT

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Table 3.—PROPERTY 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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	83,422	82,703	719	3,425	3,372	...	53	218	218	...	79,780	79,113	666
20 to 39 percent.....	165,846	162,263	3,583	8,042	7,838	...	204	4,981	4,981	...	152,821	149,442	3,379
40 to 59 percent.....	126,481	120,889	5,592	14,265	13,212	269	785	8,846	8,686	160	103,378	98,996	4,382
60 to 69 percent.....	53,614	48,456	5,158	9,914	7,717	1,774	424	6,543	6,438	105	37,155	34,304	2,855
70 to 79 percent.....	41,026	34,404	6,622	10,601	7,168	3,026	408	9,278	8,723	555	21,148	18,514	2,636
80 to 84 percent.....	25,154	21,545	3,609	10,230	8,041	1,754	436	6,004	5,744	260	8,917	7,758	1,161
85 to 89 percent.....	17,288	12,645	4,643	8,581	4,727	3,480	377	4,050	4,027	23	4,658	3,895	764
90 to 94 percent.....	11,458	7,889	3,569	4,480	1,251	3,086	145	2,588	2,588	...	4,389	4,052	339
95 to 99 percent.....	5,934	4,167	1,747	2,184	939	827	421	2,282	2,243	39	1,449	988	462
100 percent or more.....	9,547	7,121	2,426	1,592	778	816	...	1,864	1,619	245	6,092	4,728	1,366
Market value not reported.....	19,911	18,322	1,589	1,800	1,586	59	155	2,352	2,299	53	15,760	14,442	1,322
Median percent.....	43	41	76	71	64	86	...	73	73	...	37	36	62
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	388,663	354,182	34,481	70,332	52,252	14,836	3,253	46,192	44,752	1,440	272,175	257,225	14,963
Less than 50 percent.....	62,154	55,984	6,170	2,712	2,175	176	362	178	178	...	59,266	53,632	5,632
50 to 59 percent.....	46,704	42,748	3,956	5,026	3,767	558	703	1,381	1,381	...	40,299	37,603	2,697
60 to 64 percent.....	33,955	31,319	2,636	4,562	3,990	460	113	2,601	2,443	158	26,793	24,891	1,906
65 to 69 percent.....	33,337	29,275	4,062	6,309	3,629	2,299	384	1,108	926	182	25,919	24,721	1,201
70 to 74 percent.....	27,893	23,741	4,152	8,813	5,966	2,758	90	2,898	2,406	492	16,391	15,379	813
75 to 79 percent.....	29,466	24,378	5,088	8,144	3,964	3,620	560	3,721	3,573	148	17,602	16,843	760
80 to 84 percent.....	30,424	26,657	3,767	8,414	5,573	2,797	43	4,734	4,496	238	17,279	16,593	691
85 to 89 percent.....	22,890	20,291	2,599	8,098	5,830	1,919	349	3,604	3,593	11	11,154	10,873	281
90 to 94 percent.....	23,686	22,870	816	4,772	3,968	155	649	6,448	6,448	...	12,472	12,461	12
95 to 99 percent.....	11,237	11,017	220	3,035	3,035	...	...	3,492	3,288	204	4,712	4,696	16
100 percent or more.....	51,837	51,669	168	8,984	8,984	...	...	13,722	13,715	7	29,135	28,974	161
Purchase price not reported or property not acquired by purchase.....	15,119	14,232	887	1,463	1,371	94	...	2,305	2,305	...	11,354	10,559	793
Median percent.....	72	72	70	79	82	77	...	91	92	...	66	66	53
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	388,663	354,181	34,483	70,331	52,252	14,838	3,252	46,192	44,752	1,440	272,174	257,225	14,963
Less than 50 percent.....	57,230	55,984	1,246	2,175	2,175	...	...	178	178	...	54,878	53,632	1,246
50 to 59 percent.....	43,469	42,748	721	3,948	3,767	...	181	1,381	1,381	...	38,142	37,603	540
60 to 64 percent.....	31,717	31,319	398	4,078	3,990	88	...	2,443	2,443	...	25,199	24,891	310
65 to 69 percent.....	31,167	29,275	1,892	4,404	3,629	558	217	926	926	...	25,837	24,721	1,118
70 to 74 percent.....	25,314	23,741	1,573	6,432	5,966	88	378	2,511	2,406	105	16,378	15,379	1,002
75 to 79 percent.....	26,213	24,378	1,835	4,224	3,964	238	22	3,573	3,573	...	18,414	16,843	1,575
80 to 84 percent.....	29,903	26,657	3,246	7,027	5,573	1,459	...	4,759	4,496	263	18,120	16,593	1,527
85 to 89 percent.....	24,265	20,291	3,974	8,034	5,830	1,504	701	3,834	3,593	241	12,403	10,873	1,530
90 to 94 percent.....	27,955	22,870	5,085	8,176	3,968	4,012	196	6,557	6,448	109	13,229	12,461	769
95 to 99 percent.....	14,803	11,017	3,786	6,170	3,035	2,617	518	3,312	3,288	24	5,323	4,696	627
100 percent or more.....	61,509	51,669	9,840	14,200	8,984	4,180	1,039	14,413	13,715	698	32,897	28,974	3,926
Purchase price not reported or property not acquired by purchase.....	15,119	14,232	887	1,463	1,371	94	...	2,305	2,305	...	11,354	10,559	793
Median percent.....	75	72	92	86	82	94	...	92	92	...	67	66	84
<b>TYPE OF OWNER</b>													
Individual.....	518,306	481,105	37,201	55,967	38,485	14,656	2,831	47,698	46,473	1,225	414,638	396,146	18,492
Partnership.....	8,851	8,384	467	1,711	1,484	228	...	408	408	...	6,736	6,497	239
Corporation.....	32,466	30,893	1,573	17,424	16,649	200	575	887	674	213	14,156	13,572	585
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	388,635	354,164	34,471	70,311	52,233	14,836	3,251	46,170	44,732	1,438	272,155	257,203	14,956
Mortgage refinanced or renewed.....	71,340	68,224	3,116	3,298	3,074	69	155	352	352	...	67,684	64,806	2,892
To increase loan for improvements or repairs.....	16,107	15,483	624	939	939	...	...	39	39	...	15,127	14,507	624
To increase loan for other reasons.....	12,500	12,268	232	181	181	...	...	12	12	...	12,307	12,076	232
To secure better terms.....	17,349	16,574	775	1,536	1,365	16	155	224	224	...	15,592	14,989	604
To renew or extend loan without increasing amount.....	16,378	15,671	707	254	254	...	...	77	77	...	16,043	15,341	707
For other purpose.....	9,006	8,228	778	388	335	53	...	...	...	...	8,615	7,893	725
Mortgage placed later than acquisition of property.....	99,693	98,028	1,665	1,496	1,315	181	...	2,472	2,472	...	95,720	94,242	1,484
To make improvements or repairs.....	30,097	29,359	738	1,214	1,033	181	...	242	242	...	28,640	28,085	557
To invest in other properties.....	26,637	26,441	196	155	155	...	...	1,865	1,865	...	24,616	24,421	196
To invest in business other than real estate.....	12,744	12,715	29	91	91	...	...	109	109	...	12,542	12,515	29
For other purpose.....	30,215	29,513	702	36	36	...	...	256	256	...	29,922	29,221	702
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	71,340	68,224	3,116	3,298	3,074	69	155	352	352	...	67,684	64,806	2,892
Same lender.....	47,386	45,435	1,951	1,887	1,818	69	...	138	138	...	45,355	43,483	1,882
Different lender.....	23,954	22,789	1,165	1,411	1,256	...	155	213	214	...	22,329	21,323	1,010

RESIDENTIAL FINANCING

Table 3.—PROPERTY 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					
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	248,890	236,194	12,696	35,935	30,622	3,966	1,352	16,175	15,621	554	196,794	189,975	6,828		
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>															
Less than \$2.50.....	12,148	11,188	960	2,278	1,758	397	125	1,727	1,688	39	8,145	7,726	399		
\$2.50 to \$4.99.....	20,813	20,239	574	1,078	663	415	...	621	621	...	19,117	18,958	159		
\$5.00 to \$7.49.....	32,829	31,125	1,704	4,149	3,518	452	180	2,331	2,331	...	26,353	25,283	1,073		
\$7.50 to \$9.99.....	30,700	29,099	1,601	2,924	2,499	277	151	2,057	1,987	66	25,726	24,617	1,109		
\$10.00 to \$12.49.....	38,641	36,337	2,304	6,177	5,598	582	...	2,666	2,490	176	29,801	28,255	1,548		
\$12.50 to \$14.99.....	24,994	23,319	1,675	5,089	3,853	1,085	152	1,389	1,389	...	18,518	18,080	439		
\$15.00 to \$17.49.....	25,039	23,923	1,116	6,100	5,575	344	181	1,648	1,595	53	17,292	16,756	537		
\$17.50 to \$19.99.....	9,920	9,757	163	1,959	1,959	...	...	530	514	16	7,429	7,285	147		
\$20.00 to \$24.99.....	17,911	16,841	1,070	2,250	1,841	...	408	883	883	...	14,778	14,117	662		
\$25.00 or more.....	18,531	17,760	771	2,096	1,913	183	...	589	385	204	15,847	15,465	383		
Taxes not payable in 1949 <sup>2</sup> .....	2,900	2,743	157	575	423	146	...	...	...	...	2,328	2,318	10		
Taxes or value not reported.....	14,555	13,954	601	1,266	1,030	81	155	1,723	1,723	...	11,568	11,205	365		
Median taxes.....dollars..	11.24	11.24	11.22	12.72	12.85	...	...	10.46	10.32	...	11.01	11.03	...		
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>1</sup></b>															
Less than \$20.....	13,193	12,748	445	181	181	...	...	245	245	...	12,767	12,322	445		
\$20 to \$29.....	33,602	33,112	490	895	875	20	...	615	615	...	32,093	31,623	470		
\$30 to \$39.....	62,848	61,223	1,625	3,030	2,878	152	...	3,898	3,693	205	55,921	54,652	1,270		
\$40 to \$49.....	31,494	30,168	1,326	4,893	4,600	293	...	2,666	2,666	...	23,938	22,906	1,033		
\$50 to \$59.....	28,087	26,226	1,861	5,143	4,501	486	155	2,362	2,362	...	20,589	19,370	1,220		
\$60 to \$69.....	17,608	16,386	1,222	4,294	3,453	843	...	1,635	1,635	...	11,681	11,304	379		
\$70 to \$79.....	18,456	17,132	1,324	8,532	7,694	600	238	1,475	1,436	39	8,454	8,005	449		
\$80 to \$89.....	19,634	17,630	2,004	5,529	4,169	964	397	1,528	1,259	269	12,574	12,204	373		
\$90 to \$99.....	4,860	4,489	371	689	421	116	152	837	837	...	3,334	3,231	103		
\$100 or more.....	19,108	17,080	2,028	2,749	1,850	492	410	914	873	41	15,443	14,358	1,086		
Median receipts.....dollars..	44	43	64	68	66	...	...	52	52	...	39	39	...		
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>1</sup></b>															
Less than \$20.....	13,190	12,723	467	181	181	...	...	245	245	...	12,764	12,297	467		
\$20 to \$29.....	34,159	33,669	490	895	875	20	...	615	615	...	32,650	32,179	470		
\$30 to \$39.....	64,252	62,649	1,603	3,030	2,878	152	...	3,898	3,693	205	57,325	56,079	1,248		
\$40 to \$49.....	32,014	30,666	1,348	4,893	4,600	293	...	2,726	2,726	...	24,399	23,345	1,055		
\$50 to \$59.....	28,416	26,555	1,861	5,143	4,501	486	155	2,362	2,362	...	20,919	19,699	1,220		
\$60 to \$69.....	17,488	16,266	1,222	4,294	3,453	843	...	1,635	1,635	...	11,561	11,184	379		
\$70 to \$79.....	18,725	17,401	1,324	8,532	7,694	600	238	1,414	1,375	39	8,785	8,336	449		
\$80 to \$89.....	19,275	17,271	2,004	5,529	4,169	964	397	1,528	1,259	269	12,215	11,844	373		
\$90 to \$99.....	4,613	4,242	371	689	421	116	152	837	837	...	3,087	2,984	103		
\$100 or more.....	16,753	14,747	2,006	2,749	1,850	492	410	914	873	41	13,087	12,025	1,064		
Median receipts.....dollars..	44	42	64	68	66	...	...	52	52	...	39	39	...		
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>															
Less than 5 percent.....	26,617	25,842	775	1,656	1,624	32	...	871	871	...	24,092	23,348	743		
5 to 9 percent.....	118,873	112,519	6,354	20,291	17,269	2,569	457	7,129	6,908	221	91,452	88,345	3,108		
10 to 14 percent.....	70,753	66,295	4,458	11,089	9,544	1,008	536	6,062	5,729	333	53,606	51,025	2,584		
15 to 19 percent.....	12,893	12,227	666	1,265	961	304	...	561	561	...	11,069	10,708	362		
20 to 24 percent.....	7,343	7,290	53	...	...	...	...	152	152	...	7,139	7,139	...		
25 to 29 percent.....	1,328	1,124	204	204	...	...	204	...	...	...	1,124	1,124	...		
30 to 34 percent.....	585	585	...	...	...	...	...	...	...	...	585	585	...		
35 to 39 percent.....	98	98	...	...	...	...	...	...	...	...	98	98	...		
40 percent or more.....	1,464	1,464	...	409	409	...	...	104	104	...	952	952	...		
Market value not reported.....	8,885	8,705	180	967	812	...	155	1,289	1,289	...	6,629	6,604	25		
Median percent.....	9	9	9	9	9	...	...	10	10	...	9	9	...		
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>															
Less than 50 percent.....	3,528	3,459	69	...	...	...	...	60	60	...	3,527	3,459	69		
50 to 79 percent.....	1,666	1,666	...	...	...	...	...	...	...	...	1,606	1,606	...		
80 to 89 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...		
90 to 99 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...		
100 percent.....	243,696	231,069	12,627	35,929	30,616	3,963	1,352	16,102	15,548	554	191,661	184,905	6,758		
<b>REAL ESTATE TAXES</b>															
Properties with at least 90 percent of their revenues from residential units	243,661	231,035	12,626	35,944	30,630	3,967	1,352	16,113	15,559	554	191,621	184,875	6,762		
Less than \$20.....	21,983	21,654	329	464	464	...	...	922	922	...	20,596	20,267	329		
\$20 to \$39.....	45,834	44,580	1,254	1,924	1,836	88	...	3,637	3,637	...	40,274	39,109	1,167		
\$40 to \$59.....	36,001	33,969	2,032	4,446	3,326	966	155	2,003	1,851	152	29,555	28,795	761		
\$60 to \$79.....	29,175	27,715	1,460	4,101	3,487	460	155	2,929	2,929	...	22,152	21,305	846		
\$80 to \$99.....	26,279	25,030	1,249	6,198	5,804	261	135	1,466	1,425	41	18,618	17,805	815		
\$100 to \$119.....	18,144	16,271	1,873	4,040	2,987	63	152	1,012	1,582	49	12,471	11,701	772		
\$120 to \$139.....	14,854	13,890	964	2,959	2,392	459	109	1,187	1,134	53	10,714	10,372	344		
\$140 to \$159.....	13,745	13,024	721	6,699	6,484	63	152	985	946	39	6,065	5,600	467		
\$160 to \$199.....	10,521	10,000	521	2,653	2,251	182	220	434	434	...	7,434	7,318	119		
\$200 to 299.....	12,664	11,552	1,112	1,376	747	244	385	485	265	220	10,801	10,540	263		
\$300 or more.....	6,873	6,334	539	211	211	...	...	...	...	...	6,660	6,122	539		
Taxes not payable in 1949 <sup>2</sup> .....	1,607	1,456	151	574	423	151	...	...	...	...	1,033	1,033	...		
Taxes or value not reported.....	5,981	5,560	421	299	218	81	...	434	434	...	5,248	4,908	340		
Median taxes.....dollars..	65	64	90	97	96	...	...	64	63	...	57	56	...		

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>2</sup> 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."

RENTAL PROPERTIES WITH 1 UNIT

Table 3.—PROPERTY 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			
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments.	211,656	200,410	11,246	35,941	30,622	3,967	1,352	16,171	15,617	554	159,564	154,189	5,383
Less than 30 percent.....	11,052	11,027	25	1,734	1,734	...	...	145	145	...	9,175	9,150	25
30 to 39 percent.....	13,062	12,402	660	2,661	2,480	181	...	170	170	...	10,229	9,751	479
40 to 49 percent.....	23,427	23,050	377	7,363	7,132	123	109	1,793	1,793	...	14,274	14,129	145
50 to 59 percent.....	23,465	22,205	1,260	7,053	6,223	677	152	1,838	1,783	55	14,574	14,197	377
60 to 69 percent.....	31,042	27,900	3,142	10,515	8,084	1,894	536	1,433	1,408	25	19,101	18,415	689
70 to 79 percent.....	20,385	19,572	1,013	2,730	1,909	780	41	3,587	3,587	...	14,270	14,079	195
80 to 89 percent.....	18,420	17,702	718	2,170	1,891	75	204	3,007	2,983	24	13,244	12,832	415
90 to 99 percent.....	13,694	13,306	388	475	387	88	...	1,702	1,661	41	11,520	11,258	261
100 percent or more.....	56,909	53,246	3,663	1,240	782	149	310	2,496	2,087	409	53,177	50,378	2,797
Median percent.....	72	72	72	59	56	...	...	78	77	...	79	78	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>													
Properties with both interest and principal in first mortgage payments.	211,656	200,410	11,246	35,941	30,622	3,967	1,352	16,175	15,621	554	159,564	154,189	5,381
Less than 30 percent.....	6,937	6,912	25	1,171	1,171	...	...	145	145	...	5,623	5,598	25
30 to 39 percent.....	9,695	9,543	152	2,030	2,030	...	...	158	158	...	7,507	7,355	152
40 to 49 percent.....	13,679	13,048	631	3,768	3,464	304	...	611	611	...	9,303	8,977	327
50 to 59 percent.....	19,019	18,252	767	5,664	4,921	484	261	1,635	1,635	...	11,720	11,698	22
60 to 69 percent.....	22,914	21,813	1,101	6,272	5,630	466	177	1,753	1,714	39	14,895	14,475	420
70 to 79 percent.....	24,696	22,822	1,874	8,563	7,115	1,268	180	1,948	1,907	41	14,190	13,804	386
80 to 89 percent.....	16,560	15,061	1,499	2,092	968	921	204	3,297	3,297	...	11,173	10,801	375
90 to 99 percent.....	16,410	15,573	837	2,330	2,022	88	220	1,658	1,634	24	12,419	11,916	505
100 percent or more.....	74,892	71,100	3,792	3,160	2,647	204	310	4,536	4,086	450	67,201	64,374	2,829
Taxes not payable in 1949 or not reported.	6,854	6,286	568	891	656	230	...	434	434	...	5,533	5,191	340
Median percent.....	83	83	85	68	66	...	...	85	84	...	92	92	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.



# RENTAL PROPERTIES WITH 1 UNIT

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

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

Subject	Number of first mortgages								Outstanding debt on first mortgages (millions of dollars)									
	Total	Holder of first mortgage							Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual		Other	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
<b>TERM OF MORTGAGE—Con.</b>																		
Partially or not amortized.....	79,596	20,424	5,444	3,707	1,032	223	...	43,314	5,453	219	57	15	9	5	1	...	111	23
Less than 5 years.....	40,842	11,649	2,320	760	273	52	...	23,165	2,522	89	24	4	2	1	...	...	45	14
5 to 9 years.....	25,333	5,431	1,027	894	425	171	...	15,629	1,756	78	19	3	2	2	...	...	46	6
10 years or more.....	13,421	3,344	2,097	2,053	334	...	...	4,520	1,075	52	14	8	5	2	...	...	20	3
Median term.....years..	4	4	...	...	...	...	...	4	...	...	...	...	...	...	...	...	...	...
<b>YEAR MORTGAGE DUE</b>																		
On demand.....	32,722	5,923	4,776	89	37	202	...	20,339	1,354	64	12	10	...	...	...	...	39	3
Fully amortized.....	447,304	95,410	24,029	145,122	56,101	5,493	8,540	96,206	16,422	1,518	306	112	415	290	17	52	270	52
Past due.....	567	43	...	123	8	...	...	242	152	1	...	...	...	...	...	...	1	...
1950 to 1951.....	24,962	8,216	64	3,993	256	167	...	11,286	980	15	5	...	2	...	...	...	7	1
1952 to 1953.....	46,798	11,489	891	9,826	1,140	1,463	...	20,237	1,752	52	14	1	9	2	1	...	22	2
1954 to 1955.....	54,650	14,881	2,275	14,891	1,098	209	152	18,925	2,219	81	21	3	18	2	...	1	33	2
1956 to 1957.....	52,871	10,027	1,202	21,265	3,064	691	...	14,912	1,710	114	22	4	38	8	1	...	37	3
1958 to 1959.....	54,895	11,383	1,258	26,603	2,928	243	89	11,054	1,340	155	38	2	63	10	1	...	37	4
1960 to 1964.....	94,418	13,959	3,264	47,412	11,488	834	22	14,104	3,338	410	57	10	164	59	3	...	105	11
1965 to 1969.....	63,225	13,751	6,503	15,242	18,752	745	1,366	4,231	2,639	333	70	33	82	103	4	7	20	14
1970 to 1974.....	48,885	10,594	8,046	5,352	15,369	1,034	5,623	1,142	1,729	319	73	55	37	94	6	36	7	11
1975 or later.....	6,033	1,067	526	415	1,998	107	1,288	73	563	38	6	4	2	12	1	8	1	4
Partially or not amortized.....	79,598	20,425	5,447	3,708	1,033	223	...	43,314	5,452	221	56	16	11	4	1	...	112	23
Past due.....	1,468	432	29	346	...	28	...	633	2	...	...	...	...	...	...	...	1	...
1950 to 1951.....	33,422	8,927	2,454	780	281	...	...	19,399	1,583	68	18	5	2	1	...	...	39	5
1952 to 1953.....	21,536	5,074	1,167	530	170	71	...	12,168	2,356	64	13	3	1	...	...	...	32	14
1954 to 1955.....	12,460	2,858	335	751	284	104	...	7,447	682	38	11	1	2	1	1	...	22	1
1956 to 1957.....	2,667	860	256	136	116	...	...	1,083	217	10	3	2	1	1	...	...	3	...
1958 to 1959.....	5,083	1,559	603	772	182	20	...	1,653	293	26	7	3	4	1	...	...	10	2
1960 or later.....	2,962	715	603	393	...	...	...	931	321	13	4	2	1	...	...	...	5	1
<b>INTEREST RATE</b>																		
Less than 4.0 percent.....	11,777	837	175	169	152	18	...	8,445	1,986	38	6	1	...	1	...	...	23	9
4.0 percent.....	108,185	32,864	12,726	19,583	19,743	1,395	7,308	9,686	4,881	505	136	74	83	114	8	45	29	17
4.1 to 4.5 percent.....	73,240	21,694	7,436	8,337	24,988	1,393	1,231	3,262	4,300	338	96	32	38	129	7	7	13	19
4.6 to 5.0 percent.....	123,940	27,169	11,481	34,785	383	...	...	37,425	3,864	378	75	29	122	41	1	...	102	9
5.1 to 5.5 percent.....	11,400	1,028	810	6,949	812	182	...	1,346	275	35	2	1	26	2	...	...	3	1
5.6 to 6.0 percent.....	203,138	34,903	1,519	72,626	2,536	1,052	...	84,344	6,159	472	59	2	150	6	3	...	230	21
6.1 percent or more.....	28,388	3,263	103	5,965	552	1,493	...	15,253	1,763	34	3	...	7	1	1	...	19	2
Median interest rate...percent..	5.0	5.0	4.5	6.0	4.5	...	4.0	6.0	5.0	...	...	...	...	...	...	...	...	...
<b>METHOD OF PAYMENT</b>																		
Interest and principal at same time in constant total amount..	421,239	85,392	23,354	146,507	55,282	4,660	8,539	81,540	15,969	1,498	296	115	421	288	18	52	248	58
Interest and principal at same time in increasing or decreasing total amount.....	57,281	18,272	5,759	1,419	1,728	122	...	26,816	3,166	137	37	14	3	5	...	...	67	10
Payment of interest only.....	42,929	8,768	4,447	501	122	25	...	26,643	2,426	96	21	7	2	...	...	...	60	6
Interest and principal at different times, or principal only	15,781	4,995	532	421	20	1,107	...	8,350	356	32	15	...	1	...	1	...	15	...
No regular interest or principal payments.....	22,386	4,327	159	65	16	...	...	16,510	1,309	38	7	...	...	...	...	...	28	3
<b>MORTGAGE LOAN</b>																		
Less than \$2,000.....	153,127	33,522	7,078	40,197	1,538	2,086	...	62,557	6,151	122	26	7	34	2	2	...	48	4
\$2,000 to \$2,999.....	99,824	22,302	2,816	34,375	5,609	657	181	29,626	4,262	218	39	5	61	11	1	...	94	7
\$3,000 to \$3,999.....	82,741	18,426	6,312	25,159	5,911	203	193	22,629	3,912	211	44	16	66	16	1	1	57	10
\$4,000 to \$4,999.....	57,604	11,894	2,585	14,332	9,447	866	1,712	15,000	1,772	205	41	9	51	35	3	8	52	6
\$5,000 to \$5,999.....	49,627	10,962	2,627	12,221	8,894	701	2,394	10,296	1,533	225	49	11	55	44	3	13	42	7
\$6,000 to \$6,999.....	40,536	8,903	2,311	8,754	8,775	281	1,144	8,748	1,624	217	48	11	49	51	2	7	41	9
\$7,000 to \$7,999.....	31,802	6,777	7,343	5,249	7,256	458	735	3,103	884	214	48	49	34	50	3	5	19	6
\$8,000 to \$8,999.....	18,290	3,421	1,493	3,207	4,858	444	1,625	2,012	1,233	132	23	11	23	37	3	13	12	10
\$9,000 to \$9,999.....	8,015	2,477	462	1,877	1,189	171	404	1,130	305	63	19	4	15	10	1	4	7	3
\$10,000 to \$11,999.....	8,936	1,665	419	1,447	1,540	11	151	2,901	805	81	14	4	13	14	...	1	26	7
\$12,000 to \$14,999.....	5,356	368	394	1,672	1,857	28	...	290	748	58	4	3	19	20	...	...	3	9
\$15,000 or more.....	3,761	1,046	415	427	298	9	...	1,568	...	54	18	6	7	4	...	...	18	...
Median loan.....dollars..	3,300	3,200	4,300	2,900	5,600	...	5,900	2,500	3,300	...	...	...	...	...	...	...	...	...
<b>MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE</b>																		
Mortgages made or assumed at time property was purchased	388,636	81,056	21,619	97,493	47,949	4,683	8,457	110,994	16,397	1,412	289	106	307	258	15	52	323	64
Less than 50 percent.....	62,155	14,586	3,097	16,875	5,283	238	...	19,758	2,320	145	30	9	38	26	1	...	38	3
50 to 59 percent.....	46,702	10,438	1,125	13,581	6,250	468	...	13,724	1,118	143	29	4	28	33	1	...	35	3
60 to 64 percent.....	33,951	6,903	1,498	12,289	3,365	200	283	7,999	1,414	114	24	5	40	19	...	2	17	7
65 to 69 percent.....	33,334	9,385	987	9,761	3,671	376	650	7,649	874	109	28	4	34	19	1	3	17	1
70 to 74 percent.....	27,892	5,380	1,305	7,584	4,810	135	369	7,687	626	122	26	6	31	27	1	2	26	3
75 to 79 percent.....	29,462	6,247	1,633	5,404	4,944	878	428	9,446	1,685	122	33	10	18	20	4	3	28	7
80 to 84 percent.....	30,422	5,862	910	5,476	4,181	444	842	10,206	1,904	159	24	6	18	26	2	5	69	10
85 to 89 percent.....	22,852	4,272	1,743	3,510	4,755	235	427	6,987	1,523	99	20	9	15	21	1	3	23	7
90 to 94 percent.....	23,684	5,407	864	7,624	2,950	323	264	5,715	539	91	22	6	23	17	2	2	17	2
95 to 99 percent.....	11,233	1,572	152	1,946	3,592	36	1,168	2,522	644	52	6	1	7	20	...	7	9	2
100 percent or more.....	51,833	8,163	6,159	9,681	4,356	1,501	3,661	15,198	3,116	210	36	40	33	26	2	22	35	17
Purchase price not reported or property not acquired by purchase.....	15,116	2,841	2,166	4,162	792	49	365	4,103	634	46	11	6	12	4	...	3	9	2
Median percent.....	72																	



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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 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	
<b>OUTSTANDING DEBT</b>																			
Less than \$2,000.....	234,873	53,211	9,886	67,508	4,241	2,556	...	87,109	10,364	277	53	10	74	5	2	...	123	10	
\$2,000 to \$2,999.....	91,825	20,024	6,900	26,645	8,407	529	181	26,900	2,842	222	48	16	65	20	1	...	64	7	
\$3,000 to \$3,999.....	64,262	13,591	3,224	18,033	8,695	421	366	17,396	2,537	219	46	11	61	31	1	1	58	8	
\$4,000 to \$4,999.....	44,583	9,069	2,438	12,059	6,099	963	1,992	10,627	1,336	197	40	11	53	27	4	9	46	6	
\$5,000 to \$5,999.....	40,245	7,640	2,162	9,827	9,565	340	2,114	6,753	1,844	218	41	12	53	53	2	11	36	10	
\$6,000 to \$6,999.....	29,625	8,152	2,727	5,126	6,337	460	1,043	4,685	1,097	189	52	18	33	40	3	7	29	7	
\$7,000 to \$7,999.....	27,569	4,876	5,808	4,178	7,819	555	1,957	1,529	850	204	36	42	31	58	4	15	11	6	
\$8,000 to \$8,999.....	10,283	1,672	556	1,810	2,499	47	452	1,941	1,309	86	14	5	15	21	...	4	16	11	
\$9,000 to \$9,999.....	5,879	1,588	445	1,388	1,018	...	435	707	299	55	15	4	13	10	...	4	6	3	
\$10,000 to \$14,999.....	8,390	1,020	452	1,946	2,312	48	...	1,869	748	94	12	6	21	26	...	...	21	9	
\$15,000 or more.....	2,084	915	253	398	177	...	...	336	...	40	18	4	6	4	...	...	7	...	
Median debt.....dollars..	2,400	2,300	3,200	2,200	5,100	...	5,800	1,800	2,400	...	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	3,200	3,100	4,000	2,900	5,100	3,300	6,000	2,600	3,300	...	...	...	...	...	...	...	...	...	...
<b>ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL</b>																			
Mortgages with payments which include other items..																			
	184,567	36,380	15,037	62,901	44,075	3,410	8,539	6,589	7,647	807	168	87	208	226	15	52	16	36	
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																			
No other items.....	72,255	19,501	8,539	5,691	30,076	1,721	4,359	...	2,369	386	95	54	31	159	9	26	...	12	
Other items.....	2,780	1,331	543	267	613	...	9	...	18	10	4	2	1	3	...	...	...	...	
Real estate taxes, and fire and hazard insurance premiums.....	70,992	12,357	2,289	31,911	11,484	1,178	4,149	3,641	3,986	289	59	11	104	55	5	25	10	20	
Real estate taxes.....	25,431	2,213	3,108	16,913	1,059	402	...	983	755	84	7	17	51	5	1	...	2	2	
Other combinations:																			
Including real estate taxes...	6,845	174	444	5,006	523	109	22	301	269	23	1	3	15	2	...	...	...	1	
Not including real estate taxes.....	6,264	804	114	3,113	320	...	...	1,664	250	14	2	...	6	2	...	...	3	1	

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.....	435,531	84,325	20,705	129,510	18,760	3,361	...	159,834	19,035	1,160	199	58	336	86	7	...	418	56
<b>MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER</b>																		
Purchased.....	45,511	4,272	2,062	5,547	5,461	416	...	25,094	2,658	156	9	5	13	26	1	...	96	5
Originated.....	390,020	80,053	18,643	123,963	13,299	2,945	...	134,740	16,377	1,004	190	53	323	60	6	...	322	51
<b>FORM OF DEBT</b>																		
Mortgage or deed of trust.....	392,614	81,951	20,634	124,504	18,416	3,299	...	128,187	15,622	1,053	194	58	324	85	7	...	342	44
Contract to purchase.....	42,916	2,374	72	5,005	344	62	...	31,647	3,413	107	5	...	12	1	...	76	12	
<b>SERVICE OF MORTGAGE</b>																		
Hold and service mortgage.....	396,649	82,771	20,657	128,558	11,582	3,326	...	132,641	17,115	1,035	191	58	334	49	7	...	345	51
Hold mortgage only.....	38,881	1,554	48	954	7,179	36	...	27,196	1,920	125	8	...	2	37	...	73	5	
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>																		
Mortgage made or assumed at time property acquired.....	272,153	46,374	10,206	78,433	11,442	2,370	...	110,969	12,360	801	123	33	216	58	5	...	323	44
Mortgage refinanced or renewed..	67,666	10,116	5,352	24,772	3,327	433	...	21,267	2,404	171	24	15	66	15	2	...	45	6
To increase loan for improve- ments or repairs.....	15,125	2,413	597	8,646	361	...	...	2,531	574	37	6	2	22	1	...	...	5	2
To increase loan for other reasons.....	12,305	1,810	841	6,253	844	...	...	2,505	54	36	5	3	18	4	...	...	6	...
To secure better terms.....	15,587	1,568	756	5,476	975	113	...	5,811	890	38	3	2	13	5	1	...	12	2
To renew or extend loan with- out increasing amount.....	16,041	2,657	2,362	1,832	930	48	...	7,391	823	37	6	5	5	3	...	...	16	2
For other purpose.....	8,608	1,668	796	2,565	217	272	...	3,029	63	23	4	3	8	2	1	...	6	...
Mortgage placed later than ac- quisition of property.....	95,712	27,838	5,149	26,305	3,993	560	...	27,598	4,274	187	53	12	53	12	1	...	50	6
To make improvements or repairs.....	28,640	7,077	1,613	9,463	969	209	...	7,474	1,837	45	11	2	15	2	1	...	12	2
To invest in other properties..	24,611	7,903	1,063	6,155	1,074	193	...	7,078	1,146	59	18	4	15	4	...	...	16	2
To invest in business other than real estate.....	12,541	5,000	966	2,995	243	131	...	3,099	109	28	9	3	8	1	...	...	6	...
For other purpose.....	29,920	7,858	1,507	7,692	1,707	27	...	9,947	1,182	55	15	3	15	5	...	...	16	2



RESIDENTIAL FINANCING

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 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	Mutual 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
<b>METHOD OF PAYMENT</b>																		
Interest and principal at same time in constant total amount..	298,256	49,066	9,809	127,105	16,875	2,107	...	81,516	11,780	859	121	36	330	81	6	...	248	37
Interest and principal at same time in increasing or decreasing total amount.....	57,008	17,999	5,759	1,419	1,728	122	...	26,816	3,166	136	36	14	3	5	...	...	67	10
Payment of interest only.....	42,929	8,768	4,447	501	122	25	...	26,643	2,426	96	21	7	2	...	...	...	60	6
Interest and principal at different times, or principal only	14,951	4,165	532	421	20	1,107	...	8,350	356	31	14	...	1	...	1	...	15	...
No regular interest or principal payments.....	22,386	4,327	159	65	16	...	...	16,510	1,309	38	7	...	...	...	...	...	28	3
<b>MORTGAGE LOAN</b>																		
Less than \$2,000.....	149,570	31,575	6,903	38,910	1,429	2,045	...	62,557	6,151	120	25	7	33	2	2	...	48	4
\$2,000 to \$2,999.....	89,646	17,853	2,609	31,316	3,885	350	...	29,626	4,010	199	31	5	55	7	1	...	94	6
\$3,000 to \$3,999.....	67,691	12,991	3,655	22,764	2,285	82	...	22,629	3,287	169	30	8	60	5	...	...	57	8
\$4,000 to \$4,999.....	40,407	6,911	2,084	12,655	2,271	339	...	15,000	1,149	140	23	7	45	8	1	...	52	4
\$5,000 to \$5,999.....	29,103	5,733	1,434	8,305	2,149	170	...	10,296	1,017	124	24	6	36	10	1	...	42	5
\$6,000 to \$6,999.....	21,329	3,313	1,387	6,235	1,131	109	...	8,748	408	103	15	6	34	6	1	...	41	2
\$7,000 to \$7,999.....	11,158	1,555	1,138	3,283	1,265	121	...	3,079	718	68	11	6	20	8	1	...	19	4
\$8,000 to \$8,999.....	11,775	2,371	579	3,276	1,554	98	...	3,142	758	80	14	5	24	11	1	...	19	6
\$10,000 to \$14,999.....	11,598	1,210	719	2,408	2,493	39	...	3,191	1,541	111	11	6	24	24	...	...	29	16
\$15,000 or more.....	3,251	817	201	360	298	9	...	1,568	...	46	14	3	6	4	...	...	18	...
Median loan.....dollars..	2,700	2,500	3,200	2,800	4,700	...	...	2,500	2,800	...	...	...	...	...	...	...	...	...
<b>MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE</b>																		
Mortgages made or assumed at time property was purchased	272,155	46,374	10,207	78,433	11,442	2,370	...	110,970	12,357	801	123	33	216	58	5	...	323	44
Less than 50 percent.....	59,266	14,078	3,027	16,675	3,237	197	...	19,758	2,295	134	28	9	38	18	1	...	38	3
50 to 59 percent.....	40,296	8,609	1,015	12,753	2,791	456	...	13,726	949	118	22	4	35	18	1	...	35	3
60 to 64 percent.....	26,790	4,126	1,254	11,189	1,014	182	...	7,999	1,025	79	15	4	33	5	...	...	17	5
65 to 69 percent.....	25,921	7,209	677	8,410	918	195	...	7,649	862	69	15	4	28	3	1	...	17	1
70 to 74 percent.....	16,187	1,501	620	5,153	981	28	...	7,687	219	58	6	2	19	4	...	...	26	1
75 to 79 percent.....	17,600	1,927	807	4,033	695	12	...	9,446	660	54	8	3	12	2	...	...	28	1
80 to 84 percent.....	17,280	1,655	...	3,747	564	...	...	10,194	1,121	89	4	...	8	2	...	...	69	6
85 to 89 percent.....	11,153	581	470	2,071	107	...	...	6,987	938	37	2	2	7	...	...	...	23	3
90 to 94 percent.....	12,470	913	89	5,287	56	67	...	5,715	343	38	6	1	11	...	...	...	17	2
95 to 99 percent.....	4,708	267	98	893	298	25	...	2,522	644	16	...	...	3	2	...	...	9	2
100 percent or more.....	29,133	3,839	367	5,207	697	1,170	...	15,186	2,667	81	12	1	14	4	1	...	35	15
Purchase price not reported or property not acquired by purchase.....	11,351	1,669	1,783	3,035	84	38	...	4,103	634	28	6	3	7	...	...	...	9	2
Median percent.....	66	60	61	64	59	...	...	73	77	...	...	...	...	...	...	...	...	
<b>OUTSTANDING DEBT</b>																		
Less than \$2,000.....	224,252	46,767	9,515	64,564	3,796	2,193	...	87,109	10,308	264	45	10	70	5	2	...	123	10
\$2,000 to \$2,999.....	76,423	15,771	3,734	23,779	3,638	326	...	26,900	2,275	183	37	9	58	9	1	...	64	6
\$3,000 to \$3,999.....	49,525	8,453	2,552	15,556	3,507	244	...	17,396	1,817	167	29	9	52	12	1	...	58	6
\$4,000 to \$4,999.....	29,692	4,510	1,756	10,226	1,207	252	...	10,627	1,114	131	20	8	45	6	1	...	46	5
\$5,000 to \$5,999.....	19,884	3,399	1,193	6,371	1,277	162	...	6,753	728	107	18	6	35	7	1	...	36	4
\$6,000 to \$6,999.....	11,398	2,134	352	2,750	1,008	62	...	4,673	419	73	14	2	18	6	...	...	29	3
\$7,000 to \$7,999.....	7,310	913	672	2,366	1,550	40	...	1,517	253	54	7	5	17	11	...	...	11	2
\$8,000 to \$8,999.....	8,618	1,018	496	2,165	872	35	...	2,648	1,387	75	9	4	20	8	...	...	22	12
\$10,000 to \$14,999.....	6,844	707	358	1,402	1,728	48	...	1,869	736	76	8	4	16	18	...	...	21	9
\$15,000 or more.....	1,583	655	78	331	177	...	...	343	...	30	12	1	5	4	...	...	7	...
Median debt.....dollars..	1,900	1,800	2,200	2,000	3,500	...	...	1,800	1,800	...	...	...	...	...	...	...	...	
Average debt.....dollars..	2,700	2,400	2,800	2,600	4,600	2,100	...	2,600	2,900	...	...	...	...	...	...	...	...	
<b>ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL</b>																		
Mortgages with payments which include other items..	74,354	5,971	4,094	47,158	6,236	877	...	6,565	3,458	219	17	18	129	22	2	...	15	14
Real estate taxes, and fire and hazard insurance premiums.....	40,046	3,175	883	24,838	4,863	475	...	3,617	2,196	121	11	3	69	17	1	...	10	10
Real estate taxes.....	22,704	1,976	2,653	15,104	845	402	...	983	743	70	5	13	44	3	1	...	2	2
Other combinations:																		
Including real estate taxes...	5,936	100	444	4,495	328	...	...	301	269	17	...	3	11	1	...	...	1	
Not including real estate taxes.....	5,668	720	114	2,721	200	...	...	1,664	250	12	1	...	5	1	...	...	3	



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 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	Mutual 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																			
Mortgages made or assumed at time property was purchased	70,312	18,451	8,893	5,891	28,828	1,542	4,370	...	2,347	377	91	56	31	152	8	26	...	12	
Less than 50 percent.....	2,711	477	70	53	2,046	41	...	...	25	10	2	...	...	8	...	...	...	...	
50 to 59 percent.....	5,026	1,251	110	222	3,262	12	...	...	169	20	5	...	...	13	...	...	...	1	
60 to 64 percent.....	4,561	1,622	244	312	1,814	18	283	...	269	24	6	1	3	10	...	2	...	1	
65 to 69 percent.....	6,307	1,714	254	948	2,560	181	650	...	...	35	11	1	5	14	1	3	...	1	
70 to 74 percent.....	8,809	3,232	439	856	3,805	95	172	...	210	48	16	2	4	23	1	1	...	1	
75 to 79 percent.....	8,142	3,577	425	604	2,203	469	428	...	438	47	21	3	3	12	3	3	...	2	
80 to 84 percent.....	8,411	1,704	507	492	3,804	444	767	...	695	45	8	3	2	22	2	5	...	3	
85 to 89 percent.....	8,077	2,225	829	758	3,489	235	364	...	197	41	10	4	4	18	1	3	...	1	
90 to 94 percent.....	4,770	1,173	609	517	2,155	16	121	...	181	25	5	4	3	12	...	1	...	1	
95 to 99 percent.....	3,035	511	...	281	1,777	...	466	...	...	14	2	...	1	9	...	2	...	1	
100 percent or more.....	8,981	689	5,390	408	1,437	31	864	...	163	59	4	38	3	8	...	5	...	1	
Purchase price not reported or property not acquired by purchase.....	1,462	275	16	440	476	...	255	...	...	7	2	...	2	2	...	2	...	...	
Median percent.....	79	76	100+	...	77	...	...	...	...	...	...	...	...	...	...	...	...	...	
OUTSTANDING DEBT																			
Less than \$4,000.....	22,162	8,665	1,234	1,397	9,323	266	321	...	861	58	21	3	2	28	1	1	...	3	
\$4,000 to \$5,999.....	20,907	4,452	949	2,362	9,916	740	1,661	...	829	106	22	5	12	50	4	8	...	4	
\$6,000 to \$7,999.....	28,137	6,340	6,778	1,896	9,620	606	2,277	...	622	195	43	48	13	67	4	16	...	4	
\$8,000 to \$9,999.....	2,752	900	123	108	1,426	12	109	...	75	23	8	1	1	12	...	1	...	1	
\$10,000 or more.....	1,139	476	...	217	446	...	...	...	...	14	6	...	3	5	...	...	...	...	
Median loan.....dollars..	5,500	4,700	7,100	...	5,300	...	...	...	...	...	...	...	...	...	...	...	...	...	
Average debt.....dollars..	5,300	4,800	6,300	5,200	5,300	5,200	6,000	...	5,000	...	...	...	...	...	...	...	...	...	
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																			
Mortgages with payments which include other items..	75,035	20,832	9,082	5,958	30,689	1,721	4,368	...	2,387	396	99	57	31	162	9	26	...	12	
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																			
No other items.....	72,255	19,501	8,539	5,691	30,076	1,721	4,359	...	2,369	386	95	54	31	159	9	26	...	12	
Other items.....	2,780	1,331	543	267	613	...	9	...	18	10	4	2	1	3	...	...	...	...	

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		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	Mutual 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.....	48,991	16,596	4,462	13,425	7,679	833	4,171	24	1,803	244	77	22	60	46	4	25	...	10
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	14,493	1,262	509	1,507	5,747	22	4,171	12	1,264	80	7	3	6	33	...	25	...	6
Originated.....	34,498	15,334	3,953	11,918	1,932	811	...	12	539	164	71	19	54	13	4	...	...	4
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	35,937	15,913	4,403	13,218	1,467	793	...	12	132	166	73	22	59	8	3	...	...	1
Hold mortgage only.....	13,054	684	60	207	6,211	40	4,171	12	1,670	77	4	1	1	38	...	25	...	9
ORIGIN OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	46,168	16,231	2,520	13,167	7,678	769	4,087	24	1,694	234	75	16	59	46	3	25	...	10
Mortgage refinanced or renewed..	352	164	39	41	...	63	45	...	...	2	1	...	...	...	...	...	...	...
Mortgage placed later than acquisition of property.....	2,472	203	1,904	217	...	...	39	...	109	6	1	5	...	...	...	...	...	...
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	352	164	39	41	...	63	45	...	...	2	1	...	...	...	...	...	...	...
Same lender.....	138	41	39	22	...	...	36	...	...	1	...	...	...	...	...	...	...	...
Different lender.....	214	123	...	19	...	63	9	...	...	1	1	...	...	...	...	...	...	...

RENTAL PROPERTIES WITH 1 UNIT

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)							
	Total	Holder of first mortgage							Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual		Other	Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual
<b>CURRENT STATUS OF PAYMENTS</b>																	
Ahead or up-to-date in scheduled payments.....	43,753	14,782	4,219	10,938	7,559	814	3,904	24	1,513	223	69	21	52	45	4	23	9
Delinquent.....	5,238	1,815	243	2,487	119	18	267	...	289	21	8	2	8	1	...	2	1
<b>YEAR MORTGAGE MADE OR ASSUMED</b>																	
1950 (part).....	9,309	3,058	709	1,144	1,460	63	2,547	...	327	53	14	4	7	10	...	14	2
1949.....	9,334	1,923	1,998	3,332	425	120	1,373	12	152	42	6	7	15	3	1	10	1
1948.....	8,690	2,923	500	2,248	2,288	...	12	...	719	49	15	3	12	14	...	...	5
1947.....	10,928	4,922	550	2,876	1,752	251	217	...	360	58	26	5	12	11	1	1	1
1946.....	9,990	3,771	704	3,193	1,645	399	22	12	244	40	16	3	11	7	2	...	1
1942 to 1945.....	739	...	...	631	109	...	...	...	...	2	...	...	2	...	...	...	...
<b>TERM OF MORTGAGE</b>																	
Less than 10 years.....	2,802	2,099	175	516	...	...	...	...	12	3	3	...	1	...	...	...	...
10 to 14 years.....	8,608	3,705	...	2,874	1,013	289	241	...	486	26	10	...	8	5	...	1	1
15 to 19 years.....	11,149	3,412	279	4,788	1,574	185	285	12	614	55	17	1	20	10	1	1	4
20 to 24 years.....	19,621	5,851	3,475	4,288	3,437	239	1,788	...	545	110	36	17	22	21	1	11	2
25 years or more.....	6,811	1,531	532	959	1,654	119	1,859	12	146	49	11	4	9	11	1	12	1
Median term.....years..	20	17	...	17	20	...	...	...	...	...	...	...	...	...	...	...	...
<b>YEAR MORTGAGE DUE</b>																	
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1955.....	1,545	881	175	338	...	...	152	...	...	2	1	...	...	...	...	1	...
1956 to 1959.....	5,977	3,321	...	1,977	181	289	89	...	120	13	6	...	5	...	...	...	...
1960 to 1964.....	9,160	3,784	29	3,409	1,328	173	22	...	416	37	17	...	11	6	1	...	1
1965 to 1969.....	20,597	5,405	3,212	6,353	4,048	68	600	12	860	107	28	15	30	25	...	3	5
1970 to 1974.....	9,662	3,166	1,007	1,208	1,595	303	2,033	12	340	71	28	7	11	11	2	14	2
1975 or later.....	2,089	40	39	142	526	...	1,276	...	67	13	...	...	1	3	...	8	1
<b>MORTGAGE LOAN</b>																	
Less than \$4,000.....	14,378	5,288	2,338	5,462	488	377	53	...	374	32	10	6	12	1	...	...	1
\$4,000 to \$5,999.....	13,901	4,247	243	3,804	2,051	127	2,600	...	530	61	17	3	16	9	...	13	3
\$6,000 to \$7,999.....	11,749	4,447	763	2,078	3,256	129	608	24	347	74	29	5	13	20	1	4	3
\$8,000 to \$9,999.....	6,982	2,105	510	1,523	1,345	199	760	...	540	56	16	4	12	10	1	7	4
\$10,000 or more.....	1,983	512	308	561	440	...	151	...	12	21	4	5	7	4	...	1	...
Median loan.....dollars..	5,500	5,400	...	4,800	6,600	...	...	...	...	...	...	...	...	...	...	...	...
<b>MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE</b>																	
Mortgages made or assumed at time property was purchased.....	46,169	16,231	2,519	13,169	7,679	771	4,087	24	1,693	234	75	16	59	46	3	25	10
Less than 50 percent.....	178	31	...	147	...	...	...	...	...	...	...	...	...	...	...	...	...
50 to 59 percent.....	1,380	578	...	606	197	...	...	...	...	5	2	...	1	...	...	...	...
60 to 64 percent.....	2,600	1,155	...	788	537	...	...	...	120	11	3	...	3	4	...	...	...
65 to 69 percent.....	1,106	462	36	403	193	...	...	...	12	5	2	...	2	1	...	...	...
70 to 74 percent.....	2,896	646	246	1,575	24	12	197	...	197	16	5	1	9	...	1	...	1
75 to 79 percent.....	3,720	743	401	747	1,046	197	...	...	587	21	4	3	6	1	...	...	3
80 to 84 percent.....	4,731	2,503	403	1,237	413	...	75	12	88	25	12	3	7	3	...	...	...
85 to 89 percent.....	3,602	1,466	444	681	559	...	63	...	388	20	8	3	3	3	...	...	3
90 to 94 percent.....	6,444	3,321	166	1,820	739	240	143	...	15	28	12	1	9	5	1	1	...
95 to 99 percent.....	3,490	794	54	412	1,517	11	702	...	21	4	...	3	9	...	5	...	...
100 percent or more.....	13,719	3,635	402	4,066	2,222	300	2,797	12	286	70	20	2	16	13	1	16	1
Purchase price not reported or property not acquired by purchase.....	2,303	897	367	687	232	11	110	...	...	11	3	2	2	1	...	1	...
Median percent.....	91	90	...	90	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>OUTSTANDING DEBT</b>																	
Less than \$4,000.....	18,598	7,170	2,375	6,890	1,079	377	226	...	482	45	16	6	17	3	...	1	2
\$4,000 to \$5,999.....	14,345	4,348	702	2,927	3,264	149	2,445	...	509	71	21	4	14	17	...	13	3
\$6,000 to \$7,999.....	10,349	3,641	733	2,292	1,978	307	723	24	653	71	25	5	15	13	3	5	4
\$8,000 to \$9,999.....	4,792	1,342	382	925	1,219	...	778	...	146	42	12	4	8	10	7	...	1
\$10,000 or more.....	908	97	269	394	138	...	...	...	12	12	1	5	5	1	...	...	...
Median loan.....dollars..	4,900	4,400	...	3,900	5,700	...	...	...	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	5,000	4,600	5,000	4,400	6,000	4,400	6,100	6,900	5,400	...	...	...	...	...	...	...	...
<b>ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL</b>																	
Mortgages with payments which include other items.....	35,178	9,577	1,861	9,785	7,150	812	4,171	24	1,802	192	51	12	48	42	4	25	10
Real estate taxes, and fire and hazard insurance premiums.....	30,946	9,182	1,406	7,073	6,621	703	4,149	24	1,790	169	49	8	35	39	3	25	10
Other combinations:																	
Including real estate taxes... Not including real estate taxes.....	3,636	311	455	2,320	409	109	22	...	12	21	2	4	12	3	...	...	...
Including real estate taxes.....	596	84	...	392	120	...	...	...	...	2	...	...	1	1	...	...	...







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 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
<b>OUTSTANDING DEBT</b>																		
Less than \$2,000.....	98,381	16,051	5,129	27,678	3,448	1,779	...	39,620	4,677	146	18	5	30	4	1	...	83	5
\$2,000 to \$2,999.....	49,166	8,984	3,280	15,103	4,328	266	181	15,318	1,708	120	22	8	37	11	1	...	36	4
\$3,000 to \$3,999.....	40,636	7,860	1,490	13,218	5,160	312	162	10,835	1,600	138	27	5	45	18	1	1	36	5
\$4,000 to \$4,999.....	27,736	5,971	1,720	7,843	3,246	854	1,032	6,207	863	123	27	8	34	15	4	5	27	4
\$5,000 to \$5,999.....	27,028	5,613	1,414	6,675	5,914	340	1,651	4,235	1,186	147	30	8	36	33	2	9	23	7
\$6,000 to \$6,999.....	21,177	5,777	2,325	3,461	4,379	407	443	3,377	1,009	135	37	15	22	28	3	3	21	6
\$7,000 to \$7,999.....	23,252	3,592	5,407	3,673	6,479	389	1,487	1,377	850	172	27	39	27	48	3	11	10	6
\$8,000 to \$9,999.....	13,429	2,613	1,001	2,464	2,992	47	676	2,029	1,608	117	22	9	22	26	...	6	17	14
\$10,000 to \$14,999.....	6,245	1,020	328	1,445	2,221	48	...	1,145	41	69	12	4	16	25	...	...	12	...
\$15,000 or more.....	1,503	520	78	387	177	...	...	343	...	29	10	1	6	4	...	...	7	...
Median debt.....dollars..	3,100	3,500	4,600	2,800	5,500	...	5,800	2,100	3,200	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	3,900	4,000	4,600	3,400	5,500	3,400	6,200	3,200	3,800	...	...	...	...	...	...	...	...	...
<b>ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL</b>																		
Mortgages with payments which include other items..	127,056	26,222	12,637	42,114	28,436	2,344	5,632	3,582	6,094	598	130	77	149	154	11	35	10	32
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	49,812	14,478	7,781	2,944	18,527	1,338	2,521	...	2,224	279	75	52	16	104	7	15	...	11
Other items.....	1,908	599	543	267	472	...	9	...	18	7	2	2	1	2	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	48,811	8,583	1,727	20,585	8,250	909	3,080	2,524	3,156	220	46	8	74	42	4	20	7	18
Real estate taxes.....	19,067	2,037	2,028	13,319	696	97	...	537	352	68	6	12	43	4	...	37	1	1
Other combinations:																		
Including real estate taxes...	4,488	86	444	3,295	280	...	22	93	269	17	1	3	11	1	...	...	...	1
Not including real estate taxes.....	2,970	439	114	1,704	211	...	...	428	75	7	1	...	4	1	...	...	1	1

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		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.....	291,064	63,755	12,078	66,968	18,825	1,476	2,907	75,374	9,683	604	143	36	150	84	4	17	144	26
<b>MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER</b>																		
Purchased.....	30,767	4,277	1,135	2,818	9,119	53	2,907	9,065	1,394	99	12	5	7	39	...	17	17	2
Originated.....	220,297	59,478	10,943	64,150	9,706	1,423	...	66,309	8,289	505	131	31	143	45	4	...	127	24
<b>FORM OF DEBT</b>																		
Mortgage or deed of trust.....	232,119	62,886	12,078	65,104	18,480	1,476	2,908	60,881	8,306	564	142	36	145	82	4	17	114	24
Contract to purchase.....	18,945	870	...	1,862	344	...	...	14,493	1,377	40	1	...	5	1	...	30	2	
<b>SERVICE OF MORTGAGE</b>																		
Hold and service mortgage.....	225,875	61,275	11,618	66,340	7,997	1,385	...	68,554	8,707	502	130	33	148	35	4	...	127	24
Hold mortgage only.....	25,189	2,481	461	628	10,827	91	2,907	6,820	976	102	13	2	3	48	1	16	17	2
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>																		
Mortgage made or assumed at time property acquired.....	168,312	40,476	5,201	43,783	16,902	1,367	2,907	51,410	6,266	461	105	21	110	76	4	17	106	22
Mortgage refinanced or renewed..	27,081	4,751	1,862	10,926	1,007	...	...	7,613	924	51	8	3	20	5	...	...	13	2
To increase loan for improve- ments or repairs.....	6,565	1,028	204	3,797	197	...	...	1,011	327	14	1	1	7	1	...	...	2	1
To increase loan for other reasons.....	4,086	563	123	2,623	88	...	...	689	...	6	1	...	5	1	...	...	1	...
To secure better terms.....	6,640	845	204	2,944	360	...	...	1,814	474	11	1	...	4	1	...	...	4	1
To renew or extend loan with- out increasing amount.....	6,267	1,232	1,004	442	362	...	...	3,104	123	11	2	1	1	2	...	...	5	...
For other purpose.....	3,523	1,083	327	1,120	...	...	...	995	...	7	3	1	3	...	...	...	1	...
Mortgage placed later than ac- quisition of property.....	55,672	18,531	5,016	12,257	916	109	...	16,351	2,494	92	29	13	20	3	...	...	24	3
To make improvements or repairs.....	17,783	5,410	1,068	5,212	453	...	...	4,884	757	24	7	2	6	2	...	...	6	1
To invest in other properties..	13,714	4,236	2,156	2,696	...	...	...	3,831	795	29	8	7	6	...	...	...	8	1
To invest in business other than real estate.....	7,756	4,242	502	1,238	...	109	...	1,666	...	16	7	2	4	...	...	...	3	...
For other purpose.....	16,419	4,643	1,290	3,111	463	...	...	5,970	942	23	7	2	4	1	...	...	7	...

RENTAL PROPERTIES WITH 1 UNIT

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

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

Subject	Number of first mortgages								Outstanding debt on first mortgages (millions of dollars)									
	Total	Holder of first mortgage							Total	Holder of first mortgage								
		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	Mutual 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
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>																		
Total refinanced or renewed mortgages.....	27,081	4,751	1,862	10,926	1,007	...	...	7,613	924	51	8	3	20	4	...	...	14	2
Same lender.....	17,974	3,395	1,535	7,458	373	...	...	4,711	502	32	5	2	14	1	...	...	9	1
Different lender.....	9,107	1,356	327	3,468	634	...	...	2,902	422	19	3	1	6	3	...	...	5	1
<b>AMORTIZATION</b>																		
Fully amortized.....	191,928	46,789	8,199	65,499	18,224	1,476	2,907	42,404	6,430	483	110	27	149	82	4	17	82	13
Partially amortized.....	16,436	5,627	536	1,376	599	...	...	6,780	1,518	44	12	2	1	2	...	...	15	12
Not amortized.....	24,491	6,725	1,218	91	...	...	...	15,319	1,139	43	12	2	...	...	...	...	27	2
On demand.....	18,208	4,615	2,125	...	...	...	...	10,872	596	35	9	5	...	...	...	...	20	1
Regular principal payments required.....	3,302	1,386	584	...	...	...	...	1,332	...	6	2	2	...	...	...	...	2	1
No regular principal payments required.....	14,906	3,229	1,541	...	...	...	...	9,540	596	29	7	3	...	...	...	...	18	...
<b>CURRENT STATUS OF PAYMENTS</b>																		
Ahead or up-to-date in scheduled payments.....	214,544	56,408	10,588	59,060	18,106	1,476	2,854	57,878	8,175	537	131	33	133	81	4	16	114	24
Delinquent.....	19,927	3,461	1,489	7,908	718	...	53	5,586	713	41	6	3	17	3	...	...	10	2
No regular payments required.....	16,593	3,887	...	...	...	...	...	11,911	795	25	6	...	...	...	...	...	19	1
<b>YEAR MORTGAGE MADE OR ASSUMED</b>																		
1950 (part).....	59,785	17,600	2,814	15,161	2,621	457	819	17,183	3,130	154	41	7	36	13	2	4	38	14
1949.....	66,982	16,147	3,546	18,204	5,277	303	816	20,405	2,285	177	41	10	47	28	1	5	39	5
1948.....	43,984	10,469	1,406	10,887	3,883	...	1,090	15,404	845	116	25	5	25	18	...	7	33	3
1947.....	33,160	11,332	1,108	8,070	2,382	218	181	9,036	837	76	20	7	21	10	...	1	14	2
1946.....	20,108	4,472	657	6,461	2,498	269	...	5,287	465	44	10	3	12	9	1	...	8	1
1942 to 1945.....	15,709	2,583	751	4,967	1,735	232	...	4,646	798	23	4	1	6	5	1	...	6	...
1940 to 1941.....	4,023	704	...	914	144	...	...	1,868	394	5	1	...	1	...	...	...	2	1
1935 to 1939.....	4,650	326	975	2,211	197	...	...	680	260	4	...	1	1	...	...	...	2	...
1934 or earlier.....	2,663	123	823	91	91	...	...	867	670	5	...	2	...	...	...	...	1	1
<b>TERM OF MORTGAGE</b>																		
On demand.....	18,208	4,615	2,124	...	...	...	...	10,872	596	35	9	6	...	...	...	...	19	1
Fully amortized.....	191,930	46,789	8,199	65,502	18,226	1,478	2,909	42,405	6,431	483	110	25	149	82	6	18	81	14
Less than 5 years.....	26,679	10,671	175	1,926	1,926	...	...	12,464	1,443	24	10	...	1	...	...	...	11	2
5 to 9 years.....	57,962	17,427	1,465	17,013	830	373	...	19,600	2,254	94	29	2	21	3	1	...	36	3
10 to 14 years.....	59,678	9,713	952	35,682	3,063	580	205	7,205	2,280	146	27	2	81	10	1	1	20	5
15 to 19 years.....	15,824	3,453	1,313	5,682	2,876	141	197	1,635	527	65	14	4	21	14	1	1	8	1
20 to 24 years.....	21,950	4,116	3,867	3,158	7,870	200	830	1,392	521	100	22	15	15	37	2	5	5	1
25 years or more.....	9,837	1,409	427	2,041	3,587	184	1,677	109	406	54	8	2	10	18	1	11	1	2
Median term.....years..	10	8	...	11	20	...	...	7	...	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	40,928	12,351	1,754	1,467	599	...	...	22,099	2,658	88	25	4	...	2	...	...	43	13
Less than 5 years.....	25,534	8,511	1,293	324	145	...	...	13,506	1,755	47	14	2	...	...	...	...	21	10
5 to 9 years.....	10,822	2,643	...	362	272	...	...	7,224	321	28	7	...	...	1	...	...	18	1
10 to 14 years.....	3,477	993	257	690	...	...	...	1,064	473	9	3	2	...	...	...	...	3	2
15 years or more.....	1,095	204	204	91	182	...	...	305	109	4	1	...	...	1	...	...	1	...
Median term.....years..	4	...	...	...	...	...	...	4	...	...	...	...	...	...	...	...	...	...
<b>YEAR MORTGAGE DUE</b>																		
On demand.....	18,316	4,615	2,124	...	...	...	...	10,980	596	35	9	6	...	...	...	...	19	1
Fully amortized.....	191,821	46,791	8,199	65,504	18,227	1,477	2,908	42,296	6,431	483	110	28	150	80	4	17	81	13
Past due.....	330	6,111	...	91	...	123	...	88	152	...	...	...	...	...	...	...	...	...
1950 to 1951.....	15,704	7,525	356	4,877	...	...	...	6,866	372	10	4	...	1	...	...	...	4	...
1952 to 1953.....	24,861	11,416	1,460	8,324	473	175	152	11,390	773	25	10	1	3	...	...	...	11	1
1954 to 1955.....	33,768	5,367	357	11,295	1,469	473	...	4,832	718	49	10	1	18	5	1	...	13	2
1956 to 1957.....	24,511	5,083	443	11,908	649	...	53	4,009	781	57	16	1	25	1	...	...	12	2
1958 to 1959.....	22,924	5,038	1,167	19,717	4,006	323	...	2,645	1,539	112	22	3	57	14	1	...	10	4
1960 to 1964.....	21,668	4,066	3,476	4,704	6,900	...	596	1,967	...	105	21	15	23	34	...	3	9	...
1965 to 1969.....	13,623	2,185	940	2,355	4,730	383	2,147	479	406	77	13	5	14	25	2	13	3	2
Partially or not amortized.....	40,929	12,352	1,755	1,467	599	...	...	22,099	2,658	87	24	3	...	2	...	...	42	13
Past due.....	485	152	...	152	...	...	...	181	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	19,081	6,626	996	272	...	...	...	10,729	459	30	10	1	...	...	...	...	18	1
1952 to 1953.....	11,840	2,677	298	324	145	...	...	6,831	1,565	29	5	...	...	...	...	...	12	10
1954 to 1955.....	5,486	1,489	...	295	272	...	...	3,286	144	15	4	...	...	1	...	...	9	...
1956 to 1959.....	2,976	1,052	257	272	182	...	...	723	490	11	4	2	...	1	...	...	3	2
1960 or later.....	1,061	356	204	152	...	...	...	349	...	3	1	...	...	...	...	...	1	...
<b>INTEREST RATE</b>																		
Less than 4.0 percent.....	6,341	460	175	152	...	...	...	4,018	1,538	19	4	1	...	...	...	...	9	6
4.0 percent.....	46,395	17,632	4,131	9,511	5,511	543	2,548	4,903	1,762	153	47	18	30	28	2	14	11	3
4.1 to 4.5 percent.....	21,200	6,123	1,185	2,593	3,231	218	359	605	947	84	21	3	12	42	1	2	1	2
4.6 to 5.0 percent.....	45,484	11,869	4,930	7,627	2,606	...	...	17,104	1,349	114	28	13	22	10	...	...	39	2
5.1 to 5.5 percent.....	140	648	1,966	608	182	...	...	91	53	8	...	...	6	1	...	...	...	...
5.6 to 6.0 percent.....	108,404	24,499	934	40,862	722	359	...	38,359	2,669	204	40	1	75	2	1	...	74	12
6.1 percent or more.....	19,502	2,834	75	4,612	145	175	...	10,296	1,367	21	3	...	6	...	...	...	10	2
Median interest rate...percent..	6.0	5.0	...	6.0	4.5	...	...	6.0	...	...	...	...	...	...	...	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		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	Mutual 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
<b>METHOD OF PAYMENT</b>																		
Interest and principal at same time in constant total amount..	168,486	37,346	7,053	66,290	17,809	1,423	2,907	29,706	5,952	453	96	27	149	80	4	17	59	20
Interest and principal at same time in increasing or decreasing total amount.....	31,088	11,905	1,741	404	1,014	53	...	14,131	1,841	58	16	4	1	3	...	...	29	4
Payment of interest only.....	24,310	6,646	2,759	91	...	...	...	13,874	941	48	15	5	...	...	...	...	27	2
Interest and principal at different times or principal only.	10,586	3,971	525	182	...	...	...	5,752	155	20	10	...	...	...	...	...	9	...
No regular interest or principal payments.....	16,593	3,887	...	...	...	...	...	11,911	795	25	6	...	...	...	...	...	19	1
<b>MORTGAGE LOAN</b>																		
Less than \$2,000.....	98,299	26,767	4,080	25,782	326	380	...	37,001	3,964	78	21	4	22	...	1	...	27	3
\$2,000 to \$2,999.....	49,808	12,647	1,057	18,158	2,275	573	...	13,527	1,574	87	22	2	33	5	1	...	22	3
\$3,000 to \$3,999.....	36,550	9,580	3,678	9,182	2,649	88	53	9,190	2,133	93	23	11	23	7	...	...	24	5
\$4,000 to \$4,999.....	21,903	5,687	657	4,063	4,052	217	1,036	6,106	88	79	19	2	15	16	1	5	20	...
\$5,000 to \$5,999.....	15,097	2,600	677	4,432	3,269	...	447	3,047	625	70	12	3	21	15	...	2	14	3
\$6,000 to \$6,999.....	13,810	2,504	480	2,810	3,516	...	691	3,578	233	75	13	2	16	21	...	4	17	1
\$7,000 to \$7,999.....	6,273	1,699	706	1,026	1,796	144	...	542	361	42	12	4	7	12	1	...	3	2
\$8,000 to \$8,999.....	5,202	1,680	272	883	578	75	681	1,035	...	37	12	2	6	5	1	5	6	...
\$10,000 or more.....	4,120	595	473	634	363	...	...	1,349	707	44	9	5	7	3	...	...	11	9
Median loan.....dollars..	2,500	2,400	...	2,400	5,000	...	...	2,000	...	...	...	...	...	...	...	...	...	...
<b>MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE</b>																		
Mortgages made or assumed at time property was purchased	168,315	40,478	5,201	43,784	16,902	1,368	2,909	51,410	6,267	461	105	19	110	76	3	17	105	22
Less than 50 percent.....	29,244	8,058	951	8,579	1,461	75	...	8,737	1,382	50	14	3	14	5	...	...	12	2
50 to 59 percent.....	19,373	4,611	123	5,371	2,876	175	...	5,560	657	47	9	...	12	10	...	...	13	2
60 to 64 percent.....	15,238	3,006	648	4,997	1,711	182	...	4,533	161	41	9	1	13	9	...	...	8	...
65 to 69 percent.....	17,032	6,803	231	4,863	1,097	175	...	3,612	250	39	12	...	15	4	1	...	6	1
70 to 74 percent.....	10,409	1,931	508	2,579	2,141	...	306	2,858	88	34	5	1	9	10	...	1	7	...
75 to 79 percent.....	11,305	2,486	1,150	2,182	1,448	179	91	3,517	252	39	12	6	5	6	...	1	8	...
80 to 84 percent.....	10,676	2,748	204	1,373	1,444	292	203	4,325	88	32	8	1	3	7	1	1	9	...
85 to 89 percent.....	7,597	843	400	965	1,095	...	203	3,827	264	29	4	2	4	5	...	2	11	1
90 to 94 percent.....	11,434	2,799	347	5,566	243	109	109	2,262	...	35	10	2	13	2	...	1	7	...
95 to 99 percent.....	5,292	1,090	...	289	1,707	...	264	1,387	556	23	5	...	1	9	...	2	5	2
100 percent or more.....	24,107	4,415	175	5,429	1,317	181	1,552	8,834	2,205	74	12	...	17	7	...	8	16	13
Purchase price not reported or property not acquired by purchase.....	6,608	1,688	464	1,591	362	...	181	1,958	364	18	5	3	4	2	...	1	3	1
Median percent.....	70	68	...	67	73	...	...	74	...	...	...	...	...	...	...	...	...	...
<b>OUTSTANDING DEBT</b>																		
Less than \$2,000.....	136,492	37,160	4,757	39,830	793	777	...	47,489	5,687	131	35	5	44	1	1	...	40	5
\$2,000 to \$2,999.....	42,659	11,040	3,020	11,542	4,079	263	...	11,582	1,134	102	26	8	28	10	1	...	27	3
\$3,000 to \$3,999.....	23,626	5,731	1,734	4,815	3,535	109	204	6,561	937	81	20	6	17	13	...	1	22	3
\$4,000 to \$4,999.....	16,847	3,098	718	4,216	2,853	109	960	4,420	473	74	14	3	19	13	1	4	19	2
\$5,000 to \$5,999.....	13,217	2,027	748	3,152	3,651	...	463	2,518	658	71	11	4	17	20	...	3	13	4
\$6,000 to \$6,999.....	8,448	2,375	402	1,665	1,958	53	600	1,308	88	54	15	3	11	13	...	4	8	1
\$7,000 to \$7,999.....	4,317	1,284	401	505	1,340	166	470	152	...	32	9	3	4	10	1	4	1	...
\$8,000 to \$8,999.....	2,733	647	...	734	525	...	211	619	...	23	5	...	6	4	...	2	5	...
\$10,000 or more.....	2,726	395	298	512	91	...	...	724	707	37	8	4	6	1	...	...	8	9
Median debt.....dollars..	1,800	1,700	...	1,600	4,300	...	...	1,500	...	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	2,400	2,200	3,000	2,200	4,400	3,000	5,700	1,900	2,700	...	...	...	...	...	...	...	...	...
<b>ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL</b>																		
Mortgages with payments which include other items..	57,511	10,158	2,400	20,787	15,639	1,066	2,907	3,007	1,553	209	37	10	59	72	3	17	6	5
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	22,443	5,023	758	2,747	11,549	383	1,838	...	145	108	21	3	14	55	2	12	...	1
Other items.....	872	732	...	...	141	...	...	...	...	3	2	...	...	1	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	22,181	3,774	562	11,326	3,234	269	1,069	1,117	830	70	13	3	30	14	1	5	2	2
Real estate taxes.....	6,364	176	1,080	3,594	363	305	...	446	403	15	...	5	8	1	...	...	1	1
Other combinations:																		
Including real estate taxes...	2,357	88	...	1,711	243	109	...	208	...	6	...	...	5	1	...	...	...	...
Not including real estate taxes.....	3,294	365	...	1,409	109	...	...	1,236	175	7	...	...	3	...	...	3	...	1

RENTAL PROPERTIES WITH 1 UNIT

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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	599,895	273,614	245,127	50,372	30,782	1,858,282	879,959	792,096	141,549	44,678
Average debt per mortgage...dollars..	3,100	3,200	3,200	2,800	1,500	...	...	...	...	...
Total first mortgages.....	559,631	250,590	229,667	49,305	30,069	1,800,555	846,484	769,321	140,665	44,085
Average debt per mortgage...dollars..	3,200	3,400	3,400	2,900	1,500	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	153,129	78,331	50,618	13,861	10,319	122,447	71,627	36,357	8,222	6,241
\$2,000 to \$2,999.....	99,826	42,922	39,452	10,525	6,927	213,316	90,254	61,472	56,947	9,643
\$3,000 to \$3,999.....	82,743	35,368	32,432	9,152	5,791	210,614	104,289	77,652	20,196	8,477
\$4,000 to \$4,999.....	57,606	22,343	24,778	7,176	3,309	204,986	90,229	83,554	22,063	9,140
\$5,000 to \$5,999.....	49,626	24,893	19,720	3,338	1,675	224,581	124,532	83,909	11,615	4,525
\$6,000 to \$6,999.....	40,536	17,244	19,884	1,978	1,430	216,944	102,567	106,029	5,256	3,092
\$7,000 to \$7,999.....	31,803	11,755	18,716	1,113	219	213,936	85,351	122,730	4,662	1,193
\$8,000 to \$8,999.....	18,289	6,918	10,140	1,072	159	132,322	54,912	73,985	3,055	370
\$9,000 to \$9,999.....	8,015	2,808	4,813	379	15	63,282	24,415	36,473	2,350	44
\$10,000 to \$11,999.....	8,938	3,627	4,757	529	25	80,906	36,010	40,323	4,300	273
\$12,000 to \$14,999.....	5,359	2,810	2,314	35	200	58,339	33,523	23,549	180	1,087
\$15,000 or more.....	3,761	1,571	2,043	147	...	53,882	28,775	23,288	1,819	...
Median loan.....dollars..	3,300	3,100	3,700	3,000	2,600	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	447,163	198,680	191,771	40,777	15,935	1,516,762	707,653	668,368	120,482	20,259
Partially amortized.....	41,014	18,433	16,569	3,917	2,095	137,354	69,097	55,923	9,249	3,085
Not amortized.....	38,583	23,634	12,157	1,896	898	81,832	48,379	26,829	4,944	1,680
On demand.....	32,860	9,853	9,153	2,712	11,142	64,598	21,355	18,191	5,994	19,058
Regular principal payments required.....	8,614	3,671	2,026	726	2,191	17,171	8,410	4,699	890	3,172
No regular principal payments required.....	24,246	6,182	7,127	1,986	8,951	47,427	12,945	13,492	5,104	15,886
TERM OF FIRST MORTGAGE										
On demand.....	32,614	9,608	9,153	2,712	11,141	64,181	20,938	18,191	5,994	19,058
Fully amortized.....	447,419	198,933	191,770	40,778	15,938	1,517,176	708,070	668,368	120,479	20,259
Less than 5 years.....	41,234	30,992	9,999	243	...	37,916	31,453	6,403	60	...
5 to 9 years.....	100,504	48,314	44,812	7,148	230	171,648	100,424	63,873	7,284	67
10 to 12 years.....	131,167	54,263	57,587	15,095	4,222	372,783	189,350	160,907	19,574	2,952
13 to 14 years.....	13,448	6,427	4,768	1,444	809	50,824	29,862	18,184	2,417	361
15 years.....	31,266	10,231	15,179	4,459	1,397	132,324	57,070	65,023	9,108	1,123
16 to 19 years.....	21,289	9,250	8,268	1,853	1,918	151,021	52,034	47,074	49,635	2,278
20 years.....	51,745	21,021	22,721	3,748	4,255	267,979	128,390	122,372	10,014	7,203
21 to 24 years.....	12,311	5,912	4,027	148	148	66,969	36,329	23,364	6,830	446
25 years or more.....	44,455	12,523	24,409	4,564	2,959	265,712	83,158	161,168	15,557	5,829
Median term.....years..	11	11	12	12	18	...	...	...	...	...
Partially or not amortized.....	79,651	42,119	28,728	5,812	2,992	219,186	117,476	82,752	14,193	4,765
Less than 5 years.....	40,895	29,262	11,221	77	335	89,439	68,481	20,002	197	759
5 to 9 years.....	25,335	9,640	12,748	2,665	282	78,231	32,360	38,994	6,633	244
10 years or more.....	13,421	3,217	4,759	3,070	2,375	51,516	16,635	23,756	7,363	3,762
Median term.....years..	4	3	6	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	11,781	4,627	5,329	436	1,389	37,897	13,977	19,787	1,259	2,874
4.0 percent.....	108,184	34,432	66,515	5,036	2,201	505,415	171,406	314,432	14,697	4,880
4.1 to 4.5 percent.....	73,240	31,954	23,903	12,303	5,080	338,250	177,366	115,058	36,613	9,213
4.6 to 5.0 percent.....	123,491	52,879	48,987	12,291	9,334	378,489	189,840	154,709	21,445	12,495
5.1 to 5.5 percent.....	11,400	5,003	3,897	729	1,771	34,954	17,390	13,942	1,588	2,034
5.6 to 6.0 percent.....	203,139	104,680	72,812	16,010	9,637	471,562	254,767	142,300	62,926	11,569
6.1 percent or more.....	28,393	17,026	8,210	2,500	657	33,977	21,738	9,083	2,139	1,017
Median interest rate.....percent..	5.0	5.5	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	40,264	23,024	15,460	1,067	713	57,727	33,475	22,775	884	593
Average debt per mortgage...dollars..	1,400	1,500	1,500	800	800	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	11,625	7,792	2,906	478	449	5,733	3,860	1,360	362	151
\$1,000 to \$1,999.....	18,717	10,242	7,871	400	204	21,282	12,171	8,733	238	140
\$2,000 to \$2,999.....	4,935	2,141	2,704	90	...	9,531	4,143	5,280	108	...
\$3,000 to \$3,999.....	2,130	1,039	992	99	...	5,914	3,105	2,633	176	...
\$4,000 or more.....	2,857	1,810	987	...	60	15,267	10,196	4,769	...	302
Median loan.....dollars..	1,400	1,300	1,600	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	29,587	17,136	11,887	539	25	39,813	23,340	16,063	408	2
Partially amortized.....	2,432	1,246	1,052	25	109	3,020	1,740	1,231	27	22
Not amortized.....	4,652	3,095	1,336	63	158	10,025	6,418	3,458	32	117
On demand.....	3,588	1,544	1,181	440	423	4,869	1,977	2,023	41.7	452
Regular principal payments required.....	935	590	292	...	53	2,102	1,314	762	...	26
No regular principal payments required.....	2,653	954	889	440	370	2,767	663	1,261	41.7	426

<sup>1</sup> 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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
<b>TERM OF JUNIOR MORTGAGE</b>										
On demand.....	3,587	1,544	1,181	440	422	4,869	1,977	2,023	417	452
Fully amortized.....	29,594	17,139	11,890	540	25	39,813	23,340	16,063	408	2
Less than 5 years.....	4,672	4,217	455	...	...	3,197	2,977	220	...	...
5 to 9 years.....	3,216	1,090	2,051	50	25	3,859	1,423	2,372	62	2
10 to 14 years.....	6,176	4,114	1,572	490	...	10,877	7,739	2,792	346	...
15 to 19 years.....	4,641	3,418	1,223	...	...	6,797	4,790	2,007	...	...
20 to 24 years.....	6,252	2,673	3,579	...	...	7,937	3,697	4,240	...	...
25 years or more.....	4,637	1,627	3,010	...	...	7,146	2,714	4,432	...	...
Median term.....years..	15	12	20	...	...	...	...	...	...	...
Partially or not amortized.....	7,085	4,341	2,388	88	268	13,045	8,158	4,689	59	139
Less than 5 years.....	4,413	3,529	761	...	123	9,343	7,124	2,145	...	74
5 to 9 years.....	1,316	389	902	25	...	1,556	448	1,081	27	...
10 to 14 years.....	1,356	423	725	63	145	2,146	586	1,463	32	65
<b>INTEREST RATE ON JUNIOR MORTGAGE</b>										
Less than 4.0 percent.....	1,868	644	893	331	...	4,009	2,385	1,261	363	...
4.0 percent.....	16,336	8,353	7,889	25	69	21,576	10,387	10,845	32	312
4.1 to 5.0 percent.....	4,056	2,715	1,109	103	129	6,751	3,822	2,774	78	77
5.1 to 6.0 percent.....	16,036	10,379	4,643	608	406	23,657	16,083	6,981	411	182
6.1 percent or more.....	1,966	932	925	...	109	1,734	798	914	...	22
Median interest rate.....percent..	5.0	5.0	4.0	...	...	...	...	...	...	...

<sup>1</sup> 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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	460,719	218,375	176,818	39,539	25,987	1,198,602	601,464	451,441	110,093	35,604
Average debt per mortgage...dollars..	2,600	2,800	2,600	2,800	1,400	...	...	...	...	...
Total first mortgages.....	435,536	203,150	168,640	38,472	25,274	1,159,895	577,733	437,942	109,209	35,011
Average debt per mortgage...dollars..	2,700	2,800	2,600	2,800	1,400	...	...	...	...	...
<b>FIRST MORTGAGE LOAN</b>										
Less than \$2,000.....	149,570	77,214	49,553	13,090	9,713	119,754	70,492	35,433	7,815	6,014
\$2,000 to \$2,999.....	89,647	39,456	35,387	9,071	5,733	198,705	82,164	54,102	54,508	7,931
\$3,000 to \$3,999.....	67,692	29,463	27,731	6,057	4,441	169,303	87,400	63,895	11,752	6,256
\$4,000 to \$4,999.....	40,408	18,484	16,299	3,152	2,473	140,097	73,759	51,104	8,350	6,854
\$5,000 to \$5,999.....	29,102	14,405	11,589	1,910	1,198	123,566	68,882	46,127	5,477	3,080
\$6,000 to \$6,999.....	21,329	9,013	9,173	1,917	1,226	103,441	51,872	44,006	4,941	2,622
\$7,000 to \$7,999.....	11,158	4,670	5,234	1,113	141	68,436	32,465	30,585	4,662	722
\$8,000 to \$9,999.....	11,776	4,348	5,853	1,451	124	79,987	36,630	39,810	5,405	142
\$10,000 to \$14,999.....	11,602	4,821	5,992	564	225	110,911	51,949	53,122	4,480	1,360
\$15,000 or more.....	3,252	1,276	1,829	147	...	45,697	24,120	19,758	1,819	...
Median loan.....dollars..	2,700	2,600	2,900	2,600	2,500	...	...	...	...	...
<b>AMORTIZATION OF FIRST MORTGAGE</b>										
Fully amortized.....	323,076	151,242	130,746	29,944	11,144	876,102	438,902	336,989	89,026	11,185
Partially amortized.....	41,014	18,433	16,569	3,917	2,095	137,354	69,097	55,923	9,249	3,085
Not amortized.....	38,585	23,634	12,157	1,896	898	81,832	48,379	26,829	4,944	1,680
On demand.....	32,860	9,853	9,153	2,712	11,142	64,598	21,355	18,191	5,994	19,058
Regular principal payments required.....	8,614	3,671	2,026	726	2,191	17,171	8,410	4,699	890	3,172
No regular principal payments required...	24,246	6,182	7,127	1,986	8,951	47,427	12,945	13,492	5,104	15,886
<b>TERM OF FIRST MORTGAGES</b>										
On demand.....	32,614	9,608	9,153	2,712	11,141	64,181	20,938	18,191	5,994	19,058
Fully amortized.....	323,322	151,489	130,745	29,944	11,144	876,516	439,319	336,989	89,023	11,185
Less than 5 years.....	40,900	30,789	9,868	243	...	37,723	31,411	6,252	60	...
5 to 9 years.....	97,201	45,874	43,949	7,148	230	166,737	96,708	62,678	7,284	67
10 to 12 years.....	123,474	52,212	53,217	14,113	3,932	354,689	182,224	150,609	18,965	2,891
13 to 14 years.....	9,589	3,900	3,436	1,444	809	37,255	20,488	13,989	2,417	361
15 years.....	22,911	8,810	9,534	3,473	1,094	100,579	50,349	42,027	7,353	850
16 to 19 years.....	11,651	4,068	4,733	1,563	1,287	101,751	24,632	26,632	48,900	1,587
20 to 24 years.....	13,731	5,171	4,702	1,682	2,176	63,746	29,777	27,323	3,567	3,079
25 years or more.....	3,865	665	1,306	278	1,616	14,036	3,730	7,479	477	2,350
Median term.....years..	10	9	10	11	...	...	...	...	...	...
Partially or not amortized.....	79,651	42,119	28,728	5,812	2,992	219,186	117,476	82,752	14,193	4,765
Less than 5 years.....	40,895	29,262	11,221	77	335	89,439	68,481	20,002	197	759
5 to 9 years.....	25,335	9,640	12,748	2,665	282	78,231	32,360	38,994	6,633	244
10 to 14 years.....	10,733	2,996	4,335	2,317	1,085	43,858	15,436	21,895	3,148	1,379
15 years or more.....	2,688	221	424	753	1,290	7,658	1,199	1,861	2,115	2,383
Median term.....years..	4	3	6	...	...	...	...	...	...	...

<sup>1</sup> Data for 1950 are for part of the year only.

RENTAL PROPERTIES WITH 1 UNIT

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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
<b>INTEREST RATE ON FIRST MORTGAGE</b>										
Less than 4.0 percent.....	11,470	4,627	5,124	418	1,301	36,147	13,977	18,261	1,201	2,708
4.0 percent.....	33,085	9,328	18,746	3,349	1,662	96,999	34,403	49,515	9,799	3,282
4.1 to 4.5 percent.....	26,982	9,639	10,863	3,465	3,015	111,250	45,678	50,133	10,703	4,736
4.6 to 5.0 percent.....	121,070	52,859	48,975	12,002	7,234	374,995	189,780	154,698	20,855	9,662
5.1 to 5.5 percent.....	11,400	5,003	3,897	729	1,771	34,954	17,390	13,942	1,588	2,034
5.6 to 6.0 percent.....	203,139	104,680	72,812	16,010	9,637	471,562	254,767	142,300	62,926	11,569
6.1 percent or more.....	28,393	17,026	8,210	2,500	657	33,977	21,738	9,083	2,139	1,017
Median interest rate.....percent..	6.0	6.0	5.5	5.1	5.0	...	...	...	...	...
Total junior mortgages.....	25,183	15,225	8,178	1,067	713	38,707	23,731	13,499	884	593
Average debt per mortgage...dollars..	1,500	1,600	1,700	800	800	...	...	...	...	...
<b>JUNIOR MORTGAGE LOAN</b>										
Less than \$1,000.....	9,084	6,519	1,638	478	449	4,055	2,972	570	362	151
\$1,000 to \$1,999.....	7,804	4,125	3,075	400	204	7,381	4,176	2,827	238	140
\$2,000 to \$2,999.....	3,448	1,732	1,626	90	...	6,456	3,282	3,066	108	...
\$3,000 to \$3,999.....	1,990	1,039	852	99	...	5,548	3,105	2,267	176	...
\$4,000 or more.....	2,857	1,810	987	...	60	15,267	10,196	4,769	...	302
Median loan.....dollars..	1,400	1,200	1,700	...	...	...	...	...	...	...
<b>AMORTIZATION OF JUNIOR MORTGAGE</b>										
Fully amortized.....	14,509	9,339	4,606	539	25	20,793	13,596	6,787	408	2
Partially amortized.....	2,432	1,246	1,052	25	109	3,020	1,740	1,231	27	22
Not amortized.....	4,652	3,095	1,336	63	158	10,025	6,418	3,458	32	117
On demand.....	3,588	1,544	1,181	440	423	4,869	1,977	2,023	417	452
Regular principal payments required.....	935	590	292	...	53	2,102	1,314	762	...	26
No regular principal payments required...	2,653	954	889	440	370	2,767	663	1,261	417	426
<b>TERM OF JUNIOR MORTGAGE</b>										
On demand.....	3,587	1,544	1,181	440	422	4,869	1,977	2,023	417	452
Fully amortized.....	14,512	9,339	4,608	540	25	20,793	13,596	6,787	408	2
Less than 5 years.....	4,672	4,217	455	...	...	3,197	2,977	220	...	...
5 to 9 years.....	3,125	999	2,051	50	25	3,759	1,323	2,372	62	2
10 to 14 years.....	5,048	3,169	1,389	490	...	9,496	6,692	2,458	346	...
15 years or more.....	1,667	954	713	...	...	4,341	2,604	1,737	...	...
Median term.....years..	9	7	...	...	...	...	...	...	...	...
Partially or not amortized.....	7,085	4,341	2,388	88	268	13,045	8,158	4,689	59	139
Less than 5 years.....	4,413	3,529	761	...	123	9,343	7,124	2,145	...	74
5 to 9 years.....	1,316	389	902	25	...	1,556	448	1,081	27	...
10 years or more.....	1,356	423	725	63	145	2,146	586	1,463	32	65
<b>INTEREST RATE ON JUNIOR MORTGAGE</b>										
Less than 4.0 percent.....	1,815	644	840	331	...	3,946	2,385	1,198	363	...
4.0 percent.....	1,310	556	660	25	69	2,619	643	1,632	32	312
4.1 to 5.0 percent.....	4,056	2,715	1,109	103	129	6,751	3,822	2,774	78	77
5.1 to 6.0 percent.....	16,036	10,379	4,643	608	406	23,657	16,083	6,981	411	182
6.1 percent or more.....	1,966	932	925	...	109	1,734	798	914	...	22
Median interest rate.....percent..	6.0	6.0	6.0	...	...	...	...	...	...	...

<sup>1</sup> 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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total first mortgages.....	75,102	28,796	31,418	10,093	4,795	396,747	173,798	184,407	29,468	9,074
Average debt per mortgage...dollars..	5,300	6,000	5,900	2,900	1,900	...	...	...	...	...
<b>FIRST MORTGAGE LOAN</b>										
Less than \$4,000.....	14,411	3,340	2,917	5,004	3,150	31,862	8,667	8,061	10,974	4,160
\$4,000 to \$5,999.....	23,821	9,038	8,442	5,028	1,313	105,024	45,871	37,273	18,179	3,701
\$6,000 to \$7,999.....	28,102	12,532	15,227	61	282	184,904	83,219	100,429	315	941
\$8,000 to \$9,999.....	7,547	2,993	4,504	...	50	60,133	24,858	35,003	...	272
\$10,000 or more.....	1,221	893	328	...	...	14,824	11,183	3,641	...	...
Median loan.....dollars..	5,900	6,200	6,700	4,000	...	...	...	...	...	...
<b>TERM OF FIRST MORTGAGE</b>										
Less than 10 years.....	835	499	336	...	...	1,535	699	836	...	...
10 to 14 years.....	2,945	1,834	155	666	290	5,861	5,246	261	293	61
15 to 19 years.....	6,842	3,079	1,705	1,124	934	25,636	16,485	6,304	1,883	964
20 to 24 years.....	30,701	14,594	9,863	4,017	2,227	161,324	94,167	50,375	12,212	4,570
25 years or more.....	33,778	8,791	19,358	4,286	1,343	202,391	57,201	126,631	15,080	3,479
Median term.....years..	22	20	25	23	...	...	...	...	...	...
<b>INTEREST RATE ON FIRST MORTGAGE</b>										
Less than 4.0 percent.....	311	...	205	18	88	1,750	...	1,526	58	166
4.0 percent.....	26,109	6,461	18,161	948	539	164,503	42,050	117,945	2,910	1,598
4.1 to 4.5 percent.....	46,258	22,315	13,040	8,838	2,065	227,000	131,688	64,925	25,910	4,477
4.6 to 5.0 percent.....	2,421	20	12	289	2,100	3,494	60	11	590	2,833
Median interest rate.....percent..	4.5	4.5	4.0	4.5	...	...	...	...	...	...

<sup>1</sup> 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 <sup>1</sup>	1945 to 1948		1949 to 1950 <sup>1</sup>	1945 to 1948			1949 to 1950 <sup>1</sup>	1945 to 1948		1949 to 1950 <sup>1</sup>	1945 to 1948
Total mortgages.....	64,074	26,443	37,631	262,933	104,697	158,236	Total junior mortgages	15,081	7,799	7,282	19,020	9,744	9,276
Average debt per mortgage...dollars..	4,100	4,000	4,200	...	...	...	Average debt per mortgage...dollars..	1,300	1,200	1,300	...	...	...
Total first mortgages..	48,993	18,644	30,349	243,913	94,953	148,960	<b>JUNIOR MORTGAGE LOAN</b>						
Average debt per mortgage...dollars..	5,000	5,100	4,900	...	...	...	Less than \$1,000.....	2,541	1,273	1,268	1,678	888	790
<b>FIRST MORTGAGE LOAN</b>							\$1,000 to \$1,999.....	10,913	6,117	4,796	13,901	7,995	5,986
Less than \$4,000.....	14,378	7,148	7,230	31,753	17,447	14,306	\$2,000 to \$3,999.....	1,627	409	1,218	3,441	861	2,580
\$4,000 to \$5,999.....	13,901	5,309	8,592	60,880	26,249	34,631	\$4,000 or more.....	...	...	...	...	...	...
\$6,000 to \$7,999.....	11,750	2,784	8,966	74,101	20,362	53,739	Median loan.....dollars..	1,400	1,400	...	...	...	...
\$8,000 to \$9,999.....	6,981	2,385	4,596	55,484	19,839	35,645	<b>TERM OF JUNIOR MORTGAGE</b>						
\$10,000 or more.....	1,983	1,018	965	21,695	11,056	10,639	Less than 15 years.....	1,219	1,036	183	1,481	1,147	334
Median loan.....dollars..	5,500	5,100	5,800	...	...	...	15 to 19 years.....	3,690	2,916	774	4,357	3,549	808
<b>TERM OF FIRST MORTGAGE</b>							20 to 24 years.....	5,937	2,598	3,339	7,334	3,532	3,802
Less than 10 years.....	2,802	2,144	658	3,569	3,059	510	25 years or more.....	4,236	1,250	2,986	5,848	1,516	4,332
10 to 14 years.....	8,607	2,744	5,863	25,802	11,254	14,548	Median term.....years..	20	19	...	...	...	...
15 to 19 years.....	11,151	3,524	7,627	55,379	17,638	37,741							
20 to 24 years.....	19,624	7,168	12,456	109,878	40,775	69,103							
25 years or more.....	6,812	3,067	3,745	49,285	22,227	27,058							
Median term.....years..	20	20	20	...	...	...							

<sup>1</sup> Data for 1950 are for part of the year only.

RENTAL PROPERTIES WITH 1 UNIT

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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	336,485	140,351	142,434	34,662	19,038	1,241,884	542,997	590,126	118,832	29,929
Average debt per mortgage...dollars..	3,700	3,900	3,900	3,400	1,600	...	...	...	...	...
Total first mortgages.....	308,560	123,822	132,411	33,595	18,732	1,196,552	515,423	533,711	117,948	29,470
Average debt per mortgage...dollars..	3,900	4,200	4,000	3,500	1,600	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	54,829	24,019	19,291	6,479	5,040	44,664	22,294	14,714	4,108	3,548
\$2,000 to \$2,999.....	50,017	18,836	19,038	7,328	4,815	131,243	40,724	30,497	53,299	6,723
\$3,000 to \$3,999.....	46,193	18,211	17,270	7,035	3,677	117,193	55,385	40,529	15,912	5,367
\$4,000 to \$4,999.....	35,700	12,179	15,074	5,866	2,581	126,103	49,295	51,821	18,110	6,877
\$5,000 to \$5,999.....	34,528	17,173	13,601	2,671	1,083	154,429	85,478	56,717	9,230	3,004
\$6,000 to \$6,999.....	26,726	11,832	12,050	1,589	1,255	142,380	71,377	64,594	3,982	2,427
\$7,000 to \$7,999.....	25,528	8,974	15,437	931	166	172,375	65,495	102,028	4,006	846
\$8,000 to \$9,999.....	21,102	6,844	13,033	1,160	65	158,791	56,267	97,455	4,753	316
\$10,000 to \$14,999.....	11,624	4,740	6,445	389	50	112,393	49,894	59,408	2,729	362
\$15,000 or more.....	2,313	1,014	1,152	147	...	36,981	19,214	15,948	1,819	...
Median loan.....dollars..	4,000	4,000	4,700	3,400	2,800	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	255,234	104,235	113,123	27,854	10,022	1,034,248	448,114	468,060	103,791	14,283
Partially amortized.....	24,577	9,439	10,783	2,755	1,600	93,072	39,768	43,270	7,386	2,648
Not amortized.....	14,094	6,640	5,421	1,419	614	39,296	18,877	15,224	4,178	1,017
On demand.....	14,651	3,519	3,070	1,566	6,496	29,926	8,664	7,147	2,596	11,519
Regular principal payments required.....	5,312	1,636	1,132	726	1,818	11,094	4,983	2,611	890	2,610
No regular principal payments required.....	9,339	1,883	1,938	840	4,678	18,832	3,681	4,536	1,706	8,909
TERM OF FIRST MORTGAGE										
On demand.....	14,406	3,274	3,070	1,566	6,496	29,509	8,247	7,147	2,596	11,519
Fully amortized.....	255,487	104,485	113,123	27,854	10,025	1,034,663	448,531	468,060	103,789	14,283
Less than 5 years.....	14,555	10,881	3,674	...	...	13,512	11,197	2,315	...	...
5 to 9 years.....	42,542	19,068	19,148	4,096	230	78,000	41,435	31,100	5,398	67
10 to 14 years.....	84,936	35,188	36,389	10,420	2,939	276,871	143,305	116,514	14,883	2,169
15 to 19 years.....	36,730	12,773	17,054	5,142	1,761	218,974	74,711	84,646	57,047	2,570
20 to 24 years.....	42,107	17,161	17,842	4,332	2,772	235,613	112,983	104,278	13,388	4,964
25 years or more.....	34,617	9,414	19,016	3,864	2,323	211,693	64,900	129,207	13,073	4,513
Median term.....years..	12	12	13	13	20	...	...	...	...	...
Partially or not amortized.....	38,722	16,130	16,205	4,173	2,214	132,368	58,645	58,494	11,564	3,665
Less than 5 years.....	15,360	9,298	5,650	77	335	42,690	28,543	13,191	1,967	759
5 to 9 years.....	14,512	4,870	7,256	2,104	282	50,341	17,681	26,726	5,690	244
10 to 14 years.....	7,257	1,829	2,984	1,625	819	34,600	11,590	17,204	4,629	1,177
15 years or more.....	1,593	133	315	367	778	4,737	831	1,373	1,048	1,485
Median term.....years..	6	4	6	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	5,439	945	3,359	345	790	17,951	2,845	12,890	1,122	1,094
4.0 percent.....	61,798	18,263	38,798	3,292	1,445	352,375	113,379	224,100	11,534	3,362
4.1 to 4.5 percent.....	51,979	22,591	16,986	9,241	3,161	254,210	130,590	87,344	29,901	6,375
4.6 to 5.0 percent.....	78,006	30,868	31,893	9,104	6,141	264,706	125,367	114,106	16,083	9,150
5.1 to 5.5 percent.....	7,713	3,433	2,732	638	910	26,891	12,803	11,027	1,424	1,637
5.6 to 6.0 percent.....	94,734	42,520	35,694	10,419	6,101	267,426	121,711	80,645	57,359	7,711
6.1 percent or more.....	8,888	5,213	2,936	555	184	12,982	8,728	3,589	527	138
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	27,925	16,529	10,023	1,067	306	45,332	27,574	16,415	884	459
Average debt per mortgage...dollars..	1,600	1,700	1,600	800	1,500	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	6,646	4,684	1,389	478	95	3,511	2,458	648	368	43
\$1,000 to \$1,999.....	12,817	7,305	4,961	400	151	15,043	8,788	5,903	232	114
\$2,000 to \$3,999.....	6,034	2,730	3,095	189	...	13,271	6,132	6,857	284	...
\$4,000 or more.....	2,448	1,810	578	...	60	13,505	10,196	3,007	...	302
Median loan.....dollars..	1,500	1,400	1,700	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	20,731	12,673	7,494	539	25	29,715	18,660	10,645	408	2
Partially amortized.....	1,806	1,015	766	25	...	2,659	1,685	947	27	...
Not amortized.....	3,269	2,091	927	63	158	9,023	5,733	3,141	32	117
On demand.....	2,116	768	804	440	124	3,935	1,466	1,682	417	340
Regular principal payments required.....	593	301	292	...	...	1,931	1,169	762	...	...
No regular principal payments required.....	1,523	447	512	440	124	2,004	327	920	417	340

<sup>1</sup> 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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
<b>TERM OF JUNIOR MORTGAGE</b>										
On demand.....	2,116	748	804	440	124	3,935	1,496	1,682	417	340
Fully amortized.....	20,737	12,675	7,497	540	25	29,715	18,660	10,645	408	2
Less than 5 years.....	3,059	2,832	227	...	...	2,113	2,052	61	...	...
5 to 9 years.....	2,238	999	1,164	50	25	2,798	1,323	1,411	62	2
10 to 14 years.....	4,788	3,147	1,151	490	...	8,941	6,339	2,256	346	...
15 to 19 years.....	2,963	2,391	572	...	...	4,375	3,671	704	...	...
20 years or more.....	7,689	3,306	4,383	...	...	11,488	5,275	6,213	...	...
Median term.....years..	15	12	20	...	...	...	...	...	...	...
Partially or not amortized.....	5,076	3,106	1,723	88	159	11,682	7,418	4,088	59	117
Less than 10 years.....	4,389	3,039	1,202	25	123	10,073	7,188	2,784	27	74
10 years or more.....	687	67	521	63	36	1,609	230	1,304	32	43
<b>INTEREST RATE ON JUNIOR MORTGAGE</b>										
Less than 4.0 percent.....	1,330	310	689	331	...	3,524	2,069	1,092	363	...
4.0 percent.....	11,135	6,102	4,939	25	69	15,172	7,848	6,980	32	312
4.1 to 5.0 percent.....	3,221	2,114	875	103	129	5,794	3,584	2,055	78	77
5.1 to 6.0 percent.....	10,701	7,193	2,792	608	108	19,236	13,287	5,468	411	70
6.1 percent or more.....	1,538	809	729	...	...	1,606	786	820	...	...
Median interest rate.....percent..	5.0	5.0	4.0	...	...	...	...	...	...	...

<sup>1</sup> 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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	263,410	133,263	102,693	15,710	11,744	616,398	336,962	241,970	22,717	14,749
Average debt per mortgage...dollars..	2,300	2,500	2,400	1,400	1,300	...	...	...	...	...
Total first mortgages.....	251,071	126,768	97,256	15,710	11,337	604,003	331,061	235,610	22,717	14,615
Average debt per mortgage...dollars..	2,400	2,600	2,400	1,400	1,300	...	...	...	...	...
<b>FIRST MORTGAGE LOAN</b>										
Less than \$2,000.....	98,300	54,312	31,327	7,382	5,279	77,783	49,333	21,643	4,114	2,693
\$2,000 to \$2,999.....	49,809	24,086	20,414	3,197	2,112	87,073	49,530	30,975	3,648	2,920
\$3,000 to \$3,999.....	36,550	17,157	15,162	2,117	2,114	93,421	48,904	37,123	4,284	3,110
\$4,000 to \$4,999.....	21,906	10,164	9,704	1,310	728	78,883	40,934	31,733	3,953	2,263
\$5,000 to \$5,999.....	15,098	7,720	6,119	667	592	70,152	39,054	27,192	2,385	1,521
\$6,000 to \$6,999.....	13,810	5,412	7,834	389	175	74,564	31,190	41,435	1,274	665
\$7,000 to \$7,999.....	6,275	2,781	3,259	182	53	41,561	19,856	20,702	656	347
\$8,000 to \$9,999.....	5,202	2,882	1,920	291	109	36,813	23,060	13,003	652	98
\$10,000 or more.....	4,121	2,254	1,517	175	175	43,753	29,200	11,804	1,751	998
Median loan.....dollars..	2,500	2,300	2,800	2,100	...	...	...	...	...	...
<b>AMORTIZATION OF FIRST MORTGAGE</b>										
Fully amortized.....	191,929	94,445	78,648	12,923	5,913	482,514	259,539	200,308	16,691	5,976
Partially amortized.....	16,437	8,994	5,786	1,162	495	44,282	29,329	12,653	1,863	437
Not amortized.....	24,491	16,994	6,736	477	284	42,536	29,502	11,605	766	663
On demand.....	18,209	6,334	6,083	1,146	4,646	34,672	12,691	11,044	3,398	7,539
Regular principal payments required.....	3,302	2,035	894	...	373	6,077	3,427	2,088	...	562
No regular principal payments required...	14,907	4,299	5,189	1,146	4,273	28,595	9,264	8,956	3,398	6,977
<b>TERM OF FIRST MORTGAGE</b>										
On demand.....	18,208	6,334	6,083	1,146	4,645	34,672	12,691	11,044	3,398	7,539
Fully amortized.....	191,932	94,448	78,647	12,924	5,913	482,513	259,539	200,308	16,690	5,976
Less than 5 years.....	26,679	20,111	6,325	243	...	24,404	20,256	4,088	60	...
5 to 9 years.....	57,962	29,246	25,664	3,052	...	93,648	58,989	32,773	1,886	...
10 to 14 years.....	59,679	25,502	25,966	6,119	2,092	146,736	75,907	62,577	7,108	1,144
15 to 19 years.....	15,825	6,708	6,393	1,170	1,170	64,371	34,393	27,451	1,695	831
20 to 24 years.....	21,949	9,772	8,906	1,640	1,631	99,335	51,736	41,458	3,456	2,685
25 years or more.....	9,838	3,109	5,393	700	636	54,019	18,258	31,961	2,484	1,316
Median term.....years..	10	9	10	...	...	...	...	...	...	...
Partially or not amortized.....	40,929	25,989	12,523	1,639	778	86,818	58,831	24,258	2,629	1,100
Less than 5 years.....	25,535	19,964	5,571	...	...	46,749	39,938	6,811	...	...
5 to 9 years.....	10,823	4,770	5,492	561	...	27,654	14,443	12,268	943	...
10 to 14 years.....	3,476	1,167	1,351	692	266	9,494	4,082	4,691	519	202
15 years or more.....	1,095	88	109	386	512	2,921	368	488	1,167	898
Median term.....years..	4	3	...	...	...	...	...	...	...	...

<sup>1</sup> Data for 1950 are for part of the year only.

RENTAL PROPERTIES WITH 1 UNIT

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 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>1</sup>	1946 to 1948	1942 to 1945	1941 or earlier
<b>INTEREST RATE ON FIRST MORTGAGE</b>										
Less than 4.0 percent.....	6,342	3,682	1,970	91	599	19,946	11,132	6,897	137	1,780
4.0 percent.....	46,386	16,169	27,717	1,744	756	153,040	58,027	90,332	3,163	1,518
4.1 to 4.5 percent.....	21,261	9,363	6,917	3,062	1,919	84,040	46,776	27,714	6,712	2,838
4.6 to 5.0 percent.....	45,485	22,011	17,094	3,187	3,193	113,783	64,473	40,603	5,362	3,345
5.1 to 5.5 percent.....	3,687	1,570	1,165	91	861	8,063	4,587	2,915	164	397
5.6 to 6.0 percent.....	108,405	62,160	37,118	5,591	3,536	204,136	133,056	61,655	5,567	3,858
6.1 percent or more.....	19,505	11,813	5,274	1,945	473	20,995	13,010	5,494	1,612	879
Median interest rate.....percent..	6.0	6.0	5.0	5.0	...	...	...	...	...	...
Total junior mortgages.....	12,339	6,495	5,437	...	407	12,395	5,901	6,360	...	134
Average debt per mortgage...dollars..	1,000	900	1,200	...	300	...	...	...	...	...
<b>JUNIOR MORTGAGE LOAN</b>										
Less than \$1,000.....	4,979	3,108	1,517	...	354	2,222	1,402	712	...	108
\$1,000 to \$1,999.....	5,900	2,937	2,910	...	53	6,239	3,383	2,830	...	26
\$2,000 or more.....	1,460	450	1,010	...	...	3,934	1,116	2,818	...	...
<b>AMORTIZATION OF JUNIOR MORTGAGE</b>										
Fully amortized.....	8,856	4,463	4,393	...	...	10,098	4,680	5,418	...	...
Partially amortized.....	626	231	286	...	109	361	55	284	...	22
Not amortized.....	1,383	1,004	379	...	...	1,002	685	317	...	...
On demand.....	1,472	796	377	...	299	934	481	341	...	112
Regular principal payments required.....	342	289	...	...	53	171	145	...	...	26
No regular principal payments required...	1,130	507	377	...	246	763	336	341	...	86
<b>TERM OF JUNIOR MORTGAGE</b>										
On demand.....	1,471	796	377	...	298	934	481	341	...	112
Fully amortized.....	8,857	4,464	4,393	...	...	10,098	4,680	5,418	...	...
Less than 5 years.....	1,613	1,385	228	...	...	1,084	925	159	...	...
5 to 9 years.....	978	91	887	...	...	1,061	100	961	...	...
10 to 14 years.....	1,388	967	421	...	...	1,936	1,400	536	...	...
15 to 19 years.....	1,678	1,027	651	...	...	2,422	1,119	1,303	...	...
20 years or more.....	3,200	994	2,206	...	...	3,595	1,136	2,459	...	...
Partially or not amortized.....	2,009	1,235	665	...	109	1,363	740	601	...	22
Less than 10 years.....	1,340	879	461	...	...	826	384	442	...	...
10 years or more.....	669	356	204	...	109	537	356	159	...	22
<b>INTEREST RATE ON JUNIOR MORTGAGE</b>										
Less than 4.0 percent.....	538	334	204	...	...	485	316	169	...	...
4.0 percent.....	5,201	2,251	2,950	...	...	6,404	2,539	3,865	...	...
4.1 to 5.0 percent.....	835	601	234	...	...	957	238	719	...	...
5.1 to 6.0 percent.....	5,335	3,186	1,851	...	298	4,421	2,796	1,513	...	112
6.1 percent or more.....	428	123	196	...	109	128	12	94	...	22

<sup>1</sup> Data for 1950 are for part of the year only.





RESIDENTIAL FINANCING

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		
<b>FIRST MORTGAGE LOAN—Con.</b>												
First mortgages on properties acquired in 1949 to 1950—Con.												
New structures.....	22,234	17,631	1,428	1,858	426	896	85,459	69,117	6,497	6,109	1,210	2,526
Less than \$2,000.....	4,559	3,154	181	657	181	387	3,790	2,674	163	382	271	300
\$2,000 to \$2,999.....	3,949	3,442	307	200	...	...	8,212	7,155	586	471	...	...
\$3,000 to \$3,999.....	4,012	3,099	204	215	204	289	11,888	9,389	613	492	613	781
\$4,000 to \$4,999.....	4,377	3,785	315	278	...	...	19,308	16,787	1,230	1,291	...	...
\$5,000 to \$5,999.....	3,107	2,433	47	409	...	220	19,318	14,997	272	2,604	...	1,445
\$6,000 to \$6,999.....	1,252	888	261	63	41	...	9,531	6,614	2,084	507	326	...
\$7,000 to \$7,999.....	978	830	113	36	...	...	13,412	11,501	1,549	362	...	...
Median loan.....dollars..	3,600	3,700	...	...	...	...	...	...	...	...	...	...
<b>TERM OF FIRST MORTGAGE</b>												
Total first mortgages.....	435,532	323,323	41,012	38,586	8,369	24,245	1,159,882	876,515	137,354	81,832	16,754	47,427
On demand.....	32,615	...	...	...	8,369	24,245	64,181	...	...	...	16,754	47,427
Less than 5 years.....	81,741	40,901	13,944	26,896	...	...	126,926	37,723	37,770	51,433	...	...
5 to 9 years.....	123,095	97,763	15,754	9,582	...	...	246,036	167,805	53,584	24,647	...	...
10 to 12 years.....	132,843	122,912	8,941	991	...	...	394,423	353,620	38,855	1,948	...	...
13 to 14 years.....	10,390	9,588	557	246	...	...	40,546	37,255	2,308	983	...	...
15 years.....	23,643	22,912	658	72	...	...	103,248	100,579	2,482	187	...	...
16 to 19 years.....	11,747	11,651	96	...	...	...	102,314	101,751	563	...	...	...
20 to 24 years.....	15,111	13,731	669	711	...	...	66,786	63,746	774	2,256	...	...
25 years or more.....	4,347	3,865	393	88	...	...	15,422	14,036	1,018	368	...	...
Median term.....years..	9	10	7	3	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950.....												
On demand.....	4,710	...	...	...	1,803	2,906	10,051	...	...	...	3,458	6,593
Less than 5 years.....	26,951	15,893	4,834	6,224	...	...	53,427	16,832	19,931	16,664	...	...
5 to 9 years.....	31,509	27,498	2,650	1,364	...	...	79,290	63,864	11,147	4,279	...	...
10 to 14 years.....	38,035	35,775	2,160	100	...	...	144,714	133,047	11,424	243	...	...
15 to 19 years.....	8,918	8,902	16	...	...	...	55,515	55,394	121	...	...	...
20 years or more.....	4,922	4,756	78	88	...	...	30,160	29,252	540	368	...	...
Median term.....years..	9	10	5	3	...	...	...	...	...	...	...	...
New structures.....	22,233	17,627	1,428	1,858	426	895	85,459	69,117	6,497	6,109	1,210	2,526
On demand.....	1,322	...	...	...	426	895	3,736	...	...	...	1,210	2,526
Less than 5 years.....	4,128	2,003	626	1,499	...	...	8,687	1,931	2,224	4,532	...	...
5 to 9 years.....	5,217	4,563	385	271	...	...	14,643	12,149	1,285	1,209	...	...
10 to 14 years.....	6,575	6,174	401	...	...	...	26,911	24,044	2,867	...	...	...
15 to 19 years.....	3,117	3,101	16	...	...	...	19,411	19,290	121	...	...	...
20 years or more.....	1,874	1,786	...	88	...	...	12,071	11,703	...	368	...	...
Median term.....years..	10	11	...	...	...	...	...	...	...	...	...	...
<b>JUNIOR MORTGAGE LOAN</b>												
Total junior mortgages.....	25,180	14,511	2,434	4,656	935	2,632	38,707	20,793	3,020	10,025	2,102	2,767
Less than \$1,000.....	9,084	4,048	972	1,823	289	1,955	4,055	1,849	256	906	145	899
\$1,000 to \$1,999.....	7,803	5,704	448	1,408	65	181	7,381	5,186	372	1,568	38	217
\$2,000 to \$2,999.....	3,447	2,277	453	223	204	291	6,456	4,083	655	525	490	703
\$3,000 to \$3,999.....	1,990	1,401	103	310	88	90	5,548	3,906	128	934	272	308
\$4,000 or more.....	2,856	1,081	458	892	289	135	15,267	5,769	1,609	6,092	1,157	640
Median loan.....dollars..	1,400	1,500	...	...	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....												
On demand.....	10,504	6,749	1,181	1,482	590	503	15,627	10,878	1,655	1,424	1,314	356
Less than \$2,000.....	7,277	4,413	812	1,337	301	415	4,935	3,333	352	956	157	137
\$2,000 to \$2,999.....	2,196	1,961	27	120	...	88	5,426	4,843	55	309	...	219
\$3,000 or more.....	1,031	375	342	25	289	...	5,266	2,702	1,248	159	1,157	...
<b>TERM OF JUNIOR MORTGAGE</b>												
Total junior mortgages.....	25,179	14,511	2,434	4,654	935	2,638	38,707	20,793	3,020	10,025	2,102	2,767
On demand.....	3,586	...	...	...	935	2,638	4,869	...	...	...	2,102	2,767
Less than 5 years.....	9,085	4,671	1,493	2,922	...	...	12,540	3,197	1,921	7,422	...	...
5 to 9 years.....	4,439	3,125	724	592	...	...	5,315	3,759	878	678	...	...
10 to 14 years.....	5,983	5,049	96	840	...	...	10,661	9,496	172	993	...	...
15 years or more.....	2,086	1,666	121	300	...	...	5,322	4,341	49	932	...	...
Median term.....years..	6	9	...	...	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....												
On demand.....	1,093	...	...	...	590	501	1,670	...	...	...	1,314	356
Less than 10 years.....	5,554	3,298	1,170	1,086	...	...	12,540	3,034	1,628	990	...	...
10 to 14 years.....	2,740	2,549	...	191	...	...	5,533	5,303	...	230	...	...
15 years or more.....	1,117	901	12	204	...	...	2,772	2,541	27	204	...	...

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





# RENTAL PROPERTIES WITH 1 UNIT

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]

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
<b>Total.....</b>	263,406	200,793	17,065	25,879	3,643	16,037	616,398	492,611	44,643	43,538	6,248	29,358
<b>FIRST MORTGAGE LOAN</b>												
Total first mortgages.....	251,069	191,934	16,438	24,494	3,301	14,907	604,003	482,513	44,282	42,536	6,077	28,595
Less than \$2,000.....	98,299	67,719	5,973	14,624	1,508	8,474	77,783	34,060	4,694	11,361	1,377	6,291
\$2,000 to \$2,999.....	49,808	40,012	3,107	3,812	944	1,934	69,108	5,275	7,286	1,578	3,826	
\$3,000 to \$3,999.....	36,550	29,986	1,881	2,466	295	1,922	93,421	5,009	6,193	868	5,000	
\$4,000 to \$4,999.....	21,904	17,187	2,221	1,487	175	836	78,883	6,678	5,836	438	3,301	
\$5,000 to \$5,999.....	15,098	12,933	915	539	204	508	70,152	99,899	3,911	2,698	940	2,704
\$6,000 to \$6,999.....	13,810	11,773	556	830	...	651	74,964	2,394	4,891	...	3,317	
\$7,000 to \$7,999.....	6,275	4,926	747	304	175	123	41,561	33,290	4,274	2,202	876	919
\$8,000 to \$9,999.....	5,204	4,577	88	432	...	109	36,813	33,669	587	2,069	...	488
\$10,000 or more.....	4,121	2,821	950	...	...	350	43,753	29,544	11,460	...	...	2,749
Median loan.....dollars..	2,500	2,700	2,700	1,600	...	1,700	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950.....	77,517	62,585	5,584	6,106	1,454	1,788	243,117	201,645	20,750	13,652	2,534	4,536
Less than \$2,000.....	24,233	17,148	2,177	3,030	797	1,081	24,089	17,734	1,783	2,436	978	1,158
\$2,000 to \$2,999.....	16,922	14,565	947	1,048	362	...	34,498	29,716	2,117	1,977	688	...
\$3,000 to \$3,999.....	10,701	9,608	204	304	295	289	30,609	27,572	613	775	868	781
\$4,000 to \$4,999.....	7,926	6,216	698	1,013	...	...	32,210	25,684	2,677	3,849	...	...
\$5,000 to \$5,999.....	5,989	5,356	406	105	...	123	30,444	27,204	1,991	526	...	723
\$6,000 to \$7,999.....	7,376	6,226	443	409	...	295	46,164	38,885	2,801	2,604	...	1,874
\$8,000 to \$9,999.....	2,467	2,270	...	197	...	...	20,117	18,632	...	1,485	...	...
\$10,000 or more.....	1,903	1,196	707	...	...	...	24,986	16,218	8,768	...	...	...
Median loan.....dollars..	2,800	2,900	...	...	...	...	...	...	...	...	...	...
New structures.....	16,752	13,521	734	1,354	385	757	69,121	60,862	2,023	3,066	884	2,286
Less than \$4,000.....	8,001	5,593	460	1,009	385	553	16,613	12,673	941	1,157	884	958
\$4,000 to \$5,999.....	4,475	4,113	274	88	...	...	20,474	19,024	1,082	368	...	...
\$6,000 to \$7,999.....	2,981	2,520	...	257	...	204	19,087	16,218	...	1,541	...	1,328
\$8,000 or more.....	1,295	1,295	...	...	...	...	12,947	12,947	...	...	...	...
<b>TERM OF FIRST MORTGAGE</b>												
Total first mortgages.....	251,070	191,934	16,436	24,492	3,302	14,906	604,003	482,513	44,282	42,536	6,077	28,595
On demand.....	18,209	...	...	...	3,302	14,906	34,672	...	...	...	6,077	28,595
Less than 5 years.....	52,214	26,680	7,508	18,025	...	...	71,153	24,404	19,303	27,246	...	...
5 to 9 years.....	68,783	57,963	5,286	5,537	...	...	121,302	93,648	15,043	12,611	...	...
10 to 14 years.....	63,155	59,678	3,056	421	...	...	156,230	146,736	8,670	824	...	...
15 to 19 years.....	16,007	15,825	182	...	...	...	65,027	64,371	656	...	...	...
20 to 24 years.....	22,571	21,950	200	421	...	...	100,946	99,335	124	1,487	...	...
25 years or more.....	10,131	9,838	204	88	...	...	54,673	54,019	286	368	...	...
Median term.....years..	9	10	5	3	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950.....	77,516	62,586	5,584	6,105	1,454	1,788	243,117	201,645	20,750	13,652	2,534	4,536
On demand.....	3,243	...	...	...	1,454	1,788	7,070	...	...	...	2,534	4,536
Less than 5 years.....	17,701	9,545	3,272	4,884	...	...	34,115	10,974	12,724	10,417	...	...
5 to 9 years.....	20,616	18,288	1,197	1,133	...	...	47,660	40,739	4,054	2,867	...	...
10 to 14 years.....	19,462	18,347	1,115	...	...	...	60,149	56,177	3,972	...	...	...
15 to 19 years.....	5,964	5,964	...	...	...	...	32,083	32,083	...	...	...	...
20 years or more.....	10,530	10,442	...	88	...	...	62,040	61,672	...	368	...	...
Median term.....years..	9	10	...	...	...	...	...	...	...	...	...	...
<b>JUNIOR MORTGAGE LOAN</b>												
Total junior mortgages.....	12,337	8,859	627	1,385	342	1,130	12,395	10,098	361	1,002	171	763
Less than \$1,000.....	4,978	2,567	340	923	289	861	2,222	1,273	77	435	145	292
\$1,000 to \$1,999.....	5,899	5,205	53	409	53	181	6,239	5,534	53	409	26	217
\$2,000 or more.....	1,460	1,087	234	53	...	88	3,934	3,291	231	158	...	254
<b>TERM OF JUNIOR MORTGAGE</b>												
Total junior mortgages.....	12,336	8,858	627	1,384	342	1,124	12,395	10,098	361	1,002	171	763
On demand.....	1,471	...	...	...	342	1,124	934	...	...	...	171	763
Less than 5 years.....	2,369	1,613	284	473	...	...	1,590	1,084	87	419	...	...
5 to 9 years.....	1,561	978	181	403	...	...	1,381	1,061	199	121	...	...
10 to 14 years.....	1,745	1,389	53	304	...	...	2,247	1,936	53	258	...	...
15 to 19 years.....	1,678	1,678	...	...	...	...	2,422	2,422	...	...	...	...
20 years or more.....	3,512	3,200	109	204	...	...	3,821	3,595	22	204	...	...



## 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.....	559,632	153,130	182,577	107,243	72,350	26,313	14,300	3,764
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages.....	491,830	118,462	162,156	100,529	68,346	25,360	13,611	3,418
Less than \$240.....	73,590	58,081	14,595	474	432	...	10	...
\$240 to \$359.....	118,902	34,880	63,032	19,740	804	58	...	394
\$360 to \$479.....	114,431	13,809	50,627	31,063	18,714	219	...	...
\$480 to \$599.....	77,591	4,739	15,962	23,311	25,605	7,737	243	...
\$600 to \$719.....	48,880	3,915	10,833	17,222	9,074	7,195	644	...
\$720 to \$839.....	21,099	553	3,062	3,354	7,564	4,597	1,978	...
\$840 to \$959.....	13,168	1,005	2,044	2,091	3,625	1,607	2,802	...
\$960 to \$1,199.....	8,873	951	634	1,258	583	2,970	2,079	404
\$1,200 to \$1,499.....	10,911	151	1,279	1,711	1,826	673	4,443	836
\$1,500 or more.....	4,385	378	88	305	119	304	1,412	1,784
Median payment.....dollars..	410	238	362	470	541	672	1,040	...
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	146,709	30,477	45,232	32,629	23,391	8,974	4,943	1,094
Less than \$240.....	13,064	10,197	2,742	20	105	...	...	...
\$240 to \$359.....	30,098	10,710	14,823	4,535	...	34	...	...
\$360 to \$479.....	38,669	3,803	15,725	13,386	5,755	...	...	...
\$480 to \$599.....	26,436	3,011	4,848	6,358	9,616	2,568	39	...
\$600 to \$719.....	18,077	1,710	4,462	5,702	2,937	3,018	250	...
\$720 to \$839.....	11,850	310	2,083	1,925	3,808	2,280	1,445	...
\$840 to \$959.....	3,545	433	35	437	276	769	1,234	365
\$960 to \$1,199.....	4,970	294	514	266	894	305	1,975	729
\$1,200 or more.....	4,970	294	514	266	894	305	1,975	729
Median payment.....dollars..	448	290	393	459	547	669	...	...
INTEREST RATE								
Total first mortgages.....	559,630	153,130	182,571	107,239	72,349	26,313	14,298	3,765
Less than 4.0 percent.....	11,779	4,097	3,045	1,321	1,932	290	877	227
4.0 percent.....	108,185	12,196	25,564	22,867	30,698	12,702	3,446	717
4.1 to 4.5 percent.....	73,242	4,154	15,494	27,733	17,180	5,034	2,799	853
4.6 to 5.0 percent.....	123,492	27,168	48,254	24,545	12,215	5,018	5,185	1,112
5.1 to 5.5 percent.....	11,401	2,553	4,802	2,178	1,141	496	...	234
5.6 to 6.0 percent.....	203,140	82,175	79,783	27,059	8,856	2,745	1,991	534
6.1 percent or more.....	28,391	20,787	5,629	1,536	327	28	...	88
Median interest rate.....percent..	5.0	6.0	5.0	5.0	4.5	4.4	4.6	...
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	158,331	36,287	47,402	34,432	24,593	9,332	5,003	1,293
Less than 4.0 percent.....	3,274	1,484	645	450	469	53	...	175
4.0 percent.....	29,525	2,441	6,282	7,754	7,392	4,243	1,233	180
4.1 to 4.5 percent.....	24,409	428	2,879	8,481	8,847	2,269	1,006	499
4.6 to 5.0 percent.....	28,887	4,728	9,957	6,422	4,527	1,756	1,185	316
5.1 to 5.5 percent.....	63,480	21,467	25,336	10,730	3,252	995	1,579	123
5.6 to 6.0 percent.....	8,756	5,739	2,303	595	106	16	...	...
6.1 percent or more.....	8,756	5,739	2,303	595	106	16	...	...
Median interest rate.....percent..	5.0	6.0	6.0	5.0	4.5	4.5	...	...
TERM OF MORTGAGE								
Total first mortgages.....	559,632	153,130	182,577	107,243	72,350	26,313	14,300	3,764
On demand.....	32,614	15,742	10,760	3,284	2,133	188	506	...
Less than 5 years.....	82,077	54,549	17,760	6,272	1,408	925	1,133	37
5 to 9 years.....	125,579	51,111	51,702	13,820	5,006	1,112	1,315	1,516
10 to 12 years.....	143,100	26,333	64,757	29,343	11,641	3,288	5,276	469
13 to 14 years.....	14,240	1,476	5,896	3,603	1,609	1,134	327	201
15 years.....	31,907	1,223	10,465	9,672	6,834	2,316	980	422
16 to 19 years.....	20,495	960	4,232	5,612	6,000	2,180	1,053	462
20 years.....	49,468	1,318	10,363	16,831	13,084	5,203	2,056	618
21 to 24 years.....	14,843	112	2,146	5,588	4,328	2,083	549	39
25 years or more.....	47,309	306	4,496	13,218	20,307	7,884	1,109	...
Median term.....years..	11	6	10	14	20	20	12	...
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	158,580	36,284	47,650	34,435	24,593	9,331	5,003	1,293
On demand.....	4,709	2,965	1,008	171	524	41	...	...
Less than 5 years.....	26,975	17,522	4,993	2,602	569	423	843	25
5 to 9 years.....	33,674	11,663	16,517	3,432	1,286	262	264	250
10 to 14 years.....	41,877	4,101	20,376	9,802	4,568	1,532	1,222	281
15 to 19 years.....	14,125	26	3,133	3,916	4,352	1,359	976	364
20 to 24 years.....	22,185	7	742	9,470	7,066	3,313	1,213	373
25 years or more.....	15,035	...	881	5,042	6,228	2,401	485	...
Median term.....years..	11	4	10	15	20	20	...	...

RENTAL PROPERTIES WITH 1 UNIT

Table 7a.—CONVENTIONAL FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, 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 \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 or more			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 or more
<b>ALL HOLDERS</b>								<b>MAJOR INSTITUTIONAL HOLDERS</b>							
Total first mortgages...	435,539	149,572	157,345	69,518	32,496	11,782	14,860	Total first mortgages...	256,656	80,861	97,791	42,054	19,538	7,872	8,554
<u>Annual Total of Interest and Principal Payments</u>								<u>Annual Total of Interest and Principal Payments</u>							
Mortgages with payments which include both								Mortgages with payments which include both.....							
Total first mortgages.....	367,741	114,905	136,927	62,807	28,493	10,827	13,826	Less than \$240.....	46,332	41,095	4,733	290	204	...	10
Less than \$240.....	63,800	55,475	7,531	458	327	...	10	\$240 to \$359.....	59,513	19,142	37,812	2,186	375	...	...
\$240 to \$359.....	86,415	34,084	46,902	4,211	804	25	394	\$360 to \$479.....	49,000	6,180	31,937	9,097	1,583	204	...
\$360 to \$479.....	77,125	13,654	49,221	11,808	2,225	219	...	\$480 to \$599.....	30,154	2,048	8,742	16,774	3,434	158	...
\$480 to \$599.....	45,485	4,739	15,473	20,685	4,132	215	243	\$600 to \$719.....	22,461	1,805	5,589	8,953	5,262	835	18
\$600 to \$719.....	40,727	3,915	10,693	16,996	7,397	1,685	43	\$720 to \$839.....	17,071	709	1,910	2,509	6,858	3,395	1,695
\$720 to \$839.....	18,556	553	3,062	3,284	7,564	3,176	925	\$960 to \$1,199.....	5,424	699	439	444	278	2,400	1,166
\$840 to \$959.....	12,287	1,005	2,044	2,091	3,516	1,560	2,076	\$1,200 or more.....	8,359	345	783	97	562	449	5,269
\$960 to \$1,199.....	8,265	951	634	1,258	583	2,970	1,875	Median payment.....dollars..	387	204	367	539	678	...	1,200+
\$1,200 to \$1,499.....	10,696	151	1,279	1,711	1,826	673	5,064	<u>Interest Rate</u>							
\$1,500 or more.....	4,385	378	88	305	119	304	3,196	Less than 4.0 percent.....	1,039	167	228	88	196	12	350
Median payment.....dollars..	406	241	388	561	704	841	1,274	4.0 percent.....	20,416	6,419	6,423	3,103	2,283	1,150	1,037
First mortgages on properties acquired in 1949 to 1950.....								First mortgages on properties acquired in 1949 to 1950.....							
Total first mortgages.....	103,428	29,541	38,813	18,519	9,005	3,318	4,257	4.1 to 4.5 percent.....	21,607	2,408	4,613	6,527	4,261	1,968	1,830
Less than \$240.....	10,675	9,939	715	20	...	...	...	4.6 to 5.0 percent.....	79,812	15,528	30,961	17,523	7,655	3,439	4,730
\$240 to \$359.....	22,300	10,032	11,552	694	...	25	...	5.1 to 6.0 percent.....	122,420	48,161	52,850	14,453	5,035	1,316	607
\$360 to \$479.....	22,854	3,803	14,790	3,858	403	...	...	6.1 percent or more.....	11,373	8,181	2,714	356	109	16	...
\$480 to \$599.....	14,898	3,011	4,802	5,703	1,303	41	39	Median interest rate percent..	5.5	6.0	6.0	5.0	5.0	5.0	4.7
\$600 to \$719.....	14,986	1,710	4,322	5,686	2,430	840	...	<u>Term of Mortgage</u>							
\$720 to \$839.....	9,712	319	2,083	1,855	3,699	1,338	427	On demand.....	11,029	4,816	3,775	1,259	887	116	175
\$840 to \$959.....	3,033	433	35	437	276	769	1,087	Less than 5 years.....	33,897	22,627	7,326	2,748	686	446	66
\$960 to \$1,199.....	4,970	294	514	266	894	305	2,704	5 to 9 years.....	63,644	30,033	25,099	5,469	1,857	241	946
Median payment.....dollars..	452	292	412	573	732	...	...	10 to 12 years.....	102,363	20,651	49,045	18,921	7,197	2,751	3,801
<u>Interest Rate</u>								<u>Interest Rate</u>							
Total first mortgages.....	435,542	149,573	157,343	69,516	32,497	11,784	14,859	13 to 14 years.....	4,868	523	1,236	1,529	903	558	120
Less than 4.0 percent.....	11,469	4,097	2,939	1,321	1,879	138	1,104	15 years.....	20,301	708	6,456	5,720	4,290	2,035	1,093
4.0 percent.....	33,086	9,921	11,733	4,779	3,372	1,331	1,952	16 to 19 years.....	8,092	562	1,213	2,823	1,746	813	935
4.1 to 4.5 percent.....	26,984	3,354	5,873	8,366	4,707	2,028	2,659	20 years or more.....	12,462	940	3,641	3,585	1,972	912	1,418
4.6 to 5.0 percent.....	121,071	26,686	46,584	24,277	12,215	5,018	6,297	Median term.....years..	10	7	10	11	12	14	12
5.1 to 6.0 percent.....	214,541	84,728	84,585	29,237	9,997	3,241	2,759	<b>INDIVIDUAL HOLDERS</b>							
6.1 percent or more.....	28,391	20,787	5,629	1,536	327	28	88	Total first mortgages.....	159,836	62,559	52,255	25,298	11,830	3,144	4,765
Median interest rate percent..	6.0	6.0	6.0	5.0	5.0	5.0	4.7	<u>Annual Total of Interest and Principal Payments</u>							
First mortgages on properties acquired in 1949 to 1950.....								First mortgages on properties acquired in 1949 to 1950.....							
Total first mortgages.....	115,050	35,351	40,984	20,321	10,210	3,678	4,516	Mortgages with payments which include both.....	114,236	38,660	38,904	20,857	8,823	2,660	4,351
Less than 4.0 percent.....	3,274	1,484	645	450	469	53	175	Less than \$240.....	14,389	11,891	2,271	105	123	...	...
4.0 percent.....	6,229	1,546	1,958	836	1,010	443	435	\$240 to \$359.....	23,544	13,865	7,119	1,714	429	25	394
4.1 to 4.5 percent.....	4,424	387	785	1,288	846	415	703	\$360 to \$479.....	24,943	7,185	15,237	2,430	78	15	...
4.6 to 5.0 percent.....	28,887	4,728	9,957	6,422	4,527	1,756	1,501	\$480 to \$599.....	14,289	2,564	6,480	4,469	476	57	243
5.1 to 6.0 percent.....	63,440	21,467	25,336	10,730	3,252	995	1,702	\$600 to \$719.....	17,042	1,958	4,804	7,796	2,034	427	...
6.1 percent or more.....	8,756	5,739	2,303	595	106	16	...	\$720 to \$839.....	11,808	761	2,518	2,579	4,104	1,054	796
Median interest rate percent..	6.0	6.0	6.0	6.0	5.0	...	...	\$960 or more.....	8,221	436	475	1,764	1,579	1,082	2,893
<u>Term of Mortgage</u>								<u>Term of Mortgage</u>							
Total first mortgages.....	435,539	149,572	157,345	69,518	32,496	11,782	14,860	Median payment.....dollars..	446	298	433	620	766	...	...
On demand.....	32,614	15,742	10,760	3,284	2,133	188	506	<u>Interest Rate</u>							
Less than 5 years.....	81,743	54,346	17,629	6,272	1,408	925	1,170	Less than 4.0 percent.....	8,444	3,606	2,238	804	956	94	754
5 to 9 years.....	122,533	49,749	50,018	13,820	5,006	1,112	2,831	4.0 percent.....	9,662	2,794	3,760	1,143	1,059	169	737
10 to 12 years.....	133,406	24,873	60,670	27,356	11,525	3,281	5,705	4.1 to 4.5 percent.....	3,362	279	649	1,642	446	48	300
13 to 14 years.....	10,392	1,476	3,280	2,819	1,521	772	528	4.6 to 5.0 percent.....	37,426	10,472	13,284	6,487	4,378	1,385	1,440
15 years.....	23,643	1,089	7,542	6,789	4,768	2,125	1,333	5.1 to 6.0 percent.....	85,689	34,076	29,729	14,218	4,775	1,449	1,445
16 to 19 years.....	11,747	778	1,737	4,120	2,573	1,294	1,249	6.1 percent or more.....	15,253	11,331	2,595	1,022	218	...	88
20 to 24 years.....	15,113	1,213	4,101	3,713	3,151	1,471	1,470	Median interest rate percent..	6.0	6.0	6.0	6.0	5.0	...	...
25 years or more.....	4,348	306	1,608	1,345	411	614	68	<u>Term of Mortgage</u>							
Median term.....years..	9	6	10	11	12	14	11	On demand.....	20,231	9,984	6,803	1,960	1,137	60	287
First mortgages on properties acquired in 1949 to 1950.....								First mortgages on properties acquired in 1949 to 1950.....							
Total first mortgages.....	115,051	35,348	40,985	20,324	10,209	3,676	4,516	Less than 5 years.....	42,518	29,290	8,671	3,210	710	467	173
On demand.....	4,709	2,965	1,008	171	524	41	...	5 to 9 years.....	55,094	18,385	23,380	7,870	3,061	859	1,542
Less than 5 years.....	26,953	17,500	4,993	2,602	569	423	868	10 to 14 years.....	31,604	4,286	10,801	9,057	4,555	668	2,240
5 to 9 years.....	31,511	10,749	15,268	3,432	1,286	262	514	15 to 19 years.....	5,659	226	1,439	2,063	1,157	375	403
10 to 14 years.....	38,036	4,101	17,691	9,210	4,371	1,163	1,503	20 years or more.....	4,730	388	1,161	1,138	1,210	715	120
15 to 19 years.....	8,918	26	7	579	2,059	992	858	Median term.....years..	7	4	8	10	11	...	...
20 years or more.....	4,924	7	7	579	2,059	992	858								
Median term.....years..	9	4	9	11	12	...	...								

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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 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.....	75,097	14,409	23,820	28,102	7,550	1,221	INTEREST RATE--Con.						
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							First mortgages on properties acquired in 1949 to 1950.....						
Total first mortgages.....	75,097	14,409	23,820	28,102	7,550	1,221	26,485	2,316	8,647	11,656	3,064	802	
Less than \$240.....	5,990	5,886	...	105	...	...	Less than 4.0 percent.....	...	...	...	...	...	
\$240 to \$359.....	19,778	7,789	11,967	...	24	...	4.0 percent.....	6,500	181	1,454	3,655	1,210	
\$360 to \$479.....	24,844	410	11,364	13,069	...	...	4.1 to 4.5 percent.....	19,985	2,135	7,193	8,001	1,854	
\$480 to \$599.....	19,677	324	489	14,108	4,758	...	4.6 to 5.0 percent.....	...	...	...	...	...	
\$600 to \$719.....	2,731	...	...	820	1,894	18	Median interest rate...percent..	4.5	...	4.5	4.5	...	
\$720 to \$959.....	1,640	...	...	...	874	766	TERM OF MORTGAGE						
\$960 or more.....	437	...	...	...	...	437	Total first mortgages.....	75,099	14,411	23,821	28,103	7,549	1,221
Median payment.....dollars..	411	254	353	481	569	...	Less than 10 years.....	578	578	...	...	...	
First mortgages on properties acquired in 1949 to 1950.....							26,484	2,318	8,646	11,657	3,066	802	
Less than \$360.....	4,146	1,943	2,101	105	...	...	10 to 14 years.....	2,934	2,760	175	...	...	
\$360 to \$479.....	11,580	375	6,243	4,962	...	...	15 to 19 years.....	5,861	3,193	1,035	1,554	80	
\$480 to \$599.....	7,926	...	302	6,195	1,430	...	20 to 24 years.....	29,821	5,237	12,487	8,638	2,475	
\$600 to \$719.....	1,500	...	...	395	1,088	18	25 years or more.....	35,905	2,643	10,124	17,911	4,994	
\$720 or more.....	1,332	...	...	...	548	784	Median term.....years..	24	20	23	25	25	
Median payment.....dollars..	448	...	397	489	...	...	First mortgages on properties acquired in 1949 to 1950.....						
INTEREST RATE							26,486	2,318	8,647	11,657	3,066	802	
Total first mortgages.....	75,097	14,408	23,821	28,102	7,547	1,222	Less than 20 years.....	2,827	1,919	243	986	80	
Less than 4.0 percent.....	310	106	...	53	152	...	20 to 24 years.....	12,812	251	5,246	4,963	1,569	
4.0 percent.....	26,108	1,729	4,186	15,576	4,389	229	25 years or more.....	10,847	548	3,158	5,708	1,417	
4.1 to 4.5 percent.....	46,258	10,421	19,367	12,473	3,006	993	Median term.....years..	23	...	23	24	...	
4.6 to 5.0 percent.....	2,421	2,152	268	...	...	...							
Median interest rate...percent..	4.5	4.5	4.5	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.....	48,992	14,377	13,902	11,751	6,983	1,982	TERM OF MORTGAGE						
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							Total first mortgages.....						
Total first mortgages.....	48,992	14,377	13,902	11,751	6,983	1,982	48,994	14,379	13,904	11,751	6,982	1,983	
Less than \$240.....	3,800	3,784	16	...	...	...	Less than 10 years.....	2,802	2,802	...	...	...	
\$240 to \$359.....	12,709	9,137	3,562	...	9	...	10 to 14 years.....	8,608	5,403	2,596	204	369	
\$360 to \$479.....	12,462	1,151	7,891	3,420	...	...	15 to 19 years.....	11,151	2,541	3,340	3,939	997	
\$480 to \$599.....	12,429	165	2,137	7,365	2,764	...	20 to 24 years.....	19,377	3,388	6,219	5,623	3,340	
\$600 to \$719.....	5,422	140	226	857	3,616	583	25 years or more.....	7,056	245	1,749	1,985	2,276	
\$720 to \$959.....	1,784	...	70	109	594	1,013	Median term.....years..	20	12	20	20	...	
\$960 or more.....	386	...	...	...	...	386	First mortgages on properties acquired in 1949 to 1950.....						
Median payment.....dollars..	431	279	405	514	...	...	17,043	5,283	5,464	2,727	2,589	978	
First mortgages on properties acquired in 1949 to 1950.....							16,797	5,037	5,464	2,729	2,590	978	
Less than \$360.....	6,041	4,291	1,740	...	9	...	Less than 15 years.....	4,882	3,726	592	197	369	
\$360 to \$479.....	4,235	560	3,285	390	...	...	15 to 19 years.....	3,524	1,312	823	899	350	
\$480 to \$719.....	5,203	186	369	2,230	2,187	232	20 to 24 years.....	5,170	...	2,604	1,189	977	
\$720 or more.....	1,318	...	70	109	394	746	25 years or more.....	3,467	245	1,445	442	893	





# RENTAL PROPERTIES WITH 1 UNIT

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 or more			Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more		
Total junior mortgages.....	40,268	11,627	18,721	4,936	2,134	2,859	INTEREST RATE—Con.								
Second mortgages.....	39,246	11,015	18,568	4,936	2,081	2,655									
Other junior mortgages.....	1,022	612	153	...	53	204									
<b>ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS</b>															
Mortgages With Payments Which Include Both							Junior mortgages on properties acquired in 1949 to 1950.....	18,304	6,067	8,602	1,763	843	1,033		
Total junior mortgages.....	31,956	7,415	17,027	4,218	1,735	1,573	Less than 4.0 percent.....	632	223	152	...	...	257		
Less than \$120.....	12,328	4,330	7,988	12	...	...	4.0 percent.....	8,148	1,515	6,117	448	70	...		
\$120 to \$239.....	9,302	1,289	6,147	1,802	65	...	4.1 to 5.0 percent.....	1,582	846	536	100	14	87		
\$240 to \$479.....	6,347	1,282	1,826	2,095	978	171	5.1 to 6.0 percent.....	7,530	3,332	1,616	1,162	731	689		
\$480 to \$719.....	2,912	514	960	106	402	933	6.1 percent or more.....	412	151	181	53	28	...		
\$720 or more.....	1,067	...	106	203	290	469	Median interest rate.....percent..	5.0	...	4.0	...	...	...		
Median payment.....dollars..	161	...	124	...	...	...	TERM OF MORTGAGE								
Junior mortgages on properties acquired in 1949 to 1950.....	15,795	4,594	8,054	1,625	772	751	Total junior mortgages.....	40,263	11,628	18,724	4,939	2,134	2,858		
Less than \$120.....	6,833	2,602	4,231	...	...	...	On demand.....	3,586	2,244	246	495	178	424		
\$120 to \$239.....	4,150	596	3,005	549	...	...	Less than 5 years.....	9,085	4,407	2,278	654	606	1,141		
\$240 to \$479.....	2,895	910	475	901	476	134	5 to 9 years.....	4,530	954	2,187	627	447	321		
\$480 to \$719.....	1,105	486	289	...	115	215	10 to 14 years.....	7,112	1,703	3,125	1,310	422	556		
\$720 or more.....	812	...	54	175	181	402	15 to 19 years.....	4,640	638	3,451	184	39	334		
Median payment.....dollars..	145	...	108	...	...	...	20 to 24 years.....	6,673	887	5,259	426	53	70		
INTEREST RATE															
Total junior mortgages.....	40,268	11,627	18,721	4,936	2,134	2,859	25 years or more.....	4,637	795	2,198	1,243	389	12		
Less than 4.0 percent.....	1,869	705	727	20	160	257	Median term.....years..	12	6	16	...	...	...		
4.0 percent.....	16,337	2,935	11,126	1,833	210	235	Junior mortgages on properties acquired in 1949 to 1950.....	18,304	6,065	8,604	1,765	843	1,033		
4.1 to 5.0 percent.....	4,058	1,225	1,351	434	261	788	On demand.....	1,093	704	12	88	...	289		
5.1 to 6.0 percent.....	16,037	5,895	4,670	2,568	1,422	1,485	Less than 10 years.....	5,645	3,256	1,387	243	366	394		
6.1 percent or more.....	1,967	867	847	81	81	94	10 to 14 years.....	3,685	1,183	1,391	860	61	191		
Median interest rate.....percent..	5.0	6.0	4.0	...	...	...	15 to 19 years.....	3,365	282	2,731	158	39	159		
							20 years or more.....	4,516	640	3,083	416	377	...		
							Median term.....years..	12	...	17	...	...	...		

## RESIDENTIAL FINANCING

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 \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more			Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more	
<b>ALL HOLDERS</b>							<b>MAJOR INSTITUTIONAL HOLDERS--Con.</b>							
Total junior mortgages.....	25,189	9,086	7,807	3,449	1,994	2,859	<b>Interest Rate</b>							
Second mortgages.....	24,167	8,474	7,634	3,449	1,941	2,655	Less than 4.0 percent.....	...	...	...	...	...	...	...
Other junior mortgages.....	1,022	612	153	...	53	204	4.0 percent.....	399	242	119	38	...	...	...
<b>Annual Total of Interest and Principal Payments</b>							4.1 to 5.0 percent.....	1,328	910	339	58	...	22	...
Mortgages with payments which include both							5.1 to 6.0 percent.....	2,138	1,102	789	129	102	16	...
Total junior mortgages.....	16,876	4,874	6,114	2,731	1,594	1,573	6.1 percent or more.....	127	127	...	...	...	...	...
Less than \$120.....	2,164	1,789	364	12	...	...	<b>Term of Mortgage</b>							
\$120 to \$239.....	4,474	1,289	2,858	315	12	...	On demand.....	865	813	53	...	...	...	...
\$240 to \$479.....	6,239	1,282	1,626	2,095	890	171	Less than 10 years.....	2,130	1,359	663	37	50	22	...
\$480 or more.....	3,979	514	1,066	309	692	1,402	10 to 14 years.....	735	100	440	127	53	16	...
<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							15 years or more.....	263	109	91	63	...	...	...
Less than \$120.....	7,997	3,321	1,938	1,216	772	751	<b>INDIVIDUAL HOLDERS</b>							
\$120 to \$239.....	1,476	1,329	147	...	...	...	Total junior mortgages.....	18,543	5,447	5,752	2,956	1,597	2,796	...
\$240 to \$479.....	1,709	596	973	140	...	...	<b>Annual Total of Interest and Principal Payments</b>							
\$480 or more.....	2,895	910	475	901	476	134	Mortgages with payments which include both							
Median interest rate.....percent..	1,917	486	343	175	296	617	Total junior mortgages.....	11,967	2,601	4,139	2,453	1,232	1,548	...
<b>Interest Rate</b>							Less than \$240.....	3,543	1,525	1,716	303	...	...	...
Total junior mortgages.....	25,189	9,086	7,807	3,449	1,994	2,859	\$240 to \$479.....	7,466	1,076	2,317	1,947	1,051	1,079	...
Less than 4.0 percent.....	1,816	705	674	25	160	257	\$480 or more.....	958	...	106	203	181	469	...
4.0 percent.....	1,311	394	265	346	70	235	<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							
4.1 to 5.0 percent.....	4,058	1,225	1,351	434	261	788	Less than \$120.....	609	585	24	...	...	...	...
5.1 to 6.0 percent.....	16,037	5,895	4,670	2,568	1,422	1,485	\$120 to \$239.....	1,284	515	642	128	...	...	...
6.1 percent or more.....	1,967	867	847	81	81	94	\$240 to \$479.....	2,397	549	403	861	451	134	...
Median interest rate.....percent..	6.0	6.0	6.0	...	...	...	\$480 or more.....	1,670	289	318	175	296	591	...
<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							<b>Interest Rate</b>							
Less than 4.0 percent.....	632	223	152	...	...	257	Total junior mortgages.....	18,543	5,447	5,752	2,956	1,597	2,796	...
4.0 percent.....	351	242	...	39	70	...	Less than 4.0 percent.....	1,714	693	621	25	123	257	...
4.1 to 5.0 percent.....	1,582	846	536	100	14	87	4.0 percent.....	735	...	121	308	70	235	...
5.1 to 6.0 percent.....	7,530	3,332	1,616	1,162	731	689	4.1 to 5.0 percent.....	2,369	252	848	376	152	741	...
6.1 percent or more.....	412	151	181	53	28	...	5.1 to 6.0 percent.....	11,994	3,871	3,315	2,171	1,171	1,469	...
<b>Term of Mortgage</b>							6.1 percent or more.....	1,731	631	847	81	81	94	...
Total junior mortgages.....	25,181	9,087	7,808	3,452	1,993	2,858	<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							
On demand.....	3,586	2,244	246	495	178	424	Less than 4.0 percent.....	632	223	152	...	...	257	...
Less than 5 years.....	9,085	4,407	2,278	654	606	1,141	4.0 percent.....	109	...	39	70	...	...	...
5 to 9 years.....	4,439	954	2,096	627	447	321	4.1 to 5.0 percent.....	725	204	358	88	14	62	...
10 to 14 years.....	5,984	1,352	2,436	1,310	334	556	5.1 to 6.0 percent.....	6,058	2,309	1,244	1,111	706	689	...
15 years or more.....	2,087	130	752	366	428	416	6.1 percent or more.....	412	151	181	53	28	...	...
Median term.....years..	6	4	8	...	...	...	<b>Term of Mortgage</b>							
<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							Total junior mortgage.....	18,537	5,449	5,753	2,957	1,595	2,795	...
On demand.....	1,093	704	12	88	...	289	On demand.....	2,696	1,431	193	495	153	424	...
Less than 10 years.....	5,554	3,256	1,296	243	366	394	Less than 5 years.....	6,465	2,538	1,867	434	486	1,141	...
10 to 14 years.....	2,740	832	798	860	61	191	5 to 9 years.....	3,523	669	1,707	542	309	299	...
15 years or more.....	1,117	...	380	165	416	159	10 to 14 years.....	4,221	790	1,480	1,183	256	505	...
<b>MAJOR INSTITUTIONAL HOLDERS</b>							15 years or more.....	1,632	21	506	303	391	416	...
Total junior mortgages.....	3,992	2,381	1,247	225	102	38	<b>Junior mortgages on properties acquired in 1949 to 1950.....</b>							
<b>Annual Total of Interest and Principal Payments</b>							On demand.....	7,933	2,886	1,935	1,292	818	1,008	...
Mortgages with payments which include both.....	2,789	1,243	1,220	225	103	...	Less than 4.0 percent.....	787	398	12	88	...	289	...
Less than \$240.....	1,579	720	835	24	...	...	Less than 5 years.....	3,328	2,039	566	175	181	367	...
\$240 or more.....	1,210	523	385	201	103	...	5 to 9 years.....	901	16	633	41	185	27	...
							10 to 14 years.....	1,862	433	344	860	61	166	...
							15 years or more.....	1,055	...	380	128	391	159	...

(This chapter does not contain table 8b)

# RENTAL PROPERTIES WITH 1 UNIT

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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 \$1,999	\$2,000 to \$2,999	\$3,000 or more			Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 or more
Total junior mortgages.....	15,079	2,541	10,914	1,487	140	<b>TERM OF MORTGAGE</b>  Total junior mortgages..... Less than 15 years..... 15 to 19 years..... 20 to 24 years..... 25 years or more.....  Median term.....years.  Junior mortgages on properties acquired in 1949 to 1950..... Less than 15 years..... 15 to 19 years..... 20 years or more.....	15,082	2,541	10,916	1,487	141
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							1,219	351	780	...	88
Total junior mortgages.....	15,080	2,541	10,913	1,487	141		3,690	624	2,976	92	53
Less than \$120.....	10,164	2,541	7,624	...	...		5,937	771	4,962	152	...
\$120 to \$239.....	4,828	...	3,289	1,487	53		4,236	795	2,198	1,243	...
\$240 or more.....	88	...	...	...	88		20	...	20	...	...
Median payment.....dollars..	83	...	80	...	...		7,800	1,273	6,118	409	...
Junior mortgages on properties acquired in 1949 to 1950.....	7,798	1,273	6,116	409	...		1,036	351	684	...	...
Less than \$120.....	5,357	1,273	4,084	...	...		2,916	282	2,555	80	...
\$120 to \$239.....	2,441	...	2,032	409	...		3,848	640	2,879	329	...
\$240 or more.....	...	...	...	...	...						

**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 \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more			Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more	
Total junior mortgages.....	27,929	6,647	12,820	4,170	1,847	2,450	<b>INTEREST RATE--Con.</b>  Junior mortgages on properties acquired in 1949 to 1950..... Less than 4.0 percent..... 4.0 percent..... 4.1 to 5.0 percent..... 5.1 to 6.0 percent..... 6.1 percent or more.....  Median interest rate.....percent..	13,646	4,087	6,372	1,494	662	1,033	
Second mortgages.....	27,030	6,158	12,667	4,170	1,794	2,246		298	41	...	...	...	257	
Other junior mortgages.....	899	489	153	...	53	204		5,950	979	4,454	448	70	...	
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								1,253	517	536	100	14	87	
Mortgages With Payments Which Include Both								5,856	2,522	1,201	893	550	689	
Total junior mortgages.....	22,345	4,326	11,821	3,540	1,501	1,164		289	28	181	53	28	...	
Less than \$120.....	7,710	2,607	5,093	12	...	...		5.0	...	4.0	...	...	...	
\$120 to \$239.....	7,106	919	4,495	1,627	65	...		<b>TERM OF MORTGAGE</b>						
\$240 to \$479.....	4,750	575	1,436	1,645	925	171		Total junior mortgages.....	27,925	6,648	12,821	4,173	1,848	2,449
\$480 or more.....	2,779	225	797	256	511	993		On demand.....	2,115	1,094	12	407	178	424
Median payment.....dollars..	172	...	136	...	...	...	less than 5 years.....	6,716	2,860	1,794	601	320	1,141	
Junior mortgages on properties acquired in 1949 to 1950.....	11,848	2,968	6,181	1,356	591	751	5 to 9 years.....	2,969	442	1,498	446	447	140	
Less than \$120.....	4,944	1,884	3,060	...	...	...	10 to 14 years.....	5,366	1,217	2,186	1,041	422	503	
\$120 to \$239.....	3,340	487	2,303	549	...	...	15 to 19 years.....	2,962	41	2,544	184	39	159	
\$240 to \$479.....	2,117	400	475	632	476	134	20 years or more.....	7,797	994	4,787	1,494	442	82	
\$480 or more.....	1,447	197	343	175	115	617	Median term.....years..	11	4	15	...	...	...	
Median payment.....dollars..	149	...	116	...	...	...	<b>JUNIOR MORTGAGES ON PROPERTIES ACQUIRED IN 1949 TO 1950.....</b>							
INTEREST RATE							On demand.....	695	306	12	88	...	289	
Total junior mortgages.....	27,929	6,647	12,820	4,170	1,847	2,450	less than 10 years.....	4,510	2,393	1,296	243	185	394	
Less than 4.0 percent.....	1,330	371	522	20	160	257	10 to 14 years.....	2,784	1,001	941	591	61	191	
4.0 percent.....	11,136	1,759	7,543	1,564	210	60	15 to 19 years.....	2,338	18	1,968	158	39	159	
4.1 to 5.0 percent.....	3,223	896	1,079	434	208	607	20 years or more.....	3,318	368	2,157	416	377	...	
5.1 to 6.0 percent.....	10,702	3,095	2,917	2,071	1,188	1,432	Median term.....years..	12	...	16	...	...	...	
6.1 percent or more.....	1,538	526	759	81	81	94								
Median interest rate.....percent..	5.0	6.0	4.0	...	...	...								



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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 \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more			Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 or more									
Total junior mortgages.....	12,339	4,980	5,901	766	287	409	INTEREST RATE	539	334	205	...	...	...	...								
Second mortgages.....	12,216	4,837	5,901	766	287	409									Less than 4.0 percent.....	5,201	1,176	3,583	269	...	...	...
Other junior mortgages.....	123	123	...	...	...	...									4.0 to 4.9 percent.....	835	329	272	...	53	181	...
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS																						
Mortgages with payments which include both.....	9,611	3,089	5,206	678	234	409	5.1 to 6.0 percent.....	5,335	2,800	1,753	497	234	53	53								
Less than \$120.....	4,618	1,723	2,895	...	...	...	6.1 percent or more.....	429	341	88	...	...	...	...								
\$120 to \$239.....	2,196	370	1,652	175	...	...	TERM OF MORTGAGE															
\$240 to \$479.....	1,597	707	390	450	53	...	On demand.....	1,471	1,150	234	88	...	...	...								
\$480 or more.....	1,200	289	269	53	181	409	Less than 5 years.....	2,369	1,547	484	53	286	...	...								
							5 to 9 years.....	1,561	512	689	181	...	181	...								
							10 to 14 years.....	1,746	486	939	269	...	53	...								
							15 to 19 years.....	1,678	597	907	...	...	175	...								
							20 years or more.....	3,513	688	2,650	175	...	...	...								

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.....	339,966	56,001	42,762	60,600	48,130	46,967	33,902	51,685
PURCHASE PRICE								
Total properties.....	339,966	56,001	42,762	60,600	48,130	46,967	33,902	51,685
Less than \$2,000.....	34,493	3,829	3,188	5,204	4,555	4,582	2,292	10,848
\$2,000 to \$3,999.....	43,589	4,921	3,521	10,783	4,489	5,814	8,756	5,308
\$4,000 to \$5,999.....	39,575	5,984	5,842	6,533	5,705	3,911	3,625	6,107
\$6,000 to \$7,999.....	36,522	4,894	4,836	5,851	6,064	6,849	3,625	5,012
\$8,000 to \$9,999.....	35,622	6,672	3,095	7,488	6,061	4,909	3,960	5,447
\$10,000 to \$11,999.....	33,887	5,681	3,235	3,157	4,034	4,542	4,412	4,835
\$12,000 to \$13,999.....	28,500	2,739	2,677	3,653	3,446	4,937	2,266	6,788
\$14,000 to \$15,999.....	22,395	3,444	2,919	3,065	4,439	4,390	1,897	2,551
\$16,000 to \$17,999.....	14,639	2,150	2,776	2,263	3,128	2,150	858	1,279
\$18,000 to \$19,999.....	11,146	1,363	1,522	1,833	2,968	1,837	997	632
\$20,000 to \$24,999.....	9,272	2,530	1,429	1,272	1,812	795	423	11
\$25,000 to \$29,999.....	13,534	3,785	2,787	3,461	2,127	411	72	894
\$30,000 to \$34,999.....	9,444	2,718	2,161	2,989	632	586	117	245
\$35,000 to \$39,999.....	7,348	4,291	774	1,048	873	20	316	28
\$40,000 or more.....	5,400	6,200	6,200	5,200	5,800	5,200	4,500	4,700
Median purchase price.....dollars..	5,400	6,200	6,200	5,800	5,200	4,500	4,500	4,700
Properties acquired in 1949 to 1950.....								
Total properties.....	127,443	20,071	15,630	21,218	17,650	18,727	16,073	18,115
Less than \$2,000.....	14,420	1,910	1,711	2,339	1,158	1,818	941	4,548
\$2,000 to \$3,999.....	31,795	4,918	3,823	3,736	3,899	3,983	7,288	4,151
\$4,000 to \$5,999.....	25,432	3,963	2,646	4,914	3,108	4,537	2,623	3,648
\$6,000 to \$7,999.....	21,616	2,861	1,773	3,308	2,952	4,269	3,176	3,286
\$8,000 to \$9,999.....	13,808	1,470	2,239	2,099	3,372	2,623	861	1,155
\$10,000 to \$14,999.....	15,432	3,830	2,424	3,272	2,673	1,134	931	1,172
\$15,000 or more.....	4,940	1,119	1,014	1,550	488	363	253	155
Median purchase price.....dollars..	5,400	5,700	5,600	5,800	6,400	5,400	3,800	4,300
New structures.....								
Total properties.....	29,058	4,996	3,807	4,150	4,083	4,740	3,264	4,036
Less than \$2,000.....	1,207	506	...	...	...	18	...	547
\$2,000 to \$3,999.....	4,526	788	1,391	109	273	1,010	244	713
\$4,000 to \$5,999.....	4,824	946	481	842	712	211	950	685
\$6,000 to \$7,999.....	7,108	896	288	568	605	1,800	1,605	1,350
\$8,000 to \$9,999.....	4,455	249	411	955	918	1,006	279	642
\$10,000 to \$14,999.....	4,902	1,199	750	1,186	1,206	357	108	99
\$15,000 or more.....	2,036	412	486	490	232	338	78	...
Median purchase price.....dollars..	6,100	6,600	7,000	4,700	6,600	6,000	5,300	5,900
Properties acquired in 1946 to 1948.....								
Total properties.....	157,067	29,899	19,656	27,917	21,028	18,985	13,391	26,213
Less than \$2,000.....	11,356	1,632	1,378	1,599	1,057	2,131	654	2,905
\$2,000 to \$3,999.....	34,108	4,055	3,549	10,089	3,808	3,331	3,747	5,534
\$4,000 to \$5,999.....	30,442	6,606	2,933	4,828	4,276	3,984	3,079	4,743
\$6,000 to \$7,999.....	34,403	5,510	3,877	3,923	3,544	4,028	3,337	10,189
\$8,000 to \$9,999.....	20,284	3,758	2,786	2,327	3,490	3,490	1,833	2,359
\$10,000 to \$14,999.....	15,650	2,958	3,469	2,797	3,695	1,806	561	365
\$15,000 or more.....	10,823	5,380	1,664	2,354	916	215	180	118
Median purchase price.....dollars..	6,100	6,600	7,000	4,700	6,600	6,000	5,300	5,900
Properties acquired in 1942 to 1945.....								
Total properties.....	39,224	3,597	5,073	9,457	6,365	5,945	3,296	5,498
Less than \$2,000.....	6,566	275	99	868	2,048	184	571	2,521
\$2,000 to \$3,999.....	11,409	896	1,036	3,072	1,079	2,613	1,220	1,493
\$4,000 to \$5,999.....	11,349	745	1,481	2,785	1,680	1,992	1,332	1,137
\$6,000 to \$7,999.....	6,798	740	1,515	2,144	1,016	1,005	173	147
\$8,000 to \$9,999.....	3,102	941	942	588	542	91	...	...
\$10,000 or more.....	4,200	...	...	4,700	...	...	...	...
Median purchase price.....dollars..	4,200	...	...	4,700	...	...	...	...
Properties acquired in 1941 or earlier.....								
Total properties.....	16,162	2,434	2,333	2,008	3,087	3,310	1,142	1,859
Less than \$2,000.....	2,151	12	...	398	292	449	126	874
\$2,000 to \$3,999.....	5,782	1,036	885	419	1,205	1,592	412	237
\$4,000 to \$5,999.....	4,920	252	871	812	1,061	645	551	731
\$6,000 to \$7,999.....	2,512	675	417	337	431	584	53	17
\$8,000 to \$9,999.....	797	459	160	42	98	40	...	...
\$10,000 or more.....	70	...	...	70	...	...	...	...
Year property acquired not reported.....	70	...	...	70	...	...	...	...

# RENTAL PROPERTIES WITH 1 UNIT

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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—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
<b>INTEREST RATE ON FIRST MORTGAGE</b>								
Total properties.....	339,941	55,992	42,756	60,603	48,127	46,954	33,890	51,675
Less than 4.0 percent.....	7,998	2,241	1,173	361	324	1,313	466	2,064
4.0 percent.....	83,945	4,292	3,650	12,692	11,242	13,158	14,537	24,389
4.1 to 4.5 percent.....	43,116	5,569	6,586	8,263	8,337	8,176	3,785	2,412
4.6 to 5.0 percent.....	70,338	15,737	14,570	14,710	10,414	7,026	2,177	5,714
5.1 to 6.0 percent.....	120,328	24,219	15,041	22,034	16,715	16,117	12,563	13,647
6.1 percent or more.....	14,276	3,934	1,736	2,543	1,095	1,164	362	3,449
Median interest rate.....percent..	5.0	5.1	5.0	5.0	5.0	4.5	4.5	4.0
Properties acquired in 1949 to 1950.....	127,443	20,071	15,630	21,216	17,651	18,727	16,073	18,115
Less than 4.0 percent.....	2,395	476	183	234	123	419	193	791
4.0 percent.....	25,301	1,360	1,386	3,755	2,312	4,182	5,356	6,957
4.1 to 4.5 percent.....	15,329	2,000	1,546	2,689	3,931	3,126	1,382	857
4.6 to 5.0 percent.....	24,617	3,678	5,041	4,297	4,041	3,738	1,106	2,519
5.1 to 6.0 percent.....	52,542	10,417	6,437	8,821	6,861	6,885	7,837	5,286
6.1 percent or more.....	7,259	1,940	1,037	1,420	383	377	199	1,905
Median interest rate.....percent..	4.9	5.3	5.1	5.0	5.0	4.8	5.1	4.7
Properties acquired in 1946 to 1948.....	157,061	29,899	19,654	27,921	21,028	18,982	13,389	26,211
Less than 4.0 percent.....	4,368	1,677	567	113	201	600	266	947
4.0 percent.....	53,918	2,544	1,896	8,457	8,350	8,084	8,629	15,963
4.1 to 4.5 percent.....	13,638	2,789	3,327	2,794	2,125	719	681	1,207
4.6 to 5.0 percent.....	31,794	9,436	6,513	7,432	3,932	1,950	417	2,117
5.1 to 6.0 percent.....	48,988	11,787	6,856	8,508	6,077	6,980	3,308	5,477
6.1 percent or more.....	4,355	1,666	495	617	343	649	88	500
Median interest rate.....percent..	5.0	5.0	5.0	5.0	4.5	4.6	4.0	4.0
Properties acquired in 1942 to 1945.....	39,220	3,597	5,071	9,458	6,364	5,948	3,295	5,498
Less than 4.0 percent.....	310	25	222	14	...	12	...	38
4.0 percent.....	4,106	388	218	464	460	892	513	1,172
4.1 to 4.5 percent.....	11,264	430	1,439	2,642	1,736	2,862	1,636	523
4.6 to 5.0 percent.....	7,888	1,153	1,936	2,068	1,091	718	107	817
5.1 to 6.0 percent.....	13,308	1,273	1,296	3,817	2,716	1,355	964	1,928
6.1 percent or more.....	2,344	328	...	453	361	109	75	1,020
Median interest rate.....percent..	5.0	...	...	5.0	...	...	...	...
Properties acquired in 1941 or earlier.....	16,156	2,432	2,334	2,008	3,084	3,307	1,140	1,857
Less than 4.0 percent.....	874	70	204	...	...	292	14	294
4.0 percent.....	620	...	150	16	120	...	39	297
4.1 to 4.5 percent.....	2,822	350	211	138	545	1,469	86	25
4.6 to 5.0 percent.....	6,039	1,270	1,080	913	1,350	620	547	261
5.1 to 6.0 percent.....	5,483	742	485	888	1,061	897	454	956
6.1 percent or more.....	318	...	204	53	8	29	...	24
Year property acquired not reported.....	70	...	70	...	...	...	...	...

## RESIDENTIAL FINANCING

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

[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.....	246,659	53,647	37,611	49,611	32,224	27,471	17,161	28,981
PURCHASE PRICE								
Total properties.....	246,659	53,647	37,611	49,611	32,224	27,471	17,161	28,981
Less than \$2,000.....	32,819	3,829	3,188	5,182	4,100	4,184	2,292	10,049
\$2,000 to \$2,999.....	38,888	4,921	3,521	10,323	4,153	5,246	6,995	3,734
\$3,000 to \$3,999.....	32,181	5,984	5,327	6,127	4,416	3,985	1,509	4,835
\$4,000 to \$4,999.....	28,001	4,894	4,458	4,765	4,747	4,141	1,675	3,325
\$5,000 to \$5,999.....	23,986	6,244	3,044	5,638	2,835	2,862	1,733	1,636
\$6,000 to \$6,999.....	21,636	6,681	3,199	4,186	2,519	1,688	1,377	1,990
\$7,000 to \$7,999.....	13,365	2,739	2,016	3,021	2,094	2,101	99	1,297
\$8,000 to \$8,999.....	10,902	3,093	1,791	2,228	2,117	1,136	291	251
\$9,000 to \$9,999.....	8,079	1,695	2,660	1,748	1,214	188	73	506
\$10,000 to \$14,999.....	22,211	6,844	5,967	3,087	2,856	1,692	684	1,087
\$15,000 or more.....	14,591	6,723	2,440	3,306	1,173	248	433	273
Median purchase price.....dollars..	4,600	6,100	5,700	4,600	4,700	4,000	2,800	3,100
Properties acquired in 1949 to 1950.....	96,573	19,023	13,859	16,604	12,758	12,030	10,416	11,908
Less than \$2,000.....	14,000	1,910	1,711	2,317	1,158	1,420	941	4,548
\$2,000 to \$2,999.....	28,534	4,918	3,489	3,519	3,600	3,983	5,741	3,287
\$3,000 to \$3,999.....	19,945	3,760	2,595	3,572	3,020	4,075	2,037	891
\$4,000 to \$4,999.....	13,190	2,861	1,679	2,797	2,088	1,448	679	1,642
\$5,000 to \$5,999.....	7,198	1,336	1,581	1,878	1,409	443	233	323
\$6,000 to \$6,999.....	10,164	3,271	2,197	1,459	1,020	625	532	1,062
\$7,000 to \$7,999.....	3,542	967	607	1,062	463	36	253	155
Median purchase price.....dollars..	4,500	5,500	5,100	5,400	4,800	4,200	3,400	3,100
New structures.....								
Less than \$4,000.....	18,041	4,351	3,454	3,427	2,259	1,952	1,058	1,552
\$4,000 to \$4,999.....	5,722	1,294	1,391	109	410	1,028	244	1,249
\$5,000 to \$5,999.....	8,368	2,091	1,170	2,085	1,211	802	703	303
\$6,000 to \$6,999.....	2,713	705	716	743	406	111	33	...
\$7,000 to \$7,999.....	1,238	260	167	490	232	11	78	...
Properties acquired in 1946 to 1948.....	109,265	28,921	17,664	23,944	12,813	10,702	4,528	10,703
Less than \$2,000.....	10,873	1,632	1,378	1,599	1,057	2,131	654	2,422
\$2,000 to \$2,999.....	29,556	4,055	3,549	9,755	3,423	3,014	2,093	3,669
\$3,000 to \$3,999.....	22,035	6,466	2,555	4,493	3,052	2,312	656	2,503
\$4,000 to \$4,999.....	17,514	5,510	3,146	3,192	1,825	1,608	684	1,550
\$5,000 to \$5,999.....	9,849	3,195	2,519	1,663	1,459	489	109	416
\$6,000 to \$6,999.....	9,193	2,683	2,941	1,131	1,297	964	152	25
\$7,000 to \$7,999.....	10,245	5,380	1,576	2,111	700	184	180	118
Median purchase price.....dollars..	5,100	6,500	6,300	4,200	5,000	4,100	3,300	3,600
Properties acquired in 1942 to 1945.....	28,695	3,294	4,063	7,463	4,885	2,865	1,359	4,771
Less than \$4,000.....	14,872	1,171	1,135	3,625	2,490	1,726	1,074	3,651
\$4,000 to \$4,999.....	6,532	660	1,481	1,874	1,012	316	164	1,026
\$5,000 to \$5,999.....	4,314	631	521	1,376	841	732	121	94
\$6,000 to \$6,999.....	2,977	832	926	588	542	91	...	...
Properties acquired in 1941 or earlier.....	12,056	2,409	1,955	1,600	1,768	1,874	858	1,599
Less than \$4,000.....	5,983	1,048	704	817	941	1,141	293	1,041
\$4,000 to \$4,999.....	5,392	927	1,091	741	820	693	565	558
\$5,000 to \$5,999.....	681	434	160	42	7	40	...	...
Year property acquired not reported.....	70	...	70	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Total properties.....	246,649	53,639	37,608	49,616	32,222	27,465	17,157	28,977
Less than 4.0 percent.....	7,850	2,241	1,173	361	324	1,225	466	2,064
4.0 percent.....	21,901	3,933	1,838	7,384	2,685	1,059	1,640	3,368
4.1 to 4.5 percent.....	14,168	3,684	3,431	3,095	1,828	1,133	194	805
4.6 to 5.0 percent.....	68,126	15,628	14,389	14,199	9,575	6,767	1,932	5,644
5.1 to 6.0 percent.....	120,328	24,219	15,041	22,034	16,715	16,117	12,563	13,647
6.1 percent or more.....	14,276	3,934	1,736	2,543	1,095	1,164	362	3,449
Median interest rate.....percent..	6.0	5.9	5.0	5.0	6.0	5.4	5.4	6.0
Properties acquired in 1949 to 1950.....	96,571	19,017	13,857	16,604	12,759	12,025	10,414	11,905
Less than 4.0 percent.....	2,386	469	180	234	123	409	186	785
4.0 percent.....	6,039	1,322	463	1,136	574	405	996	1,147
4.1 to 4.5 percent.....	3,728	991	699	696	777	211	90	263
4.6 to 5.0 percent.....	24,617	3,878	5,041	4,297	4,041	3,738	1,106	2,519
5.1 to 6.0 percent.....	52,542	10,417	6,437	8,821	6,861	6,885	7,837	5,286
6.1 percent or more.....	7,259	1,940	1,037	1,420	383	377	199	1,905
Median interest rate.....percent..	6.0	6.0	5.7	6.0	6.0	5.1	5.4	6.0
Properties acquired in 1946 to 1948.....	109,262	28,920	17,664	23,948	12,813	10,701	4,529	10,703
Less than 4.0 percent.....	4,368	1,677	567	113	201	600	266	947
4.0 percent.....	13,192	2,223	1,225	5,854	1,531	475	432	1,453
4.1 to 4.5 percent.....	6,565	2,131	2,008	1,424	729	47	18	209
4.6 to 5.0 percent.....	31,794	9,436	6,513	7,432	3,932	1,950	417	2,117
5.1 to 6.0 percent.....	48,988	11,787	6,856	8,508	6,077	6,980	3,308	5,477
6.1 percent or more.....	4,355	1,666	495	617	343	649	88	500
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.2	5.4	5.4	6.0

## RENTAL PROPERTIES WITH 1 UNIT

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**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
<b>INTEREST RATE ON FIRST MORTGAGE—Con.</b>								
Properties acquired in 1942 to 1945.....	28,694	3,295	4,061	7,464	4,883	2,867	1,358	4,772
Less than 4.0 percent.....	310	25	222	14	...	12	...	38
4.0 percent.....	2,394	388	109	394	460	179	212	652
4.1 to 4.5 percent.....	2,739	237	538	899	255	494	...	317
4.6 to 5.0 percent.....	7,599	1,044	1,936	1,887	1,091	718	107	817
5.1 to 6.0 percent.....	13,308	1,273	1,256	3,817	2,716	1,355	964	1,928
6.1 percent or more.....	2,344	328	...	453	361	109	75	1,020
Median interest rate.....percent..	6.0	...	...	5.2	5.3	...	...	5.3
Properties acquired in 1941 or earlier.....	12,052	2,407	1,956	1,600	1,767	1,872	856	1,597
Less than 4.0 percent.....	786	70	204	...	...	204	14	294
4.0 percent.....	276	...	41	...	120	...	...	116
4.1 to 4.5 percent.....	1,073	325	123	76	67	381	86	16
4.6 to 5.0 percent.....	4,116	1,270	899	583	511	361	302	191
5.1 or more.....	5,801	742	689	941	1,069	926	454	980
Year property acquired not reported.....	70	...	70	...	...	...	...	...

**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.....	50,874	2,176	3,769	7,619	9,929	11,407	7,007	8,985
<b>PURCHASE PRICE</b>								
Total properties.....	50,874	2,176	3,769	7,619	9,929	11,407	7,007	8,985
Less than \$4,000.....	5,398	...	181	315	1,302	1,987	1,306	309
\$4,000 to \$5,999.....	9,888	266	390	1,908	1,305	2,862	2,053	1,110
\$6,000 to \$7,999.....	16,742	...	1,205	1,152	1,224	2,897	3,082	7,188
\$8,000 to \$9,999.....	10,304	790	921	1,003	3,228	3,423	966	378
\$10,000 to \$14,999.....	7,077	834	665	2,591	2,779	207	...	...
\$15,000 or more.....	1,465	286	497	650	91	31	...	...
Median purchase price.....dollars..	7,200	...	...	8,600	8,700	6,500	...	...
Properties acquired in 1949 to 1950.....	15,961	1,010	865	2,572	3,402	4,153	2,536	1,431
Less than \$6,000.....	1,871	181	12	314	162	362	521	320
\$6,000 to \$7,999.....	5,292	...	...	423	127	2,063	1,840	842
\$8,000 to \$9,999.....	4,410	118	335	141	1,792	1,584	175	269
\$10,000 to \$14,999.....	3,496	599	199	1,273	1,321	144	...	...
\$15,000 or more.....	892	152	319	421	...	...	...	...
Properties acquired in 1946 to 1948.....	21,127	838	1,625	2,661	3,728	2,890	2,301	7,088
Less than \$6,000.....	2,580	...	378	335	21	495	720	633
\$6,000 to \$9,999.....	14,634	563	709	779	2,249	2,301	1,581	6,455
\$10,000 or more.....	3,913	275	538	1,547	1,458	94	...	...
Properties acquired in 1942 to 1945.....	9,735	303	901	1,994	1,480	2,928	1,925	206
Less than \$4,000.....	2,787	...	...	315	637	1,071	717	47
\$4,000 to \$5,999.....	4,653	85	...	911	668	1,676	1,156	159
\$6,000 to \$9,999.....	2,170	109	885	768	175	181	52	...
\$10,000 or more.....	125	109	16	...	...	...	...	...
Properties acquired in 1941 or earlier.....	4,051	25	378	392	1,319	1,436	245	260
Less than \$4,000.....	1,950	...	181	...	556	900	245	70
\$4,000 or more.....	2,101	25	197	392	763	536	...	190
Year property acquired not reported.....	...	...	...	...	...	...	...	...
<b>INTEREST RATE ON FIRST MORTGAGE</b>								
Less than 4.0 percent.....	88	...	...	...	...	88	...	...
4.0 percent.....	19,616	181	431	1,940	2,580	4,014	3,168	7,308
4.1 to 4.5 percent.....	28,948	1,885	3,155	5,168	6,509	7,043	3,591	1,607
4.6 to 5.0 percent.....	2,212	109	181	511	839	259	245	70
Median interest rate.....percent..	4.5	...	...	4.5	4.5	4.5	...	4.0

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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.....	42,433	178	1,382	3,370	5,977	8,089	9,734	13,719
PURCHASE PRICE								
Total properties.....	42,433	178	1,382	3,370	5,977	8,089	9,734	13,719
Less than \$4,000.....	8,371	...	334	573	575	699	2,857	3,336
\$4,000 to \$5,999.....	10,269	162	39	1,028	1,238	1,293	2,124	4,388
\$6,000 to \$7,999.....	10,644	...	492	451	1,643	2,793	2,120	3,148
\$8,000 to \$9,999.....	7,749	16	323	349	1,008	1,833	1,825	2,397
\$10,000 or more.....	5,400	...	194	969	1,513	1,471	808	450
Median purchase price.....dollars..	6,500	...	...	...	...	7,400	5,900	5,700
Properties acquired in 1949 to 1950.....	14,909	38	906	2,042	1,490	2,544	3,121	4,776
Less than \$4,000.....	3,358	...	334	239	190	398	1,344	853
\$4,000 to \$5,999.....	3,939	22	39	1,028	35	100	268	2,448
\$6,000 to \$7,999.....	3,134	...	94	88	737	758	657	802
\$8,000 to \$9,999.....	2,200	16	323	80	171	596	453	563
\$10,000 or more.....	2,278	...	116	607	397	692	399	110
Properties acquired in 1945 to 1948.....	27,469	140	476	1,312	4,487	5,545	6,574	8,943
Less than \$4,000.....	5,013	...	...	334	385	301	1,513	2,483
\$4,000 to \$5,999.....	6,330	140	...	...	1,203	1,193	1,856	1,940
\$6,000 to \$7,999.....	7,494	...	398	347	906	2,035	1,463	2,346
\$8,000 to \$9,999.....	5,510	...	269	837	1,237	1,333	1,333	1,834
\$10,000 or more.....	3,122	...	78	362	1,156	779	409	340
Median purchase price.....dollars..	6,800	...	...	...	...	...	...	6,200
Year property acquired not reported.....	...	...	...	...	...	...	...	...

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.....	188,423	29,236	24,644	31,139	28,239	30,207	17,326	27,678
PURCHASE PRICE								
Total properties.....	188,423	29,236	24,644	31,139	28,239	30,207	17,326	27,678
Less than \$2,000.....	11,371	1,515	702	1,477	1,520	1,636	1,308	3,216
\$2,000 to \$2,999.....	13,929	1,364	1,629	2,583	3,193	3,434	2,893	2,265
\$3,000 to \$3,999.....	20,741	2,781	3,114	3,396	2,619	4,096	2,470	2,265
\$4,000 to \$4,999.....	19,175	2,287	2,599	2,388	3,432	2,355	2,492	3,827
\$5,000 to \$5,999.....	20,706	2,293	1,969	4,648	2,370	3,395	2,209	2,619
\$6,000 to \$6,999.....	17,760	3,308	1,575	2,170	2,225	2,356	2,510	2,619
\$7,000 to \$7,999.....	21,315	1,440	1,947	2,666	2,990	2,781	1,434	1,672
\$8,000 to \$8,999.....	16,190	2,634	1,568	2,349	2,768	3,771	1,373	1,061
\$9,000 to \$9,999.....	10,479	1,220	2,199	1,518	2,364	1,548	1,203	546
\$10,000 to \$14,999.....	23,139	4,178	4,758	4,674	5,272	2,516	1,449	273
\$15,000 or more.....	13,618	6,216	2,584	3,270	647	483	149	273
Median purchase price.....dollars..	6,400	7,700	7,300	6,400	6,900	5,800	5,400	6,000
Properties acquired in 1949 to 1950.....	62,318	8,453	7,220	10,420	10,745	10,762	6,632	8,111
Less than \$4,000.....	13,869	2,269	1,827	1,722	1,446	1,944	2,015	2,649
\$4,000 to \$5,999.....	13,030	1,334	1,145	2,412	1,863	2,550	1,477	2,251
\$6,000 to \$7,999.....	12,967	1,247	956	1,805	2,162	2,679	1,944	2,180
\$8,000 to \$9,999.....	9,478	1,005	881	1,351	2,748	2,330	476	695
\$10,000 to \$14,999.....	9,049	1,783	1,485	1,953	2,113	896	642	181
\$15,000 or more.....	3,925	815	926	1,177	413	363	78	155
Median purchase price.....dollars..	6,600	6,700	7,000	7,200	7,900	6,600	5,800	5,500
Properties acquired in 1946 to 1948.....	88,906	16,821	12,224	12,551	11,838	12,172	6,978	16,331
Less than \$4,000.....	16,983	2,003	2,276	2,987	2,464	3,164	1,337	2,754
\$4,000 to \$5,999.....	14,554	2,657	1,309	1,843	2,012	2,419	1,457	2,861
\$6,000 to \$7,999.....	22,157	2,998	2,208	1,835	2,365	2,458	2,082	8,211
\$8,000 to \$9,999.....	14,347	2,483	2,304	1,702	2,044	2,522	1,470	2,022
\$10,000 to \$14,999.....	11,626	1,680	2,351	2,224	2,729	1,517	561	365
\$15,000 or more.....	9,039	5,000	1,576	1,960	224	92	71	118
Median purchase price.....dollars..	7,300	8,300	8,500	7,600	7,200	6,400	6,700	7,100
Properties acquired in 1942 to 1945.....	26,818	2,566	3,474	6,958	4,160	4,875	2,774	2,014
Less than \$4,000.....	10,400	677	772	2,401	1,395	2,445	1,322	1,368
\$4,000 to \$5,999.....	8,658	513	1,243	2,144	1,530	1,365	1,279	585
\$6,000 to \$9,999.....	5,173	544	815	1,825	802	974	173	41
\$10,000 or more.....	2,587	832	644	588	433	91	...	...
Median purchase price.....dollars..	4,700	...	...	5,200	...	...	...	...



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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 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.....	33,592	1,969	5,702	7,227	8,874	9,847	NUMBER OF MORTGAGES ON PROPERTY--Con.						
PURCHASE PRICE							Properties acquired in 1949 to 1950..	16,544	648	2,587	3,939	4,611	4,802
Total properties.....	33,592	1,969	5,702	7,227	8,874	9,847	Two mortgages.....	16,230	648	2,587	3,911	4,529	4,598
Less than \$4,000.....	4,306	471	992	801	554	1,490	Three mortgages or more.....	314	...	...	28	82	204
\$4,000 to \$5,999.....	5,530	...	1,272	1,379	1,347	1,538	INTEREST RATE ON FIRST MORTGAGE						
\$5,000 to \$7,999.....	12,269	497	1,450	2,315	3,484	4,531	Total properties.....	33,585	1,967	5,696	7,222	8,874	9,840
\$8,000 to \$9,999.....	6,078	166	980	1,158	2,186	1,595	Less than 4.0 percent.....	316	...	...	...	152	164
\$10,000 or more.....	5,409	835	1,008	1,574	1,303	693	4.0 percent.....	7,045	...	629	1,198	1,999	3,222
Median purchase price.....dollars..	7,200	...	...	...	7,500	7,000	4.1 to 4.5 percent.....	13,473	357	1,267	3,111	5,509	3,234
Properties acquired in 1949 to 1950..	16,544	649	2,590	3,943	4,571	4,806	4.6 to 5.0 percent.....	2,615	337	872	860	154	392
Less than \$6,000.....	4,907	88	936	1,402	1,295	1,190	5.1 to 6.0 percent.....	9,384	1,185	2,828	2,053	704	2,619
\$6,000 to \$9,999.....	9,456	234	1,426	1,811	2,691	3,302	6.1 percent or more.....	752	88	100	...	376	209
\$10,000 or more.....	2,181	327	228	730	585	314	Median interest rate.....percent..	4.5	...	...	...	4.5	4.5
NUMBER OF MORTGAGES ON PROPERTY							Properties acquired in 1949 to 1950..	16,541	648	2,586	3,939	4,572	4,803
Total properties.....	33,585	1,966	5,694	7,222	8,873	9,840	Less than 4.0 percent.....	36	...	...	...	...	36
Two mortgages.....	33,193	1,966	5,641	7,194	8,766	9,636	4.0 percent.....	2,635	...	298	617	827	894
Three mortgages or more.....	392	...	53	28	107	204	4.1 to 4.5 percent.....	7,756	304	931	1,473	3,017	2,033
							4.6 to 5.0 percent.....	770	63	179	438	8	82
							5.1 to 6.0 percent.....	4,943	281	1,166	1,411	539	1,549
							6.1 percent or more.....	401	...	12	...	181	209

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 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.....	14,164	1,788	4,007	3,062	1,399	3,926	INTEREST RATE ON FIRST MORTGAGE						
PURCHASE PRICE							Less than 4.0 percent.....	111	...	...	...	...	111
Less than \$4,000.....	3,461	471	992	649	63	1,287	4.0 percent.....	496	...	23	12	25	436
\$4,000 to \$5,999.....	3,850	...	1,075	1,106	976	699	4.1 to 4.5 percent.....	856	176	180	133	159	211
\$5,000 to \$7,999.....	4,475	482	1,422	851	164	1,564	4.6 to 5.0 percent.....	2,562	337	872	860	154	339
\$8,000 to \$9,999.....	2,378	835	518	456	196	376	5.1 to 6.0 percent.....	9,384	1,185	2,828	2,053	704	2,619
\$10,000 or more.....	2,378	835	518	456	196	376	6.1 percent or more.....	752	88	100	...	356	209
NUMBER OF MORTGAGES ON PROPERTY													
Two mortgages.....	14,164	1,788	4,007	3,062	1,399	3,926							
Three mortgages or more.....	...	...	...	...	...	...							

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.....	17,989	1,771	3,661	7,342	5,222	INTEREST RATE ON FIRST MORTGAGE						
PURCHASE PRICE						Less than 4.0 percent.....	205	...	...	152	53	
Less than \$6,000.....	2,101	197	425	753	726	4.0 percent.....	5,111	501	682	1,841	2,089	
\$6,000 to \$7,999.....	8,594	674	1,419	3,345	3,160	4.1 to 4.5 percent.....	12,617	1,268	2,978	3,350	3,023	
\$8,000 to \$9,999.....	4,623	515	913	2,137	1,060	4.6 to 5.0 percent.....	53	...	...	...	53	
\$10,000 or more.....	2,671	385	904	1,107	276							
NUMBER OF MORTGAGES ON PROPERTY												
Two mortgages.....	17,676	1,769	3,660	7,236	5,013							
Three mortgages or more.....	311	...	...	107	204							

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						Subject	Total	Total junior mortgage loan on property as percent of purchase price					
		Less than 10 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more			Less than 10 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more
Total properties.....	33,419	2,934	5,401	10,981	7,641	4,044	2,441	NUMBER OF MORTGAGES ON PROPERTY—Con.							
PURCHASE PRICE								Properties acquired in 1949 to 1950.....							
Total properties.....	33,419	2,934	5,401	10,981	7,641	4,044	2,441	16,524	1,411	3,286	5,738	3,267	1,631	1,195	
Less than \$4,000.....	4,308	474	286	460	1,872	840	377	Two mortgages.....	16,007	1,002	3,245	5,669	3,267	1,631	1,195
\$4,000 to \$5,999.....	5,360	...	653	1,843	1,084	1,236	547	Three mortgages or more.....	517	409	41	69	...	...	...
\$6,000 to \$7,999.....	12,265	1,236	2,497	4,013	2,629	724	1,176	INTEREST RATE ON SECOND MORTGAGE							
\$8,000 to \$9,999.....	5,992	709	760	3,143	563	617	203	Total properties.....	33,428	2,932	5,399	10,985	7,636	4,041	2,442
\$10,000 or more.....	5,494	515	1,205	1,522	1,493	627	138	Less than 4.0 percent.....	1,409	...	...	365	...	909	134
Median purchase price dollars..	7,300	...	...	7,600	6,800	...	...	4.0 percent.....	15,940	608	3,456	8,010	3,070	369	418
Properties acquired in 1949 to 1950.....	16,530	1,412	3,288	5,743	3,268	1,633	1,196	4.1 to 5.0 percent.....	2,605	384	239	492	921	450	119
Less than \$6,000.....	4,851	88	373	1,198	1,779	804	612	5.1 to 6.0 percent.....	12,034	1,940	1,472	1,384	3,428	2,098	1,715
\$6,000 to \$9,999.....	9,410	1,264	2,197	3,795	923	677	559	6.1 percent or more.....	1,440	...	222	734	217	56	
\$10,000 or more.....	2,269	60	718	750	566	152	25	Median interest rate...percent..	4.0	...	...	4.0	5.0	...	...
NUMBER OF MORTGAGES ON PROPERTY								Properties acquired in 1949 to 1950.....	16,524	1,410	3,286	5,738	3,265	1,631	1,196
Total properties.....	33,425	2,933	5,398	10,985	7,635	4,040	2,439	Less than 4.0 percent.....	334	...	...	152	...	182	...
Two mortgages.....	32,707	2,524	5,234	10,891	7,582	4,040	2,439	4.0 percent.....	8,080	345	2,220	4,590	855	...	70
Three mortgages or more.....	718	409	164	94	53	...	...	4.1 to 5.0 percent.....	1,059	7	227	63	604	58	100
								5.1 to 6.0 percent.....	6,790	1,058	658	933	1,806	1,338	998
								6.1 percent or more.....	261	...	181	...	...	53	28

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					Subject	Total	Total junior mortgage loan on property as percent of purchase price				
		Less than 10 per-cent	10 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more			Less than 10 per-cent	10 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more
Total properties.....	18,691	2,719	4,891	4,703	3,956	2,441	INTEREST RATE ON SECOND MORTGAGE						
PURCHASE PRICE							Less than 4.0 percent.....						
Less than \$4,000.....	4,001	474	591	1,720	840	377	1,356	...	312	...	909	134	
\$4,000 to \$5,999.....	4,331	...	1,548	1,003	1,236	547	1,257	394	32	133	281	418	
\$6,000 to \$9,999.....	7,243	1,730	1,920	969	1,253	1,379	2,605	584	731	921	450	119	
\$10,000 or more.....	3,116	515	832	1,011	627	138	12,034	1,940	2,856	3,428	2,098	1,715	
NUMBER OF MORTGAGES ON PROPERTY							6.1 percent or more.....	1,440	...	956	217	215	56
Two mortgages.....	18,076	2,309	4,733	4,645	3,952	2,439							
Three mortgages or more.....	612	409	151	53	...	...							

(This chapter does not contain table 11b)



RESIDENTIAL FINANCING

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 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 24 per-cent	25 per-cent or more			Less than 10 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 24 per-cent	25 per-cent or more
Total properties.....	14,728	215	3,439	8,052	2,445	581	NUMBER OF MORTGAGES ON PROPERTY						
PURCHASE PRICE							Two mortgages.....						
Less than \$6,000.....	1,336	...	395	708	233	...	14,631	215	3,400	7,992	2,444	581	
\$6,000 to \$7,999.....	7,181	104	1,991	3,081	1,517	493	106	...	41	66	...	...	
\$8,000 to \$9,999.....	3,833	111	529	2,892	213	88	Three mortgages or more.....						
\$10,000 or more.....	2,378	...	524	1,371	482	...							
Median purchase price.....dollars..	7,700	...	...	8,100	...	...							

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						Subject	Total	Total junior mortgage loan on property as percent of purchase price					
		Less than 10 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more			Less than 10 per-cent	10 to 14 per-cent	15 to 19 per-cent	20 to 29 per-cent	30 to 39 per-cent	40 per-cent or more
Total properties.....	23,250	2,172	3,314	7,821	5,745	2,745	1,468	NUMBER OF MORTGAGES ON PROPERTY--Con.							
PURCHASE PRICE							Properties acquired in 1949 to 1950.....								
Total properties.....	23,250	2,172	3,314	7,821	5,745	2,745	1,468	11,990	1,302	1,913	4,431	2,445	1,273	629	
Less than \$6,000.....	5,200	105	389	1,390	1,678	1,192	448	Two mortgages.....	11,473	893	1,872	4,362	2,445	1,273	629
\$6,000 to \$7,999.....	7,825	843	1,262	2,288	2,163	543	732	Three mortgages or more.....	517	409	41	69	...	...	...
\$8,000 to \$9,999.....	5,407	709	672	2,850	411	564	203	INTEREST RATE ON SECOND MORTGAGE							
\$10,000 or more.....	4,818	515	991	1,293	1,493	446	85	Total properties.....	23,249	2,170	3,311	7,818	5,743	2,742	1,469
Median purchase price .. dollars..	7,700	...	...	8,100	7,900	...	...	Less than 4.0 percent.....	923	...	...	61	...	727	134
Properties acquired in 1949 to 1950.....							4.0 percent.....								
Less than \$6,000.....	2,814	88	69	825	1,161	446	227	10,973	608	2,212	5,599	2,302	97	155	
\$6,000 to \$7,999.....	7,299	1,155	1,341	3,033	718	677	378	4.1 to 5.0 percent.....	1,861	384	239	258	592	269	119
\$8,000 to \$9,999.....	5,407	709	672	2,850	411	564	203	5.1 to 6.0 percent.....	8,357	1,178	638	1,275	2,720	1,543	1,005
\$10,000 or more.....	4,818	515	991	1,293	1,493	446	85	6.1 percent or more.....	1,135	...	222	625	129	106	56
Median purchase price .. dollars..	7,700	...	...	8,100	7,900	...	...	Median interest rate..percent..	4.0	...	...	4.0	5.0	...	...
NUMBER OF MORTGAGES ON PROPERTY							Properties acquired in 1949 to 1950.....								
Total properties.....	23,247	2,171	3,310	7,820	5,742	2,741	1,467	11,989	1,301	1,913	4,430	2,443	1,273	630	
Two mortgages.....	22,652	1,762	3,269	7,726	5,689	2,741	1,467	Less than 4.0 percent.....	...	...	...	...	...	...	...
Three mortgages or more.....	595	409	41	94	53	...	...	4.0 percent.....	5,882	345	1,273	3,543	651	...	70
							4.1 to 5.0 percent.....								
							5.1 to 6.0 percent.....								
							6.1 percent or more.....								

(This chapter does not contain table 11e)

RENTAL PROPERTIES WITH 1 UNIT

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 <sup>1</sup>				Total	Year acquired <sup>1</sup>			
		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	104,923	34,375	56,292	6,993	7,279	283,702	116,168	120,611	34,729	12,183
PURCHASE PRICE										
Less than \$2,000.....	4,014	1,207	2,177	192	439	31,033	13,417	9,422	6,375	1,819
\$2,000 to \$2,999.....	3,702	1,434	1,766	127	397	41,625	17,726	17,145	4,932	1,822
\$3,000 to \$3,999.....	8,628	3,475	2,808	929	1,416	32,931	13,143	13,417	5,727	2,618
\$4,000 to \$4,999.....	10,434	2,625	4,396	1,646	1,758	28,842	9,599	13,813	4,403	1,028
\$5,000 to \$5,999.....	10,475	2,982	4,367	1,941	1,189	27,915	13,011	10,212	3,757	936
\$6,000 to \$6,999.....	14,128	4,236	8,291	1,251	350	24,420	10,437	11,247	1,778	960
\$7,000 to \$7,999.....	16,415	3,964	11,976	134	341	19,652	8,861	8,642	1,480	672
\$8,000 to \$8,999.....	8,238	2,829	4,947	249	216	17,217	7,100	8,299	1,671	148
\$9,000 to \$9,999.....	6,495	2,636	3,712	...	149	11,188	4,910	5,771	415	94
\$10,000 to \$10,999.....	4,376	1,364	2,861	76	76	8,410	3,726	4,257	366	63
\$11,000 to \$11,999.....	3,407	1,545	1,739	...	123	6,533	3,135	2,619	742	37
\$12,000 to \$14,999.....	5,305	2,400	2,677	53	175	10,237	5,243	3,750	1,001	243
\$15,000 or more.....	5,902	2,036	3,547	125	193	11,987	3,103	8,106	779	...
Property not acquired by purchase.....	...	...	...	...	...	3,843	1,098	1,476	375	695
Not reported.....	3,494	1,662	1,028	270	447	7,869	3,659	2,435	728	1,048
Median purchase price.....dollars..	6,900	7,100	7,300	...	...	5,000	5,200	5,400	3,900	3,600
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	16,247	4,501	10,586	570	592	45,210	17,301	22,517	3,330	2,063
50 to 59 percent.....	11,127	4,407	4,926	778	1,017	36,318	14,206	16,347	4,341	1,432
60 to 64 percent.....	8,601	2,302	4,406	1,136	757	25,390	11,130	9,708	4,066	448
65 to 69 percent.....	7,270	2,472	3,928	624	246	26,063	7,807	13,582	3,835	840
70 to 74 percent.....	7,925	3,169	3,963	11	780	19,947	8,876	6,566	3,358	1,146
75 to 79 percent.....	5,910	2,399	2,932	442	139	23,552	8,867	10,905	2,708	1,074
80 to 84 percent.....	7,787	2,648	3,287	737	1,116	22,635	10,488	8,919	2,293	938
85 to 89 percent.....	9,547	3,542	3,672	1,199	1,135	13,307	5,168	5,619	1,913	608
90 to 99 percent.....	10,401	3,261	5,635	1,103	405	24,463	13,418	8,171	2,191	682
100 percent or more.....	16,683	4,032	11,901	107	644	35,152	14,126	14,424	5,391	1,213
Purchase price not reported or property not acquired by purchase.....	3,420	1,662	1,028	285	447	11,697	4,756	3,896	1,303	1,742
Median percent.....	73	74	75	78	...	71	73	69	72	72
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	16,738	4,994	10,569	570	608	40,492	15,485	20,160	3,023	1,825
50 to 59 percent.....	10,123	3,804	4,549	778	992	33,372	12,151	15,413	4,292	1,517
60 to 64 percent.....	7,886	4,097	4,406	1,136	766	23,823	10,254	9,491	3,882	217
65 to 69 percent.....	5,867	2,378	2,671	624	193	25,298	7,957	12,604	3,835	904
70 to 74 percent.....	5,745	2,288	2,717	11	728	19,572	7,611	7,458	3,358	1,146
75 to 79 percent.....	4,375	1,794	2,002	442	139	21,832	7,279	10,806	2,553	1,197
80 to 84 percent.....	7,470	2,531	3,356	712	871	22,374	10,376	8,809	2,293	899
85 to 89 percent.....	8,534	2,954	3,566	1,054	961	15,713	6,740	5,943	2,423	608
90 to 94 percent.....	7,419	2,024	4,540	666	191	20,561	12,362	6,304	1,586	311
95 to 99 percent.....	6,602	2,227	3,727	437	214	8,197	4,052	2,877	786	484
100 percent or more.....	20,636	5,778	13,438	277	1,146	40,867	17,197	16,893	5,416	1,360
Purchase price not reported or property not acquired by purchase.....	3,420	1,662	1,028	285	447	11,697	4,756	3,896	1,303	1,742
Median percent.....	80	78	82	...	...	73	77	70	73	73
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>3</sup>										
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..	41,740	3,098	30,424	5,117	3,108	98,978	14,588	59,980	19,443	4,976
Less than 40 percent.....	2,919	374	996	799	751	10,442	738	4,556	4,054	1,096
40 to 49 percent.....	6,379	237	3,098	2,128	917	9,910	1,179	4,563	2,982	1,185
50 to 59 percent.....	8,104	794	6,194	728	390	9,927	1,884	5,360	1,984	696
60 to 69 percent.....	10,677	600	8,710	686	681	12,696	2,565	6,480	2,721	930
70 to 79 percent.....	3,902	191	3,616	...	96	10,005	1,537	5,584	2,676	210
80 to 89 percent.....	3,118	12	2,293	579	233	11,055	1,893	7,562	1,359	243
90 to 99 percent.....	1,460	109	1,296	16	40	6,911	1,098	4,972	712	130
100 percent or more.....	5,281	781	4,221	181	...	28,037	3,694	20,903	2,955	486
Median percent.....	63	...	66	...	...	77	76	85	63	...

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

<sup>2</sup> Data for 1950 are for part of the year only.

<sup>3</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

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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 <sup>1</sup>				Total	Year acquired <sup>1</sup>			
		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	53,224	20,457	26,947	1,543	4,286	218,936	87,200	91,922	29,033	10,759
PURCHASE PRICE										
Less than \$2,000.....	4,014	1,207	2,177	192	439	29,359	12,997	8,939	5,604	1,819
\$2,000 to \$2,999.....	3,329	1,414	1,678	127	111	37,296	16,489	14,509	4,777	1,520
\$3,000 to \$3,999.....	6,948	3,465	2,399	327	758	26,520	8,639	11,844	4,152	1,859
\$4,000 to \$4,999.....	6,738	2,264	3,464	34	976	23,765	9,072	10,402	3,446	847
\$5,000 to \$5,999.....	5,517	1,817	2,537	394	770	19,665	8,725	7,170	2,886	883
\$6,000 to \$6,999.....	5,576	1,999	3,156	190	241	17,953	7,127	8,635	1,272	919
\$7,000 to \$7,999.....	3,506	1,246	2,174	41	46	11,346	4,395	5,125	1,155	672
\$8,000 to \$8,999.....	2,607	788	1,820	...	...	8,941	3,526	3,970	1,375	60
\$9,000 to \$9,999.....	2,235	964	1,173	...	99	6,305	2,300	3,605	306	94
\$10,000 to \$14,999.....	5,821	2,720	2,600	129	374	17,925	8,213	7,276	2,093	343
\$15,000 or more.....	4,580	1,238	3,316	...	25	10,848	2,491	7,579	779	...
Property not acquired by purchase.....	...	...	...	...	...	3,764	1,031	1,464	575	695
Not reported.....	2,353	1,345	453	109	447	5,249	2,185	1,404	613	1,048
Median purchase price.....dollars..	5,700	5,600	6,300	...	...	4,200	4,400	4,800	3,800	3,600
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	15,878	4,349	10,477	461	592	43,388	16,630	21,559	3,137	2,063
50 to 59 percent.....	8,625	3,561	4,145	37	883	31,715	11,581	14,905	4,072	1,163
60 to 64 percent.....	5,717	1,888	2,931	491	406	21,073	8,246	8,668	3,712	448
65 to 69 percent.....	4,467	2,138	2,094	41	193	21,454	5,882	11,365	3,424	783
70 to 74 percent.....	2,798	1,634	1,052	11	99	13,390	5,878	4,030	2,477	1,005
75 to 79 percent.....	2,123	987	870	221	45	15,477	5,522	7,164	2,173	618
80 to 84 percent.....	2,209	836	901	127	346	15,071	6,738	5,832	1,788	715
85 to 89 percent.....	2,929	1,131	1,259	25	514	8,225	3,724	2,967	952	583
90 to 99 percent.....	2,705	1,057	1,283	...	366	14,420	9,355	3,269	1,358	437
100 percent or more.....	3,417	1,551	1,454	20	394	25,717	10,405	9,357	4,752	1,204
Purchase price not reported or property not acquired by purchase.....	2,353	1,345	453	109	447	8,998	3,215	2,853	1,188	1,742
Median percent.....	61	64	57	...	...	67	70	65	69	70
TOTAL MORTGAGE LOAN ON PROPERTY PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	15,670	4,349	10,279	461	583	39,208	15,083	19,471	2,830	1,825
50 to 59 percent.....	8,320	3,451	3,949	37	883	29,849	10,554	14,024	4,023	1,248
60 to 64 percent.....	5,242	1,497	2,838	491	415	19,946	7,588	8,634	3,508	217
65 to 69 percent.....	4,354	2,044	2,076	41	193	21,483	5,923	11,290	3,424	847
70 to 74 percent.....	2,696	1,453	1,132	11	99	13,680	5,466	4,732	2,477	1,005
75 to 79 percent.....	2,031	805	960	221	45	16,382	5,961	7,509	2,173	741
80 to 84 percent.....	2,304	1,126	951	127	101	15,812	7,287	6,063	1,788	676
85 to 89 percent.....	3,129	1,201	1,411	25	492	9,253	4,260	2,948	1,462	583
90 to 94 percent.....	1,450	362	936	...	152	11,777	8,073	2,507	886	311
95 to 99 percent.....	1,436	876	347	...	214	3,883	1,879	1,270	497	239
100 percent or more.....	4,236	1,947	1,631	20	639	28,661	11,907	10,627	4,777	1,351
Purchase price not reported or property not acquired by purchase.....	2,353	1,345	453	109	447	8,998	3,215	2,853	1,188	1,742
Median percent.....	61	66	58	...	...	69	73	66	70	72
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>3</sup>										
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..										
Less than 40 percent.....	15,305	1,335	11,975	586	1,412	76,518	11,043	46,212	15,431	3,833
40 to 49 percent.....	1,211	175	406	194	435	8,011	443	3,872	2,704	992
50 to 59 percent.....	1,349	88	763	27	472	6,380	662	3,221	1,923	373
60 to 69 percent.....	2,371	70	2,094	...	208	7,231	1,188	3,695	1,652	696
70 to 79 percent.....	2,459	120	1,951	168	220	9,428	2,176	4,385	2,365	503
80 to 89 percent.....	1,074	...	1,066	...	8	7,147	1,122	3,657	2,158	210
90 to 99 percent.....	1,550	12	1,509	...	29	7,746	1,464	4,753	1,286	243
100 percent or more.....	1,179	109	1,015	16	40	5,175	1,098	3,408	540	130
Not reported.....	4,112	761	3,171	181	...	25,400	2,890	19,221	2,803	486
Median percent.....	72	...	77	...	...	80	79	89	66	...

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

# RENTAL PROPERTIES WITH 1 UNIT

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Table 12b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGES: 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 <sup>1</sup>				Total	Year acquired <sup>1</sup>			
		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	39,866	10,764	20,702	5,450	2,954	30,426	15,464	8,660	4,902	1,408
<b>PURCHASE PRICE</b>										
Less than \$4,000.....	1,556	11	...	602	944	4,538	803	490	2,185	1,061
\$4,000 to \$5,999.....	6,423	984	1,072	3,159	1,211	4,867	1,298	1,672	1,664	234
\$6,000 to \$7,999.....	17,014	3,871	11,584	1,154	404	8,321	5,539	2,241	517	25
\$8,000 to \$9,999.....	7,352	3,085	3,792	249	227	7,552	4,309	2,753	405	88
\$10,000 to \$14,999.....	5,939	2,145	3,793	...	...	3,599	2,440	1,105	16	...
\$15,000 or more.....	981	471	217	125	168	744	433	311	...	...
Property not acquired by purchase.....	...	...	...	...	...	12	...	12	...	...
Not reported.....	601	197	244	161	...	833	642	76	115	...
Median purchase price.....dollars..	7,500	8,200	7,700	...	...	7,200	7,900	7,700	...	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Less than 50 percent.....	369	152	109	109	...	1,644	633	818	193	...
50 to 59 percent.....	2,144	830	439	741	134	3,581	1,736	1,417	160	269
60 to 64 percent.....	2,707	414	1,298	645	351	1,854	1,098	402	354	...
65 to 69 percent.....	2,791	334	1,828	583	53	3,515	1,669	1,394	411	41
70 to 74 percent.....	4,760	1,218	2,861	...	681	4,028	1,969	1,037	881	141
75 to 79 percent.....	3,416	1,405	1,698	221	94	4,726	2,717	1,020	525	456
80 to 84 percent.....	4,665	1,410	1,875	610	770	3,746	2,600	571	353	223
85 to 89 percent.....	5,647	2,107	1,746	1,174	621	2,450	723	741	961	25
90 to 99 percent.....	4,469	1,564	1,804	1,103	...	3,336	1,379	890	821	245
100 percent or more.....	8,279	1,134	6,807	87	250	703	296	280	119	9
Purchase price not reported or property not acquired by purchase.....	617	197	244	176	...	845	642	88	115	...
Median percent.....	84	83	85	...	...	75	76	71	...	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Less than 60 percent.....	2,513	982	548	850	134	3,607	1,072	1,913	353	269
60 to 69 percent.....	3,968	723	1,665	1,228	351	4,513	2,658	1,049	765	41
70 to 79 percent.....	4,655	1,500	2,213	221	723	5,998	2,296	1,845	1,261	597
80 to 89 percent.....	8,687	2,452	3,382	1,614	1,239	6,317	3,389	1,368	1,314	248
90 to 99 percent.....	7,908	2,373	4,436	1,103	...	6,463	3,850	1,392	977	245
100 percent or more.....	11,413	2,484	8,167	257	507	2,783	1,611	1,045	119	9
Purchase price not reported or property not acquired by purchase.....	617	197	244	176	...	845	642	88	115	...
Median percent.....	90	89	96	...	...	81	84	76	...	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>3</sup></b>										
Properties with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts.....	21,860	1,745	13,892	4,531	1,696	11,204	1,940	4,604	3,535	1,127
Less than 40 percent.....	1,708	199	590	605	316	2,218	283	619	1,230	88
40 to 59 percent.....	9,425	855	5,115	2,829	627	4,051	710	1,339	1,391	612
60 to 79 percent.....	8,702	671	6,965	518	549	3,484	542	1,640	874	427
80 to 99 percent.....	1,502	...	718	579	204	761	292	429	40	...
100 percent or more.....	523	20	504	...	...	690	113	577	...	...
Median percent.....	60	...	62	...	...	56	...	...	...	...

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

<sup>2</sup> Data for 1950 are for part of the year only.

<sup>3</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

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 <sup>1</sup>		Total	Year acquired <sup>1</sup>			Total	Year acquired <sup>1</sup>		Total	Year acquired <sup>1</sup>	
		1949 to 1950 <sup>2</sup>	1945 to 1948		1949 to 1950 <sup>2</sup>	1945 to 1948			1949 to 1950 <sup>2</sup>	1945 to 1948		1949 to 1950 <sup>2</sup>	1945 to 1948
Total properties.....	11,833	3,154	8,682	34,340	13,504	20,839	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE						
PURCHASE PRICE							Less than 60 percent.....	358	16	342	1,200	927	274
Less than \$4,000.....	497	...	497	7,876	3,358	4,518	60 to 69 percent.....	189	...	189	3,179	2,042	1,138
\$4,000 to \$5,999.....	2,231	543	1,690	8,460	3,515	4,945	70 to 79 percent.....	738	324	414	5,344	1,167	4,178
\$6,000 to \$7,999.....	4,447	1,094	3,353	6,452	2,237	4,218	80 to 89 percent.....	1,884	706	1,178	6,705	2,180	4,525
\$8,000 to \$9,999.....	2,539	626	1,913	5,607	1,865	3,742	90 to 94 percent.....	1,705	62	1,643	4,847	1,957	2,891
\$10,000 or more.....	1,669	771	898	4,091	1,630	2,461	95 to 99 percent.....	1,522	578	944	1,788	655	1,133
Property not acquired by purchase.....	...	...	...	67	67	...	100 percent or more.....	4,987	1,347	3,640	9,423	3,679	5,743
Not reported.....	450	120	331	1,787	832	955	Purchase price not reported or property not acquired by purchase.....	450	120	331	1,854	899	955
Median purchase price...dollars..	7,200	...	7,000	5,900	5,800	6,400	Median percent.....	98	...	97	90	90	90
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE							INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>3</sup>						
Less than 60 percent.....	358	16	342	1,200	927	274	Properties with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts.....	4,575	18	4,557	11,256	1,605	9,657
60 to 69 percent.....	189	...	189	3,517	2,042	1,477	Less than 40 percent.....	...	...	...	213	12	201
70 to 79 percent.....	738	324	414	5,878	1,657	4,220	40 to 59 percent.....	1,338	18	1,320	2,170	503	1,668
80 to 89 percent.....	1,884	706	1,178	6,450	1,871	4,579	60 to 79 percent.....	2,344	...	2,344	2,642	262	2,382
90 to 99 percent.....	3,227	640	2,587	6,707	2,684	4,024	80 to 99 percent.....	347	...	347	4,284	137	4,149
100 percent or more.....	4,987	1,347	3,640	8,732	3,425	5,307	100 percent or more.....	546	...	546	1,947	691	1,257
Purchase price not reported or property not acquired by purchase.....	450	120	331	1,854	899	955	Median percent.....	...	...	...	82	...	83
Median percent.....	98	...	97	88	89	86							

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

# RENTAL PROPERTIES WITH 1 UNIT

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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 <sup>1</sup>				Total	Year acquired <sup>1</sup>			
		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	62,812	18,679	34,011	5,287	4,842	157,492	59,166	66,997	23,647	7,662
<b>PURCHASE PRICE</b>										
Less than \$2,000.....	1,249	409	574	192	75	10,121	4,700	2,645	2,149	627
\$2,000 to \$2,999.....	1,866	855	489	127	397	12,661	3,142	4,971	3,153	1,395
\$3,000 to \$3,999.....	4,265	1,162	1,224	640	1,240	17,742	4,765	7,224	4,446	1,280
\$4,000 to \$4,999.....	5,200	746	1,546	1,491	1,416	15,897	5,200	6,938	2,998	761
\$5,000 to \$5,999.....	4,191	671	1,290	1,706	526	18,054	8,167	6,091	2,861	936
\$6,000 to \$6,999.....	7,225	2,310	4,297	442	175	13,076	5,325	5,861	1,585	306
\$7,000 to \$7,999.....	12,458	2,780	9,294	134	250	14,103	6,770	5,853	1,067	415
\$8,000 to \$8,999.....	6,199	1,814	3,921	249	216	12,793	5,427	6,343	1,461	60
\$9,000 to \$9,999.....	4,423	2,058	2,217	...	149	8,690	3,812	4,370	415	94
\$10,000 to \$14,999.....	10,256	4,115	5,814	129	199	16,847	6,613	8,014	1,878	343
\$15,000 or more.....	4,806	1,664	3,023	16	102	9,674	2,460	6,611	604	...
Property not acquired by purchase.....	...	...	...	...	...	2,724	812	766	575	572
Not reported.....	674	95	322	161	97	5,110	2,473	1,310	455	873
Median purchase price.....dollars..	7,500	8,100	7,700	...	...	6,000	6,300	6,700	4,500	3,800
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Less than 50 percent.....	7,012	2,396	4,434	63	119	25,201	7,049	14,022	2,807	1,324
50 to 59 percent.....	7,084	2,861	3,129	78	1,017	20,988	6,440	10,359	3,443	754
60 to 64 percent.....	5,128	991	2,419	1,136	582	13,585	5,191	5,010	3,168	217
65 to 69 percent.....	4,532	1,628	2,035	624	246	11,769	3,881	5,437	2,234	217
70 to 74 percent.....	5,343	2,493	2,527	11	311	12,118	5,830	3,465	2,166	657
75 to 79 percent.....	3,518	1,341	1,650	442	86	14,639	5,923	6,579	1,696	442
80 to 84 percent.....	5,364	1,511	2,425	555	873	14,382	5,705	6,151	1,893	633
85 to 89 percent.....	6,061	2,078	2,169	1,044	771	9,195	3,751	3,257	1,580	608
90 to 99 percent.....	6,049	1,442	3,352	1,050	205	12,089	5,796	3,889	1,722	682
100 percent or more.....	12,029	1,864	9,523	107	535	15,699	6,295	6,812	1,907	685
Purchase price not reported or property not acquired by purchase.....	690	95	322	176	97	7,819	3,284	2,061	1,030	1,444
Median percent.....	78	73	81	...	...	71	75	68	69	75
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Less than 50 percent.....	7,643	2,889	4,557	63	135	22,410	5,975	12,675	2,400	1,261
50 to 59 percent.....	5,992	2,658	2,665	78	992	18,951	5,113	9,781	3,394	664
60 to 64 percent.....	4,630	792	2,110	1,136	591	12,800	4,699	4,921	2,964	217
65 to 69 percent.....	3,685	1,425	1,442	624	193	11,523	4,074	4,935	2,234	281
70 to 74 percent.....	3,812	1,743	1,747	11	311	11,549	4,971	3,756	2,166	657
75 to 79 percent.....	2,255	736	992	442	86	12,606	4,202	6,423	1,541	442
80 to 84 percent.....	4,538	1,549	1,831	530	628	14,306	5,503	6,317	1,893	594
85 to 89 percent.....	5,341	1,630	2,215	899	597	10,422	4,272	3,452	2,090	608
90 to 94 percent.....	5,398	1,474	3,121	613	191	10,646	5,944	3,201	1,192	311
95 to 99 percent.....	3,727	958	2,319	437	14	5,138	2,691	1,252	711	484
100 percent or more.....	14,996	3,074	10,663	277	984	19,421	8,495	8,271	1,932	724
Purchase price not reported or property not acquired by purchase.....	690	95	322	176	97	7,819	3,284	2,061	1,030	1,444
Median percent.....	83	76	88	...	...	74	79	70	70	75
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>3</sup></b>										
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..	27,325	1,940	19,066	3,808	2,516	59,372	7,954	34,404	13,725	3,294
Less than 40 percent.....	2,288	374	582	581	751	7,563	287	3,035	3,324	917
40 to 49 percent.....	5,154	149	2,624	1,791	591	7,150	834	3,578	2,251	486
50 to 59 percent.....	6,510	794	4,743	675	299	6,774	1,358	3,359	1,485	573
60 to 69 percent.....	7,359	205	6,120	528	506	7,712	1,368	3,937	1,916	492
70 to 79 percent.....	2,031	116	1,820	...	96	6,376	820	4,039	1,308	210
80 to 99 percent.....	1,362	12	1,025	52	273	10,649	1,162	7,464	1,743	282
100 percent or more.....	2,621	290	2,152	181	...	13,148	2,125	8,992	1,698	334
Median percent.....	60	...	63	...	...	71	72	78	59	...

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

<sup>2</sup> Data for 1950 are for part of the year only.

<sup>3</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

## RESIDENTIAL FINANCING

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					Previously occupied structure				
	Total	Year acquired <sup>1</sup>				Total	Year acquired <sup>1</sup>			
		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 <sup>2</sup>	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	42,111	15,696	22,281	1,706	2,437	126,210	57,002	53,614	11,082	4,521
PURCHASE PRICE										
Less than \$2,000.....	2,765	798	1,603	...	364	20,912	8,717	6,777	4,226	1,192
\$2,000 to \$2,999.....	1,836	559	1,277	...	...	28,964	14,584	12,174	1,779	427
\$3,000 to \$3,999.....	4,363	2,314	1,584	289	176	15,189	6,378	6,193	1,281	1,338
\$4,000 to \$4,999.....	5,234	1,880	2,850	155	352	12,945	4,399	6,875	1,405	267
\$5,000 to \$5,999.....	6,284	2,311	3,077	235	663	9,861	4,844	4,121	...	896
\$6,000 to \$6,999.....	6,903	1,926	3,994	809	175	11,344	5,112	5,386	193	654
\$7,000 to \$7,999.....	3,957	1,184	2,682	...	91	5,549	2,091	2,789	413	257
\$8,000 to \$8,999.....	4,111	1,591	2,521	...	...	6,922	3,271	3,357	210	88
\$9,000 to \$9,999.....	2,652	1,194	1,463	...	175	8,333	5,491	2,612	231	...
\$10,000 to \$14,999.....	1,096	372	524	109	91	2,313	643	1,495	175	...
\$15,000 or more.....	...	...	...	...	...	1,119	286	710	...	123
Property not acquired by purchase.....	...	...	...	...	...	2,730	1,186	1,225	273	175
Not reported.....	2,730	1,567	706	109	350	2,759	1,186	1,225	273	175
Median purchase price.....dollars..	5,800	5,600	6,000	...	...	3,700	3,600	4,100	...	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	9,235	2,105	6,152	507	473	20,009	10,252	8,495	523	739
50 to 59 percent.....	4,043	1,546	1,797	700	...	15,330	7,766	5,988	898	678
60 to 64 percent.....	3,473	1,311	1,987	...	175	11,765	5,939	4,698	898	231
65 to 69 percent.....	2,738	844	1,893	...	...	14,294	3,926	8,145	1,601	623
70 to 79 percent.....	4,974	1,734	2,718	...	522	16,742	5,990	7,427	2,204	1,121
80 to 89 percent.....	5,909	2,601	2,365	337	607	12,365	6,200	5,130	733	305
90 to 99 percent.....	4,352	1,819	2,283	53	200	12,374	7,622	4,282	469	...
100 percent or more.....	4,654	2,168	2,378	...	109	19,453	7,831	7,612	3,484	528
Purchase price not reported or property not acquired by purchase.....	2,730	1,567	706	109	350	3,878	1,472	1,835	273	298
Median percent.....	70	78	67	...	...	70	70	69	...	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	9,095	2,105	6,012	507	473	18,082	9,510	7,485	523	564
50 to 59 percent.....	4,131	1,546	1,884	700	...	14,421	7,038	5,632	898	853
60 to 64 percent.....	3,256	1,094	1,987	...	175	11,023	5,555	4,570	898	...
65 to 69 percent.....	2,182	953	1,929	...	...	13,775	3,883	7,669	1,601	623
70 to 79 percent.....	4,053	1,603	1,980	...	470	17,249	5,717	8,085	2,204	1,244
80 to 89 percent.....	6,125	2,306	2,876	337	607	13,359	7,341	4,983	733	305
90 to 99 percent.....	4,896	1,819	2,827	53	200	12,974	7,779	4,728	469	...
100 percent or more.....	5,640	2,704	2,775	...	162	21,446	8,702	8,624	3,484	636
Purchase price not reported or property not acquired by purchase.....	2,730	1,567	706	109	350	3,878	1,472	1,835	273	298
Median percent.....	73	79	69	...	...	72	73	71	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>3</sup>										
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..										
	14,415	1,158	11,358	1,309	592	39,606	6,634	25,576	5,718	1,682
Less than 40 percent.....	631	...	414	218	...	2,879	451	1,521	730	179
40 to 59 percent.....	2,819	88	1,925	390	417	5,908	871	2,986	1,230	822
60 to 79 percent.....	5,189	470	4,386	158	175	8,613	1,914	4,088	2,173	438
80 to 99 percent.....	3,216	109	2,564	543	...	7,317	1,829	5,070	328	91
100 percent or more.....	2,560	491	2,069	...	...	14,889	1,569	11,911	1,257	152
Median percent.....	72	...	...	...	...	85	...	95	...	...

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

# RENTAL PROPERTIES WITH 1 UNIT

Table 13.—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 \$14,999	\$15,000 or more
Total properties.....	373,456	35,048	86,917	77,683	74,573	43,128	38,290	17,891
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>								
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..	136,920	11,819	35,497	28,556	29,120	14,040	11,265	6,657
Less than 30 percent.....	5,747	633	727	1,299	1,188	378	846	680
30 to 39 percent.....	7,016	478	1,418	1,745	1,462	307	675	938
40 to 49 percent.....	15,906	1,019	2,767	5,324	1,886	3,163	1,165	585
50 to 59 percent.....	17,335	189	3,380	2,988	5,842	2,397	1,526	1,017
60 to 69 percent.....	23,114	1,810	4,018	3,942	8,312	2,138	2,300	597
70 to 79 percent.....	13,531	1,306	3,913	2,876	2,607	1,799	515	519
80 to 89 percent.....	14,012	367	3,660	3,248	3,187	1,542	1,792	218
90 to 99 percent.....	7,807	512	2,735	1,626	1,151	761	723	303
100 percent or more.....	32,452	5,505	12,879	5,508	3,485	1,555	1,723	1,799
Median percent.....	70	92	84	67	65	64	66	...
Properties with first mortgage only.....	339,860	34,492	83,164	72,149	62,298	37,047	33,961	16,808
<b>FIRST MORTGAGE LOAN</b>								
Total properties.....	339,860	34,492	83,164	72,149	62,298	37,047	33,961	16,808
Less than \$2,000.....	75,331	34,452	33,779	4,826	1,873	142	61	200
\$2,000 to \$2,999.....	60,246	40	37,794	15,991	4,571	1,447	297	109
\$3,000 to \$3,999.....	48,633	...	11,461	24,522	8,107	3,106	1,426	14
\$4,000 to \$4,999.....	36,871	...	130	18,551	12,100	3,419	2,166	509
\$5,000 to \$5,999.....	30,524	...	...	7,615	12,014	6,777	3,850	271
\$6,000 to \$6,999.....	29,084	...	...	353	12,778	8,564	5,988	1,402
\$7,000 to \$7,999.....	24,084	...	...	182	10,674	6,945	5,214	1,120
\$8,000 to \$8,999.....	14,835	...	...	109	181	5,122	7,731	1,700
\$9,000 to \$9,999.....	6,482	...	...	...	...	1,525	3,304	1,629
\$10,000 to \$11,999.....	6,897	...	...	...	...	...	2,977	3,926
\$12,000 or more.....	6,873	...	...	...	...	...	947	5,928
Median loan.....dollars..	3,700	1,000	2,200	3,600	5,300	6,400	7,600	10,400
Properties acquired in 1949 to 1950.....	127,434	14,421	31,796	25,437	21,618	13,818	15,441	4,948
Less than \$2,000.....	30,153	14,399	12,880	1,840	873	122	41	...
\$2,000 to \$2,999.....	21,679	22	14,797	5,264	1,074	252	272	...
\$3,000 to \$3,999.....	17,320	...	4,119	8,994	2,705	698	806	...
\$4,000 to \$4,999.....	12,058	...	...	5,585	3,956	1,128	1,352	40
\$5,000 to \$5,999.....	13,748	...	...	3,489	5,906	2,753	1,577	25
\$6,000 to \$6,999.....	11,059	...	...	265	4,942	3,517	2,229	108
\$7,000 to \$7,999.....	7,630	...	...	...	1,981	3,099	2,106	491
\$8,000 to \$8,999.....	7,982	...	...	...	181	2,249	4,423	1,110
\$10,000 to \$11,999.....	2,663	...	...	...	...	...	1,725	941
\$12,000 to \$14,999.....	1,914	...	...	...	...	...	910	1,004
\$15,000 or more.....	1,228	...	...	...	...	...	...	1,229
Median loan.....dollars..	3,600	1,000	2,200	3,600	5,300	6,500	7,600	...
New structures.....	29,013	1,207	4,528	4,826	7,109	4,457	4,905	2,038
Less than \$4,000.....	9,962	1,207	4,528	2,988	1,165	63	14	...
\$4,000 to \$5,999.....	6,038	...	...	1,682	2,385	940	1,035	...
\$6,000 to \$7,999.....	7,680	...	...	156	3,559	2,371	1,317	323
\$8,000 to \$9,999.....	3,878	...	...	...	...	1,083	2,319	479
\$10,000 or more.....	1,455	...	...	...	...	...	220	1,236
Properties with two mortgages or more.....	33,596	556	3,753	5,534	12,275	6,081	4,329	1,083
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Total properties.....	33,596	556	3,753	5,534	12,275	6,081	4,329	1,083
Less than \$4,000.....	6,284	556	3,753	1,400	553	25	...	...
\$4,000 to \$5,999.....	6,887	...	...	3,912	2,226	516	239	...
\$6,000 to \$7,999.....	10,945	...	...	52	8,925	1,556	141	...
\$8,000 to \$9,999.....	5,941	...	...	170	571	3,655	1,546	...
\$10,000 or more.....	3,539	...	...	...	...	329	2,270	942
Median loan.....dollars..	6,600	...	...	...	6,600	...	...	...
Properties acquired in 1949 to 1950.....	16,546	204	1,915	2,790	5,888	3,572	1,984	199
Less than \$4,000.....	3,168	204	1,915	868	181	...	...	...
\$4,000 to \$5,999.....	3,583	...	...	1,895	1,130	323	...	...
\$6,000 to \$7,999.....	5,521	...	...	27	4,396	917	95	88
\$8,000 to \$9,999.....	3,080	...	...	...	181	2,128	771	...
\$10,000 or more.....	1,194	...	...	...	...	204	879	111
<b>TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY</b>								
Total properties.....	33,594	555	3,754	5,535	12,272	6,082	4,327	1,083
Less than \$1,000.....	8,954	351	3,212	2,000	2,667	596	130	...
\$1,000 to \$1,999.....	16,230	204	542	2,528	6,840	4,164	1,957	...
\$2,000 to \$2,999.....	4,253	...	...	793	1,821	334	1,092	216
\$3,000 to \$3,999.....	1,931	...	...	53	573	750	352	206
\$4,000 or more.....	2,226	...	...	161	371	238	796	661
Median loan.....dollars..	1,400	...	...	...	1,500	...	...	...
Properties acquired in 1949 to 1950.....	16,575	204	1,943	2,792	5,887	3,572	1,985	199
Less than \$1,000.....	5,211	...	1,900	1,141	1,803	308	60	...
\$1,000 to \$1,999.....	8,006	204	43	1,127	3,109	2,453	1,072	...
\$2,000 to \$3,999.....	2,470	...	...	508	779	589	498	100
\$4,000 or more.....	888	...	...	16	196	222	355	99

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.



RESIDENTIAL FINANCING

Table 13a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, 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 \$14,999	\$15,000 or more
<b>ALL HOLDERS</b>								
Total properties.....	260,744	33,374	74,125	55,695	38,337	20,067	23,762	15,444
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>								
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..								
	89,137	11,364	28,424	18,613	11,778	6,119	6,924	5,933
Less than 30 percent.....	4,193	633	613	796	512	290	780	571
30 to 39 percent.....	4,495	478	697	853	1,023	148	362	938
40 to 49 percent.....	7,395	1,019	1,567	2,396	697	762	599	357
50 to 59 percent.....	9,260	1,89	2,977	1,843	1,329	1,180	815	929
60 to 69 percent.....	11,627	1,810	2,986	2,244	2,152	858	982	597
70 to 79 percent.....	8,025	851	3,189	1,405	1,183	712	284	402
80 to 89 percent.....	9,158	367	2,373	2,687	1,722	699	1,032	218
90 to 99 percent.....	6,185	512	2,350	1,206	741	493	582	303
100 percent or more.....	28,799	5,505	11,672	5,183	2,419	977	1,428	1,618
Median percent.....	79	97	89	78	71	...	...	...
Properties with first mortgage only.....	246,560	32,818	71,067	51,992	34,916	18,990	22,219	14,607
<b>First Mortgage Loan</b>								
Total properties.....	246,560	32,818	71,067	51,992	34,916	18,990	22,219	14,607
Less than \$2,000.....	72,389	32,778	32,567	4,811	1,873	142	20	200
\$2,000 to \$2,999.....	51,291	40	30,498	14,448	4,571	1,447	288	...
\$3,000 to \$3,999.....	37,904	...	7,879	19,152	6,959	2,502	1,401	14
\$4,000 to \$4,999.....	24,760	...	123	11,081	8,762	2,209	2,078	509
\$5,000 to \$5,999.....	16,836	...	...	2,001	6,154	5,596	2,842	246
\$6,000 to \$6,999.....	15,461	...	...	208	5,058	3,855	4,939	1,402
\$7,000 to \$7,999.....	7,467	...	...	182	1,358	1,977	3,030	968
\$8,000 to \$8,999.....	9,778	...	...	109	181	1,262	5,387	2,820
\$9,000 to \$9,999.....	8,367	...	...	...	...	...	2,234	6,139
\$10,000 to \$14,999.....	2,307	...	...	...	...	...	...	2,309
\$15,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	2,900	1,000	2,000	3,300	4,400	5,500	6,900	10,300
Properties acquired in 1949 to 1950.....	96,565	14,001	28,535	19,949	13,193	7,205	10,171	3,550
Less than \$2,000.....	29,217	13,979	12,420	1,825	873	122	...	...
\$2,000 to \$2,999.....	19,550	22	12,932	4,999	1,074	252	272	...
\$3,000 to \$3,999.....	14,712	...	3,183	7,588	2,598	564	781	...
\$4,000 to \$5,999.....	16,716	...	...	5,417	5,947	3,065	2,227	65
\$6,000 to \$7,999.....	8,797	...	...	120	2,520	2,599	3,158	447
\$8,000 to \$9,999.....	3,548	...	...	...	181	603	2,039	703
\$10,000 to \$14,999.....	3,092	...	...	...	...	...	1,694	1,401
\$15,000 or more.....	933	...	...	...	...	...	...	934
Median loan.....dollars..	2,900	1,000	2,100	3,400	4,600	...	6,900	...
New structures.....	18,044	1,207	4,517	3,490	3,130	1,754	2,716	1,240
Less than \$2,000.....	3,954	1,207	1,776	718	243	12	...	...
\$2,000 to \$3,999.....	5,822	...	2,741	2,095	922	51	14	...
\$4,000 to \$5,999.....	3,231	...	...	666	1,113	931	526	...
\$6,000 to \$9,999.....	4,079	...	...	11	852	760	2,125	331
\$10,000 or more.....	959	...	...	...	...	...	51	909
Properties with two mortgages or more.....	14,184	556	3,058	3,703	3,421	1,077	1,543	837
<b>Total Mortgage Loan on Property</b>								
Less than \$4,000.....	5,408	556	3,058	1,400	372	25	...	...
\$4,000 to \$5,999.....	3,937	...	...	2,262	1,141	299	239	...
\$6,000 to \$9,999.....	3,230	...	...	41	1,908	628	515	141
\$10,000 or more.....	1,609	...	...	...	...	125	789	696
<b>Total Junior Mortgage Loan on Property</b>								
Less than \$1,000.....	4,547	351	2,569	890	583	25	130	...
\$1,000 to \$1,999.....	4,201	204	489	1,976	822	400	311	...
\$2,000 to \$2,999.....	2,555	...	...	793	1,071	245	243	...
\$3,000 to \$3,999.....	1,274	...	...	28	573	373	149	153
\$4,000 or more.....	1,608	...	...	16	371	34	708	480
<b>MAJOR INSTITUTIONAL HOLDERS</b>								
Total properties.....	142,172	12,111	38,761	32,561	20,923	12,926	14,470	10,455
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>								
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..								
	54,916	4,877	17,548	11,841	7,696	4,299	4,709	3,955
Less than 40 percent.....	5,855	818	1,038	1,031	1,345	438	724	465
40 to 59 percent.....	12,619	730	2,764	3,640	1,631	1,418	1,314	1,123
60 to 79 percent.....	13,319	1,539	3,971	2,621	2,511	1,232	828	619
80 to 99 percent.....	8,705	193	2,922	2,268	1,299	755	861	408
100 percent or more.....	14,418	1,597	6,853	2,281	910	456	982	1,340
Median percent.....	70	...	86	68	65	...	...	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RENTAL PROPERTIES WITH 1 UNIT

Table 13a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[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 \$14,999	\$15,000 or more
MAJOR INSTITUTIONAL HOLDERS—Con.								
Properties with first mortgage only.....	134,552	12,020	36,771	30,937	19,076	12,269	13,803	9,708
First Mortgage Loan								
Less than \$2,000.....	36,226	11,998	19,342	3,218	1,579	72	...	18
\$2,000 to \$2,999.....	29,356	22	14,819	10,161	3,136	931	288	...
\$3,000 to \$3,999.....	21,792	...	2,487	11,909	4,326	1,682	1,389	...
\$4,000 to \$5,999.....	22,746	...	123	5,150	7,773	5,855	3,094	755
\$6,000 to \$7,999.....	12,281	...	...	390	2,262	3,232	5,060	1,383
\$8,000 to \$9,999.....	6,469	...	...	109	...	497	3,469	2,371
\$10,000 or more.....	5,682	...	...	...	...	...	503	5,181
Median loan.....dollars..	3,000	1,000	1,900	3,100	4,000	5,400	6,700	10,000+
Properties with two mortgages or more.....	7,620	91	1,990	1,620	1,847	657	667	747
Total Mortgage Loan on Property								
Less than \$4,000.....	3,117	91	1,990	903	109	25	...	...
\$4,000 to \$9,999.....	3,686	...	...	721	1,738	616	524	81
\$10,000 or more.....	817	...	...	...	...	16	143	659
INDIVIDUAL HOLDERS								
Total properties.....	106,846	19,415	32,453	21,326	15,587	6,145	7,578	4,360
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>								
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..								
Less than 40 percent.....	31,725	5,868	10,048	6,382	3,572	1,729	2,201	1,944
40 to 59 percent.....	2,626	190	197	618	175	...	404	1,044
60 to 79 percent.....	3,495	260	1,631	558	286	524	100	138
80 to 99 percent.....	5,824	1,122	2,047	803	789	247	438	380
100 percent or more.....	6,353	686	1,692	1,625	988	437	813	113
Median percent.....	13,437	3,610	4,481	2,778	1,334	521	446	269
Properties with first mortgage only.....	91	...	94	...	...	...	...	...
Properties with first mortgage only.....	101,009	19,059	31,385	19,765	14,101	5,737	6,702	4,270
First Mortgage Loan								
Less than \$2,000.....	32,888	19,041	11,744	1,575	257	70	20	182
\$2,000 to \$2,999.....	20,161	18	14,530	4,006	1,380	227	...	...
\$3,000 to \$3,999.....	14,596	...	5,111	6,649	2,172	639	12	14
\$4,000 to \$5,999.....	17,607	...	...	7,535	6,682	1,762	1,628	...
\$6,000 to \$7,999.....	9,621	...	...	...	3,429	2,437	2,782	975
\$8,000 to \$9,999.....	2,636	...	...	...	181	602	1,406	449
\$10,000 or more.....	3,500	...	...	...	...	...	854	2,650
Median loan.....dollars..	2,800	1,000	2,200	3,600	4,800	...	...	...
Properties with two mortgages or more.....	5,837	356	1,068	1,561	1,486	408	876	90
Total Mortgage Loan on Property								
Less than \$4,000.....	2,182	356	1,068	497	263	...	...	...
\$4,000 to \$9,999.....	2,863	...	...	1,064	1,223	299	230	53
\$10,000 or more.....	792	...	...	...	...	109	646	37

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

## RESIDENTIAL FINANCING

Table 13b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: 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 \$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 properties.....	68,869	6,093	11,294	25,352	14,928	9,504	1,711
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>							
Properties with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts.....	32,699	3,850	6,537	13,503	5,243	2,954	622
Less than 40 percent.....	3,862	835	1,371	975	247	329	109
40 to 59 percent.....	13,226	1,364	3,881	4,540	2,415	800	229
60 to 79 percent.....	12,186	1,521	1,250	6,221	1,757	1,336	103
80 to 99 percent.....	2,241	...	35	1,302	602	303	...
100 percent or more.....	1,184	130	...	465	222	186	181
Median percent.....	59	...	...	62	...	...	...
Properties with first mortgage only.....	50,881	5,398	9,888	16,755	10,306	7,078	1,465
<b>FIRST MORTGAGE LOAN</b>							
Total properties.....	50,881	5,398	9,888	16,755	10,306	7,078	1,465
Less than \$4,000.....	11,446	5,398	4,237	1,041	588	75	109
\$4,000 to \$5,999.....	13,417	...	5,506	4,925	1,920	1,043	25
\$6,000 to \$7,999.....	19,627	...	145	10,789	6,032	2,512	152
\$8,000 to \$9,999.....	5,238	...	...	...	1,766	3,067	407
\$10,000 or more.....	1,153	...	...	...	...	381	772
Median loan.....dollars..	6,000	...	4,100	6,600	6,700	...	...
Properties acquired in 1949 to 1950.....	15,975	323	1,549	5,306	4,412	3,497	892
Less than \$4,000.....	1,056	323	550	...	118	66	...
\$4,000 to \$5,999.....	4,296	...	854	2,388	380	674	...
\$6,000 to \$7,999.....	7,489	...	145	2,918	3,273	1,002	152
\$8,000 to \$9,999.....	2,332	...	...	...	641	1,374	319
\$10,000 or more.....	802	...	...	...	...	381	421
Properties with two mortgages or more.....	17,988	695	1,406	8,597	4,622	2,426	246
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>							
Less than \$6,000.....	3,412	695	1,236	1,266	217	...	...
\$6,000 to \$7,999.....	8,256	...	...	7,127	1,020	110	...
\$8,000 to \$9,999.....	4,808	...	170	204	3,385	1,049	...
\$10,000 or more.....	1,512	...	...	...	...	1,267	246
Median loan.....dollars..	7,300	...	...	6,800	...	...	...
<b>TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY</b>							
Less than \$1,000.....	3,876	643	849	1,887	498	...	...
\$1,000 to \$1,999.....	11,449	53	388	5,958	3,700	1,352	...
\$2,000 to \$2,999.....	1,659	...	...	750	50	849	12
\$3,000 or more.....	1,005	...	170	...	...	225	234
Median loan.....dollars..	1,400	...	...	1,400	...	...	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

# RENTAL PROPERTIES WITH 1 UNIT

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**Table 13c.—PROPERTIES WITH VAGUARANTEED FIRST MORTGAGE: 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 \$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 properties.....	43,859	8,373	10,694	10,884	8,149	5,024	736
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>							
Properties with 90 percent or more of dwelling units in rental market for entire year--Number reporting rental receipts.....	15,084	3,678	2,406	3,839	2,678	1,387	102
Less than 40 percent.....	213	...	24	140	...	50	...
40 to 59 percent.....	3,360	239	192	1,162	1,203	477	88
60 to 79 percent.....	4,807	690	1,919	1,363	610	213	14
80 to 99 percent.....	4,235	1,672	946	573	509	538	...
100 percent or more.....	2,469	1,077	325	601	356	109	...
Properties with first mortgage only.....	42,419	8,373	10,269	10,627	7,751	4,664	736
<b>FIRST MORTGAGE LOAN</b>							
Total properties.....	42,419	8,373	10,269	10,627	7,751	4,664	736
Less than \$4,000.....	11,180	8,366	2,691	107	16	...	...
\$4,000 to \$5,999.....	12,382	-	7,578	4,273	471	53	...
\$6,000 to \$9,999.....	16,914	..	...	6,247	7,264	3,302	102
\$10,000 or more.....	1,943	...	...	...	...	1,309	634
Median loan.....dollars..	5,600	2,400	4,700	6,200	7,800	...	...
Properties acquired in 1949 to 1950.....	14,894	3,358	3,939	3,119	2,201	1,773	506
Less than \$4,000.....	4,617	3,358	1,136	107	16	...	...
\$4,000 to \$5,999.....	4,794	...	2,803	1,527	436	28	...
\$6,000 to \$9,999.....	4,505	...	...	1,485	1,749	1,185	88
\$10,000 or more.....	978	...	...	...	...	560	418

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

## RESIDENTIAL FINANCING

Table 13d.—MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 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 \$14,999	\$15,000 or more
Total properties.....	211,825	11,371	36,565	43,350	46,903	32,087	27,121	14,479
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>								
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..	84,412	4,196	17,602	17,008	19,663	11,519	8,932	5,508
Less than 40 percent.....	9,434	573	1,658	2,339	1,747	488	1,521	1,115
40 to 49 percent.....	12,114	409	1,681	3,883	1,811	2,907	840	586
50 to 59 percent.....	12,893	101	2,487	2,011	4,082	1,969	1,438	806
60 to 69 percent.....	14,986	633	2,425	2,154	5,851	1,370	2,121	434
70 to 79 percent.....	8,211	486	2,385	1,153	1,519	1,636	515	519
80 to 99 percent.....	11,681	458	3,125	2,420	2,161	1,744	1,345	430
100 percent or more.....	15,093	1,536	3,841	3,048	2,492	1,405	1,152	1,618
Median percent.....	65	...	72	61	64	63	63	65
Properties with first mortgage only.....	188,413	11,371	34,670	39,882	39,074	26,679	23,147	13,630
FIRST MORTGAGE LOAN								
Total properties.....	188,413	11,371	34,670	39,882	39,074	26,679	23,147	13,630
Less than \$2,000.....	26,299	11,331	11,946	1,917	704	142	61	200
\$2,000 to \$2,999.....	28,437	40	17,168	7,699	2,530	976	25	...
\$3,000 to \$3,999.....	25,325	...	5,426	13,755	3,624	2,013	494	14
\$4,000 to \$4,999.....	22,587	...	130	11,526	6,957	2,308	1,246	421
\$5,000 to \$5,999.....	21,749	...	...	4,886	9,043	4,777	2,772	271
\$6,000 to \$6,999.....	17,989	...	...	99	6,640	6,240	3,607	1,402
\$7,000 to \$7,999.....	18,909	...	...	...	9,395	5,488	3,442	632
\$8,000 to \$9,999.....	16,836	...	...	...	181	4,735	8,856	3,044
\$10,000 to \$14,999.....	8,712	...	...	...	...	...	2,644	6,074
\$15,000 or more.....	1,570	...	...	...	...	...	...	1,572
Median loan.....dollars..	4,600	1,000	2,300	3,700	5,600	6,500	7,900	10,200
Properties acquired in 1949 to 1950.....	62,316	5,110	8,761	13,032	12,969	9,486	9,058	3,933
Less than \$2,000.....	9,693	5,088	3,244	773	427	122	41	...
\$2,000 to \$2,999.....	7,091	22	4,610	1,749	459	252	...	...
\$3,000 to \$3,999.....	7,787	...	907	5,124	1,207	408	...	...
\$4,000 to \$4,999.....	6,268	...	...	2,999	2,223	447	560	40
\$5,000 to \$5,999.....	9,642	...	...	2,376	4,605	1,451	1,185	25
\$6,000 to \$6,999.....	6,486	...	...	11	2,389	2,962	1,015	108
\$7,000 to \$7,999.....	5,808	...	...	...	1,478	2,515	1,674	187
\$8,000 to \$9,999.....	5,639	...	...	...	181	1,329	3,086	1,022
\$10,000 or more.....	3,902	...	...	...	...	...	1,355	2,551
Median loan.....dollars..	5,000	...	2,200	3,700	5,400	6,600	7,900	...
New structures.....	15,770	409	1,654	924	4,352	3,106	3,711	1,666
Less than \$4,000.....	3,420	409	1,654	794	488	63	14	...
\$4,000 to \$5,999.....	3,015	...	...	119	1,553	386	90	...
\$6,000 to \$7,999.....	5,297	...	...	11	2,311	2,000	848	171
\$8,000 to \$9,999.....	2,803	...	...	...	...	657	1,669	479
\$10,000 or more.....	1,235	...	...	...	...	...	220	1,016
Properties with two mortgages or more.....	23,412	...	1,895	3,468	7,829	5,408	3,974	849
TOTAL MORTGAGE LOAN ON PROPERTY								
Total properties.....	23,412	...	1,895	3,468	7,829	5,408	3,974	849
Less than \$4,000.....	3,195	...	1,895	1,080	197	25	...	...
\$4,000 to \$5,999.....	4,364	...	...	2,166	1,536	428	239	...
\$6,000 to \$7,999.....	7,709	...	...	52	5,881	1,503	186	88
\$8,000 to \$9,999.....	4,962	...	...	170	215	3,123	1,455	...
\$10,000 or more.....	3,182	...	...	...	...	329	2,094	761
Median loan.....dollars..	7,200	...	...	...	6,800	...	...	...
Properties acquired in 1949 to 1950.....	12,009	...	1,115	1,757	4,221	3,040	1,682	199
Less than \$4,000.....	1,751	...	1,115	636	...	...	...	...
\$4,000 to \$7,999.....	6,911	...	...	1,121	4,221	1,240	246	88
\$8,000 or more.....	3,347	...	...	...	...	1,800	1,436	111
TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY								
Total properties.....	23,411	...	1,895	3,468	7,828	5,409	3,972	849
Less than \$1,000.....	5,250	...	1,768	1,062	1,695	596	130	...
\$1,000 to \$1,999.....	11,159	...	127	1,843	3,993	3,544	1,655	...
\$2,000 to \$3,999.....	5,185	...	...	402	1,944	1,031	1,444	369
\$4,000 or more.....	1,817	...	...	161	196	238	743	480
Median loan.....dollars..	1,500	...	...	...	1,500	...	...	...
Properties acquired in 1949 to 1950.....	12,170	...	1,143	1,758	4,221	3,172	1,683	199
Less than \$1,000.....	3,354	...	1,100	464	1,422	308	60	...
\$1,000 to \$1,999.....	5,908	...	43	1,039	2,005	2,053	770	...
\$2,000 to \$3,999.....	2,020	...	...	239	598	589	498	100
\$4,000 or more.....	888	...	...	16	196	222	355	99

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RENTAL PROPERTIES WITH 1 UNIT

Table 13c.—MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, OUTSIDE STANDARD METROPOLITAN AREAS: 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 \$14,999	\$15,000 or more
Total properties.....	161,631	23,677	50,352	34,333	27,670	11,041	11,169	3,412
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>								
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..	52,508	7,623	17,895	11,548	9,457	2,521	2,333	1,149
Less than 40 percent.....	3,329	538	487	705	903	197	...	503
40 to 59 percent.....	8,234	698	1,979	2,418	1,835	684	413	211
60 to 79 percent.....	13,448	1,997	3,121	3,511	3,549	931	179	163
80 to 99 percent.....	10,138	421	3,270	2,454	2,177	559	1,170	91
100 percent or more.....	17,359	3,969	9,038	2,460	993	150	571	181
Median percent.....	82	...	100+	...	...	...	...	...
Properties with first mortgage only.....	151,447	23,121	48,494	32,267	23,224	10,368	10,814	3,178
FIRST MORTGAGE LOAN								
Total properties.....	151,447	23,121	48,494	32,267	23,224	10,368	10,814	3,178
Less than \$2,000.....	49,032	23,121	21,833	2,909	1,169	...	...	...
\$2,000 to \$2,999.....	31,809	...	20,626	8,292	2,041	471	272	109
\$3,000 to \$3,999.....	23,308	...	6,035	10,767	4,483	1,093	932	...
\$4,000 to \$4,999.....	14,284	...	...	7,025	5,143	1,111	920	88
\$5,000 to \$5,999.....	8,775	...	...	2,729	2,971	2,000	1,078	...
\$6,000 to \$6,999.....	11,095	...	...	254	6,138	2,324	2,381	...
\$7,000 to \$7,999.....	5,175	...	...	182	1,279	1,457	1,772	488
\$8,000 to \$9,999.....	4,481	...	...	109	...	1,912	2,179	285
\$10,000 or more.....	3,488	...	...	...	...	...	1,280	2,208
Median loan.....dollars..	2,800	1,000	2,100	3,400	4,700	...	...	...
Properties acquired in 1949 to 1950.....	65,118	9,311	23,035	12,405	8,649	4,332	6,383	1,015
Less than \$2,000.....	20,460	9,311	9,636	1,067	446	...	...	...
\$2,000 to \$2,999.....	14,588	...	10,187	3,515	615	...	272	...
\$3,000 to \$3,999.....	9,533	...	3,212	3,870	1,498	290	664	...
\$4,000 to \$4,999.....	5,790	...	...	2,586	1,733	661	792	...
\$5,000 to \$5,999.....	4,106	...	...	1,113	1,301	1,302	392	...
\$6,000 to \$7,999.....	6,395	...	...	254	3,056	1,139	1,646	304
\$8,000 to \$9,999.....	2,343	...	...	...	...	920	1,337	88
\$10,000 or more.....	1,903	...	...	...	...	...	1,280	623
Median loan.....dollars..	2,800	...	2,100	...	...	...	...	...
New structures.....	13,243	798	2,874	3,902	2,757	1,351	1,194	372
Less than \$4,000.....	6,542	798	2,874	2,194	677	...	...	...
\$4,000 to \$5,999.....	3,023	...	...	1,563	832	554	75	...
\$6,000 to \$7,999.....	2,383	...	...	145	1,248	371	469	152
\$8,000 or more.....	1,295	...	...	...	...	426	650	220
Properties with two mortgages or more.....	10,184	556	1,858	2,066	4,446	673	355	234
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	3,089	556	1,858	320	356	...	...	...
\$4,000 to \$5,999.....	2,523	...	...	1,746	690	88	...	...
\$6,000 to \$7,999.....	3,236	...	...	...	3,044	53	88	53
\$8,000 or more.....	1,336	...	...	...	356	532	267	181
TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY								
Less than \$1,000.....	3,704	351	1,444	938	972	...	...	...
\$1,000 to \$1,999.....	5,071	204	415	685	2,847	620	302	...
\$2,000 or more.....	1,408	...	...	444	625	53	53	234

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

## RESIDENTIAL FINANCING

Table 14.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 \$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.....	539,695	35,516	98,384	101,618	110,019	80,144	45,788	29,080	22,833	16,323
TYPE OF OWNER										
Individual.....	499,885	34,574	95,839	95,807	103,298	67,281	41,845	26,829	20,384	14,030
Partnership.....	8,711	255	1,207	1,502	1,152	1,570	1,360	881	524	263
Corporation.....	31,099	687	1,338	4,309	5,569	11,293	2,583	1,370	1,925	2,030
YEAR STRUCTURE BUILT <sup>1</sup>										
1950 (part).....	10,287	...	362	1,198	3,752	2,249	1,077	855	601	194
1949.....	28,226	1,331	6,531	4,342	5,762	4,182	2,072	2,149	1,448	414
1948.....	41,561	588	3,615	4,021	8,675	12,732	4,641	3,609	1,910	1,774
1947.....	34,809	1,140	3,026	5,122	9,211	8,317	4,370	1,801	1,385	441
1946.....	22,294	1,625	3,378	5,675	5,387	2,285	1,904	1,052	678	314
1942 to 1945.....	39,399	3,033	6,800	8,234	7,961	5,791	3,060	2,641	1,139	745
1940 to 1941.....	28,932	766	3,020	4,695	4,833	7,359	4,069	1,712	1,691	771
1930 to 1939.....	79,135	5,817	13,411	15,191	14,966	10,357	6,973	4,223	4,238	3,964
1920 to 1929.....	92,002	6,394	17,430	17,821	18,995	11,208	6,618	5,302	4,177	4,059
1919 or earlier.....	146,259	13,443	37,580	31,678	27,005	13,056	9,807	5,260	5,151	3,282
Not reported.....	16,791	1,379	3,232	3,644	3,438	2,612	1,197	480	423	373
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Total properties.....	539,686	35,520	98,385	101,621	110,016	80,146	45,790	29,084	22,837	16,331
Less than 20 percent.....	83,375	5,464	16,480	16,762	13,502	10,685	7,804	4,444	4,097	4,146
20 to 39 percent.....	165,819	13,611	32,658	30,816	32,527	18,219	14,539	7,995	8,762	6,697
40 to 59 percent.....	126,517	7,914	23,158	24,311	25,276	16,274	10,274	9,217	6,330	3,766
60 to 69 percent.....	53,595	3,069	10,539	10,723	10,535	8,357	4,523	3,643	1,603	608
70 to 79 percent.....	40,977	1,395	5,363	6,880	9,039	9,322	4,612	2,217	1,731	424
80 to 84 percent.....	25,202	1,258	3,914	3,632	5,494	7,698	2,133	475	118	487
85 to 89 percent.....	17,285	310	2,421	2,577	4,787	5,816	776	413	12	175
90 to 99 percent.....	17,369	1,266	1,420	3,843	6,513	2,918	960	391	63	...
100 percent or more.....	9,547	1,233	2,432	2,077	2,343	857	169	289	121	28
Median percent.....	43	38	40	43	47	54	41	45	37	32
Properties with fully amortized first mortgage loan.....										
Total properties.....	432,871	25,652	76,684	82,334	90,931	68,028	38,390	23,851	15,672	11,356
Less than 20 percent.....	61,175	4,076	12,829	13,022	8,846	7,809	6,372	3,156	2,696	2,372
20 to 39 percent.....	123,817	9,603	26,243	22,510	25,698	12,486	10,570	6,328	5,766	4,615
40 to 59 percent.....	101,674	5,395	16,868	20,444	20,778	14,211	8,956	7,548	4,709	2,768
60 to 69 percent.....	47,496	2,410	8,459	9,902	9,614	7,892	4,126	3,321	1,268	507
70 to 79 percent.....	35,461	1,190	4,034	5,374	7,977	8,748	4,542	2,173	1,024	404
80 to 84 percent.....	23,028	654	3,462	3,294	5,128	7,494	1,991	475	45	437
85 to 89 percent.....	16,924	310	2,240	2,413	4,787	5,800	776	413	12	175
90 to 99 percent.....	16,026	1,085	1,181	3,652	6,116	2,846	960	148	43	...
100 percent or more.....	7,270	929	1,368	1,723	1,987	742	97	289	109	28
Median percent.....	46	38	39	46	51	59	45	46	38	34
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY										
Properties with both interest and principal in first mortgage payments.....	475,485	26,773	83,008	90,050	99,021	74,234	41,259	26,805	19,684	14,672
Less than \$240.....	68,562	13,718	27,469	13,728	8,233	3,204	1,234	384	543	51
\$240 to \$359.....	108,033	9,042	29,009	26,472	21,064	12,325	5,748	2,625	968	779
\$360 to \$479.....	107,583	1,800	15,355	27,040	32,251	17,974	7,487	3,620	1,667	391
\$480 to \$599.....	76,648	1,030	3,920	10,991	18,679	21,275	11,441	6,441	2,561	309
\$600 to \$719.....	51,098	812	3,416	6,143	11,713	11,563	7,986	5,128	3,126	1,215
\$720 to \$839.....	21,119	109	373	2,431	3,357	4,029	2,792	3,261	3,064	1,707
\$840 to \$959.....	15,203	181	1,417	1,879	1,229	1,621	1,858	2,094	2,634	2,093
\$960 to \$1,199.....	10,252	...	934	930	1,147	596	1,170	1,564	1,872	2,043
\$1,200 to \$1,499.....	11,423	63	1,103	414	923	710	1,016	1,168	2,607	3,422
\$1,500 or more.....	5,564	18	12	22	425	937	527	520	642	2,462
Median payment.....dollars..	422	228	292	375	429	494	539	602	752	1,035
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....										
Total properties.....	239,956	15,969	47,696	46,290	45,354	37,015	18,789	10,636	10,395	7,838
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup> LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	203,076	11,411	38,745	39,329	38,195	33,341	16,558	9,392	8,892	7,226
Less than 30 percent.....	6,670	673	764	724	945	1,176	877	691	274	546
30 to 39 percent.....	12,898	344	1,396	1,532	1,798	3,584	1,056	728	1,038	1,420
40 to 49 percent.....	22,129	493	2,547	3,479	4,692	4,434	3,230	1,032	1,325	899
50 to 59 percent.....	20,563	763	2,564	3,142	4,448	4,361	2,332	1,145	1,411	400
60 to 69 percent.....	24,380	810	2,601	3,122	4,808	7,169	2,674	1,919	766	516
70 to 79 percent.....	16,896	650	3,379	4,515	4,569	1,977	1,305	546	558	400
80 to 89 percent.....	15,975	687	2,843	3,647	3,252	2,609	1,234	712	408	585
90 to 99 percent.....	42,764	2,397	6,375	10,699	8,550	5,821	3,038	2,100	1,817	1,966
100 percent or more.....	38,246	3,857	16,263	8,143	5,024	2,101	550	519	1,295	494
Taxes not reported.....	2,555	737	1,013	326	109	109	262	...	...	...
Median percent.....	78	94	96	88	75	64	63	66	65	...

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

# RENTAL PROPERTIES WITH 1 UNIT

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Table 14.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 \$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
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	12,146	709	1,940	3,287	1,536	2,015	748	831	299	784
\$2.50 to \$4.99.....	20,809	...	8,439	2,321	3,400	3,230	1,430	527	605	860
\$5.00 to \$7.49.....	32,827	2,228	5,917	7,472	6,783	3,151	3,344	2,301	1,218	418
\$7.50 to \$9.99.....	30,693	904	4,134	7,395	6,234	3,909	3,055	1,626	1,998	1,849
\$10.00 to \$12.49.....	38,645	1,704	8,835	6,705	8,454	4,699	3,835	1,817	2,077	524
\$12.50 to \$14.99.....	24,962	2,589	3,247	5,080	3,939	3,571	1,358	798	1,524	859
\$15.00 to \$19.99.....	34,987	1,965	4,229	6,323	6,443	10,336	1,845	1,885	987	985
\$20.00 to \$24.99.....	17,869	1,964	3,616	3,262	2,863	2,207	1,396	524	1,000	1,038
\$25.00 or more.....	19,695	2,768	5,495	3,108	2,545	3,528	1,385	243	489	135
Taxes not payable in 1949.....	1,659	...	188	410	427	321	131	73	110	...
Taxes not reported.....	5,654	1,138	1,666	927	730	448	262	11	88	385
Median taxes.....dollars..	11.28	14.31	10.71	10.75	11.23	13.56	10.40	9.99	11.18	...
<b>REAL ESTATE TAXES</b>										
Properties with at least 90 percent of their revenue from residential units.....	234,824	15,779	47,467	45,879	44,943	26,294	17,951	10,286	9,631	6,623
Less than \$20.....	21,577	5,669	10,677	2,989	1,335	433	173	305	...	...
\$20 to \$39.....	44,061	7,025	17,522	11,797	4,940	1,607	554	436	...	182
\$40 to \$59.....	34,828	1,237	9,013	10,939	8,424	3,429	1,295	269	245	...
\$60 to \$79.....	28,503	275	3,475	8,714	7,551	4,010	1,840	1,591	343	507
\$80 to \$99.....	24,770	239	2,788	4,547	3,071	4,519	3,124	862	496	129
\$100 to \$119.....	17,554	196	1,256	2,440	3,648	3,349	2,672	857	956	182
\$120 to \$139.....	13,996	...	542	1,212	3,344	4,620	2,129	1,381	821	150
\$140 to \$159.....	13,442	...	...	552	1,961	7,064	1,310	826	1,453	280
\$160 to \$199.....	10,343	...	...	470	1,711	2,480	1,842	1,600	1,573	450
\$200 to \$299.....	12,167	...	217	123	813	3,395	1,602	1,715	2,205	1,760
\$300 or more.....	6,436	...	...	327	...	657	1,037	413	1,404	2,598
Taxes not payable in 1949.....	1,617	...	138	410	427	321	131	31	110	...
Taxes not reported.....	5,530	1,138	1,666	927	718	410	262	...	25	385
Median taxes.....dollars..	64	20	29	49	74	117	109	127	166	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> FOR YEAR</b>										
Less than \$200.....	12,627	6,424	4,308	848	847	91	109	...	...	...
\$200 to \$299.....	32,538	5,935	17,924	5,791	2,299	302	238	31	20	...
\$300 to \$399.....	26,355	2,260	10,301	7,681	4,169	1,019	427	158	257	88
\$400 to \$499.....	33,150	1,168	8,501	12,193	6,180	2,682	952	509	784	182
\$500 to \$599.....	30,181	...	3,947	10,845	8,512	4,344	1,435	937	137	25
\$600 to \$699.....	26,845	...	1,594	5,813	9,101	4,720	3,163	1,287	1,103	68
\$700 to \$799.....	16,935	53	694	2,024	6,207	4,096	1,816	1,089	869	89
\$800 to \$899.....	18,483	...	166	851	3,655	9,126	2,090	1,472	956	169
\$900 to \$999.....	12,806	22	130	114	2,018	4,486	3,375	1,207	685	774
\$1,000 to \$1,199.....	11,383	109	8	112	1,876	4,402	2,710	1,113	855	200
\$1,200 or more.....	18,655	...	122	19	491	1,750	2,473	2,833	4,731	6,240
Median receipts.....dollars..	500	200	300	400	600	800	800	800	1,100	1,200+
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	26,614	190	2,780	4,490	5,493	2,613	2,090	2,213	3,509	3,230
5 to 9 percent.....	118,917	4,520	19,650	21,704	25,475	21,160	12,147	6,543	4,173	3,545
10 to 14 percent.....	70,720	4,113	15,682	17,317	12,566	12,070	8,822	1,743	2,353	1,058
15 to 19 percent.....	12,892	1,858	5,832	2,393	1,450	633	389	132	206	...
20 to 29 percent.....	8,669	3,921	3,588	379	148	245	327	...	63	...
30 to 39 percent.....	683	544	41	7	...	...	...	...	91	...
40 percent or more.....	1,463	820	122	...	220	292	8	...	...	...
Median percent.....	9	14	10	9	8	9	8	7	7	6

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.



## RESIDENTIAL FINANCING

Table 14a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 \$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.....	419,752	34,083	91,266	86,280	76,806	46,444	31,079	18,989	19,792	15,017
TYPE OF OWNER										
Individuals.....	400,126	33,141	88,901	83,488	73,174	44,209	28,853	17,778	17,768	12,815
Partnership.....	6,605	255	1,207	1,318	855	607	906	672	524	263
Corporation.....	13,021	687	1,158	1,474	2,777	1,628	1,320	539	1,500	1,939
YEAR STRUCTURE BUILT <sup>1</sup>										
1950 (part).....	5,057	...	362	592	1,610	777	751	248	525	194
1949.....	20,031	1,331	6,531	4,069	2,751	1,903	898	1,298	931	323
1948.....	20,244	588	3,217	3,446	4,215	2,721	1,952	1,206	1,453	1,447
1947.....	18,992	1,140	2,844	3,720	4,308	2,679	1,999	730	1,172	402
1946.....	13,677	1,625	3,045	3,916	2,007	680	1,186	243	662	314
1942 to 1945.....	23,611	2,454	6,411	4,607	3,999	1,766	1,577	1,416	636	745
1940 to 1941.....	18,659	766	2,709	2,996	2,903	4,131	2,373	983	1,284	517
1930 to 1939.....	66,455	5,600	13,032	12,664	11,051	8,639	4,790	2,910	3,938	3,851
1920 to 1929.....	85,441	5,974	16,271	16,431	17,251	9,474	5,689	4,662	4,024	3,667
1919 or earlier.....	137,134	13,443	33,990	30,797	24,424	12,306	9,131	5,014	4,841	3,190
Not reported.....	12,448	1,162	2,854	3,042	2,289	1,368	753	280	329	373
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Total properties.....	419,742	34,087	91,265	86,283	76,800	46,445	31,081	18,992	19,796	15,023
Less than 20 percent.....	79,734	5,464	15,276	16,523	13,224	10,286	7,220	4,030	3,751	3,967
20 to 39 percent.....	152,554	13,394	31,870	29,527	27,527	15,960	12,539	6,541	8,095	6,647
40 to 59 percent.....	103,655	7,914	21,515	20,882	20,464	11,792	7,575	5,265	5,363	2,887
60 to 69 percent.....	37,141	2,830	10,178	7,924	6,831	4,331	1,767	1,567	1,283	433
70 to 79 percent.....	21,157	997	4,250	5,787	4,617	2,352	1,107	661	990	399
80 to 89 percent.....	13,573	1,568	4,482	2,948	1,800	880	768	343	130	662
90 to 99 percent.....	5,837	1,049	1,282	1,063	1,453	625	8	296	63	...
100 percent or more.....	6,091	871	2,412	1,171	884	219	97	289	121	28
Median percent.....	37	37	39	38	38	36	33	38	35	31
Properties with fully amortized first mortgage loan.....										
Total properties.....	312,927	24,219	69,564	66,996	57,715	34,327	23,681	13,759	12,631	10,048
Less than 20 percent.....	57,534	4,076	11,625	12,783	8,568	7,410	5,788	2,742	2,350	2,193
20 to 39 percent.....	110,552	9,386	25,455	21,679	20,698	10,227	8,570	4,874	5,099	4,565
40 to 59 percent.....	78,812	5,395	15,225	17,015	15,966	9,729	6,257	3,596	3,742	1,889
60 to 69 percent.....	31,042	2,171	8,098	7,103	5,910	3,866	1,370	1,245	948	332
70 to 79 percent.....	15,641	792	2,921	4,281	3,555	1,778	1,037	617	283	379
80 to 89 percent.....	11,038	964	3,849	2,446	1,434	660	626	343	57	562
90 to 99 percent.....	4,494	868	1,043	872	1,056	553	8	53	43	...
100 percent or more.....	3,814	567	1,348	817	528	104	25	289	109	28
Median percent.....	38	37	38	39	40	39	34	37	36	32
Properties with partially amortized first mortgage loan.....										
Total properties.....	39,419	1,928	5,244	7,098	7,539	5,374	2,410	2,743	3,736	3,354
Less than 20 percent.....	6,418	28	952	874	1,161	563	416	632	735	1,059
20 to 39 percent.....	15,514	1,008	888	2,660	3,000	3,109	1,366	806	1,089	1,589
40 to 59 percent.....	10,169	667	1,910	1,955	1,833	1,084	247	891	931	652
60 to 69 percent.....	2,154	63	385	349	418	182	217	262	226	54
70 to 79 percent.....	2,830	53	596	541	559	304	70	...	707	54
80 to 99 percent.....	1,729	109	474	474	568	57	94	152	48	...
100 percent or more.....	605	...	285	245	...	75	...	...	...	...
Median percent.....	37	...	...	...	37	...	...	...	...	...
Properties with nonamortized first mortgage loan.....										
Total properties.....	36,284	5,154	8,395	7,389	5,379	2,699	2,775	1,557	2,082	859
Less than 20 percent.....	8,509	1,251	1,565	1,295	1,581	1,352	506	456	229	274
20 to 39 percent.....	14,928	1,890	3,192	3,884	1,997	645	1,331	534	1,109	347
40 to 59 percent.....	7,763	1,087	2,205	1,214	989	358	746	416	578	171
60 to 79 percent.....	3,021	217	665	680	740	304	180	60	109	67
80 to 99 percent.....	1,462	496	553	207	...	...	...	91	45	...
100 percent or more.....	601	213	215	109	...	40	12	...	12	...
Median percent.....	33	...	36	...	...	...	...	...	...	...
Properties with first mortgage loan on demand.....										
Total properties.....	31,112	2,786	8,062	4,800	6,167	4,045	2,215	913	1,347	762
Less than 20 percent.....	7,273	109	1,134	1,571	1,914	961	510	200	437	441
20 to 39 percent.....	11,560	1,110	2,335	1,762	1,832	1,979	1,272	327	798	146
40 to 59 percent.....	6,911	765	2,175	698	1,676	621	325	362	112	175
60 to 79 percent.....	3,610	531	1,763	757	266	249	...	44	...	...
80 to 99 percent.....	687	180	91	12	123	235	48	...	...	...
100 percent or more.....	1,071	91	564	...	356	...	60	...	...	...
Median percent.....	34	...	45	...	...	...	...	...	...	...
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY										
Properties with both interest and principal in first mortgage payments.....										
Total properties.....	355,537	25,340	75,889	74,707	65,808	40,536	26,550	16,713	16,642	13,364
Less than \$240.....	59,525	12,705	24,120	12,640	5,647	2,434	1,043	343	543	51
\$240 to \$359.....	81,256	8,622	25,565	18,333	13,282	8,879	3,682	1,333	780	779
\$360 to \$479.....	74,092	1,800	15,097	21,523	18,623	7,508	5,955	2,062	1,352	212
\$480 to \$599.....	43,588	1,030	3,892	10,480	10,661	6,640	5,617	3,059	1,900	309
\$600 to \$719.....	40,102	812	3,416	6,055	10,916	7,594	4,166	1,713	2,266	1,165
\$720 to \$839.....	18,570	109	373	2,431	3,240	3,962	2,424	2,066	2,613	1,355
\$840 to \$959.....	13,214	181	1,417	1,879	1,141	1,521	1,339	1,268	2,176	2,293
\$960 to \$1,199.....	9,119	...	934	930	950	555	985	1,514	1,763	1,491
\$1,200 to \$1,499.....	10,915	63	1,103	414	923	710	1,016	835	2,607	3,247
\$1,500 or more.....	5,156	18	12	22	425	733	323	520	642	2,462
Median payment.....dollars..	414	233	299	390	444	500	529	644	782	1,196

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

# RENTAL PROPERTIES WITH 1 UNIT

535

**Table 14a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 \$2,000	\$2,000 to \$5,999	\$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
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	190,055	15,969	43,532	38,796	35,156	19,460	12,762	7,629	9,204	7,559
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	153,756	11,411	34,582	31,835	28,152	16,067	10,663	6,408	7,700	6,947
Less than 30 percent.....	5,358	673	764	713	695	552	810	440	165	546
30 to 39 percent.....	10,099	344	1,273	1,532	1,185	2,400	544	605	844	1,370
40 to 49 percent.....	13,223	493	1,947	1,796	3,357	1,364	2,081	512	982	695
50 to 59 percent.....	13,917	763	2,564	2,102	2,756	1,645	1,451	879	1,358	400
60 to 69 percent.....	14,089	810	2,392	2,393	2,942	1,446	2,053	967	571	516
70 to 79 percent.....	11,230	650	1,702	3,136	2,628	1,131	775	374	435	400
80 to 89 percent.....	12,251	687	2,480	2,747	2,531	1,776	714	349	408	560
90 to 99 percent.....	36,726	2,397	5,673	9,635	7,626	3,883	1,784	1,944	1,817	1,966
100 percent or more.....	35,041	3,857	15,206	7,564	4,323	1,870	270	338	1,120	494
Taxes not reported.....	1,822	737	579	217	109	...	181	...	...	...
Median percent.....	87	94	97	91	82	76	62	...	69	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	9,084	709	1,578	2,908	1,019	838	334	703	211	784
\$2.50 to \$4.99.....	18,140	...	8,439	2,003	2,777	2,132	1,104	349	496	860
\$5.00 to \$7.49.....	26,387	2,228	5,762	6,093	5,445	1,723	2,223	1,536	956	393
\$7.50 to \$9.99.....	25,718	904	3,906	6,568	5,142	2,350	2,046	1,003	1,998	1,799
\$10.00 to \$12.49.....	29,798	1,704	8,044	5,778	6,327	1,997	2,657	1,349	1,422	524
\$12.50 to \$14.99.....	18,487	2,589	2,915	3,840	3,308	2,406	805	523	1,447	655
\$15.00 to \$19.99.....	24,697	1,965	3,737	5,632	5,689	3,351	1,018	1,335	587	986
\$20.00 to \$24.99.....	14,738	1,964	3,191	2,102	2,458	3,351	1,009	524	1,000	1,038
\$25.00 or more.....	17,011	2,768	4,540	2,644	1,989	2,618	1,385	243	489	135
Taxes not payable in 1949.....	1,084	...	188	410	272	53	...	53	110	...
Taxes not reported.....	4,921	1,138	1,232	818	730	339	181	11	88	585
Median taxes.....dollars..	11.07	14.31	10.43	10.52	11.06	13.01	10.55	10.35	11.48	...
<b>REAL ESTATE TAXES</b>										
Properties with at least 90 percent of their revenue from residential units.....	184,920	15,779	43,303	38,385	34,743	18,738	11,923	7,277	8,439	6,344
Less than \$20.....	20,192	5,669	10,315	2,796	871	180	120	244	...	...
\$20 to \$29.....	39,472	7,023	16,365	9,588	4,317	1,093	466	436	...	182
\$30 to \$39.....	28,596	1,237	8,477	9,133	6,536	2,185	692	91	245	...
\$40 to \$49.....	21,673	275	2,939	7,443	5,822	2,298	1,211	944	234	507
\$50 to \$59.....	17,742	239	2,030	3,836	5,599	2,352	2,310	754	496	129
\$60 to \$69.....	11,919	196	1,075	1,706	4,201	1,906	1,593	478	606	157
\$70 to \$79.....	9,916	...	342	923	3,188	2,191	1,450	852	821	150
\$80 to \$89.....	13,038	...	217	866	2,467	2,931	1,727	1,787	2,346	680
\$90 to \$99.....	10,308	...	123	539	752	2,572	1,136	1,274	2,152	1,760
\$100 or more.....	6,225	...	...	327	...	657	1,037	406	1,404	2,394
Taxes not payable in 1949.....	1,042	...	188	410	272	53	...	11	110	...
Taxes not reported.....	4,797	1,138	1,232	818	718	301	181	...	25	385
Median taxes.....dollars..	56	20	28	49	73	106	108	...	174	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> FOR YEAR</b>										
Less than \$200.....	12,201	6,424	3,882	848	847	91	109	...	...	...
\$200 to \$299.....	31,054	5,935	16,657	5,664	2,299	232	238	11	20	...
\$300 to \$399.....	23,501	2,260	8,919	6,654	3,900	946	374	105	257	88
\$400 to \$499.....	29,657	1,168	7,899	11,150	5,109	2,099	764	501	784	182
\$500 to \$599.....	23,137	...	3,792	7,667	6,632	3,115	965	805	137	25
\$600 to \$699.....	19,787	...	1,262	4,157	6,647	3,350	2,384	992	928	68
\$700 to \$799.....	11,558	53	694	1,700	4,214	2,245	890	804	869	89
\$800 to \$899.....	8,411	...	166	764	2,596	2,228	1,161	625	704	169
\$900 to \$999.....	8,537	22	130	61	1,378	1,929	2,567	1,062	641	749
\$1,000 to \$1,199.....	7,212	109	8	112	1,262	2,385	1,686	790	660	200
\$1,200 or more.....	15,001	...	122	19	271	841	1,623	1,934	4,205	5,986
Median receipts.....dollars..	400	200	300	400	500	600	800	800	1,000	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	24,090	190	2,535	4,402	5,224	1,941	1,579	1,726	3,282	3,206
5 to 9 percent.....	91,428	4,520	17,619	18,664	19,373	11,939	8,090	4,522	3,410	3,291
10 to 14 percent.....	53,575	4,113	14,281	13,470	9,562	5,083	2,612	1,247	2,152	1,098
15 to 19 percent.....	11,067	1,858	5,497	1,927	847	252	349	132	206	...
20 to 29 percent.....	8,260	3,921	3,436	326	148	245	...	...	63	...
30 to 39 percent.....	683	544	41	7	...	...	...	...	91	...
40 percent or more.....	951	820	122	...	...	...	8	...	...	...
Median percent.....	9	14	11	9	8	8	8	7	7	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

## RESIDENTIAL FINANCING

Table 14b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 or more
Total properties.....	73,302	2,089	6,253	19,513	24,874	10,234	10,342
TYPE OF OWNER							
Individual.....	54,412	1,909	3,726	16,477	14,803	8,542	8,955
Partnership.....	1,700	...	184	297	663	429	128
Corporation.....	17,190	180	2,343	2,739	9,408	1,263	1,259
YEAR STRUCTURE BUILT <sup>1</sup>							
1950 (part).....	3,575	...	63	1,483	1,233	206	589
1949.....	7,255	...	273	2,680	1,906	1,013	1,384
1948.....	18,761	181	575	3,207	9,539	2,577	2,684
1947.....	9,223	...	109	3,025	4,155	1,294	641
1946.....	2,900	...	234	2,121	405	110	32
1942 to 1945.....	11,930	180	3,240	3,145	3,089	1,118	1,160
1940 to 1941.....	6,438	311	330	1,257	1,955	1,413	1,173
1930 to 1939.....	5,559	109	872	956	482	1,639	1,504
1920 to 1929.....	3,069	838	271	241	694	353	672
1919 or earlier.....	1,950	470	178	426	425	179	273
Not reported.....	2,643	...	109	975	991	333	237
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE							
Less than 20 percent.....	3,423	1,049	239	278	336	584	939
20 to 39 percent.....	8,041	182	463	2,078	2,165	1,531	1,622
40 to 59 percent.....	14,266	311	1,829	2,749	3,394	2,193	3,787
60 to 69 percent.....	9,912	...	1,311	1,907	2,882	1,816	1,998
70 to 79 percent.....	10,544	152	534	1,923	4,198	2,282	1,456
80 to 89 percent.....	18,864	361	1,272	5,563	10,117	1,081	465
90 to 99 percent.....	6,663	15	200	3,974	1,658	743	75
100 percent or more.....	1,592	20	405	1,044	124	...	...
Median percent.....	71	...	...	73	79	64	54
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY							
Less than \$240.....	5,243	1,682	820	1,740	770	191	41
\$240 to \$359.....	15,219	387	3,780	4,599	3,349	1,763	1,342
\$360 to \$479.....	21,704	20	1,618	8,459	8,867	1,042	1,699
\$480 to \$599.....	21,489	...	40	4,201	10,124	4,140	2,984
\$600 to \$719.....	5,885	...	...	387	1,632	2,292	1,576
\$720 to \$859.....	2,594	...	...	129	131	418	1,918
\$860 or more.....	1,172	...	...	...	...	389	783
Median payment.....dollars..	444	...	...	402	467	535	558
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....							
	35,031	1,780	4,097	6,994	14,585	4,086	3,497
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup> LESS REAL ESTATE TAXES							
Less than 30 percent.....	1,169	...	11	219	536	67	336
30 to 39 percent.....	2,642	123	...	493	1,172	487	367
40 to 49 percent.....	6,829	361	1,623	740	2,403	1,012	689
50 to 59 percent.....	5,017	...	692	1,288	2,191	569	278
60 to 69 percent.....	9,245	181	641	1,626	5,319	550	930
70 to 79 percent.....	3,088	333	155	1,416	658	321	206
80 to 89 percent.....	1,918	182	196	292	704	379	166
90 to 99 percent.....	2,833	145	670	388	1,121	361	148
100 percent or more.....	1,407	455	...	377	91	128	356
Taxes not reported.....	299	...	109	...	109	81	...
Median percent.....	62	...	...	...	61	...	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE							
Less than \$2.50.....	1,698	181	173	9	890	326	120
\$2.50 to \$4.99.....	1,654	...	16	197	871	285	287
\$5.00 to \$7.49.....	4,147	...	1,015	552	1,124	703	755
\$7.50 to \$9.99.....	2,924	130	118	652	975	567	485
\$10.00 to \$12.49.....	6,177	181	554	1,612	2,080	969	781
\$12.50 to \$14.99.....	5,088	152	1,077	2,413	503	428	515
\$15.00 to \$19.99.....	8,125	182	58	507	6,505	339	534
\$20.00 or more.....	4,344	954	977	897	1,260	257	...
Taxes not payable in 1949.....	575	...	...	155	268	131	20
Taxes not reported.....	299	...	109	...	109	81	...
Median taxes.....dollars..	12.74	...	...	...	15.33	...	...
REAL ESTATE TAXES							
Properties with at least 90 percent of their revenue from residential units.....							
	35,031	1,780	4,097	6,994	14,584	4,086	3,499
Less than \$40.....	2,387	492	1,048	206	537	53	53
\$40 to \$59.....	4,180	349	1,222	915	1,088	429	178
\$60 to \$79.....	4,099	...	659	1,195	1,278	434	534
\$80 to \$99.....	5,653	758	426	2,029	1,695	638	108
\$100 to \$119.....	4,028	181	328	1,233	1,195	615	478
\$120 to \$139.....	2,894	...	149	140	1,737	538	331
\$140 to \$159.....	6,677	...	156	810	5,161	398	153
\$160 to \$199.....	2,653	...	...	289	897	512	955
\$200 or more.....	1,586	...	...	22	619	257	689
Taxes not payable in 1949.....	575	...	...	155	268	131	20
Taxes not reported.....	299	...	109	...	109	81	...
Median taxes.....dollars..	99	...	...	...	130	...	...

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

# RENTAL PROPERTIES WITH 1 UNIT

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**Table 14b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 or more
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> FOR YEAR</b>							
Less than \$300.....	1,050	833	127	...	70	...	20
\$300 to \$399.....	1,060	253	543	88	73	53	...
\$400 to \$499.....	1,969	514	173	739	508	36	...
\$500 to \$599.....	4,772	...	1,657	1,569	984	429	132
\$600 to \$699.....	4,986	180	1,297	1,696	1,124	417	273
\$700 to \$799.....	3,752	...	236	1,409	1,377	569	162
\$800 to \$899.....	8,598	...	11	636	6,252	599	1,099
\$900 to \$999.....	3,320	...	53	244	2,330	581	114
\$1,000 to \$1,199.....	2,782	...	...	409	1,150	901	323
\$1,200 or more.....	2,741	...	...	204	716	501	1,322
Median receipts.....dollars..	700	...	...	...	800	...	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>							
Less than 5 percent.....	1,655	...	88	88	650	320	509
5 to 9 percent.....	20,361	1,071	1,603	4,589	7,878	2,766	2,454
10 to 14 percent.....	11,086	529	2,035	1,714	3,523	754	532
15 to 19 percent.....	1,264	180	318	398	328	40	...
20 percent or more.....	666	...	53	204	204	204	...
Median percent.....	9	...	...	...	9	...	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

**Table 14c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 or more
Total properties.....	46,641	6,462	9,085	13,700	8,826	4,475	4,096
<b>TYPE OF OWNER</b>							
Individual.....	45,347	6,462	8,593	13,647	8,269	4,450	3,927
Partnership.....	406	...	...	...	300	25	81
Corporation.....	888	...	492	53	257	...	88
<b>YEAR STRUCTURE BUILT<sup>1</sup></b>							
1950 (part).....	1,655	...	543	659	239	120	94
1949.....	940	...	...	331	373	161	75
1948.....	2,556	217	...	1,253	472	112	503
1947.....	6,594	182	1,293	1,878	1,483	1,077	682
1946.....	5,717	333	1,525	1,259	1,200	608	793
1942 to 1945.....	3,858	788	387	817	936	365	568
1940 to 1941.....	3,835	...	1,369	693	1,273	283	217
1930 to 1939.....	7,121	487	1,655	2,959	1,236	564	222
1920 to 1929.....	5,492	741	1,119	1,503	1,040	576	513
1919 or earlier.....	7,175	3,120	703	2,155	325	497	375
Not reported.....	1,700	595	493	194	253	111	57
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>							
Less than 20 percent.....	218	155	...	...	63	...	...
20 to 39 percent.....	5,224	823	368	2,922	94	469	549
40 to 59 percent.....	8,600	1,332	1,600	2,063	1,088	506	2,011
60 to 69 percent.....	6,542	600	1,488	1,797	1,144	940	573
70 to 79 percent.....	9,276	1,359	559	2,499	2,772	1,223	866
80 to 89 percent.....	10,050	1,492	1,989	2,918	2,517	1,055	80
90 to 99 percent.....	4,869	340	2,580	1,046	635	209	20
100 percent or more.....	1,864	362	501	415	514	72	...
Median percent.....	73	...	82	70	77	...	...
<b>ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY</b>							
Less than \$240.....	3,794	2,680	268	846	...	...	...
\$240 to \$359.....	11,558	3,477	4,359	3,183	97	303	138
\$360 to \$479.....	11,787	278	3,899	5,169	1,599	490	353
\$480 to \$599.....	11,571	28	471	3,817	4,511	1,684	1,059
\$600 to \$719.....	5,111	...	88	410	2,337	1,528	749
\$720 to \$899.....	1,944	...	...	76	36	469	1,364
\$900 or more.....	877	...	...	197	245	...	436
Median payment.....dollars..	435	...	352	419	546	...	...

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

Table 14c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: TYPE OF OWNER, AND PROPERTY AND MORTGAGE 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 or more
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	14,873	2,383	3,397	3,204	2,970	1,940	979
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>							
Less than 40 percent.....	300	...	...	151	100	25	24
40 to 49 percent.....	2,077	239	60	595	667	137	378
50 to 59 percent.....	1,629	...	348	404	525	312	41
60 to 69 percent.....	1,046	28	88	240	404	71	217
70 to 79 percent.....	2,578	344	1,224	525	188	209	89
80 to 89 percent.....	1,806	181	704	429	129	141	222
90 to 99 percent.....	3,205	555	394	536	817	893	8
100 percent or more.....	1,798	602	579	324	140	152	...
Taxes not reported.....	434	434	...	...	...	...	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>							
Less than \$2.50.....	1,364	181	206	508	287	88	96
\$2.50 to \$4.99.....	995	...	302	426	227	41	...
\$5.00 to \$7.49.....	2,323	155	364	786	304	418	297
\$7.50 to \$9.99.....	2,031	88	709	440	184	442	188
\$10.00 to \$12.49.....	2,670	610	373	515	622	209	342
\$12.50 to \$14.99.....	1,387	180	163	218	662	125	41
\$15.00 to \$19.99.....	2,175	310	633	247	480	488	16
\$20.00 or more.....	1,471	426	647	64	204	130	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...
Taxes not reported.....	434	434	...	...	...	...	...
<b>REAL ESTATE TAXES</b>							
Properties with at least 90 percent of their revenue from residential units.....	14,873	2,384	3,397	3,206	2,972	1,942	981
Less than \$20.....	922	181	175	455	103	...	8
\$20 to \$39.....	2,665	846	1,179	426	127	88	...
\$40 to \$59.....	2,052	187	584	973	156	154	...
\$60 to \$79.....	2,731	736	612	534	434	198	222
\$80 to \$99.....	1,375	...	285	443	472	176	...
\$100 to \$119.....	1,607	...	406	214	248	464	276
\$120 to \$139.....	1,186	...	140	16	92	141	198
\$140 to \$199.....	1,417	...	...	106	536	515	261
\$200 or more.....	484	...	16	39	204	209	16
Taxes not payable in 1949.....	...	...	...	...	...	...	...
Taxes not reported.....	434	434	...	...	...	...	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> FOR YEAR</b>							
Less than \$300.....	860	860	...	...	...	...	...
\$300 to \$399.....	1,794	1,129	484	181	...	...	...
\$400 to \$499.....	1,524	88	870	332	75	152	8
\$500 to \$599.....	2,272	155	1,521	311	245	41	...
\$600 to \$699.....	2,072	152	359	758	246	362	197
\$700 to \$799.....	1,625	...	88	584	474	357	123
\$800 to \$899.....	1,474	...	76	423	646	330	...
\$900 to \$999.....	949	...	...	396	227	227	100
\$1,000 to \$1,199.....	1,389	...	...	205	867	123	195
\$1,200 or more.....	913	...	...	16	193	349	397
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>							
Less than 5 percent.....	869	245	...	181	22	191	229
5 to 9 percent.....	7,128	960	1,437	1,513	1,343	1,291	584
10 to 14 percent.....	6,059	872	1,812	1,290	1,464	456	165
15 to 19 percent.....	561	155	148	205	53	...	...
20 percent or more.....	255	152	...	16	88	...	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RENTAL PROPERTIES WITH 1 UNIT

Table 14d.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 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.....	297,049	41,766	49,772	62,789	58,077	32,207	21,936	17,392	13,113
TYPE OF OWNER									
Individual.....	270,291	40,306	45,898	59,908	47,726	29,880	19,925	15,519	11,129
Partnership.....	4,508	427	792	504	807	835	641	349	154
Corporation.....	22,250	1,033	3,082	2,377	9,544	1,492	1,370	1,524	1,830
YEAR STRUCTURE BUILT <sup>1</sup>									
1950 (part).....	6,235	...	334	2,099	1,540	893	855	396	119
1949.....	12,076	1,588	1,960	2,623	1,918	1,245	1,336	1,229	178
1948.....	26,672	824	1,172	5,475	9,456	3,716	2,794	1,678	1,557
1947.....	20,114	1,041	1,934	4,591	6,776	2,881	1,317	1,135	441
1946.....	8,832	1,103	1,234	2,388	1,642	1,177	598	497	194
1942 to 1945.....	23,180	2,439	4,405	5,275	5,135	3,060	1,718	976	176
1940 to 1941.....	17,663	1,163	2,404	1,947	5,349	3,182	1,515	1,334	771
1930 to 1939.....	42,320	5,786	7,680	8,167	6,047	5,156	3,314	2,899	3,274
1920 to 1929.....	56,624	10,188	9,506	12,710	8,657	4,768	3,950	3,448	3,397
1919 or earlier.....	73,596	15,684	17,052	15,683	9,858	5,128	4,060	3,492	2,640
Not reported.....	9,737	1,949	2,093	1,833	1,699	1,001	480	314	373
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE									
Total properties.....	297,036	41,766	49,776	62,782	58,079	32,210	21,939	17,393	13,118
Less than 20 percent.....	42,104	6,847	7,582	7,880	5,884	4,549	3,464	3,019	2,883
20 to 39 percent.....	88,315	14,683	14,230	18,283	13,103	9,552	6,100	6,377	5,991
40 to 59 percent.....	68,483	10,440	11,530	13,521	10,612	7,019	6,607	5,554	3,201
60 to 69 percent.....	30,526	2,944	6,598	6,042	6,780	3,603	3,103	1,280	179
70 to 79 percent.....	23,242	2,026	3,534	5,083	6,275	3,540	1,591	849	349
80 to 84 percent.....	17,739	2,335	1,948	3,367	7,170	2,133	1,866	118	487
85 to 89 percent.....	11,260	493	1,554	2,848	5,257	685	413	12	...
90 to 99 percent.....	10,547	667	2,148	4,384	2,141	960	186	63	...
100 percent or more.....	4,820	1,331	652	1,374	857	169	289	121	28
Median percent.....	45	39	45	48	59	46	44	36	32
Properties with fully amortized first mortgage loan.....									
Total properties.....	246,823	34,829	41,432	52,964	50,436	27,146	18,274	12,529	9,229
Less than 20 percent.....	31,434	6,027	5,715	5,512	4,234	3,705	2,532	2,004	1,706
20 to 39 percent.....	66,627	12,393	10,808	14,245	8,991	6,688	5,032	4,301	4,170
40 to 59 percent.....	57,605	8,347	10,311	11,315	9,499	6,192	5,399	4,112	2,431
60 to 69 percent.....	27,861	2,487	6,133	5,568	6,403	3,358	2,781	1,054	78
70 to 79 percent.....	21,271	1,710	2,615	4,568	6,087	3,470	1,547	849	329
80 to 84 percent.....	16,689	1,911	1,698	3,199	7,170	1,991	1,186	45	487
85 to 89 percent.....	11,232	493	1,542	2,848	5,241	685	413	12	...
90 to 99 percent.....	10,309	655	2,112	4,377	2,069	960	95	43	...
100 percent or more.....	3,799	806	498	1,232	742	97	289	109	28
Median percent.....	49	38	48	52	64	50	46	40	34
Properties with partially amortized first mortgage loan.....									
Total properties.....	23,662	1,876	3,931	3,887	4,013	2,167	2,115	2,587	3,091
Less than 20 percent.....	3,651	319	610	358	382	264	451	472	796
20 to 39 percent.....	11,471	626	1,824	1,916	2,551	1,366	511	1,089	1,589
40 to 59 percent.....	5,232	348	719	1,049	666	156	891	726	652
60 to 79 percent.....	2,257	297	390	461	282	287	262	252	54
80 percent or more.....	1,051	286	388	103	132	94	...	48	...
Properties with nonamortized first mortgage loan.....									
Total properties.....	12,933	2,116	1,817	2,870	1,257	1,611	996	1,608	563
Less than 20 percent.....	3,667	187	491	955	812	394	456	229	183
20 to 39 percent.....	4,313	550	747	826	356	667	230	744	195
40 to 59 percent.....	3,406	922	290	674	115	580	159	578	118
60 to 79 percent.....	943	175	237	343	34	28	60	...	67
80 percent or more.....	604	282	52	72	40	12	91	57	...
Properties with first mortgage loan on demand.....									
Total properties.....	13,618	2,945	2,596	3,061	2,273	1,286	554	669	235
Less than 20 percent.....	3,352	314	766	1,055	456	226	25	314	198
20 to 39 percent.....	5,904	1,114	851	1,296	1,205	831	327	243	37
40 to 59 percent.....	2,240	823	210	483	332	121	158	112	...
60 to 79 percent.....	1,436	301	757	85	249	...	44	...	...
80 percent or more.....	666	393	12	142	31	108	...	...	...
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY									
Properties with both interest and principal in first mortgage payments.....									
Total properties.....	273,666	36,688	45,837	57,606	55,417	29,597	20,708	15,369	12,457
Less than \$240.....	29,224	13,487	6,528	5,201	2,311	720	384	543	51
\$240 to \$359.....	56,177	14,633	15,003	12,210	8,128	2,814	2,144	859	385
\$360 to \$479.....	60,837	5,203	14,437	18,276	13,470	4,780	3,208	1,163	300
\$480 to \$599.....	53,507	1,154	5,686	12,477	17,440	9,174	5,349	1,919	309
\$600 to \$719.....	31,642	1,151	1,965	6,600	8,109	6,050	3,590	2,963	1,215
\$720 to \$839.....	14,610	134	1,099	1,668	3,274	2,107	2,376	1,391	1,391
\$840 to \$959.....	10,432	193	828	588	1,079	1,434	1,761	2,368	2,184
\$960 to \$1,199.....	6,653	213	206	267	505	1,007	971	1,784	1,703
\$1,200 or more.....	10,584	520	85	319	1,101	1,054	1,194	1,394	4,919
Median payment.....dollars..	455	274	366	429	500	559	578	726	981

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

Table 14d.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 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
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	139,024	20,994	23,621	27,351	29,799	13,719	8,539	8,089	6,924
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup> LESS REAL ESTATE TAXES									
Properties with both interest and principal in first mortgage payments.....	124,336	18,404	21,022	23,600	28,085	12,121	7,622	6,884	6,600
Less than 30 percent.....	3,921	383	342	892	886	497	603	165	152
30 to 39 percent.....	10,967	942	934	1,565	3,432	906	728	1,038	1,420
40 to 49 percent.....	19,261	1,682	3,188	3,956	4,325	2,958	979	1,272	899
50 to 59 percent.....	16,191	2,505	2,292	3,477	3,780	1,419	910	1,411	400
60 to 69 percent.....	16,853	1,735	1,754	2,583	6,692	1,790	1,484	302	516
70 to 79 percent.....	8,924	1,131	2,422	1,731	1,437	1,039	383	383	400
80 to 89 percent.....	9,500	1,632	1,859	1,564	1,982	1,079	515	408	462
90 to 99 percent.....	36,145	7,534	7,779	7,310	5,376	2,352	2,009	1,817	1,966
100 percent or more.....	2,574	860	452	522	175	81	11	88	385
Taxes not reported.....	...	...	...	...	...	...	...	...	...
Median percent.....	67	85	78	67	62	62	64	57	68
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE									
Less than \$2.50.....	5,595	582	1,064	1,007	1,398	381	650	211	302
\$2.50 to \$4.99.....	8,917	962	1,601	1,798	1,807	1,050	345	605	751
\$5.00 to \$7.49.....	17,065	2,615	3,298	3,750	2,584	2,050	1,695	859	218
\$7.50 to \$9.99.....	17,939	1,297	3,777	3,503	2,612	1,976	1,375	1,550	1,849
\$10.00 to \$12.49.....	22,884	3,871	3,351	5,351	3,738	2,848	1,620	1,583	524
\$12.50 to \$14.99.....	13,489	1,804	2,071	3,121	2,849	1,084	798	905	859
\$15.00 to \$19.99.....	24,385	2,291	3,420	4,423	9,530	1,468	1,280	987	986
\$20.00 to \$24.99.....	11,675	2,489	2,011	1,763	1,740	1,396	449	790	1,038
\$25.00 or more.....	13,795	4,113	2,520	2,013	3,108	1,385	243	401	12
Taxes not payable in 1949.....	535	7	12	88	246	...	73	110	...
Taxes not reported.....	2,745	963	496	534	187	81	11	88	385
Median taxes.....dollars..	12.01	13.45	11.36	11.54	14.73	11.20	10.25	11.14	10.71
REAL ESTATE TAXES									
Properties with at least 90 percent of their revenue from residential units.....	134,892	20,845	23,317	27,047	29,078	13,213	8,371	7,325	5,709
Less than \$20.....	5,541	3,259	945	859	324	32	124	...	...
\$20 to \$39.....	16,646	6,359	5,936	2,591	1,032	203	345	...	182
\$40 to \$59.....	18,252	4,885	5,506	4,367	1,941	1,131	178	245	...
\$60 to \$79.....	16,226	2,189	4,028	4,529	3,053	894	1,167	343	25
\$80 to \$99.....	16,545	1,636	2,602	5,128	3,803	2,249	862	246	20
\$100 to \$119.....	11,190	1,040	1,265	2,964	2,421	1,878	681	759	182
\$120 to \$139.....	11,348	167	997	2,348	4,058	1,756	1,162	821	41
\$140 to \$159.....	11,382	...	376	1,537	6,497	948	773	1,064	189
\$160 to \$199.....	8,075	217	395	1,301	2,010	1,402	1,176	1,125	450
\$200 to \$299.....	11,100	123	555	813	3,307	1,602	1,459	1,481	1,760
\$300 or more.....	5,473	...	204	...	237	1,037	413	1,106	2,475
Taxes not payable in 1949.....	493	7	12	88	246	...	31	110	...
Taxes not reported.....	2,621	963	496	522	149	81	...	25	385
Median taxes.....dollars..	86	36	51	78	124	117	129	159	195
TOTAL RENTAL RECEIPTS <sup>1</sup> FOR YEAR									
Less than \$200.....	3,263	2,640	371	252	...	...	...	...	...
\$200 to \$299.....	8,733	4,967	1,905	1,271	302	238	31	20	...
\$300 to \$399.....	14,095	6,011	4,044	2,753	735	192	158	204	...
\$400 to \$499.....	17,912	3,925	6,780	3,678	1,878	358	509	602	162
\$500 to \$599.....	18,115	1,727	5,876	5,224	3,474	999	653	137	25
\$600 to \$699.....	14,969	595	3,045	4,767	2,894	1,935	863	805	68
\$700 to \$799.....	10,556	572	998	3,283	2,886	1,302	907	519	89
\$800 to \$899.....	15,098	166	357	2,687	8,280	1,422	1,384	742	60
\$900 to \$999.....	10,495	152	114	1,546	3,665	2,687	876	685	574
\$1,000 to \$1,199.....	9,757	117	112	1,488	4,046	2,329	787	679	200
\$1,200 or more.....	16,030	122	19	403	1,641	2,056	2,371	3,697	5,723
Median receipts.....dollars..	600	300	400	600	800	900	800	1,100	1,200*
TOTAL RENTAL RECEIPTS <sup>1</sup> AS PERCENT OF MARKET VALUE									
Less than 5 percent.....	15,002	614	1,642	3,080	1,946	992	1,658	2,627	2,440
5 to 9 percent.....	68,770	6,012	11,310	14,179	16,436	8,845	5,196	3,369	3,422
10 to 14 percent.....	43,341	7,751	9,218	8,629	10,248	3,154	1,550	1,734	1,058
15 to 19 percent.....	6,971	3,214	1,218	1,180	633	389	132	206	...
20 to 29 percent.....	3,769	2,848	227	60	245	327	...	63	...
30 to 39 percent.....	319	...	7	...	...	...	...	91	...
40 percent or more.....	853	332	...	220	292	8	...	...	...
Median percent.....	9	12	9	9	9	8	8	7	6

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RENTAL PROPERTIES WITH 1 UNIT

Table 14c.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, OUTSIDE STANDARD METROPOLITAN AREAS: 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 \$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 or more
Total properties.....	242,646	26,045	66,089	51,846	47,230	22,067	13,581	7,144	8,651
TYPE OF OWNER									
Individual.....	229,594	25,147	64,960	49,909	43,390	19,555	11,965	6,904	7,766
Partnership.....	4,203	233	802	710	648	763	525	240	284
Corporation.....	8,849	665	327	1,227	3,192	1,749	1,091	...	601
YEAR STRUCTURE BUILT <sup>1</sup>									
1950 (part).....	4,052	...	362	864	1,653	709	184	...	280
1949.....	16,150	907	5,367	2,382	3,139	2,264	827	813	455
1948.....	14,889	208	3,171	2,849	3,200	3,276	925	815	449
1947.....	14,695	760	2,365	3,188	4,620	1,541	1,489	484	250
1946.....	13,462	1,438	2,462	4,441	2,999	643	727	454	301
1942 to 1945.....	16,219	2,454	4,940	3,829	2,686	656	...	923	732
1940 to 1941.....	11,269	569	2,054	2,291	2,906	2,010	887	197	357
1930 to 1939.....	36,815	3,957	9,485	7,511	6,799	4,310	1,817	909	2,029
1920 to 1929.....	35,378	5,043	8,593	8,315	6,285	2,551	1,850	1,352	1,391
1919 or earlier.....	72,663	9,944	29,399	14,626	11,322	3,198	4,679	1,200	2,301
Not reported.....	7,094	766	1,896	1,551	1,625	913	196	...	109
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE									
Total properties.....	242,650	26,049	66,090	51,845	47,234	22,067	13,580	7,145	8,657
Less than 20 percent.....	41,271	4,325	10,772	9,180	5,622	4,801	3,255	980	2,341
20 to 39 percent.....	77,504	10,374	21,212	16,586	14,244	5,116	4,987	1,895	3,091
40 to 59 percent.....	58,034	4,834	15,798	12,781	11,755	5,662	3,235	2,610	1,341
60 to 69 percent.....	23,069	2,502	8,162	4,125	4,493	1,577	920	540	752
70 to 79 percent.....	17,735	1,135	3,597	3,346	3,956	3,047	1,072	626	957
80 to 84 percent.....	7,463	968	1,869	1,684	2,127	528	...	289	...
85 to 89 percent.....	6,025	310	1,928	1,023	1,939	559	91	...	175
90 to 99 percent.....	6,822	984	1,035	1,695	2,129	777	...	205	...
100 percent or more.....	4,727	617	1,717	1,425	969	...	...	...	...
Median percent.....	41	37	41	40	46	44	...	...	...
Properties with fully amortized first mortgage loan.....									
Total.....	186,048	18,135	49,372	40,902	37,967	17,592	11,244	5,577	5,270
Less than 20 percent.....	29,741	3,056	7,822	7,307	3,334	3,575	2,667	624	1,358
20 to 39 percent.....	57,190	7,081	16,372	11,702	11,453	3,495	3,882	1,296	1,910
40 to 59 percent.....	44,069	2,988	10,928	10,133	9,463	4,712	2,764	2,149	934
60 to 69 percent.....	19,635	1,921	6,461	3,769	4,046	1,489	768	540	643
70 to 79 percent.....	14,190	930	2,584	2,759	3,309	2,661	1,072	626	250
80 to 84 percent.....	6,343	579	1,626	1,596	1,929	324	...	289	...
85 to 89 percent.....	5,692	310	1,747	871	1,939	559	91	...	175
90 to 99 percent.....	5,717	303	808	1,540	1,739	777	...	53	...
100 percent or more.....	3,471	467	1,024	1,225	755	...	...	...	...
Median percent.....	43	37	41	43	49	47	...	...	...
Properties with partially amortized first mortgage loan.....									
Total.....	15,757	1,353	3,943	3,167	3,652	1,361	243	628	1,412
Less than 20 percent.....	2,767	...	661	264	803	181	152	181	526
20 to 39 percent.....	4,043	844	426	836	1,084	558	...	295	...
40 to 59 percent.....	4,937	347	1,882	1,236	784	418	91	...	179
60 to 79 percent.....	2,727	53	747	500	516	204	...	...	707
80 percent or more.....	1,283	109	227	331	465	...	...	152	...
Properties with nonamortized first mortgage loan.....									
Total.....	23,351	4,417	7,016	5,572	2,509	1,342	1,164	561	770
Less than 20 percent.....	4,842	1,160	1,469	804	626	540	152	...	91
20 to 39 percent.....	10,615	1,709	2,823	3,137	1,171	289	664	304	517
40 to 59 percent.....	4,357	773	1,597	924	315	243	196	257	53
60 to 79 percent.....	2,078	217	490	443	397	270	152	...	109
80 percent or more.....	1,459	558	637	264	...	...	...	...	...
Properties with first mortgage loan on demand.....									
Total.....	17,494	2,144	5,759	2,204	3,106	1,772	929	379	1,205
Less than 20 percent.....	3,921	109	820	805	859	505	284	175	366
20 to 39 percent.....	5,656	740	1,591	911	536	774	441	...	664
40 to 59 percent.....	4,671	726	1,391	488	1,193	289	204	204	179
60 to 79 percent.....	2,174	516	1,477	...	181	...	...	...	...
80 percent or more.....	1,072	53	480	...	337	204	...	...	...
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY									
Properties with both interest and principal in first mortgage payments.....									
Total.....	201,819	18,852	54,241	44,213	41,415	18,817	11,662	6,097	6,530
Less than \$240.....	39,338	9,940	17,760	7,200	3,032	893	514	...	...
\$240 to \$359.....	51,856	6,287	17,131	11,469	8,854	4,197	2,934	481	503
\$360 to \$479.....	46,746	1,318	10,634	12,603	13,975	4,504	2,707	412	595
\$480 to \$599.....	23,141	886	2,910	5,305	6,202	3,835	2,267	1,092	642
\$600 to \$719.....	19,456	421	2,656	4,178	5,113	3,454	1,936	1,538	163
\$720 to \$839.....	6,509	...	348	1,332	1,689	755	228	1,154	1,004
\$840 to \$959.....	4,771	...	1,405	1,051	641	542	424	333	375
\$960 to \$1,199.....	3,599	...	721	724	880	91	163	593	428
\$1,200 or more.....	6,403	...	676	351	1,029	546	489	494	2,820
Median payment.....dollars..	379	222	300	387	430	469	460	...	...

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.



RESIDENTIAL FINANCING

Table 14c.—TYPE OF OWNER, AND PROPERTY AND MORTGAGE CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, OUTSIDE STANDARD METROPOLITAN AREAS: 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 \$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 or more
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	100,932	11,070	31,601	22,669	18,003	7,216	5,070	2,097	3,220
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup> LESS REAL ESTATE TAXES									
Properties with both interest and principal in first mortgage payments.....	78,740	7,501	24,251	18,307	14,595	5,256	4,437	1,770	2,634
Less than 30 percent.....	2,749	577	477	382	53	290	380	88	503
30 to 39 percent.....	1,931	152	646	598	233	152	150	...	...
40 to 49 percent.....	2,868	362	996	291	736	109	272	53	53
50 to 59 percent.....	4,372	303	519	850	971	581	913	235	...
60 to 69 percent.....	7,527	690	986	1,368	2,225	477	884	435	464
70 to 79 percent.....	7,972	395	1,503	2,093	2,838	540	266	163	175
80 to 89 percent.....	6,475	586	1,312	1,788	1,688	627	159	197	123
90 to 99 percent.....	6,619	243	995	2,920	1,240	445	686	91	...
100 percent or more.....	35,862	3,456	15,804	7,800	4,502	1,926	550	508	1,316
Taxes not reported.....	2,365	737	1,013	217	109	109	181	...	...
Median percent.....	96	...	100+	96	81	...	...	...	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE									
Less than \$2.50.....	6,551	445	1,622	2,223	529	617	367	181	570
\$2.50 to \$4.99.....	11,892	...	7,477	720	1,602	1,423	380	182	109
\$5.00 to \$7.49.....	15,762	1,204	4,326	4,174	3,033	567	1,294	606	559
\$7.50 to \$9.99.....	12,754	892	2,839	3,618	2,731	897	1,079	251	448
\$10.00 to \$12.49.....	15,761	1,167	5,501	3,354	3,103	961	987	197	494
\$12.50 to \$14.99.....	11,473	1,788	2,244	3,009	2,818	722	274	...	619
\$15.00 to \$19.99.....	10,612	1,609	2,294	2,903	2,020	806	377	605	...
\$20.00 or more.....	12,094	3,228	4,013	1,839	1,632	887	...	75	421
Taxes not payable in 1949.....	1,124	...	181	398	339	75	131	...	...
Taxes not reported.....	2,909	737	1,104	431	196	261	181	...	...
Median taxes.....dollars..	10.24	...	9.03	10.14	10.68	...	...	...	...
REAL ESTATE TAXES									
Properties with at least 90 percent of their revenue from residential units.....	99,932	10,890	31,511	22,562	17,896	7,216	4,738	1,915	3,220
Less than \$20.....	16,036	3,825	9,262	2,044	476	109	141	181	...
\$20 to \$39.....	27,415	5,566	12,622	5,861	2,349	575	351	91	...
\$40 to \$59.....	16,376	489	4,876	5,433	4,057	1,488	144	91	...
\$60 to \$79.....	12,277	150	1,611	4,686	3,022	957	946	424	482
\$80 to \$99.....	8,225	123	1,268	1,945	2,943	975	875	...	359
\$100 to \$119.....	6,364	...	412	1,175	2,684	928	794	176	197
\$120 to \$139.....	2,648	...	175	215	596	562	373	219	109
\$140 to \$159.....	2,060	...	...	176	424	567	362	53	480
\$160 to \$199.....	2,268	...	...	75	410	470	440	424	448
\$200 or more.....	2,030	...	...	123	...	508	...	256	1,145
Taxes not payable in 1949.....	1,124	...	181	398	339	75	131	...	...
Taxes not reported.....	2,909	737	1,104	431	196	261	181	...	...
Median taxes.....dollars..	40	...	24	46	67	...	...	...	...
TOTAL RENTAL RECEIPTS <sup>1</sup> FOR YEAR									
Less than \$200.....	9,364	4,660	3,432	477	595	91	109	...	...
\$200 to \$299.....	23,805	4,024	14,868	3,886	1,028	...	...	...	...
\$300 to \$399.....	12,260	1,522	5,028	3,637	1,416	284	235	...	141
\$400 to \$499.....	15,238	865	4,879	5,413	2,502	804	594	...	182
\$500 to \$599.....	12,066	...	2,220	4,969	3,288	870	436	...	...
\$600 to \$699.....	11,876	...	999	2,768	4,334	1,826	1,228	424	298
\$700 to \$799.....	6,379	...	175	1,026	2,924	1,210	514	182	350
\$800 to \$899.....	3,385	...	...	494	968	846	668	188	323
\$900 to \$999.....	2,311	...	...	...	472	821	488	331	200
\$1,000 to \$1,199.....	1,626	...	...	...	388	356	381	326	176
\$1,200 or more.....	2,625	...	...	...	88	109	417	462	1,551
Median receipts.....dollars..	400	...	200	400	600	...	...	...	...
TOTAL RENTAL RECEIPTS <sup>1</sup> AS PERCENT OF MARKET VALUE									
Less than 5 percent.....	11,612	180	2,176	2,848	2,413	667	1,098	555	1,672
5 to 9 percent.....	50,147	3,266	14,892	10,394	11,296	4,724	3,302	1,347	927
10 to 14 percent.....	27,379	2,634	9,410	8,099	3,937	1,822	668	193	619
15 to 19 percent.....	5,921	1,125	3,351	1,175	270	...	...	...	...
20 to 29 percent.....	4,900	2,890	1,771	152	88	...	...	...	...
30 percent or more.....	974	...	...	...	...	...	...	...	...
Median percent.....	9	...	10	9	8	...	...	...	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

(This chapter does not contain table 15)

# RENTAL PROPERTIES WITH 1 UNIT

**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 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 <sup>1</sup> 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
<b>Total properties.....</b>	211,664	8,788	26,136	50,686	27,285	24,896	15,943	17,335	22,362	18,262
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>										
Less than \$20.....	41,075	4,370	15,687	13,324	3,565	1,367	1,395	589	703	76
\$20 to \$24.....	26,009	1,646	3,570	8,722	4,689	3,500	893	422	2,086	484
\$25 to \$29.....	25,411	910	1,983	9,145	4,608	3,595	1,953	1,045	1,110	1,066
\$30 to \$39.....	48,168	1,301	3,244	11,710	7,688	7,603	5,590	4,342	4,894	1,803
\$40 to \$49.....	31,260	...	495	3,079	3,606	3,989	3,248	7,315	6,878	2,653
\$50 to \$59.....	16,697	184	642	2,505	1,318	2,716	1,902	1,884	3,244	2,306
\$60 to \$69.....	6,340	...	88	865	280	879	273	940	1,344	1,870
\$70 to \$99.....	9,442	181	427	771	805	971	452	430	1,657	3,714
\$100 or more.....	7,262	196	...	565	726	276	197	370	646	4,290
<b>Median payment.....dollars..</b>	<b>32</b>	<b>20</b>	<b>16</b>	<b>26</b>	<b>30</b>	<b>35</b>	<b>36</b>	<b>41</b>	<b>42</b>	<b>63</b>
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Less than 30 percent.....	11,043	247	541	1,531	1,160	554	465	589	2,603	3,353
30 to 39 percent.....	13,057	232	607	1,358	1,330	825	1,682	950	2,319	3,760
40 to 49 percent.....	23,422	...	1,043	4,413	2,572	3,476	2,093	1,750	5,162	2,914
50 to 59 percent.....	23,460	25	453	3,105	3,109	3,595	2,907	3,109	4,684	2,479
60 to 69 percent.....	31,041	504	2,713	4,549	4,599	3,236	3,752	6,489	3,555	1,645
70 to 79 percent.....	20,560	181	2,623	4,901	3,485	4,367	1,601	1,631	1,122	654
80 to 89 percent.....	18,435	11	462	5,976	3,686	3,101	2,052	871	901	1,355
90 to 99 percent.....	13,695	109	2,033	5,727	2,889	888	429	918	465	238
100 percent or more.....	56,970	7,480	15,659	19,127	4,455	4,852	961	1,024	1,550	1,863
<b>Median percent.....</b>	<b>72</b>	<b>100+</b>	<b>100+</b>	<b>89</b>	<b>73</b>	<b>72</b>	<b>62</b>	<b>63</b>	<b>52</b>	<b>47</b>
<b>TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS</b>										
Properties with first mortgage payments which include other items.....	81,570	1,384	5,228	14,487	12,285	10,370	8,351	12,114	10,499	6,876
Less than \$25.....	10,310	760	3,449	4,948	451	385	47	103	168	...
\$25 to \$29.....	6,858	379	683	3,285	1,222	595	511	30	114	41
\$30 to \$39.....	19,305	245	938	4,448	5,639	3,365	2,153	1,244	958	320
\$40 to \$49.....	15,324	...	29	1,057	3,543	3,452	2,851	1,482	2,120	794
\$50 to \$59.....	17,406	...	109	363	905	1,985	1,654	7,102	3,788	1,483
\$60 to \$69.....	6,447	...	...	225	22	515	915	1,580	1,723	1,472
\$70 or more.....	5,920	...	20	141	503	73	220	573	1,628	2,766
<b>Median payment.....dollars..</b>	<b>42</b>	<b>...</b>	<b>...</b>	<b>28</b>	<b>38</b>	<b>42</b>	<b>44</b>	<b>53</b>	<b>53</b>	<b>...</b>

<sup>1</sup> 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 90 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 <sup>1</sup> 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.....	159,575	8,362	24,627	43,759	19,726	17,393	10,013	7,327	13,784	14,596
MONTHLY INTEREST AND PRINCIPAL PAYMENT										
Less than \$20.....	37,509	4,189	14,938	12,159	3,222	1,236	765	325	640	35
\$20 to \$24.....	17,076	1,646	3,121	5,618	2,899	1,434	480	133	1,262	484
\$25 to \$29.....	18,448	665	1,802	7,757	2,776	2,328	664	769	858	829
\$30 to \$39.....	34,376	1,301	3,174	10,618	5,259	4,783	3,415	1,777	2,933	1,119
\$40 to \$49.....	16,982	...	455	2,909	2,656	3,108	2,035	1,483	2,918	1,416
\$50 to \$59.....	13,626	184	622	2,505	1,191	2,400	1,692	1,229	2,162	1,644
\$60 to \$69.....	5,994	...	88	857	280	857	273	940	983	1,745
\$70 to \$99.....	8,891	181	427	771	717	971	492	301	1,616	3,419
\$100 or more.....	6,673	196	...	565	726	197	197	370	442	3,905
Median payment.....dollars..	31	19	16	27	31	37	38	...	43	70
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>										
Less than 30 percent.....	9,166	247	541	1,408	1,144	530	465	325	2,007	2,499
30 to 39 percent.....	10,228	232	582	1,358	1,305	694	779	620	1,528	3,133
40 to 49 percent.....	14,268	...	1,043	3,872	1,741	1,434	664	1,008	2,779	1,728
50 to 59 percent.....	14,571	25	453	2,883	1,848	2,328	1,964	1,051	2,064	1,957
60 to 69 percent.....	19,099	504	2,531	3,678	2,767	2,409	2,520	1,047	2,048	1,595
70 to 79 percent.....	14,244	...	2,080	4,401	2,077	2,374	825	1,039	835	614
80 to 89 percent.....	13,240	11	462	3,394	2,791	2,539	1,514	625	752	1,151
90 to 99 percent.....	11,519	109	2,033	4,862	2,046	569	321	918	424	238
100 percent or more.....	53,239	7,235	14,900	17,903	4,006	4,515	961	691	1,346	1,682
Median percent.....	79	100+	100+	92	75	75	65	...	53	50
TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	33,347	958	4,153	8,809	5,325	3,785	2,712	2,258	2,118	3,236
Less than \$25.....	7,636	579	2,724	3,315	419	385	47	...	168	...
\$25 to \$29.....	3,744	379	643	1,694	265	183	511	19	51	...
\$30 to \$39.....	7,677	...	757	2,672	2,206	914	149	535	234	211
\$40 to \$49.....	5,748	...	29	546	1,515	1,380	1,203	244	514	317
\$50 to \$59.....	3,513	...	...	330	495	851	360	358	510	611
\$60 to \$69.....	1,976	...	...	119	22	7	222	842	354	411
\$70 or more.....	3,051	...	...	133	403	65	220	260	287	1,686
Median payment.....dollars..	36	...	...	28	...	...	...	...	...	...

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

Table 16b.—PROPERTIES WITH FHA-INSURED 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 90 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 <sup>1</sup> per dwelling unit							
		Less than \$30	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	35,929	1,075	3,030	4,893	5,141	4,295	8,533	6,215	2,752
MONTHLY INTEREST AND PRINCIPAL PAYMENT									
Less than \$20.....	3,246	930	860	327	131	630	264	63	41
\$20 to \$29.....	11,225	15	1,802	3,190	2,896	1,579	565	943	237
\$30 to \$39.....	9,285	70	315	1,129	1,731	1,694	2,162	1,613	571
\$40 to \$49.....	9,816	40	53	147	375	289	5,252	2,625	1,036
\$50 or more.....	2,357	20	...	100	8	103	290	971	867
Median payment.....dollars..	35	...	...	...	...	...	41	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>									
Less than 40 percent.....	4,393	25	123	25	155	903	594	1,243	1,328
40 to 59 percent.....	14,413	...	675	2,092	2,872	1,874	2,397	3,532	973
60 to 79 percent.....	13,241	906	853	1,683	1,731	1,415	5,208	1,382	65
80 to 99 percent.....	2,644	...	1,032	869	375	103	...	60	204
100 percent or more.....	1,238	144	348	225	8	...	333	...	181
Median percent.....	59	...	...	...	...	...	63	...	...
TOTAL MONTHLY PAYMENTS FOR INTEREST, PRINCIPAL, AND OTHER ITEMS									
Less than \$30.....	4,025	946	1,477	973	412	...	114	63	41
\$30 to \$39.....	8,898	...	988	2,427	2,255	1,881	649	591	109
\$40 to \$49.....	6,656	...	511	1,092	1,453	1,094	825	1,293	389
\$50 to \$59.....	11,616	109	...	301	680	1,122	6,255	2,370	779
\$60 to \$69.....	2,576	...	53	...	332	...	393	921	679
\$70 or more.....	2,157	20	...	100	8	...	295	981	754
Median payment.....dollars..	46	...	...	...	...	...	53	...	...

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

# RENTAL PROPERTIES WITH 1 UNIT

**Table 16c.—PROPERTIES WITH VA-GUARANTEED 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 90 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 <sup>1</sup> per dwelling unit							
		Less than \$30	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	16,160	860	3,897	2,666	2,362	1,635	1,475	2,363	914
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>									
Less than \$30.....	4,991	860	2,995	448	437	123	...	133	...
\$30 to \$39.....	4,507	...	777	1,300	1,089	481	403	348	113
\$40 to \$49.....	4,462	...	117	803	506	924	578	1,335	201
\$50 or more.....	2,200	...	8	115	330	107	494	547	600
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>									
Less than 40 percent.....	313	...	...	16	...	...	...	144	153
40 to 59 percent.....	3,630	...	88	...	437	498	403	1,471	735
60 to 79 percent.....	5,017	...	518	1,537	1,089	593	826	412	25
80 to 99 percent.....	4,707	...	2,415	869	506	543	246	130	...
100 percent or more.....	2,493	860	876	224	329	...	...	204	...
<b>TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS</b>									
Properties with first mortgage payments which include other items.....	12,295	426	2,649	2,067	1,445	1,342	1,325	2,162	889
Less than \$30.....	1,763	...	1,747	16	...	...	...	...	...
\$30 to \$39.....	2,730	426	788	1,006	196	123	60	133	...
\$40 to \$49.....	2,920	...	...	936	619	554	413	313	88
\$50 to \$69.....	4,170	...	106	109	630	665	834	1,356	475
\$70 or more.....	712	...	8	...	...	...	18	360	326

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

**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 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 <sup>1</sup> 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.....	129,564	2,896	8,127	28,096	16,441	14,731	10,574	14,152	18,920	15,635
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>										
Less than \$20.....	19,852	1,805	4,161	8,209	2,169	1,367	1,129	287	650	76
\$20 to \$29.....	31,379	791	2,287	10,003	6,299	4,769	2,393	1,263	2,798	779
\$30 to \$39.....	27,677	256	1,245	6,005	4,370	3,525	2,919	3,362	4,442	1,554
\$40 to \$49.....	23,745	...	295	1,676	2,149	2,431	2,017	6,609	6,205	2,363
\$50 to \$59.....	10,658	44	39	1,209	768	1,770	1,417	1,285	2,049	2,078
\$60 to \$69.....	5,059	...	88	401	114	549	273	817	1,144	1,672
\$70 to \$79.....	6,190	...	12	376	480	196	317	268	1,039	3,504
\$80 to \$99.....	2,920	...	...	217	92	124	109	261	593	3,609
\$100 or more.....	5,004	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	34	...	19	25	29	33	34	41	41	65
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Less than 40 percent.....	17,866	174	220	1,602	1,427	1,379	1,719	1,033	4,274	6,040
40 to 49 percent.....	17,669	...	255	2,470	1,865	2,524	1,802	1,417	4,657	2,678
50 to 59 percent.....	17,692	25	175	2,450	2,100	2,221	1,950	2,462	4,305	2,006
60 to 69 percent.....	19,995	63	986	2,714	2,984	1,754	1,757	5,785	2,471	1,482
70 to 79 percent.....	12,614	...	1,267	3,320	2,191	1,771	1,126	1,321	967	654
80 to 99 percent.....	18,202	120	1,170	5,586	3,613	2,431	1,520	1,377	1,291	1,093
100 percent or more.....	25,523	2,515	4,053	9,956	2,261	2,650	698	754	955	1,682
Median percent.....	66	...	100+	85	69	67	59	64	51	47
<b>TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS</b>										
Properties with first mortgage payments which include other items.....	57,018	469	1,916	8,404	8,045	6,668	5,286	10,559	9,709	5,977
Less than \$25.....	4,612	181	926	2,497	360	385	47	103	115	...
\$25 to \$29.....	4,796	43	543	2,126	969	595	336	30	114	41
\$30 to \$39.....	12,535	245	289	2,459	3,613	2,019	1,991	932	777	211
\$40 to \$49.....	10,436	...	29	717	2,129	1,857	1,664	1,277	2,045	719
\$50 to \$59.....	14,197	...	109	292	721	1,277	536	6,406	3,679	1,178
\$60 to \$69.....	5,247	...	...	172	22	515	220	1,238	1,482	1,331
\$70 or more.....	5,195	...	20	141	231	20	...	573	1,497	2,497
Median payment.....dollars..	45	...	...	29	37	41	...	53	53	65

<sup>1</sup> 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 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 <sup>1</sup> 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.....	82,100	5,892	18,009	22,590	10,844	10,165	5,369	3,183	3,442	2,627
MONTHLY INTEREST AND PRINCIPAL PAYMENT										
Less than \$20.....	21,223	2,565	11,526	5,115	1,396	...	266	302	53	...
\$20 to \$29.....	20,041	1,765	3,266	7,864	2,998	2,326	453	204	398	771
\$30 to \$39.....	20,491	1,045	1,999	5,705	3,318	4,078	2,671	980	452	249
\$40 to \$49.....	7,515	...	200	1,403	1,457	1,558	1,231	704	673	230
\$50 to \$59.....	6,039	140	603	1,296	550	946	485	599	1,195	228
\$60 to \$69.....	1,281	...	...	464	166	330	...	123	...	198
\$70 to \$99.....	3,252	181	415	395	325	775	175	162	618	210
\$100 or more.....	2,258	196	...	348	634	152	88	109	53	681
Median payment.....dollars..	29	...	15	28	...	...	...	...	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>										
Less than 40 percent.....	6,234	305	928	1,287	1,063	...	428	506	648	1,073
40 to 59 percent.....	11,521	...	1,066	2,598	1,716	2,326	1,248	980	884	709
60 to 79 percent.....	18,992	622	3,083	3,416	2,909	4,078	2,470	1,014	1,239	163
80 to 99 percent.....	13,908	...	1,325	6,117	2,962	1,558	961	412	75	500
100 percent or more.....	31,447	4,965	11,606	9,171	2,194	2,202	263	270	595	181
Median percent.....	85	...	100+	93	...	...	...	...	...	...
TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	24,552	915	3,312	6,083	4,240	3,702	3,065	1,555	790	899
Less than \$25.....	5,698	579	2,523	2,451	91	...	...	...	53	...
\$25 to \$29.....	2,062	336	140	1,159	253	...	175	...	...	...
\$30 to \$39.....	6,770	...	649	1,989	2,026	1,346	162	312	181	109
\$40 to \$49.....	4,888	...	...	340	1,414	1,595	1,187	205	75	75
\$50 or more.....	5,134	...	...	144	456	761	1,541	1,038	481	715

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