

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,688	3,589	1,984	1,535	20	99
Total first mortgage outstanding debt.....(dollars)	12,821,600	12,578,600	7,881,700	4,625,600	71,300	243,000
Total annual mortgage payment.....(dollars)	1,599,138	1,583,956	915,315	659,449	9,192	15,177
Average first mortgage outstanding debt.....(dollars)	3,524	3,554	3,973	3,013	-	-
Average value of property.....(dollars)	5,355	5,365	5,529	5,157	-	-
Average annual estimated rental value.....(dollars)	540	540	563	511	-	-
Average annual mortgage payment.....(dollars)	440	448	461	430	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.6	11.6	14.3	-	-
Value of property.....	8.2	8.3	8.3	8.3	-	-
Estimated annual rental value.....	81.4	82.8	81.9	84.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,405	3,376	1,971	1,387	18	29
Average first mortgage outstanding debt.....(dollars)	3,522	3,536	3,978	2,911	-	-
Average value of property.....(dollars)	5,217	5,236	5,527	4,832	-	-
Average annual estimated rental value.....(dollars)	528	529	563	482	-	-
Average annual mortgage payment.....(dollars)	442	444	462	419	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.6	11.6	14.4	-	-
Value of property.....	8.5	8.5	8.4	8.7	-	-
Estimated annual rental value.....	83.7	83.9	82.1	86.8	-	-
Monthly mortgage payment—						
Under \$10.....	136	123	18	105	-	13
\$10 to \$14.....	195	189	36	151	2	6
\$15 to \$19.....	175	171	47	124	-	4
\$20 to \$24.....	266	265	123	140	2	1
\$25 to \$29.....	461	461	276	184	1	-
\$30 to \$39.....	1,003	999	708	282	9	4
\$40 to \$49.....	520	519	358	160	1	1
\$50 to \$59.....	338	338	226	111	1	-
\$60 to \$74.....	208	208	133	73	2	-
\$75 to \$99.....	70	70	34	36	-	-
\$100 and over.....	33	33	12	21	-	-
Average monthly mortgage payment.....(dollars)	36.80	37.01	38.50	34.91	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	233	163	13	148	2	70
Average first mortgage outstanding debt.....(dollars)	3,565	3,980	-	3,978	-	-
Average value of property.....(dollars)	7,863	8,063	-	8,207	-	-
Average annual estimated rental value.....(dollars)	717	776	-	783	-	-
Average annual mortgage payment.....(dollars)	409	519	-	530	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	13.2	-	13.3	-	-
Value of property.....	5.6	6.4	-	6.5	-	-
Estimated annual rental value.....	57.1	67.0	-	67.6	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF ST. LOUIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,823	2,593	251	623	449	174	124	188	942	465	230
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,736	2,525	245	608	439	169	122	180	924	445	211
Under \$500	11	10	2	2	1	1	-	-	4	2	1
\$500 to \$999	35	34	1	2	-	2	1	4	19	7	1
\$1,000 to \$1,499	66	63	9	6	5	1	-	4	28	16	3
\$1,500 to \$1,999	95	88	7	5	4	1	1	9	52	14	7
\$2,000 to \$2,499	149	139	11	20	15	5	1	8	72	27	10
\$2,500 to \$2,999	175	165	20	22	13	9	1	14	77	31	10
\$3,000 to \$3,999	680	616	78	104	78	26	12	36	255	131	44
\$4,000 to \$4,999	743	662	73	145	106	39	37	45	253	109	81
\$5,000 to \$5,999	571	526	32	243	166	77	29	40	99	83	45
\$6,000 to \$7,499	182	174	10	49	41	8	26	17	51	21	8
\$7,500 to \$9,999	40	40	2	6	6	-	11	3	13	5	-
\$10,000 to \$14,999	9	8	-	4	4	-	3	-	1	-	1
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,752	2,537	245	609	443	166	122	184	924	453	215
Under 4.0%	20	20	-	2	2	-	-	1	16	1	-
4.0%	199	196	9	32	26	6	4	19	103	29	3
4.1% to 4.4%	2	2	1	-	-	-	-	-	-	1	-
4.5%	685	446	27	177	124	53	50	40	81	71	189
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,281	1,264	97	327	241	86	53	75	481	231	17
5.1% to 5.4%	8	8	3	4	3	1	-	-	1	-	-
5.5%	122	122	17	28	21	7	9	12	34	22	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	473	467	90	39	26	13	5	36	201	96	6
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	2	2	-	-	-	-	-	-	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	3	3	1	-	-	-	1	-	1	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	-	-	-	-	-	-	-	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	6	6	-	-	-	-	-	1	4	1	-
Average interest rate (percent)	5.00	5.04	5.32	4.89	4.88	4.91	4.86	5.02	5.06	5.11	4.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,907	1,703	215	541	391	150	116	121	399	321	204
Real estate taxes included in payment	1,051	894	114	445	328	117	30	49	57	189	167
Monthly	1,010	848	106	434	318	116	30	44	51	183	162
Quarterly	3	2	1	-	-	-	-	-	-	-	1
Semiannual	11	11	1	1	1	-	-	1	3	2	-
Annual	4	4	1	1	1	-	-	-	2	-	-
Other	2	2	-	1	1	-	-	-	1	-	-
Not reporting frequency of payment	21	17	5	8	7	1	-	-	-	4	4
Real estate taxes not included in payment	851	814	101	96	63	33	85	72	331	129	37
Monthly	518	486	85	63	40	23	65	39	155	79	32
Quarterly	17	17	-	3	2	1	4	2	6	2	-
Semiannual	259	257	11	27	19	8	9	28	143	39	2
Annual	19	18	1	1	-	1	2	1	12	2	1
Other	15	14	2	1	1	-	2	1	6	2	1
Not reporting frequency of payment	23	22	3	1	1	-	3	1	9	5	1
Not reporting tax payment requirements	5	5	-	-	-	-	1	-	1	3	-
No principal payments required	758	748	30	61	44	17	8	49	473	127	10
Monthly	48	45	4	7	4	3	2	-	27	6	2
Quarterly	13	13	-	4	2	-	-	-	6	3	-
Semiannual	650	644	25	44	38	11	6	46	409	114	6
Annual	25	24	1	2	2	-	-	-	18	3	1
Other	5	5	-	1	1	-	-	-	2	-	-
Not reporting frequency of payment	17	16	-	3	2	1	-	1	11	1	1
Not reporting principal payment requirements	98	25	1	4	2	2	-	-	14	6	13
No regular payments required	120	117	5	17	12	5	-	18	66	11	8
Reporting debt and value	2,736	2,525	245	608	439	169	122	180	924	445	211
JUNIOR MORTGAGE											
First mortgage only	1,965	1,886	170	432	350	82	108	137	682	297	189
First and junior mortgage	124	116	11	4	3	1	2	13	65	21	8
With first mortgage, not reporting on junior mortgage	647	583	64	172	86	86	12	30	177	128	64
RELATION OF DEBT TO VALUE											
Value of property (dollars)	18,102,200	16,843,400	1,558,000	4,135,300	3,051,100	1,084,200	1,092,900	1,273,300	6,007,600	2,776,300	1,258,800
Average value	6,616	6,671	6,359	6,801	6,950	6,415	8,958	7,074	6,502	6,225	5,966
Debt on first and junior mortgages (dollars)	11,118,900	10,248,100	935,700	2,778,200	2,034,400	743,900	655,600	744,200	3,405,900	1,728,500	870,800
Percent of value of property	61.4	60.8	60.1	67.2	66.7	68.6	60.0	58.4	56.7	62.3	69.2
Average debt (dollars)	4,064	4,059	3,819	4,569	4,634	4,401	5,374	4,134	3,686	3,876	4,127
Debt on first mortgage (dollars)	10,982,100	10,120,300	924,100	2,772,600	2,029,900	742,700	654,400	730,600	3,338,200	1,705,400	861,800
Percent of value of property	60.7	60.1	59.3	67.0	66.5	68.5	59.9	57.4	55.5	61.4	68.5
Average debt (dollars)	4,014	4,008	3,772	4,560	4,624	4,395	5,364	4,059	3,607	3,824	4,084

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SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,232	1,517	859	654	4	715
Total first mortgage outstanding debt.....(dollars)	8,920,800	6,470,300	3,874,500	2,571,700	24,100	2,450,000
Total annual mortgage payment.....(dollars)	889,008	761,048	452,384	305,794	2,920	127,955
Average first mortgage outstanding debt.....(dollars)	3,997	4,265	4,510	3,932	-	3,427
Average value of property.....(dollars)	6,465	6,419	6,246	6,607	-	6,565
Average annual estimated rental value.....(dollars)	617	613	600	627	-	624
Average annual mortgage payment.....(dollars)	398	502	527	468	-	179
Percent which annual mortgage payment represents of—						
First mortgage debt	10.0	11.8	11.7	11.9	-	5.2
Value of property	6.2	7.8	8.4	7.1	-	2.7
Estimated annual rental value	64.6	81.8	87.8	74.6	-	28.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,339	1,294	849	442	3	45
Average first mortgage outstanding debt.....(dollars)	4,359	4,398	4,532	4,126	-	-
Average value of property.....(dollars)	6,322	6,348	6,249	6,511	-	-
Average annual estimated rental value.....(dollars)	604	606	600	612	-	-
Average annual mortgage payment.....(dollars)	509	517	529	495	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	11.8	11.7	12.0	-	-
Value of property	8.1	8.2	8.5	7.6	-	-
Estimated annual rental value	84.8	85.5	88.1	80.8	-	-
Monthly mortgage payment—						
Under \$10	13	2	-	2	-	11
\$10 to \$14	11	5	-	5	-	6
\$15 to \$19	11	5	1	4	-	6
\$20 to \$24	32	27	1	26	-	5
\$25 to \$29	74	67	29	38	-	7
\$30 to \$39	390	388	233	154	1	2
\$40 to \$49	485	481	373	107	1	4
\$50 to \$59	220	219	150	69	1	1
\$60 to \$74	72	69	46	23	-	3
\$75 to \$99	23	23	13	9	1	-
\$100 and over	8	8	3	5	-	-
Average monthly mortgage payment.....(dollars)	42.43	43.12	44.08	41.21	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	898	228	10	212	1	670
Average first mortgage outstanding debt.....(dollars)	3,454	3,497	-	3,527	-	3,489
Average value of property.....(dollars)	6,680	6,829	-	6,807	-	6,681
Average annual estimated rental value.....(dollars)	636	658	-	657	-	628
Average annual mortgage payment.....(dollars)	232	410	-	411	-	173
Percent which annual mortgage payment represents of—						
First mortgage debt	6.7	11.7	-	11.7	-	5.0
Value of property	3.5	6.0	-	6.0	-	2.6
Estimated annual rental value	36.5	62.3	-	62.6	-	27.5

Table 1d.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 1940

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OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	12,264	11,465	1,893	3,379	2,480	899	758	812	3,155	1,458	799
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	11,956	11,225	1,838	3,333	2,452	880	753	794	3,081	1,426	781
Under \$500	623	607	92	77	38	39	-	66	268	104	16
\$500 to \$999	545	516	122	58	38	20	1	39	226	70	29
\$1,000 to \$1,499	500	478	136	51	39	12	4	39	198	50	22
\$1,500 to \$1,999	586	510	132	77	56	21	6	34	211	50	26
\$2,000 to \$2,499	779	740	166	146	115	31	10	45	288	85	39
\$2,500 to \$2,999	963	895	203	259	217	42	16	45	273	99	68
\$3,000 to \$3,999	2,614	2,409	385	850	622	228	58	126	643	347	205
\$4,000 to \$4,999	2,403	2,220	296	928	617	311	121	141	440	294	183
\$5,000 to \$5,999	1,431	1,340	157	506	384	122	144	106	256	171	91
\$6,000 to \$7,499	820	781	81	219	184	35	156	78	157	90	39
\$7,500 to \$9,999	407	400	45	83	74	9	121	45	63	43	7
\$10,000 to \$14,999	277	271	21	63	54	9	96	28	43	20	6
\$15,000 to \$19,999	39	39	1	8	8	-	15	2	11	2	-
\$20,000 and over	19	19	1	8	7	1	5	-	4	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	11,955	11,247	1,855	3,339	2,456	883	742	802	3,068	1,441	708
Under 4.0%	86	86	4	15	13	2	3	3	52	9	-
4.0% to 4.4%	533	529	26	119	105	14	58	50	217	59	4
4.5% to 4.9%	8	8	1	5	4	1	-	-	-	2	-
5.0% to 5.4%	2,852	2,237	115	1,149	746	403	323	137	199	314	615
5.5% to 5.9%	3	3	-	1	1	-	2	-	-	-	-
6.0% to 6.4%	4,396	4,334	508	1,538	1,238	295	272	288	1,175	563	62
6.5% to 6.9%	26	26	7	7	6	1	4	1	2	5	-
7.0% to 7.4%	491	486	86	140	109	31	53	46	87	74	5
7.5% to 7.9%	1	1	1	-	-	-	-	-	-	-	-
8.0% and over	3,346	3,326	1,003	357	227	130	26	26	1,263	400	20
Average interest rate (percent)	5.17	5.20	5.66	4.92	4.92	4.93	4.77	5.23	5.34	5.17	4.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	9,791	9,110	1,734	3,068	2,285	833	711	644	1,781	1,172	681
Real estate taxes included in payment	4,527	4,156	590	2,148	1,608	540	192	251	336	639	471
Monthly	4,454	4,001	564	2,094	1,566	528	182	234	310	617	453
Quarterly	11	9	1	1	-	-	2	3	1	1	2
Semiannual	58	56	6	14	10	4	6	10	14	6	2
Annual	8	8	1	2	-	-	-	-	5	-	-
Other	8	8	2	2	2	-	-	1	2	1	-
Not reporting frequency of payment	88	74	16	35	27	8	2	3	4	14	14
Real estate taxes not included in payment	5,112	4,902	1,180	917	625	292	514	388	1,427	526	210
Monthly	4,010	3,816	1,073	726	474	252	339	283	992	403	194
Quarterly	128	127	2	19	16	3	60	16	26	4	1
Semiannual	752	748	37	133	103	30	95	73	318	88	4
Annual	97	95	2	13	10	3	7	8	52	12	2
Other	35	34	2	5	5	-	3	3	16	5	1
Not reporting frequency of payment	90	82	14	21	17	4	6	5	23	13	8
Not reporting tax payment requirements	52	52	14	3	2	1	5	5	18	7	-
No principal payments required	1,834	1,815	109	224	178	46	35	136	1,070	241	19
Monthly	180	174	80	24	17	7	7	16	82	15	6
Quarterly	44	44	1	9	6	3	3	5	22	4	-
Semiannual	1,459	1,450	71	169	139	30	24	105	872	209	9
Annual	95	94	6	14	10	4	1	4	62	7	1
Other	20	20	1	2	2	-	-	3	9	5	-
Not reporting frequency of payment	36	33	-	6	4	2	-	3	28	1	3
Not reporting principal payment requirements	189	97	28	13	7	6	2	-	41	13	92
No regular payments required	450	443	22	74	60	14	10	32	263	42	7
Reporting debt and value	11,947	11,217	1,836	3,332	2,452	880	753	794	3,076	1,426	730
JUNIOR MORTGAGE											
First mortgage only	7,704	7,258	938	2,317	2,013	304	666	499	1,909	929	446
First and junior mortgage	513	494	59	60	43	17	25	45	257	47	19
With first mortgage, not reporting on junior mort- gage	3,730	3,465	839	955	396	559	61	250	910	450	265
RELATION OF DEBT TO VALUE											
Value of property (dollars)	73,500,200	69,676,200	9,369,400	21,006,100	16,194,100	4,812,000	8,777,800	5,271,800	16,979,100	8,272,000	3,624,000
Average value	6,152	6,212	5,103	6,304	6,604	5,468	11,657	6,640	5,520	5,801	5,238
Debt on first and junior mortgages (dollars)	46,117,000	43,418,300	5,951,000	13,990,900	10,553,100	3,437,800	5,126,700	3,193,000	9,909,900	5,246,800	2,698,700
Percent of value of property	62.7	62.3	63.5	66.6	65.2	71.4	58.4	60.6	58.4	63.4	70.6
Average debt (dollars)	3,860	3,871	3,241	4,199	4,304	3,907	6,808	4,021	3,222	3,679	3,697
Debt on first mortgage (dollars)	45,602,000	42,921,800	5,900,400	13,915,500	10,494,400	3,421,100	5,092,100	3,143,100	9,671,500	5,199,200	2,680,200
Percent of value of property	62.0	61.6	63.0	66.2	64.8	71.1	58.0	59.6	57.0	62.9	70.1
Average debt (dollars)	3,817	3,826	3,214	4,176	4,280	3,888	6,762	3,959	3,144	3,646	3,672

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,572	8,853	4,256	4,554	48	1,719
Total first mortgage outstanding debt..... (dollars)	40,421,100	34,438,600	18,609,400	15,723,900	105,800	5,982,500
Total annual mortgage payment..... (dollars)	4,074,898	3,759,388	2,099,664	1,644,474	15,250	315,510
Average first mortgage outstanding debt..... (dollars)	3,823	3,890	4,373	3,453	-	3,480
Average value of property..... (dollars)	5,078	5,928	6,052	5,824	-	6,850
Average annual estimated rental value..... (dollars)	594	582	599	568	-	652
Average annual mortgage payment..... (dollars)	385	425	493	361	-	184
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.1	10.9	11.8	10.5	-	5.8
Value of property.....	6.3	7.2	8.2	6.2	-	2.7
Estimated annual rental value.....	54.9	72.9	82.4	63.6	-	28.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,142	7,972	4,196	3,743	33	170
Average first mortgage outstanding debt..... (dollars)	3,748	3,766	4,367	3,106	-	2,926
Average value of property..... (dollars)	5,475	5,474	6,000	4,904	-	5,512
Average annual estimated rental value..... (dollars)	542	543	595	486	-	516
Average annual mortgage payment..... (dollars)	433	437	493	376	-	215
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	11.6	11.3	12.1	-	7.3
Value of property.....	7.9	8.0	8.2	7.7	-	3.9
Estimated annual rental value.....	79.8	80.6	83.0	77.4	-	41.6
Monthly mortgage payment—						
Under \$10.....	383	386	16	314	6	47
\$10 to \$14.....	419	386	26	355	5	33
\$15 to \$19.....	433	395	64	328	3	38
\$20 to \$24.....	736	719	193	520	6	17
\$25 to \$29.....	1,066	1,053	514	534	5	13
\$30 to \$39.....	2,356	2,348	1,556	787	5	8
\$40 to \$49.....	1,341	1,334	967	366	1	7
\$50 to \$59.....	672	669	430	239	-	3
\$60 to \$74.....	380	377	237	140	-	3
\$75 to \$99.....	213	213	121	90	2	-
\$100 and over.....	143	142	72	70	-	1
Average monthly mortgage payment..... (dollars)	36.06	36.45	41.11	31.33	-	17.90
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,430	881	60	811	10	1,549
Average first mortgage outstanding debt..... (dollars)	4,076	5,016	-	5,054	-	3,541
Average value of property..... (dollars)	8,096	10,088	-	10,071	-	6,996
Average annual estimated rental value..... (dollars)	767	943	-	948	-	667
Average annual mortgage payment..... (dollars)	227	309	-	292	-	180
Percent which annual mortgage payment represents of—						
First mortgage debt.....	5.6	6.2	-	5.8	-	5.1
Value of property.....	2.8	3.1	-	2.9	-	2.6
Estimated annual rental value.....	29.6	32.8	-	30.8	-	27.0

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,587	2,337	727	325	280	45	165	93	784	243	250
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,420	2,200	698	302	265	37	160	88	729	223	220
Under \$500.....	680	641	54	99	90	9	-	36	359	93	39
\$500 to \$999.....	295	276	85	46	40	6	1	16	110	18	20
\$1,000 to \$1,499.....	184	167	65	26	22	4	2	5	60	9	17
\$1,500 to \$1,999.....	181	168	77	19	14	5	8	2	51	11	13
\$2,000 to \$2,499.....	156	144	64	20	16	4	7	3	41	9	12
\$2,500 to \$2,999.....	163	143	67	18	17	1	11	6	28	13	20
\$3,000 to \$3,999.....	398	352	154	35	30	5	74	13	46	30	46
\$4,000 to \$4,999.....	226	194	87	19	18	1	32	5	20	31	32
\$5,000 to \$5,999.....	76	64	28	8	7	1	14	-	10	4	12
\$6,000 to \$7,499.....	50	41	12	11	10	1	9	2	3	4	9
\$7,500 to \$9,999.....	8	8	4	-	-	-	2	-	1	1	-
\$10,000 to \$14,999.....	2	2	1	1	1	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,424	2,204	720	315	272	43	162	91	697	219	220
Under 4.0%.....	23	23	1	3	3	-	-	-	12	7	-
4.0%.....	54	52	6	5	4	1	4	2	24	11	2
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-
4.5%.....	261	91	16	32	27	5	20	6	3	14	190
4.6% to 4.9%.....	2	2	-	2	2	-	-	-	-	-	-
5.0%.....	359	349	86	60	53	7	41	18	72	72	10
5.1% to 5.4%.....	18	17	7	5	5	-	5	-	-	-	1
5.5%.....	169	157	70	14	13	1	45	9	7	12	2
5.6% to 5.9%.....	1	1	-	-	-	-	1	-	-	-	-
6.0%.....	1,094	1,086	439	98	83	15	44	44	390	71	8
6.1% to 6.4%.....	2	2	1	1	1	-	-	-	-	-	-
6.5%.....	30	29	21	1	1	-	1	-	4	2	1
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	104	102	35	15	14	1	-	2	45	5	2
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	3	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	293	289	34	79	66	13	1	10	140	25	4
Average interest rate..... (percent).....	5.93	6.05	5.94	6.26	6.23	-	5.36	-	6.37	5.71	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,340	2,121	717	304	263	41	164	91	614	231	219
Real estate taxes included in payment.....	1,076	940	496	103	89	14	125	36	77	103	136
Monthly.....	1,049	914	488	100	86	14	123	35	65	103	135
Quarterly.....	2	1	-	-	-	-	-	-	1	-	1
Semiannual.....	3	3	-	1	1	-	-	-	2	-	-
Annual.....	11	11	1	1	1	-	1	1	7	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	11	11	7	1	1	-	1	-	2	-	-
Real estate taxes not included in payment.....	1,241	1,160	219	197	172	25	39	54	525	126	81
Monthly.....	1,074	999	216	180	159	21	38	50	407	108	75
Quarterly.....	12	12	-	2	2	-	-	-	10	-	-
Semiannual.....	51	50	-	4	3	1	-	-	45	1	1
Annual.....	78	76	1	10	7	3	-	1	51	13	2
Other.....	9	9	-	-	-	-	-	2	5	2	-
Not reporting frequency of payment.....	17	14	2	1	1	-	1	1	7	2	3
Not reporting tax payment requirements.....	23	21	2	4	2	2	-	1	12	2	2
No principal payments required.....	78	74	7	10	6	4	-	1	53	3	4
Monthly.....	32	30	6	6	3	3	-	1	16	1	2
Quarterly.....	1	1	-	-	-	-	-	-	1	-	-
Semiannual.....	12	12	-	1	1	-	-	-	11	-	-
Annual.....	24	24	-	3	2	1	-	-	19	2	-
Other.....	4	3	-	-	-	-	-	-	3	-	1
Not reporting frequency of payment.....	5	4	1	-	-	-	-	-	3	-	1
Not reporting principal payment requirements.....	53	27	2	3	3	-	1	-	18	3	26
No regular payments required.....	116	115	1	8	8	-	-	1	99	6	1
Reporting debt and value.....	2,420	2,200	698	302	265	37	160	88	729	223	220
JUNIOR MORTGAGE											
First mortgage only.....	364	330	88	41	32	9	14	16	146	25	34
First and junior mortgage.....	18	14	6	2	2	-	-	1	5	-	4
With first mortgage, not reporting on junior mort- gage.....	2,038	1,856	604	259	231	28	146	71	578	198	182
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	8,575,600	7,651,600	3,182,100	993,200	872,000	121,200	915,700	218,900	1,609,500	732,200	924,000
Average value..... (dollars).....	3,544	3,478	4,559	3,289	3,291	-	5,723	-	2,208	3,283	4,200
Debt on first and junior mortgages..... (dollars).....	4,704,000	4,151,000	1,738,500	518,400	457,100	61,300	601,600	128,100	763,900	400,600	552,900
Percent of value of property.....	54.9	54.3	54.6	52.2	52.4	-	65.7	-	47.5	54.7	59.8
Average debt..... (dollars).....	1,944	1,887	2,491	1,717	1,725	-	3,760	-	1,048	1,796	2,513
Debt on first mortgage..... (dollars).....	4,696,400	4,146,000	1,736,600	518,100	456,800	61,300	601,600	127,300	761,800	400,600	550,400
Percent of value of property.....	54.8	54.2	52.2	52.2	52.4	-	65.7	-	47.3	54.7	59.6
Average debt..... (dollars).....	1,941	1,885	2,488	1,716	1,724	-	3,760	-	1,045	1,796	2,502

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,018	1,957	885	1,059	13	61
Total first mortgage outstanding debt.....(dollars).....	3,927,400	3,847,400	2,590,000	1,248,000	9,400	80,000
Total annual mortgage payment.....(dollars).....	704,538	698,645	399,980	296,143	2,522	5,893
Average first mortgage outstanding debt.....(dollars).....	1,946	1,966	2,927	1,178	-	-
Average value of property.....(dollars).....	3,551	3,570	4,869	2,511	-	-
Average annual estimated rental value.....(dollars).....	392	393	518	291	-	-
Average annual mortgage payment.....(dollars).....	349	357	452	280	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.9	18.2	15.4	23.7	-	-
Value of property.....	9.8	10.0	9.3	11.1	-	-
Estimated annual rental value.....	89.1	90.8	87.2	96.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,864	1,837	873	953	11	27
Average first mortgage outstanding debt.....(dollars).....	2,027	2,038	2,956	1,213	-	-
Average value of property.....(dollars).....	3,653	3,666	4,908	2,557	-	-
Average annual estimated rental value.....(dollars).....	402	403	522	296	-	-
Average annual mortgage payment.....(dollars).....	365	369	455	291	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.0	18.1	15.4	24.0	-	-
Value of property.....	10.0	10.1	9.3	11.4	-	-
Estimated annual rental value.....	90.8	91.6	87.2	98.5	-	-
Monthly mortgage payment—						
Under \$10.....	106	90	8	81	1	16
\$10 to \$14.....	244	241	46	190	5	3
\$15 to \$19.....	209	205	48	156	1	4
\$20 to \$24.....	184	181	57	124	-	3
\$25 to \$29.....	207	207	89	115	3	-
\$30 to \$39.....	392	391	248	142	1	1
\$40 to \$49.....	246	246	192	54	-	-
\$50 to \$59.....	163	163	103	60	-	-
\$60 to \$74.....	77	77	61	16	-	-
\$75 to \$99.....	23	23	14	9	-	-
\$100 and over.....	13	13	7	6	-	-
Average monthly mortgage payment.....(dollars).....	30.41	30.73	37.95	24.29	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	154	120	12	106	2	34
Average first mortgage outstanding debt.....(dollars).....	971	868	-	871	-	-
Average value of property.....(dollars).....	2,307	2,093	-	2,103	-	-
Average annual estimated rental value.....(dollars).....	270	246	-	246	-	-
Average annual mortgage payment.....(dollars).....	157	176	-	174	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.2	20.3	-	19.9	-	-
Value of property.....	6.9	8.4	-	8.3	-	-
Estimated annual rental value.....	58.2	71.7	-	70.5	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,400	3,089	1,183	293	148	145	240	214	592	567	311
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	3,196	2,919	1,133	280	138	142	235	203	544	524	277
Under \$500	511	492	68	25	20	5	6	61	231	101	19
\$500 to \$999	241	221	87	16	9	7	2	11	75	30	20
\$1,000 to \$1,499	236	221	123	12	3	9	2	9	59	16	15
\$1,500 to \$1,999	198	185	102	13	7	6	2	8	38	22	13
\$2,000 to \$2,499	274	251	143	23	11	12	9	11	34	31	23
\$2,500 to \$2,999	264	237	109	30	15	15	12	16	28	42	27
\$3,000 to \$3,999	640	568	230	74	34	40	68	40	42	124	72
\$4,000 to \$4,999	445	399	147	48	22	26	54	25	18	97	46
\$5,000 to \$5,999	229	205	79	19	12	7	36	11	12	48	24
\$6,000 to \$7,499	108	98	43	13	3	10	24	6	4	8	10
\$7,500 to \$9,999	36	30	9	3	—	7	3	5	—	1	6
\$10,000 to \$14,999	12	10	2	3	2	1	3	—	2	—	2
\$15,000 to \$19,999	1	1	1	—	—	—	—	—	—	—	—
\$20,000 and over	1	1	—	1	—	1	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,192	2,927	1,152	285	146	139	237	205	521	527	265
Under 4.0%	23	23	1	—	—	—	—	3	15	4	—
4.0%	99	98	9	7	4	3	11	8	41	22	1
4.1% to 4.4%	6	5	1	1	1	—	3	—	1	—	—
4.5%	737	518	86	76	48	28	111	50	23	172	219
4.6% to 4.9%	—	—	—	—	—	—	—	—	—	—	—
5.0%	887	855	334	95	46	49	82	56	127	161	32
5.1% to 5.4%	12	11	4	2	1	1	2	1	—	2	1
5.5%	201	196	95	36	9	27	14	16	10	25	5
5.6% to 5.9%	2	2	2	—	—	—	—	—	—	—	—
6.0%	897	893	451	54	27	27	14	45	205	114	4
6.1% to 6.4%	1	1	1	—	—	—	—	—	—	—	—
6.5%	20	20	14	1	—	1	—	1	2	2	—
6.6% to 6.9%	19	19	18	—	—	—	—	—	1	—	—
7.0%	153	150	100	3	2	1	—	4	34	9	3
7.1% to 7.4%	8	8	6	—	—	—	—	—	1	—	—
7.5%	2	2	1	—	—	—	—	—	1	—	—
7.6% to 7.9%	—	—	—	—	—	—	—	—	—	—	—
8.0% and over	125	125	19	10	8	2	—	21	60	15	—
Average interest rate (percent)	5.44	5.52	5.69	5.24	5.23	5.25	4.80	5.66	5.89	5.19	4.63
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,147	2,868	1,159	273	132	141	230	208	454	544	279
Real estate taxes included in payment	1,566	1,381	595	126	64	62	132	98	79	351	185
Monthly	1,503	1,328	575	123	62	61	126	94	68	342	175
Quarterly	2	—	—	—	—	—	—	—	—	—	—
Semiannual	11	9	—	2	2	—	2	1	3	1	2
Annual	5	5	—	—	—	—	—	—	—	—	—
Other	2	2	—	—	—	—	—	—	2	—	—
Not reporting frequency of payment	43	35	20	1	—	1	3	3	1	7	8
Real estate taxes not included in payment	1,547	1,458	560	146	67	79	97	104	366	185	89
Monthly	1,368	1,291	542	121	52	69	73	93	289	173	77
Quarterly	12	11	1	2	2	—	2	2	3	1	1
Semiannual	84	81	3	13	10	3	19	8	35	3	3
Annual	38	38	4	4	2	2	3	—	23	4	—
Other	11	11	1	1	1	—	—	—	8	1	—
Not reporting frequency of payment	34	26	9	5	—	5	—	1	8	3	8
Not reporting tax payment requirements	34	29	4	1	1	—	1	6	9	8	5
No principal payments required	90	88	11	10	7	3	4	5	54	4	2
Monthly	30	28	9	3	3	—	1	3	10	2	2
Quarterly	1	1	—	—	—	—	—	—	1	—	—
Semiannual	32	32	1	6	3	3	3	2	20	—	—
Annual	17	17	1	1	1	—	—	—	14	1	—
Other	7	7	—	—	—	—	—	—	6	1	—
Not reporting frequency of payment	3	3	—	—	—	—	—	—	3	—	—
Not reporting principal payment requirements	69	39	10	3	2	1	3	1	14	8	30
No regular payments required	94	94	3	7	7	—	3	—	70	11	—
Reporting debt and value	3,193	2,916	1,130	280	138	142	235	203	544	524	277
JUNIOR MORTGAGE											
First mortgage only	689	645	237	74	43	31	68	35	116	115	44
First and junior mortgage	47	37	23	6	4	2	—	1	4	3	10
With first mortgage, not reporting on junior mort- gage	2,457	2,234	870	200	91	109	167	167	424	406	223
RELATION OF DEBT TO VALUE											
Value of property (dollars)	14,171,800	12,861,300	5,419,100	1,423,200	632,900	790,300	1,698,700	856,000	1,309,200	2,155,100	1,310,500
Average value (dollars)	4,438	4,411	4,796	5,083	4,586	5,565	7,229	4,217	2,407	4,113	4,731
Debt on first and junior mortgages (dollars)	8,597,000	7,714,600	3,142,700	945,300	409,400	535,900	997,100	492,500	684,800	1,452,200	882,400
Percent of value of property	60.7	60.0	58.0	66.4	64.7	67.8	58.7	57.5	52.3	67.4	67.3
Average debt (dollars)	2,692	2,646	2,781	3,375	2,967	3,774	4,243	2,426	1,259	2,771	3,186
Debt on first mortgage (dollars)	8,564,400	7,692,100	3,132,100	935,200	403,800	531,900	997,100	492,300	683,600	1,451,800	872,300
Percent of value of property	60.4	59.8	57.8	65.7	63.7	67.3	58.7	57.5	52.2	67.4	66.6
Average debt (dollars)	2,682	2,638	2,772	3,340	2,922	3,746	4,243	2,425	1,257	2,771	3,149

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,803	2,728	1,388	1,322	18	75
Total first mortgage outstanding debt..... (dollars)	7,814,100	7,670,600	4,375,100	3,271,900	23,600	143,500
Total annual mortgage payment..... (dollars)	1,100,243	1,091,000	587,038	499,510	4,452	9,243
Average first mortgage outstanding debt..... (dollars)	2,788	2,812	3,152	2,475	-	-
Average value of property..... (dollars)	4,563	4,581	4,742	4,442	-	-
Average annual estimated rental value..... (dollars)	486	489	499	482	-	-
Average annual mortgage payment..... (dollars)	393	400	423	378	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.2	13.4	15.3	-	-
Value of property.....	8.6	8.7	8.9	8.5	-	-
Estimated annual rental value.....	80.8	81.8	84.8	78.4	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,645	2,617	1,373	1,227	17	28
Average first mortgage outstanding debt..... (dollars)	2,767	2,775	3,164	2,361	-	-
Average value of property..... (dollars)	4,463	4,472	4,734	4,214	-	-
Average annual estimated rental value..... (dollars)	478	479	499	461	-	-
Average annual mortgage payment..... (dollars)	397	399	425	373	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.3	14.4	13.4	15.8	-	-
Value of property.....	8.9	8.9	9.0	8.9	-	-
Estimated annual rental value.....	83.0	83.3	85.1	80.9	-	-
Monthly mortgage payment—						
Under \$10.....	224	213	35	175	3	11
\$10 to \$14.....	216	212	69	142	1	4
\$15 to \$19.....	185	179	74	100	5	6
\$20 to \$24.....	248	246	120	124	2	2
\$25 to \$29.....	312	311	174	135	2	1
\$30 to \$39.....	655	652	395	254	3	3
\$40 to \$49.....	422	422	279	142	1	-
\$50 to \$59.....	231	230	142	88	-	1
\$60 to \$74.....	90	90	55	35	-	-
\$75 to \$99.....	43	43	23	20	-	-
\$100 and over.....	19	19	7	12	-	-
Average monthly mortgage payment..... (dollars)	33.08	33.28	35.40	31.09	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	158	111	15	95	1	47
Average first mortgage outstanding debt..... (dollars)	3,143	3,674	-	-	-	-
Average value of property..... (dollars)	6,244	7,144	-	-	-	-
Average annual estimated rental value..... (dollars)	612	716	-	-	-	-
Average annual mortgage payment..... (dollars)	318	414	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.1	11.3	-	-	-	-
Value of property.....	5.1	5.8	-	-	-	-
Estimated annual rental value.....	52.0	57.8	-	-	-	-

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1 447	1,314	440	164	64	100	164	127	166	253	133
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,397	1,275	428	162	63	99	161	123	155	246	122
Under \$500	175	165	21	11	8	3	2	32	48	51	10
\$500 to \$999	72	64	16	7	4	3	—	12	17	12	8
\$1,000 to \$1,499	74	70	31	5	1	4	1	9	13	11	4
\$1,500 to \$1,999	58	51	19	5	3	2	—	4	17	6	7
\$2,000 to \$2,499	91	82	40	9	3	6	5	8	12	8	9
\$2,500 to \$2,999	98	91	37	15	6	9	6	5	13	15	7
\$3,000 to \$3,999	330	291	108	44	12	32	48	21	18	52	39
\$4,000 to \$4,999	253	245	84	36	15	21	47	18	9	51	18
\$5,000 to \$5,999	136	125	40	13	8	5	28	7	5	32	11
\$6,000 to \$7,499	67	60	24	10	2	8	15	3	3	5	7
\$7,500 to \$9,999	25	23	6	4	—	4	6	4	—	3	2
\$10,000 to \$14,999	6	6	1	2	1	1	3	—	—	—	—
\$15,000 to \$19,999	1	1	1	—	—	—	—	—	—	—	—
\$20,000 and over	1	1	—	1	—	1	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,396	1,277	435	159	62	97	161	124	154	244	119
Under 4.0%	—	9	—	—	—	—	—	1	7	1	—
4.0% to 4.4%	43	43	3	3	—	3	9	4	14	10	—
4.5% to 4.9%	2	2	—	—	—	—	2	—	—	—	—
5.0% to 5.4%	384	275	36	39	17	22	70	31	8	91	109
5.5% to 5.9%	—	—	—	—	—	—	—	—	—	—	—
6.0% to 6.4%	468	462	209	63	27	36	61	33	51	51	6
6.5% to 6.9%	3	3	1	—	—	—	1	—	—	1	—
7.0% to 7.4%	124	122	57	28	6	22	12	9	4	12	2
7.5% to 7.9%	1	1	1	—	—	—	—	—	—	—	—
8.0% and over	337	335	119	24	11	13	6	43	65	78	2
Average interest rate (percent)	5.14	5.20	5.37	5.16	—	—	4.79	5.23	5.28	5.11	4.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,394	1,269	433	163	63	100	159	122	147	245	125
Real estate taxes included in payment	532	467	103	60	30	30	99	48	27	130	65
Monthly	512	452	101	59	30	29	96	44	26	126	60
Quarterly	—	—	—	—	—	—	—	—	—	—	—
Semiannual	1	1	—	—	—	—	—	1	—	—	—
Annual	—	—	—	—	—	—	—	—	—	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	19	14	2	1	—	1	3	3	1	4	5
Real estate taxes not included in payment	851	791	329	103	33	70	60	71	116	112	60
Monthly	787	734	323	93	31	62	50	63	98	107	53
Quarterly	3	2	—	—	—	—	—	—	—	—	—
Semiannual	33	31	1	3	1	2	8	2	10	3	2
Annual	6	6	1	1	—	1	—	—	—	—	—
Other	4	4	1	1	1	—	2	—	2	1	—
Not reporting frequency of payment	18	14	3	5	—	5	—	—	5	1	4
Not reporting tax payment requirements	11	11	1	—	—	—	—	3	4	3	—
No principal payments required	21	21	2	1	1	—	3	3	9	3	—
Monthly	7	7	2	1	1	—	1	2	1	—	—
Quarterly	1	1	—	—	—	—	—	—	1	—	—
Semiannual	10	10	—	—	—	—	2	1	4	3	—
Annual	1	1	—	—	—	—	—	—	1	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	2	2	—	—	—	—	—	—	2	—	—
Not reporting principal payment requirements	18	10	4	—	—	—	2	1	2	1	8
No regular payments required	14	14	1	—	—	—	—	1	8	4	—
Reporting debt and value	1,396	1,274	427	162	63	99	161	123	155	246	122
JUNIOR MORTGAGE											
First mortgage only	247	222	78	29	11	18	37	21	25	32	25
First and junior mortgage	27	18	11	4	2	2	—	1	—	2	9
With first mortgage, not reporting on junior mort- gage	1,122	1,034	338	129	50	79	124	101	130	212	88
RELATION OF DEBT TO VALUE											
Value of property (dollars)	7,260,600	6,668,200	2,479,400	893,200	301,800	591,400	1,199,000	547,600	471,700	1,077,300	592,400
Average value (dollars)	5,201	5,234	5,807	5,514	—	—	7,447	4,452	3,043	4,379	4,856
Debt on first and junior mortgages (dollars)	4,467,900	4,071,400	1,429,000	633,900	204,200	429,700	722,300	303,900	264,700	717,600	396,500
Percent of value of property	61.5	61.1	57.6	71.0	—	—	60.2	55.5	56.1	66.6	65.9
Average debt (dollars)	3,201	3,196	3,347	3,913	—	—	4,486	2,471	1,708	2,917	3,250
Debt on first mortgage (dollars)	4,443,100	4,056,300	1,419,500	628,800	203,100	425,700	722,300	303,700	264,700	717,300	386,800
Percent of value of property	61.2	60.8	57.2	70.4	—	—	60.2	55.5	56.1	66.6	65.3
Average debt (dollars)	3,183	3,184	3,324	3,881	—	—	4,486	2,469	1,708	2,916	3,170

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	1,281	1,263	484	773	6	18
Total first mortgage outstanding debt (dollars)	4,142,500	4,085,400	1,781,000	2,300,800	3,600	57,100
Total annual mortgage payment (dollars)	528,313	524,257	228,890	294,251	1,116	4,056
Average first mortgage outstanding debt (dollars)	3,284	3,235	3,680	2,976	-	-
Average value of property (dollars)	5,255	5,240	5,348	5,204	-	-
Average annual estimated rental value (dollars)	576	576	592	568	-	-
Average annual mortgage payment (dollars)	412	415	473	381	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	12.8	12.9	12.8	-	-
Value of property	7.8	7.9	8.8	7.3	-	-
Estimated annual rental value	71.5	72.1	79.8	67.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,235	1,228	483	739	6	7
Average first mortgage outstanding debt (dollars)	3,182	3,176	3,673	2,873	-	-
Average value of property (dollars)	5,145	5,132	5,318	5,043	-	-
Average annual estimated rental value (dollars)	569	567	590	556	-	-
Average annual mortgage payment (dollars)	415	416	472	380	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.1	12.9	13.2	-	-
Value of property	8.1	8.1	8.9	7.5	-	-
Estimated annual rental value	73.0	73.2	80.0	68.4	-	-
Monthly mortgage payment—						
Under \$10	93	93	4	87	2	-
\$10 to \$14	74	73	13	60	-	1
\$15 to \$19	66	65	17	45	3	1
\$20 to \$24	88	88	20	68	-	-
\$25 to \$29	124	123	47	76	-	1
\$30 to \$39	322	319	142	177	-	8
\$40 to \$49	232	232	129	102	1	-
\$50 to \$59	152	151	79	72	-	1
\$60 to \$74	49	49	23	26	-	-
\$75 to \$99	22	22	5	17	-	-
\$100 and over	13	13	4	9	-	-
Average monthly mortgage payment (dollars)	34.60	34.63	39.36	31.69	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	46	35	1	34	-	11
Average first mortgage outstanding debt (dollars)	-	-	-	-	-	-
Average value of property (dollars)	-	-	-	-	-	-
Average annual estimated rental value (dollars)	-	-	-	-	-	-
Average annual mortgage payment (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	-	-	-	-	-	-
Value of property	-	-	-	-	-	-
Estimated annual rental value	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	841	753	54	373	361	12	-	22	212	92	88
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	705	654	42	330	320	10	-	19	187	76	51
Under \$500.....	82	79	2	19	19	-	-	7	46	5	3
\$500 to \$999.....	73	66	6	22	21	1	-	4	25	9	7
\$1,000 to \$1,499.....	43	42	7	12	12	-	-	1	20	2	1
\$1,500 to \$1,999.....	50	46	8	14	13	1	-	-	15	8	4
\$2,000 to \$2,499.....	68	61	5	28	27	1	-	3	17	8	7
\$2,500 to \$2,999.....	50	58	2	38	35	3	-	-	12	5	2
\$3,000 to \$3,999.....	110	102	6	56	55	1	-	2	24	14	8
\$4,000 to \$4,999.....	105	95	5	68	67	1	-	-	8	14	10
\$5,000 to \$5,999.....	62	56	-	43	42	1	-	-	8	5	6
\$6,000 to \$7,499.....	39	37	1	23	23	-	-	1	7	5	2
\$7,500 to \$9,999.....	10	9	-	5	4	1	-	-	3	1	1
\$10,000 to \$14,999.....	2	2	-	2	2	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	780	712	52	359	348	11	-	18	196	87	68
Under 4.0%.....	3	3	-	1	1	-	-	-	1	1	-
4.0%.....	14	14	-	5	4	1	-	-	7	2	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	125	69	2	52	52	-	-	1	1	13	56
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	224	215	11	153	152	1	-	5	22	25	8
5.1% to 5.4%.....	12	12	-	10	10	-	-	-	-	2	-
5.5%.....	55	54	5	24	24	-	-	-	-	25	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	224	222	10	77	71	6	-	9	113	13	2
6.1% to 6.4%.....	1	1	1	1	1	-	-	-	1	-	-
6.5%.....	5	5	-	1	1	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	55	55	7	18	15	3	-	2	26	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	62	61	13	18	18	-	-	1	25	4	1
Average interest rate..... (percent)	5.64	5.78	-	5.43	5.41	-	-	-	6.23	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	759	688	53	350	348	12	-	20	168	87	71
Real estate taxes included in payment.....	335	301	16	219	214	5	-	5	10	51	34
Monthly.....	311	279	14	200	195	5	-	5	10	50	32
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	1	1	-	-	-	-	-	-	-	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	1	1	-	1	1	-	-	-	-	-	-
Not reporting frequency of payment.....	22	20	2	18	18	-	-	-	-	-	2
Real estate taxes not included in payment.....	410	375	36	137	130	7	-	15	153	34	35
Monthly.....	369	336	34	130	124	6	-	15	127	30	33
Quarterly.....	4	4	-	1	1	-	-	-	2	1	-
Semiannual.....	6	5	-	1	1	-	-	-	5	1	-
Annual.....	17	17	-	3	2	1	-	-	12	2	-
Other.....	3	3	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	11	9	2	3	3	-	-	-	4	-	2
Not reporting tax payment requirements.....	14	12	1	4	4	-	-	-	5	2	2
No principal payments required.....	20	20	-	6	6	-	-	-	13	1	-
Monthly.....	9	9	-	4	4	-	-	-	4	1	-
Quarterly.....	4	4	-	-	-	-	-	-	4	-	-
Semiannual.....	5	5	-	1	1	-	-	-	4	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	1	1	-	-	-	-	-	-
Not reporting principal payment requirements.....	33	16	-	4	4	-	-	1	11	-	17
No regular payments required.....	29	29	1	3	3	-	-	1	20	4	-
Reporting debt and value.....	697	646	42	327	317	10	-	19	182	76	51
JUNIOR MORTGAGE											
First mortgage only.....	94	86	4	60	60	-	-	1	20	8	6
First and junior mortgage.....	12	9	1	4	4	-	-	1	3	-	3
With first mortgage, not reporting on junior mort- gage.....	591	549	37	263	253	10	-	17	159	73	42
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	3,414,700	3,146,000	179,500	1,882,000	1,810,300	71,700	-	58,200	663,600	362,700	268,700
Average value..... (dollars).....	4,899	4,870	-	5,755	5,711	-	-	-	3,846	-	-
Debt on first and junior mortgages..... (dollars).....	2,003,700	1,844,800	91,000	1,136,900	1,102,500	34,400	-	27,600	363,000	226,300	158,900
Percent of value of property.....	58.7	58.6	-	60.4	60.9	-	-	-	54.7	-	-
Average debt..... (dollars).....	2,875	2,856	-	3,477	3,478	-	-	-	1,995	-	-
Debt on first mortgage..... (dollars).....	1,998,000	1,838,500	90,000	1,133,400	1,099,000	34,400	-	27,200	361,600	226,300	157,500
Percent of value of property.....	58.5	58.4	-	60.2	60.7	-	-	-	54.5	-	-
Average debt..... (dollars).....	2,864	2,846	-	3,466	3,467	-	-	-	1,927	-	-

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	526	512	213	290	9	14
Total first mortgage outstanding debt..... (dollars)	1,548,900	1,509,100	872,300	609,800	27,000	34,800
Total annual mortgage payment..... (dollars)	288,259	286,187	116,176	115,967	4,044	2,072
Average first mortgage outstanding debt..... (dollars)	2,935	2,947	4,095	2,103	-	-
Average value of property..... (dollars)	5,023	5,082	6,361	4,058	-	-
Average annual estimated rental value..... (dollars)	573	573	718	465	-	-
Average annual mortgage payment..... (dollars)	458	461	545	400	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	15.7	13.3	19.0	-	-
Value of property.....	9.0	9.2	8.6	9.9	-	-
Estimated annual rental value.....	79.1	80.5	75.9	86.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	507	501	212	280	9	6
Average first mortgage outstanding debt..... (dollars)	2,977	2,987	4,100	2,145	-	-
Average value of property..... (dollars)	5,064	5,079	6,363	4,110	-	-
Average annual estimated rental value..... (dollars)	577	578	718	471	-	-
Average annual mortgage payment..... (dollars)	460	464	547	401	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	15.5	13.3	18.7	-	-
Value of property.....	9.1	9.1	8.6	9.8	-	-
Estimated annual rental value.....	79.6	80.3	76.2	85.2	-	-
Monthly mortgage payment—						
Under \$10.....	13	9	-	9	-	4
\$10 to \$14.....	21	20	-	19	1	1
\$15 to \$19.....	32	31	3	28	-	1
\$20 to \$24.....	34	34	7	25	2	-
\$25 to \$29.....	59	59	19	40	-	-
\$30 to \$39.....	116	116	47	66	3	-
\$40 to \$49.....	117	117	66	51	-	-
\$50 to \$59.....	72	72	46	24	2	-
\$60 to \$74.....	22	22	14	7	1	-
\$75 to \$99.....	14	14	8	6	-	-
\$100 and over.....	7	7	2	5	-	-
Average monthly mortgage payment..... (dollars)	38.30	38.65	45.59	33.43	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	19	11	1	10	-	8
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,944	1,818	500	908	259	649	2	8	817	83	126
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,785	1,682	463	841	232	609	2	8	294	74	103
Under \$500	306	303	32	116	23	93	-	3	144	8	3
\$500 to \$999	247	243	54	124	29	95	-	-	54	11	4
\$1,000 to \$1,499	207	196	70	83	19	64	1	2	38	7	11
\$1,500 to \$1,999	164	175	75	75	23	52	-	1	17	7	9
\$2,000 to \$2,499	233	221	77	117	39	78	-	-	20	7	12
\$2,500 to \$2,999	146	128	54	63	18	45	-	-	6	5	18
\$3,000 to \$3,999	206	189	58	105	23	82	1	-	11	14	17
\$4,000 to \$4,999	149	134	27	88	40	48	-	2	7	10	15
\$5,000 to \$5,999	53	44	12	30	7	23	-	1	1	1	9
\$6,000 to \$7,499	31	29	3	25	8	17	-	-	-	1	2
\$7,500 to \$9,999	17	14	1	11	1	10	-	-	-	2	3
\$10,000 to \$14,999	5	5	-	4	2	2	-	-	-	1	-
\$15,000 to \$19,999	1	1	-	-	-	-	-	-	1	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,845	1,746	484	891	252	639	2	8	283	78	99
Under 4.0%	16	16	1	4	1	3	-	-	7	4	-
4.0% to 4.4%	42	42	6	6	3	3	-	-	23	7	-
4.5% to 4.9%	112	33	7	21	5	16	-	3	-	2	79
5.0% to 5.4%	1,218	1,201	284	707	178	529	2	3	158	47	17
5.5% to 5.9%	2	2	-	-	-	-	-	-	1	1	-
6.0% to 6.4%	38	37	17	15	7	8	-	-	2	3	1
6.5% to 6.9%	410	408	157	135	56	79	-	2	91	18	2
7.0% to 7.4%	1	1	-	-	-	-	-	-	-	-	-
7.5% to 7.9%	1	1	-	-	-	-	-	-	1	-	-
8.0% and over	5	5	1	3	2	1	-	-	-	1	-
Average interest rate (percent)	5.18	5.21	5.35	5.15	5.25	5.11	-	-	5.20	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,604	1,509	470	737	215	522	2	7	215	78	95
Real estate taxes included in payment	256	203	48	113	45	68	-	1	12	29	53
Monthly	242	192	46	106	43	63	-	1	10	29	50
Quarterly	2	2	-	2	1	1	-	-	-	-	-
Semiannual	3	3	-	3	-	3	-	-	-	-	-
Annual	1	1	-	1	1	-	-	-	-	-	-
Other	4	4	2	-	-	-	-	-	2	-	3
Not reporting frequency of payment	4	1	-	1	-	1	-	-	-	-	-
Real estate taxes not included in payment	1,289	1,249	407	593	164	429	2	5	195	47	40
Monthly	1,064	1,207	396	458	133	325	1	4	131	37	37
Quarterly	41	41	2	32	10	22	-	-	5	2	-
Semiannual	105	103	1	72	18	54	1	1	24	4	2
Annual	49	48	-	24	3	21	-	-	23	1	1
Other	12	12	1	2	-	2	-	-	7	2	-
Not reporting frequency of payment	18	18	7	5	-	5	-	-	5	1	-
Not reporting tax payment requirements	59	57	15	31	6	25	-	1	8	2	2
No principal payments required	134	131	14	82	18	64	-	-	34	1	3
Monthly	38	36	13	19	9	10	-	-	4	-	2
Quarterly	12	12	-	9	3	6	-	-	3	-	-
Semiannual	47	47	-	30	3	27	-	-	16	1	-
Annual	17	17	-	11	2	9	-	-	6	-	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	19	16	1	13	1	12	-	-	4	-	1
Not reporting principal payment requirements	74	45	12	23	9	14	-	-	10	1	28
No regular payments required	132	132	4	66	17	49	-	1	58	3	-
Reporting debt and value	1,785	1,682	463	841	232	609	2	8	294	74	103
JUNIOR MORTGAGE											
First mortgage only	78	68	14	24	21	3	-	-	29	1	10
First and junior mortgage	30	27	9	17	3	14	-	-	1	-	2
With first mortgage, not reporting on junior mort- gage	1,677	1,587	440	800	208	592	2	8	264	73	90
RELATION OF DEBT TO VALUE											
Value of property (dollars)	6,174,100	5,716,000	1,552,100	3,319,300	947,300	2,372,000	8,500	19,900	541,900	274,300	458,100
Average value (dollars)	3,459	3,398	3,352	3,947	4,083	3,895	-	-	1,843	-	4,448
Debt on first and junior mortgages (dollars)	3,654,200	3,344,500	951,500	1,916,300	580,400	1,335,900	4,200	13,000	272,400	187,100	309,700
Percent of value of property	59.2	58.5	61.3	57.7	61.3	56.3	-	-	50.3	-	67.5
Average debt (dollars)	2,047	1,988	2,055	2,279	2,502	2,194	-	-	927	-	3,007
Debt on first mortgage (dollars)	3,638,100	3,329,300	948,900	1,903,700	575,400	1,328,300	4,200	13,000	272,400	187,100	308,800
Percent of value of property	58.9	58.2	61.1	57.4	60.7	56.0	-	-	50.3	-	67.4
Average debt (dollars)	2,038	1,979	2,049	2,264	2,480	2,181	-	-	927	-	2,998

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,288	1,191	198	958	35	97
Total first mortgage outstanding debt..... (dollars).....	2,723,400	2,589,500	631,100	1,883,900	74,500	133,900
Total annual mortgage payment..... (dollars).....	342,897	334,990	82,494	242,983	9,513	7,907
Average first mortgage outstanding debt..... (dollars).....	2,114	2,174	3,187	1,966	-	-
Average value of property..... (dollars).....	3,536	3,585	4,469	3,403	-	-
Average annual estimated rental value..... (dollars).....	273	378	454	361	-	-
Average annual mortgage payment..... (dollars).....	266	281	417	254	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.9	13.1	12.9	-	-
Value of property.....	7.5	7.8	9.3	7.5	-	-
Estimated annual rental value.....	71.4	74.4	91.8	70.3	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,077	1,043	195	823	30	29
Average first mortgage outstanding debt..... (dollars).....	2,262	2,279	3,225	2,056	-	-
Average value of property..... (dollars).....	3,636	3,555	4,504	3,457	-	-
Average annual estimated rental value..... (dollars).....	386	388	458	370	-	-
Average annual mortgage payment..... (dollars).....	290	295	417	266	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.9	12.9	12.9	-	-
Value of property.....	8.0	8.1	9.3	7.7	-	-
Estimated annual rental value.....	75.0	76.0	91.2	71.8	-	-
Monthly mortgage payment—						
Under \$10.....	113	98	4	92	2	15
\$10 to \$14.....	163	156	8	143	5	7
\$15 to \$19.....	178	173	14	153	6	5
\$20 to \$24.....	168	167	25	137	5	1
\$25 to \$29.....	123	122	22	98	2	1
\$30 to \$39.....	183	183	56	122	5	-
\$40 to \$49.....	88	83	38	43	2	-
\$50 to \$59.....	37	37	14	20	3	-
\$60 to \$74.....	15	15	9	6	-	-
\$75 to \$99.....	8	8	4	4	-	-
\$100 and over.....	6	6	1	5	-	-
Average monthly mortgage payment..... (dollars).....	24.14	24.56	34.79	22.16	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	211	143	3	135	5	68
Average first mortgage outstanding debt..... (dollars).....	1,861	1,410	-	1,421	-	-
Average value of property..... (dollars).....	3,024	3,066	-	3,071	-	-
Average annual estimated rental value..... (dollars).....	303	305	-	304	-	-
Average annual mortgage payment..... (dollars).....	147	183	-	179	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.8	13.0	-	12.6	-	-
Value of property.....	4.9	6.0	-	5.8	-	-
Estimated annual rental value.....	48.5	59.9	-	56.7	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	20,246	18,254	2,589	6,702	4,604	2,098	1,653	1,045	3,259	3,006	1,992
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	18,821	17,175	2,396	6,374	4,372	2,002	1,552	992	3,066	2,795	1,646
Under \$500.....	341	319	32	64	39	25	3	12	165	43	22
\$500 to \$999.....	511	485	100	99	66	33	1	12	224	49	26
\$1,000 to \$1,499.....	718	670	162	137	91	46	8	10	293	60	43
\$1,500 to \$1,999.....	698	654	196	113	69	44	10	15	255	65	44
\$2,000 to \$2,499.....	1,000	947	268	242	138	104	18	13	302	104	53
\$2,500 to \$2,999.....	967	902	210	286	155	131	29	17	245	115	65
\$3,000 to \$3,999.....	2,865	2,601	411	1,010	608	402	107	132	542	399	254
\$4,000 to \$4,999.....	4,146	3,718	389	1,666	1,133	533	254	278	405	728	428
\$5,000 to \$5,999.....	3,991	3,577	294	1,569	1,194	375	335	284	309	766	414
\$6,000 to \$7,499.....	2,135	1,937	195	768	543	225	349	133	182	310	198
\$7,500 to \$9,999.....	909	842	100	284	227	57	227	62	82	87	67
\$10,000 to \$14,999.....	428	409	27	113	98	20	148	22	55	39	19
\$15,000 to \$19,999.....	82	79	9	15	8	7	39	2	5	9	3
\$20,000 and over.....	35	35	3	3	3	-	24	-	2	3	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	19,201	17,444	2,452	6,492	4,464	2,028	1,561	990	3,085	2,864	1,757
Under 4.0%.....	131	128	7	20	13	7	3	-	85	13	3
4.0%.....	422	413	21	69	49	20	19	12	244	48	9
4.1% to 4.4%.....	68	68	4	37	7	30	2	2	1	22	-
4.5%.....	3,533	2,188	87	1,101	856	245	141	172	83	604	1,345
4.6% to 4.9%.....	23	23	2	8	6	2	4	3	4	2	-
5.0%.....	7,721	7,493	613	3,187	2,083	1,104	892	459	1,092	1,250	228
5.1% to 5.4%.....	53	52	3	24	16	8	8	2	-	15	1
5.5%.....	2,138	2,050	229	858	658	200	322	165	116	360	88
5.6% to 5.9%.....	2	2	-	1	1	-	-	1	-	-	-
6.0%.....	5,057	4,976	1,475	1,165	763	402	167	173	1,453	543	81
6.1% to 6.4%.....	2	1	-	-	-	-	-	-	-	1	1
6.5%.....	13	12	-	7	3	4	2	1	1	1	1
6.6% to 6.9%.....	2	2	1	-	-	-	-	-	-	-	-
7.0%.....	11	11	4	4	2	2	-	-	1	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	1	1	-	1	1	-	-	-	-	-	-
8.0% and over.....	24	24	6	10	6	4	1	-	5	2	-
Average interest rate..... (percent).....	5.20	5.25	5.63	5.15	5.14	5.17	5.15	5.16	5.34	5.12	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	17,494	15,785	2,475	6,294	4,361	1,933	1,546	1,000	1,588	2,882	1,709
Real estate taxes included in payment.....	11,158	9,763	984	4,819	3,410	1,409	488	819	268	2,385	1,395
Monthly.....	10,793	9,436	958	4,696	3,333	1,363	475	810	216	2,281	1,357
Quarterly.....	78	75	5	29	16	13	4	2	28	7	3
Semiannual.....	31	29	3	6	2	4	2	1	16	1	2
Annual.....	8	7	-	3	2	1	-	-	3	1	1
Other.....	8	7	1	2	2	-	-	-	2	2	1
Not reporting frequency of payment.....	240	209	17	83	55	28	7	6	3	98	31
Real estate taxes not included in payment.....	6,177	5,874	1,453	1,438	928	510	1,041	175	1,289	478	303
Monthly.....	4,653	4,388	1,367	906	600	306	905	146	631	413	265
Quarterly.....	763	751	16	383	231	152	75	23	223	31	12
Semiannual.....	499	485	8	105	66	40	38	2	316	15	8
Annual.....	112	108	1	14	11	3	8	-	76	9	4
Other.....	33	33	10	4	3	1	3	-	14	2	-
Not reporting frequency of payment.....	123	109	31	25	17	8	12	4	29	8	14
Not reporting tax payment requirements.....	159	148	38	37	23	14	17	6	31	19	11
No principal payments required.....	1,904	1,832	78	284	178	106	71	36	1,288	80	72
Monthly.....	898	857	73	70	43	27	32	19	134	29	41
Quarterly.....	404	398	-	107	62	45	18	6	250	17	6
Semiannual.....	885	869	4	86	58	28	14	9	782	24	16
Annual.....	159	154	-	11	7	4	4	2	131	6	5
Other.....	14	14	-	3	1	2	-	-	10	1	-
Not reporting frequency of payment.....	44	40	1	7	7	-	3	-	26	3	4
Not reporting principal payment requirements.....	450	256	32	74	36	38	28	8	91	23	194
No regular payments required.....	398	381	4	50	29	21	8	1	297	21	17
Reporting debt and value.....	18,797	17,153	2,394	6,368	4,366	2,002	1,549	992	3,059	2,791	1,644
JUNIOR MORTGAGE											
First mortgage only.....	2,114	1,938	208	803	648	155	150	86	318	373	181
First and junior mortgage.....	322	290	58	69	36	33	35	14	89	30	32
With first mortgage, not reporting on junior mort- gage.....	15,361	14,930	2,138	5,496	3,682	1,814	1,364	892	2,652	2,388	1,431
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	134,318,400	123,439,800	15,367,400	45,788,400	32,269,000	13,519,400	13,162,900	7,038,200	13,684,000	13,404,000	10,878,600
Average value..... (dollars).....	7,146	7,196	6,419	7,190	7,391	6,753	11,726	7,090	6,108	6,594	6,617
Debt on first and junior mortgages..... (dollars).....	84,176,100	76,717,800	8,917,400	29,753,500	21,060,000	8,693,500	10,451,300	4,955,100	9,892,000	12,748,500	7,458,300
Percent of value of property.....	62.7	62.1	58.0	65.0	65.3	64.3	57.5	70.5	52.9	69.3	68.6
Average debt..... (dollars).....	4,478	4,473	3,725	4,672	4,824	4,342	6,747	4,995	3,234	4,568	4,537
Debt on first mortgage..... (dollars).....	83,768,300	76,352,500	8,866,900	29,668,300	21,022,700	8,645,600	10,382,300	4,941,700	9,770,100	12,723,200	7,415,800
Percent of value of property.....	62.4	61.9	57.7	64.8	65.1	63.9	57.2	70.3	52.3	69.1	68.2
Average debt..... (dollars).....	4,456	4,451	3,704	4,659	4,815	4,318	6,703	4,982	3,194	4,559	4,511

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	15,587	13,934	9,050	4,791	93	1,553
Total first mortgage outstanding debt.....(dollars)	70,159,700	64,541,400	43,920,300	20,253,200	367,900	5,618,300
Total annual mortgage payment.....(dollars)	7,995,765	7,680,632	5,257,860	2,378,273	44,499	315,133
Average first mortgage outstanding debt.....(dollars)	4,501	4,632	4,853	4,227	-	3,399
Average value of property.....(dollars)	7,132	7,150	6,782	7,844	-	6,976
Average annual estimated rental value.....(dollars)	745	750	725	795	-	710
Average annual mortgage payment.....(dollars)	513	551	581	496	-	191
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.9	12.0	11.7	-	5.6
Value of property.....	7.2	7.7	8.6	6.3	-	2.7
Estimated annual rental value.....	68.8	73.5	80.1	62.4	-	26.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	13,210	12,893	8,977	3,839	77	317
Average first mortgage outstanding debt.....(dollars)	4,639	4,657	4,859	4,197	-	3,912
Average value of property.....(dollars)	6,995	6,994	6,776	7,501	-	7,044
Average annual estimated rental value.....(dollars)	738	738	725	767	-	737
Average annual mortgage payment.....(dollars)	550	557	582	501	-	261
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	12.0	12.0	11.9	-	6.7
Value of property.....	7.9	8.0	8.6	6.7	-	3.7
Estimated annual rental value.....	74.6	75.5	80.3	65.3	-	35.3
Monthly mortgage payment—						
Under \$10.....	175	104	17	85	2	71
\$10 to \$14.....	259	212	17	190	5	47
\$15 to \$19.....	343	282	38	239	5	61
\$20 to \$24.....	587	551	127	413	11	36
\$25 to \$29.....	858	828	342	479	7	80
\$30 to \$39.....	3,154	3,119	2,238	868	13	35
\$40 to \$49.....	3,503	3,485	2,306	569	10	18
\$50 to \$59.....	2,019	2,012	1,593	410	9	7
\$60 to \$74.....	1,362	1,356	1,074	278	4	6
\$75 to \$99.....	609	605	436	165	5	3
\$100 and over.....	341	338	189	143	6	3
Average monthly mortgage payment.....(dollars)	45.86	45.45	48.49	41.75	-	21.72
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,377	1,041	73	952	16	1,336
Average first mortgage outstanding debt.....(dollars)	3,736	4,325	-	4,349	-	3,277
Average value of property.....(dollars)	7,890	9,083	-	9,225	-	6,960
Average annual estimated rental value.....(dollars)	738	896	-	907	-	704
Average annual mortgage payment.....(dollars)	306	474	-	478	-	174
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.2	11.0	-	11.0	-	5.3
Value of property.....	3.9	5.2	-	5.2	-	2.5
Estimated annual rental value.....	38.8	52.9	-	52.7	1	24.7

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,331	3,045	564	500	392	108	58	225	1,232	416	236
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,913	2,727	522	443	349	94	53	209	1,143	357	186
Under \$500	864	850	67	74	50	24	2	58	578	71	34
\$500 to \$999	415	399	83	39	26	13	3	24	221	29	16
\$1,000 to \$1,499	284	258	74	36	21	15	2	21	105	20	25
\$1,500 to \$1,999	208	190	44	25	18	8	6	16	73	25	18
\$2,000 to \$2,499	245	227	65	36	22	14	4	14	58	50	18
\$2,500 to \$2,999	205	185	50	43	35	8	2	16	37	37	21
\$3,000 to \$3,999	386	349	78	98	91	7	19	38	48	68	37
\$4,000 to \$4,999	183	170	36	60	57	3	9	16	9	40	13
\$5,000 to \$5,999	58	57	12	21	20	1	6	2	6	10	1
\$6,000 to \$7,499	32	30	9	6	5	1	-	4	7	4	2
\$7,500 to \$9,999	6	6	2	2	2	-	-	-	-	2	-
\$10,000 to \$14,999	3	3	1	-	-	-	-	-	2	-	-
\$15,000 to \$19,999	1	1	-	1	1	-	-	-	-	-	-
\$20,000 and over	2	2	1	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,018	2,827	533	491	385	106	56	220	1,147	380	191
Under 4.0%	19	19	-	2	1	1	-	1	11	5	-
4.0%	33	32	2	10	8	2	2	2	6	10	1
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-
4.5%	323	180	21	90	85	5	5	29	3	32	148
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	447	435	85	114	107	7	13	43	71	109	12
5.1% to 5.4%	14	14	5	3	2	1	1	3	1	1	-
5.5%	123	117	20	34	31	3	15	9	1	38	6
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	944	929	129	132	76	56	11	80	473	104	15
6.1% to 6.4%	2	2	-	1	1	-	-	-	-	1	-
6.5%	37	37	1	3	2	1	5	22	6	-	-
6.6% to 6.9%	2	2	1	-	-	-	-	-	1	-	-
7.0%	254	253	88	23	15	8	1	9	109	23	1
7.1% to 7.4%	126	125	114	2	1	1	-	1	5	3	1
7.5%	11	11	6	1	1	-	-	1	3	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	677	670	61	76	55	21	3	19	457	54	7
Average interest rate (percent)	6.45	6.56	6.49	5.99	5.86	6.48	-	5.86	7.19	6.00	4.88
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	2,978	2,779	549	470	372	98	56	220	1,088	396	199
Real estate taxes included in payment	1,051	969	251	236	222	14	38	87	151	206	82
Monthly	1,004	923	240	229	215	14	35	82	136	201	81
Quarterly	5	5	-	-	-	-	-	1	4	-	-
Semiannual	5	5	-	1	1	-	-	-	-	-	-
Annual	7	7	-	2	2	-	-	-	5	-	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	29	28	11	4	4	-	3	4	2	4	1
Real estate taxes not included in payment	1,803	1,701	294	217	138	79	16	132	882	160	102
Monthly	1,645	1,549	232	200	126	74	15	128	776	143	96
Quarterly	23	22	2	5	3	2	-	1	14	-	1
Semiannual	24	24	1	2	2	-	-	-	17	4	-
Annual	63	61	-	5	4	1	1	-	49	6	2
Other	8	8	-	1	1	-	-	-	6	1	-
Not reporting frequency of payment	40	37	9	4	2	2	-	3	20	1	3
Not reporting tax payment requirements	124	109	4	17	12	5	2	1	55	30	15
No principal payments required	132	123	5	11	7	4	-	3	93	11	9
Monthly	65	60	4	5	2	3	-	2	45	4	6
Quarterly	16	16	-	4	4	-	-	-	11	-	-
Semiannual	15	14	-	1	-	1	-	-	9	4	1
Annual	29	29	1	1	1	-	-	1	25	1	-
Other	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	4	2	-	-	-	-	-	-	1	1	2
Not reporting principal payment requirements	133	63	9	12	6	6	1	2	34	5	70
No regular payments required	86	80	1	7	7	-	1	-	67	4	8
Reporting debt and value	2,913	2,727	522	443	349	94	53	209	1,143	357	186
JUNIOR MORTGAGE											
First mortgage only	502	487	110	70	57	13	3	53	187	34	15
First and junior mortgage	23	23	6	9	7	2	-	1	11	1	-
With first mortgage, not reporting on junior mort- gage	2,383	2,212	406	364	285	79	50	155	945	292	171
RELATION OF DEBT TO VALUE											
Value of property (dollars)	8,796,500	8,106,500	1,989,200	1,863,200	1,556,500	306,700	256,200	616,800	2,067,100	1,314,000	690,000
Average value (dollars)	3,020	2,978	3,811	4,206	4,460	-	-	2,951	1,808	3,681	3,710
Debt on first and junior mortgages (dollars)	4,988,000	4,620,400	1,102,700	1,168,200	1,024,200	144,000	164,100	387,600	991,000	806,800	367,600
Percent of value of property	56.7	57.0	55.4	62.7	65.8	-	-	62.8	47.9	61.4	53.3
Average debt (dollars)	1,712	1,694	2,112	2,637	2,935	-	-	1,855	867	2,260	1,976
Debt on first mortgage (dollars)	4,972,200	4,604,600	1,096,400	1,163,500	1,021,100	142,400	164,100	387,600	984,800	806,200	367,600
Percent of value of property	56.5	56.8	55.2	62.4	65.6	-	-	62.8	47.6	61.4	53.3
Average debt (dollars)	1,707	1,689	2,104	2,626	2,926	-	-	1,855	862	2,258	1,976

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,458	2,350	818	1,459	78	108
Total first mortgage outstanding debt.....(dollars).....	4,164,000	4,069,000	2,196,700	1,787,500	84,800	95,000
Total annual mortgage payment.....(dollars).....	735,110	727,192	303,547	404,617	19,028	7,918
Average first mortgage outstanding debt.....(dollars).....	1,694	1,731	2,685	1,225	-	880
Average value of property.....(dollars).....	2,985	3,011	4,106	2,427	-	2,417
Average annual estimated rental value.....(dollars).....	339	342	459	280	-	272
Average annual mortgage payment.....(dollars).....	299	309	371	277	-	73
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.7	17.9	13.8	22.6	-	8.3
Value of property.....	10.0	10.3	9.0	11.4	-	3.0
Estimated annual rental value.....	88.3	90.6	80.8	99.0	-	26.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,313	2,259	809	1,393	67	54
Average first mortgage outstanding debt.....(dollars).....	1,721	1,741	2,709	1,201	-	-
Average value of property.....(dollars).....	2,969	2,997	4,127	2,358	-	-
Average annual estimated rental value.....(dollars).....	340	342	461	277	-	-
Average annual mortgage payment.....(dollars).....	304	309	373	274	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.7	17.8	13.8	22.8	-	-
Value of property.....	10.2	10.3	9.0	11.6	-	-
Estimated annual rental value.....	89.4	90.3	81.0	98.9	-	-
Monthly mortgage payment—						
Under \$10.....	259	220	55	159	6	39
\$10 to \$14.....	369	361	59	284	18	8
\$15 to \$19.....	247	247	54	187	6	-
\$20 to \$24.....	309	306	106	192	8	3
\$25 to \$29.....	345	342	131	199	12	3
\$30 to \$39.....	451	450	223	216	11	1
\$40 to \$49.....	153	153	89	62	2	-
\$50 to \$59.....	104	104	50	51	3	-
\$60 to \$74.....	45	45	27	18	-	-
\$75 to \$99.....	10	10	5	5	-	-
\$100 and over.....	21	21	10	10	1	-
Average monthly mortgage payment.....(dollars).....	25.33	25.77	31.11	22.82	-	-
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	145	91	9	76	6	54
Average first mortgage outstanding debt.....(dollars).....	1,270	-	-	-	-	-
Average value of property.....(dollars).....	3,237	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	314	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	222	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	-	-	-	-	-
Value of property.....	6.8	-	-	-	-	-
Estimated annual rental value.....	70.5	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	55,050	51,618	7,769	22,882	8,296	14,086	3,460	3,678	8,291	6,038	3,432
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	52,461	49,586	7,497	21,475	7,996	13,480	3,326	3,540	7,987	5,760	2,875
Under \$500.....	1,293	1,254	87	216	119	97	1	27	785	138	39
\$500 to \$999.....	1,528	1,468	173	323	155	168	8	25	819	120	55
\$1,000 to \$1,499.....	1,742	1,677	279	415	178	237	17	28	815	128	65
\$1,500 to \$1,999.....	1,896	1,822	381	468	171	297	12	48	758	160	74
\$2,000 to \$2,499.....	2,813	2,688	594	798	283	515	41	82	848	325	125
\$2,500 to \$2,999.....	3,458	3,266	714	1,215	423	792	65	143	665	464	192
\$3,000 to \$3,999.....	10,022	9,454	1,860	4,140	1,567	2,573	346	529	1,412	1,167	568
\$4,000 to \$4,999.....	11,903	11,207	1,587	5,914	2,301	3,613	546	968	860	1,332	696
\$5,000 to \$5,999.....	9,838	9,266	962	5,053	1,739	3,314	659	1,035	498	1,059	567
\$6,000 to \$7,499.....	4,613	4,293	548	1,891	640	1,251	617	376	283	578	320
\$7,500 to \$9,999.....	2,025	1,911	198	672	256	416	559	163	125	194	114
\$10,000 to \$14,999.....	1,079	1,028	92	311	133	178	353	99	89	84	51
\$15,000 to \$19,999.....	189	182	14	43	21	22	77	15	22	11	7
\$20,000 and over.....	72	70	8	17	10	7	25	2	13	5	2
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	52,869	49,993	7,576	21,712	7,956	13,756	3,328	3,564	7,985	5,828	2,876
Under 4.0%.....	619	610	32	73	39	34	3	37	191	274	9
4.0%.....	787	774	33	216	87	129	40	15	402	68	18
4.1% to 4.4%.....	3,790	3,708	164	2,510	711	1,799	39	415	13	567	82
4.5%.....	7,218	5,154	363	2,841	971	1,870	618	482	226	624	2,064
4.6% to 4.9%.....	380	369	15	296	93	203	13	23	2	20	11
5.0%.....	19,903	19,574	2,813	8,741	3,253	5,488	1,770	1,460	2,511	2,279	829
5.1% to 5.4%.....	544	535	69	304	171	133	45	40	8	69	9
5.5%.....	7,667	7,501	1,467	3,309	1,228	2,081	603	666	568	888	166
5.6% to 5.9%.....	31	30	6	13	5	8	2	4	1	3	1
6.0%.....	11,810	11,624	2,596	3,866	1,381	1,985	189	415	4,041	1,017	186
6.1% to 6.4%.....	10	10	1	6	4	2	-	-	1	2	-
6.5%.....	43	39	9	12	4	8	1	2	8	7	-
6.6% to 6.9%.....	4	4	-	2	-	2	-	1	1	-	-
7.0%.....	17	16	3	5	1	4	2	1	1	4	1
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	-	-	-	1	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	45	44	5	18	8	10	1	3	11	6	1
Average interest rate..... (percent).....	5.14	5.17	5.39	5.07	5.11	5.04	5.04	5.04	5.43	5.08	4.71
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	48,229	45,447	7,490	20,883	7,822	13,061	3,253	3,473	4,676	5,672	2,782
Real estate taxes included in payment.....	29,156	27,099	3,605	14,653	6,037	8,616	1,027	2,726	812	4,476	2,057
Monthly.....	27,562	25,598	3,422	14,165	5,900	8,265	988	2,570	485	3,968	1,964
Quarterly.....	236	222	15	129	29	100	14	15	34	15	14
Semiannual.....	132	126	1	42	10	32	5	3	48	27	6
Annual.....	32	32	4	6	-	6	-	2	10	10	-
Other.....	495	491	98	23	4	19	-	48	18	309	4
Not reporting frequency of payment.....	699	630	70	288	94	194	20	88	17	147	69
Real estate taxes not included in payment.....	18,456	17,802	3,796	6,047	1,727	4,320	2,149	712	3,960	1,138	654
Monthly.....	12,869	12,835	3,414	3,997	1,106	2,891	1,765	477	1,801	880	534
Quarterly.....	2,167	2,137	42	1,167	270	897	219	161	452	96	30
Semiannual.....	2,134	2,105	29	650	266	384	79	52	1,218	77	29
Annual.....	496	485	7	67	28	39	3	1	384	23	11
Other.....	376	372	238	39	9	30	4	2	43	46	4
Not reporting frequency of payment.....	414	368	66	127	48	79	78	19	62	16	46
Not reporting tax payment requirements.....	617	546	89	183	58	125	77	35	104	58	71
No principal payments required.....	4,776	4,615	180	1,127	324	803	150	161	2,754	243	161
Monthly.....	856	778	125	253	74	179	36	53	227	79	83
Quarterly.....	844	828	19	345	61	284	52	43	325	39	81
Semiannual.....	2,517	2,483	24	460	163	297	45	58	1,804	92	34
Annual.....	378	367	3	35	13	22	6	2	307	14	11
Other.....	50	48	5	5	3	2	1	1	23	13	2
Not reporting frequency of payment.....	131	121	4	29	10	19	10	4	68	6	10
Not reporting principal payment requirements.....	1,138	670	80	220	77	143	42	37	234	57	468
No regular payments required.....	907	886	19	152	73	79	15	7	627	66	21
Reporting debt and value.....	52,357	49,485	7,453	21,462	7,994	13,468	3,320	3,538	7,960	5,752	2,872
JUNIOR MORTGAGE											
First mortgage only.....	8,841	8,517	1,347	3,768	1,472	2,296	505	620	1,428	849	324
First and junior mortgage.....	1,277	1,177	253	337	105	232	85	44	395	63	100
With first mortgage, not reporting on junior mort- gage.....	42,239	39,791	5,853	17,357	6,417	10,940	2,730	2,874	6,137	4,840	2,448
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	\$41,010,300	\$22,685,700	\$45,844,800	\$40,149,200	\$51,432,700	\$8,716,500	\$5,793,500	\$24,910,300	\$41,248,200	\$35,239,700	\$18,324,600
Average value..... (dollars).....	6,513	6,521	6,084	6,530	6,434	6,587	10,781	7,041	5,182	6,127	6,380
Debt on first and junior mortgages..... (dollars).....	223,417,000	210,660,000	29,209,900	95,538,000	35,317,200	50,215,800	22,047,800	17,393,100	22,022,000	24,454,200	12,757,000
Percent of value of property..... (dollars).....	65.5	65.3	64.4	68.2	68.7	67.9	61.6	69.8	53.4	69.4	69.6
Average debt..... (dollars).....	4,267	4,257	3,919	4,451	4,418	4,471	6,641	4,916	2,767	4,251	4,442
Debt on first mortgage..... (dollars).....	222,070,900	209,415,100	29,007,100	95,180,200	35,173,100	50,007,100	21,939,000	17,327,800	21,573,200	24,387,800	12,555,800
Percent of value of property..... (dollars).....	65.1	64.9	64.0	67.9	68.4	67.6	61.3	69.6	52.3	69.2	69.1
Average debt..... (dollars).....	4,241	4,232	3,892	4,435	4,400	4,456	6,608	4,898	2,710	4,240	4,407

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	43,101	38,805	23,588	14,837	380	4,296
Total first mortgage outstanding debt..... (dollars)	183,107,100	167,979,700	107,808,400	58,587,600	1,588,700	15,127,400
Total annual mortgage payment..... (dollars)	21,041,846	20,186,185	13,370,719	6,631,067	184,399	855,661
Average first mortgage outstanding debt..... (dollars)	4,248	4,329	4,570	3,949	4,168	3,521
Average value of property..... (dollars)	5,476	6,434	6,179	6,822	7,053	6,860
Average annual estimated rental value..... (dollars)	698	697	690	708	743	702
Average annual mortgage payment..... (dollars)	488	520	587	447	485	199
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	12.0	12.4	11.3	11.6	5.7
Value of property.....	7.5	8.1	9.2	6.6	6.9	2.9
Estimated annual rental value.....	70.0	74.6	82.2	63.1	65.3	23.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	35,463	34,719	23,385	11,103	281	744
Average first mortgage outstanding debt..... (dollars)	4,396	4,404	4,576	4,044	4,299	4,006
Average value of property..... (dollars)	5,381	6,324	6,170	6,636	6,870	6,645
Average annual estimated rental value..... (dollars)	694	693	689	701	739	710
Average annual mortgage payment..... (dollars)	582	537	569	471	523	274
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	12.2	12.4	11.6	12.2	6.8
Value of property.....	8.4	8.5	9.2	7.1	7.6	4.1
Estimated annual rental value.....	76.6	77.5	82.6	67.1	70.8	38.6
Monthly mortgage payment—						
Under \$10.....	390	275	45	228	2	115
\$10 to \$14.....	692	577	74	495	8	115
\$15 to \$19.....	1,032	881	124	743	14	151
\$20 to \$24.....	1,775	1,650	349	1,284	17	125
\$25 to \$29.....	2,800	2,786	1,024	1,688	29	64
\$30 to \$39.....	8,751	8,671	5,820	2,779	72	80
\$40 to \$49.....	10,406	10,360	8,623	1,682	55	46
\$50 to \$59.....	4,943	4,924	3,982	904	38	19
\$60 to \$74.....	2,929	2,915	2,254	640	21	14
\$75 to \$99.....	1,125	1,117	695	406	16	9
\$100 and over.....	619	613	345	259	9	6
Average monthly mortgage payment..... (dollars)	44.31	44.77	47.43	39.21	43.60	22.85
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,688	4,086	253	3,734	99	3,552
Average first mortgage outstanding debt..... (dollars)	3,565	3,691	4,020	3,666	-	3,420
Average value of property..... (dollars)	7,149	7,361	7,027	7,378	-	6,905
Average annual estimated rental value..... (dollars)	717	731	745	730	-	700
Average annual mortgage payment..... (dollars)	286	375	358	377	-	183
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.0	10.2	8.9	10.3	-	5.4
Value of property.....	4.0	5.1	5.1	5.1	-	2.7
Estimated annual rental value.....	39.9	51.3	48.1	51.6	-	26.2

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ALBANY-SCHENECTADY-TROY METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,541	2,437	785	801	382	419	64	29	585	223	104
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,442	2,352	775	757	362	395	60	27	515	218	90
Under \$500	73	73	17	9	4	5	-	4	35	8	-
\$500 to \$999	72	71	17	5	2	3	-	1	43	5	1
\$1,000 to \$1,499	108	105	38	12	2	10	-	-	52	8	3
\$1,500 to \$1,999	168	163	69	31	8	23	-	-	51	12	5
\$2,000 to \$2,499	242	238	123	41	12	29	-	2	57	15	4
\$2,500 to \$2,999	268	260	119	61	20	61	-	2	44	14	8
\$3,000 to \$3,999	544	523	207	151	64	87	5	8	111	41	21
\$4,000 to \$4,999	392	374	108	149	80	69	8	8	62	39	18
\$5,000 to \$5,999	284	265	46	126	69	57	23	1	36	33	19
\$6,000 to \$7,499	189	181	30	95	64	31	15	1	18	22	8
\$7,500 to \$9,999	77	74	6	42	24	18	7	-	5	14	3
\$10,000 to \$14,999	22	22	-	12	10	2	2	-	1	7	-
\$15,000 to \$19,999	3	3	-	3	3	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,433	2,345	756	769	361	408	64	28	511	217	88
Under 4.0%	18	16	1	4	3	1	-	-	9	2	-
4.0% to 4.4%	65	63	2	32	20	12	1	-	25	3	2
4.5% to 4.9%	170	116	11	74	1	24	7	-	11	13	54
5.0% to 5.4%	3	3	1	1	1	-	-	-	1	-	-
5.5% to 5.9%	1,272	1,256	420	463	227	236	49	16	207	101	16
6.0% to 6.4%	6	6	6	-	-	-	-	-	-	-	-
6.5% to 6.9%	185	124	42	43	24	19	4	2	16	17	11
7.0% to 7.4%	3	3	2	1	1	-	-	-	-	-	-
7.5% to 7.9%	758	753	270	148	32	116	3	10	242	80	5
8.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.27	5.29	5.38	5.13	5.00	5.24	-	-	5.39	5.37	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	2,219	2,129	750	734	353	381	63	29	354	199	90
Real estate taxes included in payment	642	579	52	338	194	144	20	18	26	125	53
Monthly	616	554	48	325	185	140	19	18	20	124	62
Quarterly	9	8	1	4	2	2	-	-	3	-	1
Semiannual	8	8	-	5	4	1	1	-	2	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-
Other	2	2	2	-	-	-	-	-	-	-	-
Not reporting frequency of payment	6	6	1	4	3	1	-	-	-	1	-
Real estate taxes not included in payment	1,547	1,520	682	391	157	234	41	11	321	74	27
Monthly	911	896	511	175	63	112	35	10	112	53	15
Quarterly	185	183	2	119	52	67	5	-	52	5	2
Semiannual	214	212	2	73	37	36	1	-	126	10	2
Annual	36	33	2	6	3	3	-	-	25	-	3
Other	184	181	158	13	-	18	-	-	4	6	3
Not reporting frequency of payment	17	15	7	5	2	3	-	1	2	-	2
Not reporting tax payment requirements	30	30	16	5	2	3	2	-	7	-	-
No principal payments required	226	224	23	52	23	29	1	-	123	19	2
Monthly	51	49	17	11	7	4	1	-	16	4	2
Quarterly	38	38	2	12	4	8	-	-	24	-	-
Semiannual	106	106	-	27	11	16	-	-	68	11	-
Annual	16	16	-	-	-	-	-	-	15	1	-
Other	6	6	4	-	-	-	-	-	2	-	-
Not reporting frequency of payment	9	9	-	2	1	1	-	-	4	3	-
Not reporting principal payment requirements	42	30	9	7	3	4	-	-	13	1	12
No regular payments required	54	54	3	8	3	5	-	-	39	4	-
Reporting debt and value	2,441	2,351	775	756	362	394	60	27	515	218	90
JUNIOR MORTGAGE											
First mortgage only	287	264	63	126	59	67	4	-	44	27	3
First and junior mortgage	113	106	44	29	9	20	2	3	21	7	7
With first mortgage, not reporting on junior mortgage	2,061	1,961	668	601	294	307	54	24	450	184	80
RELATION OF DEBT TO VALUE											
Value of property (dollars)	15,028,000	14,449,300	3,966,000	5,638,000	3,003,200	2,634,800	567,100	150,600	2,674,600	1,453,000	378,700
Average value	6,156	6,146	5,117	7,458	8,296	6,687	-	-	5,193	6,665	-
Debt on first and junior mortgages (dollars)	8,885,100	8,511,400	2,397,500	3,325,200	1,783,200	1,542,000	356,400	89,900	1,422,000	920,400	373,700
Percent of value of property	59.1	59.9	60.5	59.0	59.4	58.5	-	-	53.2	63.3	-
Average debt (dollars)	3,640	3,620	3,094	4,398	4,926	3,914	-	-	2,761	4,222	-
Debt on first mortgage (dollars)	8,792,400	8,426,900	2,369,900	3,307,100	1,776,500	1,530,600	352,500	87,000	1,396,800	913,600	365,500
Percent of value of property	58.5	58.3	59.8	58.7	59.2	58.1	-	-	52.2	62.9	-
Average debt	3,602	3,584	3,058	4,374	4,907	3,885	-	-	2,712	4,191	-

Table 2a.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE ALBANY-SCHENECTADY-TROY METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,081	1,827	571	1,239	17	204
Total first mortgage outstanding debt..... (dollars).....	7,407,500	6,742,500	2,658,800	4,026,900	56,800	665,000
Total annual mortgage payment..... (dollars).....	902,887	863,566	344,816	513,094	5,656	89,321
Average first mortgage outstanding debt..... (dollars).....	3,647	3,690	4,656	3,250	-	3,260
Average value of property..... (dollars).....	6,167	6,139	7,033	5,731	-	6,411
Average annual estimated rental value..... (dollars).....	649	648	764	594	-	666
Average annual mortgage payment..... (dollars).....	445	473	604	414	-	193
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	12.8	13.0	12.7	-	5.9
Value of property.....	7.2	7.7	8.6	7.2	-	3.0
Estimated annual rental value.....	68.5	73.0	79.0	69.7	-	29.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,477	1,429	556	861	12	48
Average first mortgage outstanding debt..... (dollars).....	3,747	3,743	4,662	3,150	-	-
Average value of property..... (dollars).....	5,918	5,895	7,030	5,165	-	-
Average annual estimated rental value..... (dollars).....	627	624	763	535	-	-
Average annual mortgage payment..... (dollars).....	497	505	610	438	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.5	13.1	13.9	-	-
Value of property.....	8.4	8.6	8.7	8.5	-	-
Estimated annual rental value.....	79.3	80.8	80.0	81.9	-	-
Monthly mortgage payment—						
Under \$10.....	28	23	1	22	-	5
\$10 to \$14.....	59	51	4	47	-	8
\$15 to \$19.....	113	101	5	95	1	12
\$20 to \$24.....	197	189	13	173	3	8
\$25 to \$29.....	193	188	38	147	3	5
\$30 to \$39.....	258	255	61	171	3	3
\$40 to \$49.....	241	233	137	100	1	3
\$50 to \$59.....	182	180	127	52	1	2
\$60 to \$74.....	132	132	108	29	-	-
\$75 to \$99.....	44	42	29	13	-	2
\$100 and over.....	30	30	18	12	-	-
Average monthly mortgage payment..... (dollars).....	41.44	42.05	50.86	36.51	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	554	398	15	378	5	156
Average first mortgage outstanding debt..... (dollars).....	3,380	3,503	-	3,477	-	3,068
Average value of property..... (dollars).....	6,828	7,015	-	7,019	-	6,351
Average annual estimated rental value..... (dollars).....	708	731	-	729	-	649
Average annual mortgage payment..... (dollars).....	304	358	-	359	-	166
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.0	10.2	-	10.3	-	5.4
Value of property.....	4.5	5.1	-	5.1	-	2.6
Estimated annual rental value.....	42.9	49.0	-	49.3	-	25.6

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE BUFFALO-NIAGARA METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,527	3,397	580	1,004	309	695	398	202	853	410	180
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,439	3,328	527	980	305	675	391	198	829	403	111
Under \$500.....	164	162	10	11	8	3	-	4	120	17	2
\$500 to \$999.....	164	162	17	19	7	12	1	2	110	13	2
\$1,000 to \$1,499.....	196	191	44	44	16	28	1	1	92	9	5
\$1,500 to \$1,999.....	202	199	45	45	14	31	-	4	89	15	3
\$2,000 to \$2,499.....	235	225	55	66	25	41	4	9	75	16	11
\$2,500 to \$2,999.....	223	215	51	71	21	50	4	8	58	23	8
\$3,000 to \$3,999.....	667	633	115	252	68	184	37	31	119	79	34
\$4,000 to \$4,999.....	667	639	108	234	75	159	83	46	85	83	28
\$5,000 to \$5,999.....	485	471	49	135	40	95	111	53	50	73	14
\$6,000 to \$7,499.....	241	238	21	56	20	36	73	23	17	48	3
\$7,500 to \$9,999.....	120	119	9	32	9	23	48	5	6	19	1
\$10,000 to \$14,999.....	68	68	1	15	2	13	28	10	6	8	-
\$15,000 to \$19,999.....	5	6	1	-	-	-	1	2	2	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,458	3,347	528	994	305	689	396	200	825	403	111
Under 4.0%.....	36	35	2	1	-	1	1	-	26	5	1
4.0%.....	72	72	2	11	1	10	2	2	47	8	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	382	289	47	95	39	57	52	25	14	54	93
4.6% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-
5.0%.....	1,555	1,547	148	561	128	433	226	104	293	215	8
5.1% to 5.4%.....	16	16	1	6	2	4	4	-	2	3	-
5.5%.....	264	262	41	67	23	44	74	28	22	30	2
5.6% to 5.9%.....	1	1	-	1	1	-	-	-	-	-	-
6.0%.....	1,125	1,118	287	248	109	139	36	40	420	87	7
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	2	2	-	-	-	-	-	-	2	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	1	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	3	3	-	2	1	1	-	-	-	1	-
Average interest rate.....(percent).....	5.27	5.29	5.53	5.23	5.35	5.18	5.12	5.20	5.39	5.15	4.63
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,106	2,998	517	907	284	623	374	193	615	392	108
Real estate taxes included in payment.....	1,351	1,284	257	412	128	284	138	91	83	293	77
Monthly.....	1,318	1,243	257	398	125	272	133	88	75	292	75
Quarterly.....	16	16	1	7	1	6	2	3	3	-	-
Semiannual.....	7	7	-	2	-	2	-	-	5	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	2	2	2	5	-	-	-	-	-	-	-
Not reporting frequency of payment.....	18	16	7	5	1	4	3	-	-	1	2
Real estate taxes not included in payment.....	1,726	1,698	249	490	155	335	233	101	527	98	26
Monthly.....	1,066	1,045	226	264	111	153	170	47	266	72	21
Quarterly.....	318	315	12	159	19	140	46	44	41	14	2
Semiannual.....	277	276	6	53	19	34	14	9	186	8	1
Annual.....	40	38	1	8	3	5	-	-	25	4	2
Other.....	9	9	2	1	-	1	1	-	5	-	-
Not reporting frequency of payment.....	16	14	2	5	3	2	2	1	4	-	2
Not reporting tax payment requirements.....	19	16	1	5	1	4	3	1	5	1	3
No principal payments required.....	279	274	8	76	18	58	19	6	157	8	5
Monthly.....	28	26	2	7	1	6	3	2	9	3	2
Quarterly.....	66	65	2	34	8	26	7	1	20	1	1
Semiannual.....	153	152	4	32	8	24	6	2	104	4	1
Annual.....	21	20	-	1	-	1	2	-	17	-	1
Other.....	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	9	9	-	2	1	1	1	1	5	-	-
Not reporting principal payment requirements.....	33	17	3	4	1	3	1	1	6	2	16
No regular payments required.....	109	108	2	17	6	11	4	2	75	6	1
Reporting debt and value.....	3,438	3,327	527	980	305	675	390	198	829	403	111
JUNIOR MORTGAGE											
First mortgage only.....	1,269	1,244	125	395	108	287	166	100	346	112	25
First and junior mortgage.....	94	87	12	21	12	9	17	3	31	3	7
With first mortgage, not reporting on junior mort- gage.....	2,075	1,996	390	564	185	379	207	95	452	288	79
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	21,533,500	20,940,100	2,826,900	6,631,300	1,956,200	4,675,100	3,678,500	1,578,700	3,619,600	2,605,100	593,400
Average value.....(dollars).....	6,263	6,294	5,364	6,767	6,414	6,926	9,432	7,973	4,366	6,464	5,346
Debt on first and junior mortgages.....(dollars).....	13,054,700	12,657,500	1,783,100	3,869,700	1,172,200	2,697,500	2,329,100	991,300	1,960,700	1,723,600	397,200
Percent of value of property.....	60.6	60.4	63.1	58.4	59.9	57.7	63.3	62.8	54.2	66.2	66.9
Average debt.....(dollars).....	3,797	3,804	3,388	3,949	3,843	3,996	5,972	5,007	2,365	4,278	3,578
Debt on first mortgage.....(dollars).....	12,933,300	12,542,500	1,768,900	3,837,200	1,153,900	2,683,300	2,308,600	983,000	1,923,500	1,721,300	390,800
Percent of value of property.....	60.1	59.9	62.6	57.9	59.0	57.4	62.8	62.3	53.1	66.1	65.9
Average debt.....(dollars).....	3,762	3,770	3,357	3,916	3,783	3,975	5,919	4,965	2,320	4,271	3,521

Table 2b.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE BUFFALO-NIAGARA METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,113	2,858	1,277	1,567	14	255
Total first mortgage outstanding debt (dollars)	11,783,800	10,862,200	5,429,000	5,381,200	52,000	921,600
Total annual mortgage payment (dollars)	1,898,148	1,838,775	704,084	627,283	7,408	49,373
Average first mortgage outstanding debt (dollars)	3,785	3,801	4,251	3,434	-	3,614
Average value of property (dollars)	5,245	5,126	5,997	6,224	-	7,578
Average annual estimated rental value (dollars)	595	589	588	589	-	661
Average annual mortgage payment (dollars)	446	468	551	400	-	194
Percent which annual mortgage payment represents of—						
First mortgage debt	11.8	12.3	13.0	11.7	-	5.4
Value of property	7.1	7.6	9.2	6.4	-	2.6
Estimated annual rental value	75.0	79.5	93.8	68.0	-	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,311	2,284	1,256	1,020	8	27
Average first mortgage outstanding debt (dollars)	3,819	3,817	4,262	3,271	-	-
Average value of property (dollars)	5,795	5,766	5,982	5,491	-	-
Average annual estimated rental value (dollars)	562	561	587	528	-	-
Average annual mortgage payment (dollars)	482	485	554	401	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.6	12.7	13.0	12.2	-	-
Value of property	8.3	8.4	9.3	7.3	-	-
Estimated annual rental value	85.8	86.4	94.4	75.8	-	-
Monthly mortgage payment—						
Under \$10	35	30	9	21	-	5
\$10 to \$14	68	64	11	53	-	4
\$15 to \$19	151	147	32	114	1	4
\$20 to \$24	203	198	50	147	1	5
\$25 to \$29	248	245	90	153	2	3
\$30 to \$39	708	704	452	252	-	4
\$40 to \$49	409	408	291	116	1	1
\$50 to \$59	222	222	150	71	1	-
\$60 to \$74	172	171	119	51	1	1
\$75 to \$99	60	60	29	30	1	-
\$100 and over	35	35	23	12	-	-
Average monthly mortgage payment (dollars)	40.20	40.43	46.16	33.38	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	802	574	21	547	6	228
Average first mortgage outstanding debt (dollars)	3,690	3,735	-	3,788	-	3,574
Average value of property (dollars)	7,540	7,559	-	7,592	-	7,493
Average annual estimated rental value (dollars)	689	698	-	702	-	665
Average annual mortgage payment (dollars)	341	402	-	400	-	188
Percent which annual mortgage payment represents of—						
First mortgage debt	9.2	10.8	-	10.7	-	5.2
Value of property	4.5	5.3	-	5.3	-	2.5
Estimated annual rental value	49.5	57.5	-	56.9	-	28.2

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF NEW YORK: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	20,829	19,323	2,439	10,491	3,873	6,618	621	2,264	1,142	2,365	1,506
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	19,822	18,530	2,369	10,038	3,720	6,318	599	2,183	1,099	2,247	1,292
Under \$500.....	79	75	9	21	6	15	-	3	24	19	3
\$500 to \$999.....	89	87	14	34	6	28	1	3	22	13	2
\$1,000 to \$1,499.....	149	141	20	59	11	48	2	4	45	10	8
\$1,500 to \$1,999.....	219	207	45	66	15	51	6	12	48	30	12
\$2,000 to \$2,499.....	566	535	131	224	76	148	14	26	90	50	31
\$2,500 to \$2,999.....	898	850	187	366	122	244	24	71	89	113	48
\$3,000 to \$3,999.....	3,865	3,616	682	1,801	760	1,041	109	318	291	415	249
\$4,000 to \$4,999.....	6,053	5,675	658	3,271	1,367	1,904	174	712	204	656	378
\$5,000 to \$5,999.....	5,519	5,167	389	3,101	1,083	2,018	149	770	148	610	352
\$6,000 to \$7,499.....	1,863	1,713	170	889	227	662	63	217	87	287	150
\$7,500 to \$9,999.....	381	336	46	151	37	114	34	38	33	34	45
\$10,000 to \$14,999.....	123	111	17	45	7	38	21	7	14	7	12
\$15,000 to \$19,999.....	12	10	1	2	1	1	-	2	2	3	2
\$20,000 and over.....	6	6	-	3	2	1	2	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	20,197	18,855	2,390	10,279	3,773	6,506	613	2,190	1,100	2,283	1,842
Under 4.0%.....	52	51	7	6	3	3	-	2	27	9	1
4.0% to 4.4%.....	167	162	5	60	14	46	7	8	62	20	5
4.5% to 4.9%.....	2,731	2,682	143	1,659	473	1,216	25	351	7	467	49
5.0% to 5.4%.....	3,385	3,218	129	1,527	554	973	96	290	82	294	967
5.5% to 5.9%.....	300	289	7	244	74	170	6	15	-	17	11
6.0% to 6.4%.....	6,988	6,852	789	3,764	1,435	2,279	250	912	445	692	136
6.5% to 6.9%.....	391	384	45	235	139	96	28	34	2	42	7
7.0% to 7.4%.....	3,936	3,837	781	1,757	677	1,080	148	423	234	494	99
7.5% to 7.9%.....	12	12	3	5	2	3	-	2	-	2	-
8.0% and over.....	2,187	2,125	475	972	344	628	53	148	238	239	62
Average interest rate..... (percent).....	5.01	5.04	5.29	4.98	5.02	4.96	5.10	4.98	5.18	4.99	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	19,310	18,021	2,378	10,072	3,816	6,256	579	2,153	571	2,268	1,889
Real estate taxes included in payment.....	15,658	14,577	1,706	8,314	3,610	4,704	387	1,962	198	2,010	1,081
Monthly.....	15,028	13,995	1,647	8,068	3,548	4,520	373	1,874	154	1,879	1,038
Quarterly.....	126	116	7	74	13	61	5	9	13	8	10
Semiannual.....	31	29	-	10	1	9	-	2	13	4	2
Annual.....	9	9	3	-	-	-	-	1	3	2	-
Other.....	93	93	16	15	1	14	-	1	6	55	-
Not reporting frequency of payment.....	371	335	33	147	47	100	9	75	9	62	36
Real estate taxes not included in payment.....	3,476	3,300	653	1,694	196	1,498	183	177	361	232	176
Monthly.....	2,630	2,484	634	1,236	154	1,082	147	114	154	199	146
Quarterly.....	609	602	6	389	23	366	28	46	114	19	7
Semiannual.....	130	123	3	31	9	22	4	13	66	4	7
Annual.....	21	20	-	5	-	5	1	-	12	1	1
Other.....	13	13	1	4	2	2	-	-	4	4	-
Not reporting frequency of payment.....	78	58	9	29	8	21	3	4	8	5	15
Not reporting tax payment requirements.....	176	144	19	64	10	54	9	14	12	26	32
No principal payments required.....	1,119	1,045	47	334	45	289	37	87	476	64	74
Monthly.....	326	283	31	114	21	93	9	36	64	29	43
Quarterly.....	323	309	7	142	5	137	18	22	103	17	14
Semiannual.....	394	384	4	61	17	44	8	28	273	10	10
Annual.....	36	33	3	6	-	6	2	-	18	4	3
Other.....	8	7	-	2	1	1	-	-	4	1	1
Not reporting frequency of payment.....	32	29	2	9	1	8	-	1	14	3	3
Not reporting principal payment requirements.....	302	163	11	70	11	59	4	23	38	17	139
No regular payments required.....	98	94	3	15	1	14	1	1	57	17	4
Reporting debt and value.....	19,815	18,523	2,367	10,030	3,720	6,310	599	2,182	1,099	2,246	1,292
JUNIOR MORTGAGE											
First mortgage only.....	2,251	2,174	317	1,202	427	775	78	296	110	171	77
First and junior mortgage.....	268	244	69	92	18	74	4	13	52	14	24
With first mortgage, not reporting on junior mort- gage.....	17,296	16,105	1,981	8,736	3,275	5,461	517	1,873	937	2,061	1,191
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	125,353,500	116,933,900	14,628,800	52,646,900	21,819,900	40,827,000	4,636,800	13,723,000	7,291,700	14,006,700	8,419,600
Average value..... (dollars).....	6,326	6,313	6,180	6,246	5,866	6,470	7,741	6,289	6,635	6,236	6,517
Debt on first and junior mortgages..... (dollars).....	89,847,500	83,759,900	9,821,200	46,152,000	16,743,200	29,408,800	2,982,800	10,326,100	4,231,900	10,245,900	6,087,600
Percent of value of property..... (dollars).....	71.7	71.6	67.1	73.7	76.7	72.0	64.3	75.2	58.0	73.1	72.3
Average debt..... (dollars).....	4,584	4,522	4,149	4,601	4,501	4,661	4,980	4,732	3,851	4,562	4,712
Debt on first mortgage..... (dollars).....	89,576,700	83,515,800	9,782,200	46,056,200	16,728,900	29,327,300	2,978,300	10,311,400	4,155,000	10,231,700	6,060,900
Percent of value of property..... (dollars).....	71.5	71.4	66.9	73.5	76.7	71.8	64.2	75.1	57.0	73.0	72.0
Average debt..... (dollars).....	4,521	4,509	4,133	4,592	4,497	4,648	4,972	4,726	3,782	4,556	4,691

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF NEW YORK: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	16,271	15,286	12,523	2,692	71	985
Total first mortgage outstanding debt..... (dollars).....	73,622,600	69,494,200	57,489,200	11,691,200	313,800	4,128,400
Total annual mortgage payment..... (dollars).....	8,577,381	8,340,644	7,098,032	1,202,734	39,878	236,737
Average first mortgage outstanding debt..... (dollars).....	4,525	4,546	4,591	4,343	-	4,191
Average value of property..... (dollars).....	6,310	6,233	6,030	7,162	-	7,491
Average annual estimated rental value..... (dollars).....	719	712	696	787	-	818
Average annual mortgage payment..... (dollars).....	527	546	567	447	-	240
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	12.0	12.3	10.3	-	5.7
Value of property.....	8.4	8.8	9.4	6.2	-	3.2
Estimated annual rental value.....	73.3	76.6	81.4	56.8	-	29.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,895	14,620	12,416	2,147	57	275
Average first mortgage outstanding debt..... (dollars).....	4,556	4,561	4,594	4,380	-	4,280
Average value of property..... (dollars).....	6,169	6,159	6,018	6,965	-	6,692
Average annual estimated rental value..... (dollars).....	707	706	695	769	-	749
Average annual mortgage payment..... (dollars).....	549	554	569	465	-	297
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	12.1	12.4	10.6	-	6.9
Value of property.....	8.9	9.0	9.5	6.7	-	4.4
Estimated annual rental value.....	77.7	78.4	81.9	60.5	-	39.6
Monthly mortgage payment—						
Under \$10.....	36	22	9	13	-	14
\$10 to \$14.....	86	44	18	26	-	42
\$15 to \$19.....	151	89	29	60	-	62
\$20 to \$24.....	364	297	118	179	-	67
\$25 to \$29.....	704	684	296	384	4	20
\$30 to \$39.....	3,163	3,135	2,421	703	11	28
\$40 to \$49.....	6,206	6,184	5,749	410	25	22
\$50 to \$59.....	2,573	2,564	2,386	168	10	9
\$60 to \$74.....	1,273	1,267	1,140	123	4	6
\$75 to \$99.....	250	246	192	52	2	4
\$100 and over.....	89	88	58	29	1	1
Average monthly mortgage payment..... (dollars).....	45.75	46.15	47.41	38.76	-	24.72
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,376	666	107	545	14	710
Average first mortgage outstanding debt..... (dollars).....	4,185	4,215	4,228	4,197	-	4,157
Average value of property..... (dollars).....	7,828	7,859	7,398	7,937	-	7,800
Average annual estimated rental value..... (dollars).....	850	855	819	860	-	845
Average annual mortgage payment..... (dollars).....	290	367	320	375	-	219
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.9	8.7	7.6	8.9	-	5.3
Value of property.....	3.7	4.7	4.3	4.7	-	2.8
Estimated annual rental value.....	34.1	42.9	39.1	43.6	-	25.9

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1d.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR BRONX BOROUGH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	802	727	119	271	64	207	8	49	145	135	75
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	749	684	102	264	61	203	5	42	138	133	65
Under \$500	7	7	1	2	-	-	-	-	4	2	-
\$500 to \$999	6	6	-	2	-	2	-	-	4	-	-
\$1,000 to \$1,499	10	9	1	1	-	1	-	-	7	-	1
\$1,500 to \$1,999	5	4	-	1	-	1	-	-	2	1	1
\$2,000 to \$2,499	28	28	5	11	4	7	-	-	9	3	2
\$2,500 to \$2,999	36	35	5	12	5	7	-	4	9	5	1
\$3,000 to \$3,999	87	90	16	18	6	12	-	3	29	14	7
\$4,000 to \$4,999	114	105	21	43	6	37	2	7	19	13	9
\$5,000 to \$5,999	207	182	22	78	9	69	-	13	25	44	25
\$6,000 to \$7,499	195	179	26	80	22	58	-	9	23	41	16
\$7,500 to \$9,999	39	37	4	14	7	7	2	5	5	7	2
\$10,000 to \$14,999	12	11	3	4	2	2	-	-	2	2	1
\$15,000 to \$19,999	2	2	-	-	-	-	-	1	-	1	-
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	771	703	118	262	58	204	8	46	140	129	68
Under 4.0%	5	5	-	-	-	-	-	-	3	2	-
4.0% to 4.4%	17	17	2	2	1	1	-	1	3	9	-
4.5% to 4.9%	72	69	9	28	10	18	-	1	1	36	3
5.0% to 5.4%	182	122	15	52	8	44	1	10	14	30	60
5.5% to 5.9%	1	1	-	1	-	-	-	-	-	-	-
6.0% to 6.4%	261	257	28	106	23	83	3	23	70	27	4
6.5% to 6.9%	6	6	2	4	1	3	-	-	-	-	-
7.0% to 7.4%	109	109	29	33	4	29	3	8	23	13	-
7.5% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.00	5.05	5.27	5.05	-	5.06	-	-	5.16	4.71	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	677	611	116	254	60	194	7	44	67	123	66
Real estate taxes included in payment	408	354	67	156	37	119	1	24	10	96	54
Monthly	398	386	65	158	36	117	1	22	6	89	52
Quarterly	4	3	1	-	-	-	-	-	2	-	1
Semiannual	3	3	-	-	-	-	-	-	2	1	-
Annual	2	2	-	1	-	-	-	1	-	1	-
Other	7	7	-	2	1	1	-	-	-	5	-
Not reporting frequency of payment	4	3	1	1	-	1	-	1	-	-	1
Real estate taxes not included in payment	265	254	48	98	23	75	6	19	57	26	11
Monthly	189	180	45	81	15	66	4	10	19	21	9
Quarterly	38	38	1	11	4	7	2	6	16	2	-
Semiannual	28	27	2	1	1	-	-	3	20	1	1
Annual	2	2	-	1	-	1	-	-	1	-	-
Other	2	2	-	1	1	-	-	-	-	1	-
Not reporting frequency of payment	6	5	-	3	2	1	-	-	1	1	1
Not reporting tax payment requirements	4	3	1	-	-	-	-	1	-	1	1
No principal payments required	92	89	3	15	3	12	-	5	58	8	3
Monthly	16	16	2	6	2	4	-	3	4	1	-
Quarterly	25	23	1	6	1	5	-	-	11	5	2
Semiannual	47	47	-	8	-	3	-	2	41	1	-
Annual	3	3	-	-	-	-	-	-	2	1	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	1	-	-	-	-	-	-	-	-	-	1
Not reporting principal payment requirements	16	11	-	2	1	1	1	-	6	2	5
No regular payments required	17	16	-	-	-	-	-	-	14	2	1
Reporting debt and value	748	683	102	264	61	203	5	42	138	132	65
JUNIOR MORTGAGE											
First mortgage only	93	90	17	31	6	25	1	8	15	18	3
First and junior mortgage	25	23	3	7	2	5	-	1	9	3	3
With first mortgage, not reporting on junior mort- gage	629	570	82	226	53	173	4	33	114	111	59
RELATION OF DEBT TO VALUE											
Value of property (dollars)	5,845,500	5,376,800	823,200	2,072,900	495,000	1,577,900	110,500	328,900	1,075,300	966,000	468,700
Average value (dollars)	7,815	7,872	8,071	7,852	-	7,773	-	-	7,792	7,318	-
Debt on first and junior mortgages (dollars)	3,823,000	3,485,600	514,500	1,406,300	340,800	1,066,000	48,000	286,500	578,900	700,900	337,400
Percent of value of property	65.4	64.8	62.5	67.9	-	67.6	-	-	53.8	72.6	-
Average debt (dollars)	5,111	5,103	5,044	5,329	-	5,251	-	-	4,195	5,310	-
Debt on first mortgage (dollars)	3,782,900	3,449,300	509,100	1,391,500	336,000	1,055,500	48,000	285,800	567,800	697,100	333,600
Percent of value of property	64.7	64.2	61.8	67.1	-	66.9	-	-	52.8	72.2	-
Average debt (dollars)	5,057	5,050	4,991	5,271	-	5,200	-	-	4,114	5,281	-

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR BRONX BOROUGH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payment., and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	517	436	266	169	1	81
Total first mortgage outstanding debt..... (dollars)	2,583,100	2,225,900	1,458,500	762,000	5,400	357,200
Total annual mortgage payment..... (dollars)	282,572	262,372	176,890	84,930	552	20,200
Average first mortgage outstanding debt..... (dollars)	4,996	5,105	5,483	4,509	-	-
Average value of property..... (dollars)	7,747	7,593	7,605	7,582	-	-
Average annual estimated rental value..... (dollars)	857	845	854	831	-	-
Average annual mortgage payment..... (dollars)	547	602	665	508	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.9	11.8	12.1	11.1	-	-
Value of property.....	7.1	7.9	8.7	6.6	-	-
Estimated annual rental value.....	63.8	71.2	77.9	60.5	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	411	397	261	135	1	14
Average first mortgage outstanding debt..... (dollars)	5,179	5,189	5,515	4,558	-	-
Average value of property..... (dollars)	7,601	7,542	7,631	7,377	-	-
Average annual estimated rental value..... (dollars)	848	839	857	803	-	-
Average annual mortgage payment..... (dollars)	617	625	674	532	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	12.1	12.2	11.7	-	-
Value of property.....	8.1	8.3	8.8	7.2	-	-
Estimated annual rental value.....	72.7	74.6	78.6	66.2	-	-
Monthly mortgage payment—						
Under \$10.....	1	-	-	-	-	1
\$10 to \$14.....	2	-	-	-	-	2
\$15 to \$19.....	8	4	2	2	-	4
\$20 to \$24.....	12	10	-	10	-	2
\$25 to \$29.....	13	13	2	11	-	-
\$30 to \$39.....	49	48	13	35	-	1
\$40 to \$49.....	101	100	62	37	1	1
\$50 to \$59.....	121	120	100	20	-	1
\$60 to \$74.....	74	74	62	12	-	-
\$75 to \$99.....	22	20	15	5	-	2
\$100 and over.....	8	8	5	3	-	-
Average monthly mortgage payment..... (dollars)	51.38	52.11	56.18	44.30	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	106	39	5	34	-	67
Average first mortgage outstanding debt..... (dollars)	4,289	-	-	-	-	-
Average value of property..... (dollars)	8,313	-	-	-	-	-
Average annual estimated rental value..... (dollars)	892	-	-	-	-	-
Average annual mortgage payment..... (dollars)	275	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.4	-	-	-	-	-
Value of property.....	3.3	-	-	-	-	-
Estimated annual rental value.....	30.8	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR BROOKLYN BOROUGH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,631	3,236	114	1,213	239	974	115	1,185	138	471	395
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	3,373	3,078	103	1,157	230	927	113	1,129	138	443	295
Under \$500	10	10	1	6	1	5	-	1	2	-	-
\$500 to \$999	10	9	1	4	1	3	-	-	2	2	1
\$1,000 to \$1,499	14	14	-	5	-	5	-	2	5	2	-
\$1,500 to \$1,999	20	20	1	7	-	7	-	3	7	2	-
\$2,000 to \$2,499	27	24	1	9	1	8	-	7	5	2	3
\$2,500 to \$2,999	56	52	1	21	4	17	1	22	3	4	4
\$3,000 to \$3,999	408	376	13	134	36	98	9	143	22	50	27
\$4,000 to \$4,999	970	889	38	354	124	230	21	365	24	87	81
\$5,000 to \$5,999	1,326	1,209	33	455	50	405	52	448	30	191	117
\$6,000 to \$7,499	447	400	13	129	9	120	21	118	28	96	47
\$7,500 to \$9,999	68	56	1	24	4	20	7	11	7	6	12
\$10,000 to \$14,999	20	18	-	9	-	9	2	4	2	1	2
\$15,000 to \$19,999	2	1	-	-	-	-	-	-	1	-	1
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,455	3,124	111	1,186	228	958	114	1,127	135	451	331
Under 4.0%	6	6	-	-	-	-	-	-	3	2	1
4.0%	17	16	-	9	9	6	1	1	3	2	-
4.1% to 4.4%	592	581	6	215	6	209	1	218	3	138	11
4.5%	543	398	6	156	18	138	19	153	13	51	245
4.6% to 4.9%	19	19	3	14	1	13	1	1	-	-	-
5.0%	1,234	1,199	39	473	123	350	64	461	62	100	85
5.1% to 5.4%	37	37	1	12	2	10	6	13	-	5	-
5.5%	619	605	29	200	46	154	13	208	31	124	14
5.6% to 5.9%	3	3	1	1	-	1	-	1	-	-	-
6.0%	279	256	26	105	29	76	9	70	19	27	23
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	4	2	-	1	-	1	-	-	1	-	2
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	1	1	-	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	1	-	-	-	-	-	-	-	1	-
Average interest rate (percent)	4.95	4.97	5.30	4.97	5.16	4.92	5.05	4.95	5.13	4.91	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,310	2,979	106	1,109	228	881	101	1,168	72	453	331
Real estate taxes included in payment	2,965	2,653	90	945	207	738	83	1,085	29	431	302
Monthly	2,823	2,540	87	910	206	704	83	1,029	21	410	283
Quarterly	28	25	1	10	-	10	-	8	3	3	3
Semiannual	4	3	-	-	-	1	-	1	1	1	1
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	11	11	-	-	-	-	-	-	2	9	-
Not reporting frequency of payment	99	84	2	24	1	23	-	47	2	9	15
Real estate taxes not included in payment	296	276	15	145	19	126	14	41	43	18	20
Monthly	180	164	14	90	14	76	4	27	21	8	16
Quarterly	87	87	-	49	3	46	6	8	16	8	-
Semiannual	19	16	-	3	2	1	3	4	5	1	3
Annual	1	1	-	-	-	-	-	-	1	-	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	8	7	1	3	-	3	1	2	-	-	1
Not reporting tax payment requirements	49	40	1	19	2	17	4	12	-	4	9
No principal payments required	204	188	8	79	9	70	13	27	52	9	16
Monthly	57	48	3	16	5	11	3	16	6	4	9
Quarterly	74	70	-	43	-	43	6	13	13	2	4
Semiannual	58	57	2	14	4	10	4	4	31	2	1
Annual	10	8	3	2	-	2	-	-	2	1	2
Other	1	1	-	-	-	1	-	-	-	-	-
Not reporting frequency of payment	4	4	-	3	-	3	-	1	-	-	-
Not reporting principal payment requirements	109	61	-	22	2	20	1	19	11	8	48
No regular payments required	8	8	-	3	-	3	-	1	3	1	-
Reporting debt and value	3,369	3,074	102	1,155	230	925	113	1,128	135	443	295
JUNIOR MORTGAGE											
First mortgage only	585	555	27	254	67	187	35	188	12	49	20
First and junior mortgage	27	25	1	6	1	5	1	4	8	5	2
With first mortgage, not reporting on junior mortgage	2,757	2,494	74	895	162	733	77	936	115	389	273
RELATION OF DEBT TO VALUE											
Value of property (dollars)	22,417,500	20,273,600	672,600	7,833,900	1,894,400	6,439,500	838,900	6,985,400	1,017,600	2,925,200	2,143,900
Average value (dollars)	6,654	6,595	6,594	6,783	6,063	6,962	7,424	6,193	7,651	6,603	7,267
Debt on first and junior mortgages (dollars)	16,541,400	15,024,900	481,200	5,632,700	1,081,000	4,601,700	616,200	5,422,100	617,600	2,255,100	1,516,500
Percent of value of property	73.8	74.1	71.5	71.9	73.9	71.5	61.6	77.6	77.1	77.1	70.7
Average debt (dollars)	4,910	4,888	4,718	4,877	4,483	4,975	5,453	4,807	4,644	5,091	5,141
Debt on first mortgage (dollars)	16,504,100	14,988,000	481,000	5,626,400	1,081,000	4,595,400	613,200	5,417,400	601,400	2,248,600	1,516,100
Percent of value of property	73.6	73.9	71.5	71.8	73.9	71.4	73.1	77.6	59.1	76.9	70.7
Average debt (dollars)	4,899	4,876	4,716	4,871	4,483	4,968	5,427	4,803	4,522	5,076	5,139

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR BROOKLYN BOROUGH: 1940.

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,685	2,518	2,276	216	26	167
Total first mortgage outstanding debt..... (dollars).....	3,388,300	12,487,100	11,297,200	1,063,000	126,900	851,200
Total annual mortgage payment..... (dollars).....	1,547,961	1,501,028	1,377,236	109,376	14,416	46,983
Average first mortgage outstanding debt..... (dollars).....	4,968	4,959	4,964	4,921	-	5,097
Average value of property..... (dollars).....	6,710	6,558	6,399	6,187	-	6,998
Average annual estimated rental value..... (dollars).....	785	770	748	998	-	1,007
Average annual mortgage payment..... (dollars).....	577	596	605	506	-	281
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	12.0	12.2	10.3	-	5.5
Value of property.....	8.6	9.1	9.5	6.2	-	3.1
Estimated annual rental value.....	73.4	77.4	80.8	51.0	-	27.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,443	2,406	2,251	188	17	37
Average first mortgage outstanding debt..... (dollars).....	4,970	4,971	4,972	4,967	-	-
Average value of property..... (dollars).....	6,491	6,468	6,389	7,726	-	-
Average annual estimated rental value..... (dollars).....	764	761	748	984	-	-
Average annual mortgage payment..... (dollars).....	601	605	608	568	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	12.2	12.2	11.3	-	-
Value of property.....	9.3	9.4	9.5	7.3	-	-
Estimated annual rental value.....	78.7	79.5	81.3	57.2	-	-
Monthly mortgage payment—						
Under \$10.....	3	2	2	-	-	1
\$10 to \$14.....	8	2	-	2	-	6
\$15 to \$19.....	10	5	2	3	-	5
\$20 to \$24.....	27	17	9	8	-	10
\$25 to \$29.....	40	35	15	20	-	5
\$30 to \$39.....	139	135	103	31	1	4
\$40 to \$49.....	1,142	1,139	1,106	23	10	3
\$50 to \$59.....	696	696	673	20	3	-
\$60 to \$74.....	298	296	279	15	2	2
\$75 to \$99.....	61	61	51	9	1	-
\$100 and over.....	19	18	11	7	-	1
Average monthly mortgage payment..... (dollars).....	50.11	50.46	50.66	46.93	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	242	112	25	78	9	130
Average first mortgage outstanding debt..... (dollars).....	4,940	4,706	-	-	-	5,141
Average value of property..... (dollars).....	8,917	8,500	-	-	-	9,275
Average annual estimated rental value..... (dollars).....	1,000	967	-	-	-	1,028
Average annual mortgage payment..... (dollars).....	327	395	-	-	-	268
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.6	8.4	-	-	-	5.2
Value of property.....	3.7	4.6	-	-	-	2.9
Estimated annual rental value.....	32.7	40.9	-	-	-	26.0

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1f.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR QUEENS BOROUGH, 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	15,822	14,882	1,914	8,900	3,583	5,367	496	1,009	792	1,721	990
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	15,150	14,257	1,881	8,511	3,394	5,117	479	992	761	1,633	893
Under \$500	56	53	7	14	4	10	-	2	13	17	3
\$500 to \$999	61	60	11	27	5	22	1	2	10	9	1
\$1,000 to \$1,499	106	101	16	50	11	39	2	2	24	7	5
\$1,500 to \$1,999	184	173	37	58	15	43	6	8	37	27	11
\$2,000 to \$2,499	485	462	113	202	70	132	14	18	72	43	23
\$2,500 to \$2,999	776	734	170	332	112	220	22	38	78	104	42
\$3,000 to \$3,999	3,270	3,063	605	1,629	710	919	100	163	226	340	207
\$4,000 to \$4,999	4,822	4,546	521	2,834	1,225	1,609	150	340	157	544	276
\$5,000 to \$5,999	3,886	3,684	277	2,552	1,018	1,534	97	308	83	367	202
\$6,000 to \$7,499	1,155	1,072	86	669	193	476	42	90	37	148	83
\$7,500 to \$9,999	254	224	26	111	25	86	25	22	19	21	30
\$10,000 to \$14,999	84	75	11	30	8	22	19	8	8	4	9
\$15,000 to \$19,999	7	6	1	1	1	-	-	1	1	2	1
\$20,000 and over	4	4	-	2	2	-	1	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	15,429	14,523	1,877	8,729	3,451	5,278	489	998	762	1,668	906
Under 4.0%	36	35	6	6	3	3	-	2	19	2	1
4.0%	122	118	3	48	10	38	6	6	50	5	4
4.1% to 4.4%	2,065	2,030	127	1,450	456	994	24	132	4	293	35
4.5%	2,479	1,852	99	1,305	517	788	76	114	58	205	627
4.6% to 4.9%	280	269	4	229	73	156	5	14	-	17	11
5.0%	5,367	5,270	665	3,150	1,325	1,825	132	426	296	561	97
5.1% to 5.4%	342	335	34	219	136	83	22	21	2	37	7
5.5%	3,035	2,950	596	1,498	623	875	131	205	167	353	85
5.6% to 5.9%	8	8	1	4	2	2	-	1	-	2	-
6.0%	1,654	1,618	335	801	298	503	43	73	169	197	36
6.1% to 6.4%	7	7	1	5	3	2	-	-	-	1	-
6.5%	17	16	5	5	3	2	-	1	1	4	1
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	-	-
7.0%	5	4	1	2	-	2	-	-	-	1	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	11	10	-	6	2	4	-	3	1	-	1
Average interest rate (percent)	5.02	5.04	5.26	4.98	5.01	4.96	5.10	5.02	5.18	5.04	4.71
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	14,818	13,959	1,876	8,609	3,492	5,117	469	950	397	1,658	859
Real estate taxes included in payment	11,956	11,254	1,380	7,135	3,338	3,802	301	835	149	1,454	702
Monthly	11,495	10,819	1,327	6,929	3,273	3,656	287	806	119	1,352	676
Quarterly	94	88	5	64	13	51	5	1	8	5	6
Semiannual	22	21	-	8	1	7	-	1	9	3	1
Annual	6	6	3	-	-	-	-	-	2	1	-
Other	75	75	16	13	-	13	-	1	4	41	-
Not reporting frequency of payment	264	245	29	121	46	75	9	27	7	52	19
Real estate taxes not included in payment	2,743	2,607	480	1,480	152	1,278	163	114	237	183	136
Monthly	2,109	1,997	468	1,045	123	922	139	76	104	165	112
Quarterly	478	471	4	329	16	313	20	31	78	9	7
Semiannual	75	72	1	26	6	20	1	5	37	2	3
Annual	16	15	-	4	-	4	1	-	9	1	1
Other	8	8	1	3	1	2	-	-	2	2	-
Not reporting frequency of payment	57	44	6	23	6	17	2	2	7	4	18
Not reporting tax payment requirements	119	98	16	44	7	37	5	1	11	21	21
No principal payments required	775	725	27	235	32	203	24	55	341	43	50
Monthly	238	206	18	90	13	77	6	17	51	24	32
Quarterly	221	214	6	93	4	89	12	16	77	10	7
Semiannual	263	259	1	42	13	29	4	22	182	5	7
Annual	20	19	-	8	-	3	2	-	14	-	1
Other	6	5	1	1	-	-	-	-	3	1	1
Not reporting frequency of payment	27	25	2	6	1	5	-	-	14	3	2
Not reporting principal payment requirements	165	87	9	46	8	38	2	4	19	7	78
No regular payments required	64	61	2	10	1	9	1	-	35	13	3
Reporting debt and value	15,149	14,256	1,880	8,511	3,394	5,117	479	992	761	1,633	893
JUNIOR MORTGAGE											
First mortgage only	1,460	1,408	207	899	349	550	42	100	70	90	52
First and junior mortgage	202	184	58	78	14	64	3	8	31	6	18
With first mortgage, not reporting on junior mortgage	13,487	12,664	1,615	7,634	3,031	4,603	434	884	660	1,537	823
RELATION OF DEBT TO VALUE											
Value of property (dollars)	93,123,100	87,571,500	10,951,600	51,985,000	19,678,800	32,261,200	3,674,200	6,341,400	4,783,100	9,886,200	5,551,600
Average value (dollars)	6,147	6,143	5,825	6,102	5,797	6,305	7,671	6,393	6,285	6,054	6,217
Debt on first and junior mortgages (dollars)	66,980,000	62,917,400	7,492,800	38,550,700	15,200,400	23,350,300	2,311,400	4,614,200	2,810,500	7,137,800	4,062,600
Percent of value of property	71.9	71.8	68.4	74.2	77.3	72.4	62.9	72.8	58.8	72.2	73.2
Average debt (dollars)	4,421	4,413	3,986	4,580	4,479	4,563	4,825	4,651	3,693	4,371	4,549
Debt on first mortgage (dollars)	66,805,100	62,763,000	7,467,700	38,476,900	15,191,800	23,285,600	2,309,900	4,604,900	2,769,700	7,133,900	4,042,100
Percent of value of property	71.7	71.7	68.2	74.1	77.2	72.2	62.9	72.6	57.9	72.2	72.8
Average debt (dollars)	4,410	4,403	3,972	4,521	4,476	4,551	4,822	4,642	3,640	4,369	4,526

Table 2f.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR QUEENS BOROUGH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	12,640	11,944	9,734	2,169	41	696
Total first mortgage outstanding debt..... (dollars)	55,841,100	58,053,100	43,670,800	9,215,400	166,900	2,788,000
Total annual mortgage payment..... (dollars)	6,511,607	6,351,176	5,399,890	928,624	22,662	160,431
Average first mortgage outstanding debt..... (dollars)	4,418	4,442	4,486	4,249	-	4,006
Average value of property..... (dollars)	6,143	6,092	5,888	7,004	-	7,017
Average annual estimated rental value..... (dollars)	698	694	679	761	-	766
Average annual mortgage payment..... (dollars)	515	532	555	428	-	231
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	12.0	12.4	10.1	-	5.8
Value of property.....	8.4	8.7	9.4	6.1	-	3.8
Estimated annual rental value.....	73.8	76.6	81.7	56.2	-	30.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,654	11,444	9,662	1,745	37	210
Average first mortgage outstanding debt..... (dollars)	4,451	4,456	4,488	4,286	-	4,198
Average value of property..... (dollars)	6,025	6,022	5,877	6,817	-	6,206
Average annual estimated rental value..... (dollars)	688	688	678	744	-	692
Average annual mortgage payment..... (dollars)	535	539	557	443	-	285
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.0	12.1	12.4	10.3	-	6.8
Value of property.....	8.9	9.0	9.5	6.5	-	4.6
Estimated annual rental value.....	77.7	78.4	82.1	59.5	-	41.2
Monthly mortgage payment—						
Under \$10.....	29	20	7	13	-	9
\$10 to \$14.....	72	39	17	22	-	33
\$15 to \$19.....	127	76	24	52	-	51
\$20 to \$24.....	314	260	107	153	-	54
\$25 to \$29.....	625	611	258	344	4	14
\$30 to \$39.....	2,912	2,891	2,275	606	10	21
\$40 to \$49.....	4,846	4,831	4,500	318	13	15
\$50 to \$59.....	1,667	1,659	1,546	106	7	8
\$60 to \$74.....	857	853	768	84	1	4
\$75 to \$99.....	154	153	118	34	1	1
\$100 and over.....	51	51	37	13	1	-
Average monthly mortgage payment..... (dollars)	44.56	44.94	46.38	36.91	-	23.75
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	986	500	72	424	4	486
Average first mortgage outstanding debt..... (dollars)	4,024	4,122	-	4,097	-	3,928
Average value of property..... (dollars)	7,544	7,714	-	7,774	-	7,368
Average annual estimated rental value..... (dollars)	814	830	-	831	-	797
Average annual mortgage payment..... (dollars)	284	359	-	367	-	207
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.1	8.7	-	9.0	-	5.3
Value of property.....	3.8	4.6	-	4.7	-	2.8
Estimated annual rental value.....	34.9	43.2	-	44.2	-	26.0

Table 1g.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NEW YORK-NORTHEASTERN NEW JERSEY METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	53,884	49,677	6,186	23,462	10,279	13,183	4,149	4,277	5,116	6,487	4,207
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	50,855	47,376	5,889	22,447	9,844	12,603	3,955	4,102	4,880	6,103	3,479
Under \$500.....	354	334	26	90	45	45	1	16	137	64	20
\$500 to \$999.....	513	492	78	137	70	67	2	12	201	62	21
\$1,000 to \$1,499.....	771	736	115	221	89	132	12	19	305	64	35
\$1,500 to \$1,999.....	919	873	165	254	104	150	15	34	311	94	46
\$2,000 to \$2,499.....	1,786	1,702	358	591	229	362	42	64	414	233	84
\$2,500 to \$2,999.....	2,465	2,319	439	971	344	627	63	120	404	322	166
\$3,000 to \$3,999.....	8,924	8,321	1,383	3,994	1,728	2,266	320	581	1,031	1,012	603
\$4,000 to \$4,999.....	12,930	12,013	1,370	6,534	2,950	3,584	576	1,164	785	1,584	917
\$5,000 to \$5,999.....	11,932	11,065	977	5,966	2,590	3,376	733	1,248	563	1,578	857
\$6,000 to \$7,499.....	5,822	5,358	587	2,367	1,010	1,357	802	490	363	749	464
\$7,500 to \$9,999.....	2,588	2,417	258	830	417	413	702	224	183	220	171
\$10,000 to \$14,999.....	1,415	1,343	104	401	218	183	490	112	137	99	72
\$15,000 to \$19,999.....	287	276	20	64	29	35	132	16	27	17	11
\$20,000 and over.....	129	127	9	27	21	6	65	2	19	5	2
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	51,490	47,857	5,988	22,709	9,868	12,841	3,989	4,120	4,892	6,209	3,633
Under 4.0%.....	241	235	27	59	32	27	6	2	116	25	6
4.0%.....	711	699	31	185	75	110	52	22	336	73	12
4.0% to 4.4%.....	3,849	3,767	167	2,544	717	1,827	41	417	12	586	82
4.5%.....	9,171	8,481	330	3,615	1,643	1,972	688	607	222	1,019	2,690
4.5% to 4.9%.....	398	387	15	301	96	205	20	26	4	21	11
5.0%.....	20,259	19,807	2,121	9,493	4,369	5,124	2,095	1,766	1,838	2,494	452
5.0% to 5.4%.....	520	510	54	295	163	132	42	42	4	73	10
5.5%.....	8,027	7,843	1,333	3,493	1,585	1,908	756	783	488	990	184
5.5% to 5.9%.....	28	28	3	12	3	9	3	5	1	4	-
6.0%.....	8,171	7,998	1,890	2,668	1,164	1,504	229	442	1,857	907	178
6.0% to 6.4%.....	11	10	1	6	4	2	-	-	-	3	1
6.5%.....	45	40	7	15	7	8	3	3	5	7	5
6.5% to 6.9%.....	5	5	1	1	-	1	-	1	1	1	-
7.0%.....	18	17	3	8	3	5	1	1	1	3	1
7.0% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	-	-	-	1	-	-	-	-
7.5% to 7.9%.....	1	1	-	1	1	-	-	-	-	-	-
8.0% and over.....	34	33	5	13	6	7	2	3	7	3	1
Average interest rate..... (percent).....	5.07	5.10	5.37	5.02	5.06	5.00	5.05	5.05	5.29	5.06	4.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	48,304	44,780	5,976	22,251	9,846	12,405	3,891	4,040	2,416	6,206	3,524
Real estate taxes included in payment.....	33,828	30,978	3,463	17,252	8,398	8,914	1,186	3,299	554	5,224	2,850
Monthly.....	32,509	29,772	3,354	16,724	8,157	8,567	1,149	3,187	448	4,910	2,737
Quarterly.....	260	246	16	137	40	97	14	12	47	20	14
Semiannual.....	90	84	3	35	9	26	3	4	32	7	6
Annual.....	17	16	3	3	1	2	-	1	6	3	1
Other.....	112	111	19	20	5	15	-	2	7	63	1
Not reporting frequency of payment.....	840	749	68	333	126	207	20	93	14	221	91
Real estate taxes not included in payment.....	13,973	13,358	2,459	4,898	1,459	3,379	2,622	703	1,809	927	615
Monthly.....	10,578	10,047	2,351	3,306	926	2,380	2,224	498	878	790	531
Quarterly.....	1,956	1,934	33	1,041	316	725	254	141	399	76	32
Semiannual.....	905	891	15	357	162	195	51	45	398	25	14
Annual.....	129	127	1	24	12	9	-	-	85	8	2
Other.....	39	39	9	8	5	3	2	1	12	7	-
Not reporting frequency of payment.....	355	330	50	102	38	64	82	18	47	21	36
Not reporting tax payment requirements.....	503	444	54	161	49	112	83	38	53	55	59
No principal payments required.....	4,016	3,885	148	915	317	598	180	186	2,224	182	131
Monthly.....	873	771	111	239	71	168	57	66	232	66	102
Quarterly.....	938	914	12	315	85	230	71	47	420	49	24
Semiannual.....	1,887	1,852	20	318	142	176	34	66	1,366	48	35
Annual.....	191	183	3	19	9	10	5	4	143	9	8
Other.....	24	23	-	5	2	3	1	-	13	4	1
Not reporting frequency of payment.....	103	92	2	19	8	11	12	3	50	6	11
Not reporting principal payment requirements.....	1,087	607	54	222	77	145	65	45	165	56	480
No regular payments required.....	477	455	8	74	39	35	13	6	311	43	22
Reporting debt and value.....	50,801	47,325	5,884	22,432	9,836	12,596	3,945	4,100	4,870	6,094	3,476
JUNIOR MORTGAGE											
First mortgage only.....	6,832	6,468	904	3,261	1,574	1,687	397	541	675	690	364
First and junior mortgage.....	878	794	163	246	81	165	87	44	211	43	64
With first mortgage, not reporting on junior mort- gage.....	43,091	40,063	4,817	18,925	8,181	10,744	3,461	3,515	3,984	5,361	3,028
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	371,928,600	347,865,000	40,508,800	154,698,900	69,342,600	85,351,300	47,813,500	29,554,600	34,787,200	40,507,000	24,068,600
Average value..... (dollars).....	7,321	7,351	6,885	6,696	7,050	6,776	12,120	7,208	7,143	6,647	5,923
Debt on first and junior mortgages..... (dollars).....	246,183,400	229,386,500	25,942,400	106,874,000	47,742,300	59,131,800	28,258,200	20,788,300	18,994,600	28,479,000	16,845,900
Percent of value of property.....	65.9	65.9	64.0	69.1	68.8	69.3	59.1	70.3	54.6	70.3	70.0
Average debt..... (dollars).....	4,846	4,846	4,409	4,764	4,854	4,694	7,163	5,070	3,900	4,673	4,847
Debt on first mortgage..... (dollars).....	245,080,600	228,341,100	25,794,900	106,584,400	47,632,800	58,951,600	28,100,800	20,733,200	18,698,800	28,429,000	16,739,500
Percent of value of property.....	65.9	65.6	63.7	68.9	68.7	69.1	58.8	70.2	53.8	70.2	69.6
Average debt..... (dollars).....	4,824	4,825	4,384	4,751	4,843	4,680	7,123	5,057	3,840	4,665	4,816

Table 2g.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NEW YORK-NORTHEASTERN NEW JERSEY METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	42,095	38,559	27,238	11,034	287	3,536
Total first mortgage outstanding debt..... (dollars).....	202,049,700	186,991,700	129,579,400	55,937,700	1,474,600	15,058,000
Total annual mortgage payment..... (dollars).....	22,800,367	21,958,509	15,824,192	5,973,528	160,789	841,858
Average first mortgage outstanding debt..... (dollars).....	4,800	4,849	4,757	5,070	5,138	4,258
Average value of property..... (dollars).....	7,223	7,125	6,428	8,814	8,332	8,288
Average annual estimated rental value..... (dollars).....	789	781	721	928	909	868
Average annual mortgage payment..... (dollars).....	542	569	581	541	560	288
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.7	12.2	10.7	10.9	5.6
Value of property.....	7.5	8.0	9.0	6.1	6.7	2.9
Estimated annual rental value.....	68.7	72.9	80.6	58.4	61.6	27.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	36,836	36,116	27,015	8,864	237	720
Average first mortgage outstanding debt..... (dollars).....	4,816	4,822	4,762	5,000	5,128	4,468
Average value of property..... (dollars).....	6,910	6,899	6,419	8,333	8,049	7,422
Average annual estimated rental value..... (dollars).....	763	763	720	890	877	808
Average annual mortgage payment..... (dollars).....	568	574	583	547	586	299
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.9	12.2	10.9	11.4	6.7
Value of property.....	8.2	8.3	9.1	6.6	7.3	4.0
Estimated annual rental value.....	74.5	75.3	80.9	61.4	66.8	36.9
Monthly mortgage payment—						
Under \$10.....	188	107	34	78	-	81
\$10 to \$14.....	297	199	29	167	3	98
\$15 to \$19.....	525	381	69	304	8	144
\$20 to \$24.....	1,097	971	272	691	8	126
\$25 to \$29.....	2,213	2,141	970	1,154	17	72
\$30 to \$39.....	8,769	8,671	6,310	2,308	58	98
\$40 to \$49.....	11,823	11,772	10,104	1,609	59	51
\$50 to \$59.....	5,868	5,847	4,833	978	36	21
\$60 to \$74.....	3,695	3,680	2,915	743	22	15
\$75 to \$99.....	1,545	1,537	1,019	498	20	8
\$100 and over.....	816	810	460	339	11	6
Average monthly mortgage payment..... (dollars).....	47.37	47.82	48.55	45.55	48.85	24.88
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,259	2,443	223	2,170	50	2,816
Average first mortgage outstanding debt..... (dollars).....	4,690	5,249	4,238	5,355	-	4,205
Average value of property..... (dollars).....	9,416	10,460	7,525	10,780	-	8,510
Average annual estimated rental value..... (dollars).....	965	1,059	827	1,082	-	884
Average annual mortgage payment..... (dollars).....	354	505	378	520	-	223
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.5	9.6	8.9	9.7	-	5.3
Value of property.....	3.8	4.8	5.0	4.8	-	2.6
Estimated annual rental value.....	36.7	47.7	45.8	48.0	-	25.2

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1h.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ROCHESTER METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,678	2,566	675	796	242	554	217	72	232	574	112
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,603	2,501	662	775	241	534	209	70	224	561	102
Under \$500.....	31	30	4	3	1	2	1	2	16	4	1
\$500 to \$999.....	36	34	4	10	4	6	-	-	19	1	2
\$1,000 to \$1,499.....	50	48	12	15	8	7	1	-	14	6	2
\$1,500 to \$1,999.....	55	53	10	19	4	15	1	3	16	4	2
\$2,000 to \$2,499.....	106	102	24	37	5	32	2	3	22	14	4
\$2,500 to \$2,999.....	138	135	41	42	9	33	8	3	16	25	3
\$3,000 to \$3,999.....	658	635	175	185	50	135	46	16	35	178	23
\$4,000 to \$4,999.....	807	770	212	210	72	138	72	20	52	204	37
\$5,000 to \$5,999.....	471	453	108	166	65	101	50	19	20	90	18
\$6,000 to \$7,499.....	170	165	53	61	17	44	14	3	8	26	5
\$7,500 to \$9,999.....	53	50	12	21	5	16	7	4	3	7	3
\$10,000 to \$14,999.....	21	19	6	3	-	-	-	1	3	2	2
\$15,000 to \$19,999.....	6	6	1	2	-	2	3	-	-	-	-
\$20,000 and over.....	1	1	-	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,617	2,520	664	790	240	550	212	66	224	564	97
Under 4.0%.....	10	10	-	-	-	-	-	-	10	-	-
4.0%.....	26	26	3	6	3	3	2	-	12	3	-
4.1% to 4.4%.....	2	2	-	1	-	1	-	-	1	-	-
4.5%.....	299	225	44	84	42	42	21	14	12	50	74
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,375	1,355	328	452	105	347	102	29	115	329	20
5.1% to 5.4%.....	25	25	6	5	4	1	8	-	1	5	-
5.5%.....	606	604	199	174	62	112	61	19	23	128	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	272	271	83	67	24	43	18	4	50	49	1
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	2	2	1	1	-	1	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	-	-	-	-	-	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.15	5.17	5.24	5.14	5.13	5.14	5.18	-	5.10	5.15	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,496	2,407	654	744	227	517	208	72	164	565	89
Real estate taxes included in payment.....	1,856	1,789	533	526	178	348	100	66	51	513	67
Monthly.....	1,640	1,573	452	507	173	334	96	46	38	440	61
Quarterly.....	12	11	2	4	1	3	2	2	1	-	1
Semiannual.....	27	27	4	4	1	4	1	-	1	20	-
Annual.....	8	8	1	2	-	2	-	-	-	5	-
Other.....	140	139	70	3	-	3	-	18	9	39	1
Not reporting frequency of payment.....	29	25	8	5	3	2	1	-	2	9	4
Real estate taxes not included in payment.....	624	603	118	214	48	166	106	6	110	50	21
Monthly.....	413	394	98	131	25	106	82	4	48	31	19
Quarterly.....	39	39	1	8	2	6	11	-	17	2	-
Semiannual.....	122	121	2	62	18	44	10	-	40	7	1
Annual.....	8	8	-	3	-	3	-	-	3	2	-
Other.....	31	31	15	4	1	3	2	1	1	8	-
Not reporting frequency of payment.....	11	10	2	6	2	4	1	-	1	-	1
Not reporting tax payment requirements.....	16	15	3	4	1	3	2	1	3	2	1
No principal payments required.....	125	120	12	46	11	35	7	-	50	5	5
Monthly.....	17	14	7	2	-	2	2	-	2	1	3
Quarterly.....	11	11	2	3	1	2	1	-	4	1	-
Semiannual.....	86	84	3	34	8	26	3	-	41	3	2
Annual.....	7	7	-	3	-	3	1	-	3	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	4	-	4	2	2	-	-	-	-	-
Not reporting principal payment requirements.....	35	20	7	5	3	2	1	-	5	2	15
No regular payments required.....	22	19	2	1	1	-	1	-	13	2	3
Reporting debt and value.....	2,603	2,501	662	775	241	534	209	70	224	561	102
JUNIOR MORTGAGE											
First mortgage only.....	783	764	257	296	75	221	65	48	51	47	19
First and junior mortgage.....	105	102	46	25	3	22	6	3	8	14	3
With first mortgage, not reporting on junior mort- gage.....	1,715	1,635	359	454	163	291	138	19	165	500	80
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	16,830,800	15,713,500	4,162,000	5,210,600	1,598,500	3,612,100	1,540,900	409,500	1,248,800	3,142,200	616,800
Average value..... (dollars).....	6,274	6,283	6,287	6,723	6,633	6,764	7,373	-	5,573	5,601	6,047
Debt on first and junior mortgages..... (dollars).....	10,994,200	10,552,400	2,852,900	3,357,500	1,071,400	2,286,100	1,010,300	296,500	702,600	2,332,600	441,800
Percent of value of property.....	67.8	68.5	64.4	64.4	67.0	68.3	65.6	-	56.3	74.2	71.3
Average debt..... (dollars).....	4,224	4,219	4,310	4,332	4,446	4,281	4,834	-	3,137	4,158	4,351
Debt on first mortgage..... (dollars).....	10,912,900	10,473,000	2,816,600	3,384,800	1,068,900	2,265,900	1,004,000	294,700	694,800	2,328,100	439,900
Percent of value of property.....	66.8	67.7	64.0	64.0	66.9	62.7	65.2	-	55.7	74.1	71.3
Average debt..... (dollars).....	4,192	4,188	4,255	4,303	4,435	4,243	4,804	-	3,102	4,150	4,313

Table 2h.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE ROCHESTER METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,206	2,088	1,562	515	11	118
Total first mortgage outstanding debt..... (dollars).....	9,303,600	8,874,700	6,858,300	1,978,300	38,100	428,900
Total annual mortgage payment..... (dollars).....	1,058,455	1,035,963	820,227	211,446	4,290	22,492
Average first mortgage outstanding debt..... (dollars).....	4,217	4,250	4,391	3,841	-	3,635
Average value of property..... (dollars).....	6,265	6,227	6,123	6,511	-	6,924
Average annual estimated rental value..... (dollars).....	608	606	604	609	-	651
Average annual mortgage payment..... (dollars).....	480	496	525	411	-	191
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.7	12.0	10.7	-	5.2
Value of property.....	7.7	8.0	8.6	6.3	-	2.8
Estimated annual rental value.....	78.9	81.9	86.9	67.5	-	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,938	1,923	1,541	375	7	15
Average first mortgage outstanding debt..... (dollars).....	4,300	4,295	4,383	3,952	-	-
Average value of property..... (dollars).....	6,145	6,141	6,092	6,342	-	-
Average annual estimated rental value..... (dollars).....	600	600	602	593	-	-
Average annual mortgage payment..... (dollars).....	507	508	526	437	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	11.8	12.0	11.1	-	-
Value of property.....	8.2	8.3	8.6	6.9	-	-
Estimated annual rental value.....	84.4	84.6	87.3	73.7	-	-
Monthly mortgage payment—						
Under \$10.....	3	2	1	1	-	1
\$10 to \$14.....	16	13	2	11	-	3
\$15 to \$19.....	35	32	9	22	1	3
\$20 to \$24.....	62	59	13	45	1	3
\$25 to \$29.....	128	127	69	58	-	1
\$30 to \$39.....	615	614	508	103	3	1
\$40 to \$49.....	632	632	555	76	1	-
\$50 to \$59.....	302	301	271	30	-	1
\$60 to \$74.....	97	96	79	16	1	1
\$75 to \$99.....	28	27	21	6	-	1
\$100 and over.....	20	20	13	7	-	-
Average monthly mortgage payment..... (dollars).....	42.21	42.33	43.80	36.42	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	268	165	21	140	4	103
Average first mortgage outstanding debt..... (dollars).....	3,622	3,730	-	3,544	-	3,450
Average value of property..... (dollars).....	7,133	7,233	-	6,952	-	6,972
Average annual estimated rental value..... (dollars).....	664	669	-	650	-	657
Average annual mortgage payment..... (dollars).....	286	359	-	340	-	170
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.9	9.6	-	9.6	-	4.9
Value of property.....	4.0	5.0	-	4.9	-	2.4
Estimated annual rental value.....	43.1	53.6	-	52.2	-	25.9

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	15,866	14,921	8,796	1,537	936	601	1,244	490	1,888	966	945
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	14,465	13,751	8,129	1,437	874	563	1,181	444	1,671	869	714
Under \$500	2,124	2,069	1,074	194	122	72	18	16	688	84	55
\$500 to \$999	2,754	2,686	1,996	207	122	85	16	16	398	53	68
\$1,000 to \$1,499	1,994	1,938	1,497	126	71	55	26	12	219	53	61
\$1,500 to \$1,999	1,488	1,420	1,055	111	65	46	47	27	110	70	68
\$2,000 to \$2,499	1,271	1,183	805	121	65	56	70	27	72	88	88
\$2,500 to \$2,999	938	870	494	105	70	35	82	59	41	89	63
\$3,000 to \$3,999	1,641	1,518	656	224	130	94	237	130	95	176	123
\$4,000 to \$4,999	965	887	283	157	101	56	195	79	37	136	78
\$5,000 to \$5,999	557	505	113	97	62	35	188	88	7	62	52
\$6,000 to \$7,499	458	415	99	62	42	20	171	28	7	48	48
\$7,500 to \$9,999	203	190	38	25	18	7	94	8	-	25	13
\$10,000 to \$14,999	67	65	14	7	5	2	34	4	2	4	2
\$15,000 to \$19,999	9	9	4	1	1	-	3	-	-	1	-
\$20,000 and over	1	1	1	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	15,013	14,252	8,581	1,470	884	586	1,196	436	1,653	916	761
Under 4.0%	65	64	20	7	6	1	3	3	22	9	1
4.0%	196	192	41	28	21	7	9	30	45	39	4
4.1% to 4.4%	3	3	-	-	-	-	1	-	-	2	-
4.5%	1,106	587	64	140	110	30	135	79	12	157	519
4.6% to 4.9%	1	1	-	-	-	-	1	-	-	-	-
5.0%	2,234	2,159	742	360	205	155	511	187	103	256	75
5.1% to 5.4%	57	57	5	2	2	-	9	4	-	37	-
5.5%	500	480	150	70	34	36	164	31	5	60	20
5.6% to 5.9%	2	2	2	-	-	-	-	-	-	-	-
6.0%	10,812	10,671	7,536	860	504	356	359	101	1,461	354	141
6.1% to 6.4%	1	1	-	-	-	-	1	-	-	-	-
6.5%	4	4	3	-	-	-	-	1	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	6	6	5	-	-	-	-	-	1	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	26	25	18	3	2	1	3	-	4	2	1
Average interest rate (percent)	5.69	5.73	5.88	5.54	5.50	5.60	5.31	5.10	5.84	5.29	4.85
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	14,383	13,659	8,321	1,386	841	545	1,204	477	1,391	880	724
Real estate taxes included in payment	3,162	2,787	680	610	406	204	565	304	185	443	375
Monthly	2,971	2,610	624	580	385	195	537	298	147	424	361
Quarterly	21	21	1	6	5	1	6	3	4	1	-
Semiannual	17	15	-	3	3	-	9	-	3	-	2
Annual	26	25	1	8	6	2	-	-	16	-	1
Other	43	42	35	-	-	-	1	-	5	1	1
Not reporting frequency of payment	84	74	19	13	7	6	12	3	10	17	10
Real estate taxes not included in payment	10,890	10,510	7,402	759	424	335	624	168	1,148	409	320
Monthly	9,349	9,067	6,709	623	338	285	465	151	755	364	282
Quarterly	162	159	9	40	20	20	67	6	33	4	3
Semiannual	176	170	5	23	24	5	75	4	50	7	6
Annual	318	312	11	37	26	11	8	2	236	18	6
Other	578	569	499	16	9	7	1	1	46	6	9
Not reporting frequency of payment	247	233	169	14	7	7	8	4	28	10	14
Not reporting tax payment requirements	391	362	239	17	11	6	15	5	58	28	29
No principal payments required	595	565	265	58	35	23	23	6	177	36	30
Monthly	377	354	216	28	15	13	10	5	69	26	23
Quarterly	22	21	-	11	7	4	5	-	4	1	-
Semiannual	18	18	-	2	2	-	5	-	7	-	1
Annual	97	96	2	9	6	3	1	1	78	5	1
Other	54	53	40	7	5	2	-	-	6	-	1
Not reporting frequency of payment	27	23	7	1	-	1	2	-	13	-	4
Not reporting principal payment requirements	534	348	195	36	21	15	15	7	67	28	186
No regular payments required	354	349	15	57	39	18	2	-	253	22	5
Reporting debt and value	14,459	13,746	8,127	1,435	872	563	1,181	444	1,671	888	713
JUNIOR MORTGAGE											
First mortgage only	3,840	3,712	2,070	510	261	249	466	185	324	157	128
First and junior mortgage	298	275	179	44	31	13	23	4	17	8	23
With first mortgage, not reporting on junior mort- gage	10,321	9,759	5,878	881	580	301	692	255	1,330	723	562
RELATION OF DEBT TO VALUE											
Value of property (dollars)	50,037,500	46,985,700	22,906,000	6,038,500	3,810,700	2,227,800	8,817,700	2,286,700	2,951,500	3,985,300	3,101,800
Average value (dollars)	3,461	3,414	2,819	4,208	4,370	3,957	7,466	5,150	1,766	4,432	4,350
Debt on first and junior mortgages (dollars)	30,380,400	28,356,900	13,256,700	3,697,000	2,321,100	1,375,900	5,458,500	1,554,300	1,668,800	2,721,600	2,023,500
Percent of value of property	60.7	60.4	57.9	61.2	60.9	61.8	61.9	68.0	56.5	69.2	65.2
Average debt (dollars)	2,101	2,068	1,631	2,576	2,662	2,444	4,622	3,501	999	3,065	2,638
Debt on first mortgage (dollars)	30,212,100	28,202,800	13,171,600	3,677,000	2,309,100	1,367,900	5,428,400	1,547,600	1,668,900	2,713,700	2,009,900
Percent of value of property	60.4	60.1	57.5	60.9	60.6	61.4	61.6	67.7	56.4	69.0	64.8
Average debt (dollars)	2,090	2,052	1,621	2,562	2,648	2,430	4,596	3,486	996	3,066	2,819

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	11,675	11,240	2,589	8,416	235	435
Total first mortgage outstanding debt..... (dollars).....	26,010,600	25,419,700	9,146,500	15,852,900	420,300	590,900
Total annual mortgage payment..... (dollars).....	3,840,770	3,793,503	1,137,568	2,587,821	68,114	47,267
Average first mortgage outstanding debt..... (dollars).....	2,228	2,262	3,533	1,884	1,789	1,358
Average value of property..... (dollars).....	3,646	3,687	5,078	3,277	3,071	2,582
Average annual estimated rental value..... (dollars).....	371	375	518	332	338	267
Average annual mortgage payment..... (dollars).....	329	338	439	307	290	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	14.9	12.4	16.3	16.2	8.0
Value of property.....	9.0	9.2	8.7	9.4	9.4	4.2
Estimated annual rental value.....	88.6	90.0	84.8	92.6	85.8	40.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,052	10,731	2,547	7,970	214	321
Average first mortgage outstanding debt..... (dollars).....	2,238	2,261	3,546	1,860	1,902	1,464
Average value of property..... (dollars).....	3,598	3,628	5,077	3,176	3,217	2,585
Average annual estimated rental value..... (dollars).....	369	372	519	325	353	270
Average annual mortgage payment..... (dollars).....	329	336	439	303	306	124
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.7	14.8	12.4	16.3	16.1	8.5
Value of property.....	9.2	9.2	8.7	9.5	9.5	4.8
Estimated annual rental value.....	89.4	90.3	84.7	93.3	86.7	46.1
Monthly mortgage payment—						
Under \$10.....	1,043	850	50	782	18	193
\$10 to \$14.....	1,611	1,563	102	1,415	46	48
\$15 to \$19.....	1,550	1,521	132	1,352	37	29
\$20 to \$24.....	1,409	1,392	264	1,107	21	17
\$25 to \$29.....	1,316	1,299	400	878	21	17
\$30 to \$39.....	1,975	1,954	707	1,217	40	11
\$40 to \$49.....	952	949	378	560	11	3
\$50 to \$59.....	573	571	262	301	8	2
\$60 to \$74.....	390	389	168	215	6	1
\$75 to \$99.....	148	148	59	87	2	-
\$100 and over.....	85	85	25	56	4	-
Average monthly mortgage payment..... (dollars).....	27.45	27.97	35.61	25.27	25.53	10.37
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	623	509	42	446	21	114
Average first mortgage outstanding debt..... (dollars).....	2,052	2,275	-	2,310	-	1,060
Average value of property..... (dollars).....	4,505	4,938	-	5,076	-	2,574
Average annual estimated rental value..... (dollars).....	415	450	-	457	-	261
Average annual mortgage payment..... (dollars).....	320	373	-	384	-	64
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.6	16.6	-	16.6	-	6.1
Value of property.....	7.1	7.7	-	7.6	-	2.5
Estimated annual rental value.....	77.2	84.0	-	84.0	-	24.6

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,089	917	271	161	100	61	17	33	260	175	122
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	900	807	252	144	88	56	15	31	219	146	93
Under \$500	261	248	23	28	23	5	-	14	120	58	13
\$500 to \$999	129	120	44	12	7	5	-	3	45	15	9
\$1,000 to \$1,499	67	68	20	13	10	3	-	5	17	8	4
\$1,500 to \$1,999	60	52	24	11	7	4	-	2	8	6	8
\$2,000 to \$2,499	68	60	21	13	12	6	-	3	5	12	8
\$2,500 to \$2,999	67	57	29	12	7	5	-	1	6	17	10
\$3,000 to \$3,999	126	103	44	25	11	14	-	2	12	17	23
\$4,000 to \$4,999	79	66	31	17	4	13	-	1	3	11	13
\$5,000 to \$5,999	26	22	5	6	5	1	-	-	2	6	4
\$6,000 to \$7,499	12	11	4	2	2	-	-	-	-	4	1
\$7,500 to \$9,999	4	4	1	-	-	-	-	-	1	1	-
\$10,000 to \$14,999	1	1	1	-	-	-	-	-	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	930	831	259	149	89	60	16	30	222	155	99
Under 4.0%	14	13	-	4	3	1	-	-	8	1	1
4.0% to 4.4%	32	31	1	5	3	2	-	-	19	6	1
4.5% to 4.9%	1	1	-	-	-	-	-	-	1	-	-
5.0% to 5.4%	180	99	5	10	5	5	5	1	1	17	81
5.5% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0% to 6.4%	182	177	24	43	30	13	3	6	53	48	5
6.5% to 6.9%	3	3	-	1	1	-	-	-	1	1	-
7.0% to 7.4%	43	39	10	10	6	4	4	2	4	9	4
7.5% to 7.9%	1	1	1	-	-	-	-	-	-	-	-
8.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.71	5.84	6.19	5.62	-	-	-	-	5.71	5.70	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	887	787	249	143	88	55	16	32	189	158	100
Real estate taxes included in payment	438	372	160	76	44	32	8	16	47	65	66
Monthly	423	359	157	78	42	31	7	15	42	65	64
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	1	1	-	-	-	-	-	-	1	-	-
Annual	4	4	1	-	-	-	-	-	3	-	-
Other	2	2	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	8	6	2	3	2	1	1	-	-	-	2
Real estate taxes not included in payment	427	894	87	59	37	22	8	16	136	88	33
Monthly	371	841	86	51	31	20	6	13	106	79	30
Quarterly	7	7	-	2	1	1	-	-	4	1	-
Semiannual	6	6	-	1	1	-	1	1	3	-	-
Annual	32	29	-	5	4	1	1	1	16	6	3
Other	2	2	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment	9	9	1	-	-	-	-	1	6	1	-
Not reporting tax payment requirements	22	21	2	8	7	1	-	-	6	5	1
No principal payments required	32	30	4	7	6	1	-	-	17	2	2
Monthly	11	9	2	4	3	1	-	-	2	1	2
Quarterly	1	1	-	-	-	-	-	-	1	-	-
Semiannual	1	1	1	-	-	-	-	-	-	-	-
Annual	15	15	1	3	3	-	-	-	10	1	-
Other	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	2	2	-	-	-	-	-	-	2	-	-
Not reporting principal payment requirements	67	49	17	4	2	2	-	-	17	11	18
No regular payments required	53	51	1	7	4	3	1	1	37	4	2
Reporting debt and value	900	807	252	144	88	56	15	31	219	146	93
JUNIOR MORTGAGE											
First mortgage only	50	46	9	6	4	2	-	1	14	16	4
First and junior mortgage	9	8	2	-	-	-	-	2	3	1	1
With first mortgage, not reporting on junior mortgage	841	758	241	138	84	54	15	28	202	129	88
RELATION OF DEBT TO VALUE											
Value of property (dollars)	3,008,300	2,685,200	1,007,400	621,500	348,900	272,600	100,200	67,200	378,700	460,200	373,100
Average value (dollars)	3,343	3,285	3,998	4,316	-	-	-	-	1,729	3,152	-
Debt on first and junior mortgages (dollars)	1,645,900	1,418,600	569,000	314,400	165,200	149,200	59,800	35,900	185,300	254,200	227,300
Percent of value of property	54.7	53.8	56.5	50.6	-	-	-	-	48.9	55.2	-
Average debt (dollars)	1,829	1,758	2,258	2,183	-	-	-	-	846	1,741	-
Debt on first mortgage (dollars)	1,637,600	1,410,300	567,000	314,400	165,200	149,200	59,800	34,100	181,400	254,100	226,800
Percent of value of property	54.4	53.5	56.3	50.6	-	-	-	-	47.9	55.2	-
Average debt (dollars)	1,820	1,748	2,250	2,183	-	-	-	-	828	1,740	-

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	694	673	344	315	14	21
Total first mortgage outstanding debt.....(dollars)	1,349,200	1,335,700	900,000	410,100	25,600	13,500
Total annual mortgage payment.....(dollars)	232,357	231,461	144,886	81,799	4,776	896
Average first mortgage outstanding debt.....(dollars)	1,944	1,985	2,616	1,302	-	-
Average value of property.....(dollars)	3,505	3,543	4,316	2,696	-	-
Average annual estimated rental value.....(dollars)	388	391	475	299	-	-
Average annual mortgage payment.....(dollars)	335	344	421	260	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.2	17.3	16.1	19.9	-	-
Value of property.....	9.6	9.7	9.8	9.6	-	-
Estimated annual rental value.....	86.3	87.9	88.7	86.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	648	643	342	287	14	5
Average first mortgage outstanding debt.....(dollars)	2,023	2,031	2,627	1,329	-	-
Average value of property.....(dollars)	3,560	3,563	4,323	2,655	-	-
Average annual estimated rental value.....(dollars)	394	394	476	296	-	-
Average annual mortgage payment.....(dollars)	349	351	422	267	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.2	17.3	16.1	20.1	-	-
Value of property.....	9.8	9.9	9.8	10.0	-	-
Estimated annual rental value.....	88.6	89.1	88.8	90.2	-	-
Monthly mortgage payment—						
Under \$10.....	60	57	9	48	-	3
\$10 to \$14.....	80	78	21	55	2	2
\$15 to \$19.....	76	76	29	46	1	-
\$20 to \$24.....	53	53	21	28	4	-
\$25 to \$29.....	68	63	32	28	3	-
\$30 to \$39.....	151	151	108	41	2	-
\$40 to \$49.....	83	83	63	20	-	-
\$50 to \$59.....	57	57	42	15	-	-
\$60 to \$74.....	15	15	9	4	2	-
\$75 to \$99.....	5	5	4	1	-	-
\$100 and over.....	5	5	4	1	-	-
Average monthly mortgage payment.....(dollars)	29.08	29.25	35.18	22.22	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	46	30	2	28	-	16
Average first mortgage outstanding debt.....(dollars)	-	-	-	-	-	-
Average value of property.....(dollars)	-	-	-	-	-	-
Average annual estimated rental value.....(dollars)	-	-	-	-	-	-
Average annual mortgage payment.....(dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	27,260	25,584	8,629	7,392	3,400	3,992	2,897	1,197	3,170	2,299	1,676
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	25,220	24,765	8,842	7,159	3,315	3,844	2,836	1,174	3,046	2,208	1,455
Under \$500.....	2,036	1,997	254	351	168	183	7	126	1,019	240	39
\$500 to \$999.....	1,346	1,305	359	340	124	216	6	63	430	97	41
\$1,000 to \$1,499.....	1,190	1,154	396	385	171	214	13	20	274	66	36
\$1,500 to \$1,999.....	1,192	1,133	444	391	137	254	32	21	181	64	59
\$2,000 to \$2,499.....	1,586	1,504	625	542	225	317	46	25	197	68	82
\$2,500 to \$2,999.....	1,567	1,474	620	506	216	290	64	29	141	114	93
\$3,000 to \$3,999.....	4,013	3,750	1,564	1,239	521	718	264	110	279	294	263
\$4,000 to \$4,999.....	4,627	4,297	1,594	1,265	577	689	531	211	245	450	330
\$5,000 to \$5,999.....	3,991	3,732	1,232	1,033	525	507	614	260	142	451	259
\$6,000 to \$7,499.....	2,685	2,531	753	658	379	279	604	189	75	252	154
\$7,500 to \$9,999.....	1,316	1,250	355	297	175	122	395	81	48	74	66
\$10,000 to \$14,999.....	549	523	118	122	75	47	203	35	11	34	26
\$15,000 to \$19,999.....	91	85	15	21	16	5	40	2	4	3	6
\$20,000 and over.....	31	30	2	8	5	3	17	2	-	1	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	25,445	24,994	8,505	7,280	3,357	3,923	2,859	1,171	2,961	2,218	1,451
Under 4.0%.....	258	256	20	49	28	21	8	12	130	37	2
4.0%.....	551	545	41	135	78	62	87	28	197	57	6
4.1% to 4.4%.....	19	19	3	3	2	1	10	1	1	1	-
4.5%.....	4,885	3,674	400	1,204	753	451	1,068	321	80	601	1,161
4.6% to 4.9%.....	23	21	3	8	6	2	7	-	-	3	2
5.0%.....	6,390	6,259	1,398	2,167	1,093	1,074	1,117	374	522	681	131
5.1% to 5.4%.....	85	82	21	30	18	12	15	7	-	9	3
5.5%.....	2,901	2,840	1,205	873	379	494	318	112	96	236	61
5.6% to 5.9%.....	26	22	14	2	7	1	4	-	1	1	4
6.0%.....	10,717	10,640	5,036	2,716	967	1,749	217	256	1,851	564	77
6.1% to 6.4%.....	29	28	27	-	-	-	-	-	1	-	1
6.5%.....	169	169	139	17	6	11	3	-	9	1	-
6.6% to 6.9%.....	4	4	3	1	1	-	-	-	-	-	-
7.0%.....	313	311	174	60	23	37	2	12	51	12	2
7.1% to 7.4%.....	3	3	2	1	-	1	-	-	-	-	-
7.5%.....	11	11	8	-	-	-	-	-	3	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	111	110	11	14	7	7	3	48	19	15	1
Average interest rate..... (percent).....	5.38	5.42	5.71	5.35	5.22	5.46	4.92	5.29	5.54	5.15	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	25,921	24,446	8,279	7,142	3,271	3,871	2,855	1,176	2,782	2,212	1,475
Real estate taxes included in payment.....	8,754	7,824	1,550	2,975	1,471	1,504	928	575	461	1,385	930
Monthly.....	8,542	7,642	1,507	2,914	1,439	1,475	901	567	456	1,317	900
Quarterly.....	41	40	1	18	12	6	11	1	8	1	1
Semiannual.....	16	15	3	3	1	2	3	1	5	-	1
Annual.....	7	7	-	-	-	-	1	1	5	-	-
Other.....	24	23	15	2	-	2	2	-	2	2	1
Not reporting frequency of payment.....	124	97	24	38	19	19	10	5	5	15	27
Real estate taxes not included in payment.....	16,879	16,353	6,639	4,105	1,777	2,328	1,905	563	2,293	848	525
Monthly.....	15,096	14,604	6,110	3,678	1,517	2,161	1,530	517	1,972	797	492
Quarterly.....	583	571	41	261	91	257	31	60	21	12	12
Semiannual.....	303	299	25	64	35	29	68	4	125	12	4
Annual.....	127	127	12	22	13	9	10	1	78	4	-
Other.....	422	418	366	15	10	5	6	1	21	9	4
Not reporting frequency of payment.....	248	234	85	65	32	33	34	9	36	5	14
Not reporting tax payment requirements.....	288	269	90	62	23	39	22	38	28	29	19
No principal payments required.....	532	517	203	103	57	46	24	14	139	34	15
Monthly.....	370	356	161	64	31	38	16	12	77	26	14
Quarterly.....	37	37	-	18	10	8	2	-	16	1	-
Semiannual.....	45	45	4	10	8	2	3	1	22	5	-
Annual.....	30	30	1	8	5	3	-	-	20	1	-
Other.....	39	38	34	1	1	-	-	-	2	1	1
Not reporting frequency of payment.....	11	11	3	2	2	-	3	1	2	-	-
Not reporting principal payment requirements.....	430	247	93	68	27	41	10	5	46	25	183
No regular payments required.....	377	374	54	79	45	34	8	2	203	28	3
Reporting debt and value.....	26,204	24,749	8,334	7,156	3,314	3,842	2,835	1,174	3,043	2,207	1,455
JUNIOR MORTGAGE											
First mortgage only.....	10,615	10,089	2,634	3,328	1,658	1,670	1,647	485	1,111	884	526
First and junior mortgage.....	314	284	125	77	30	47	21	6	39	16	30
With first mortgage, not reporting on junior mort- gage.....	15,275	14,376	5,575	3,751	1,626	2,125	1,167	683	1,893	1,307	699
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	174,467,100	164,949,600	52,058,200	45,002,800	25,147,000	23,855,800	31,851,100	8,203,100	10,491,000	13,348,400	9,517,500
Average value..... (dollars).....	6,558	6,655	6,246	6,848	7,588	6,209	11,235	6,987	3,448	6,046	6,541
Debt on first and junior mortgages..... (dollars).....	103,433,900	97,198,400	32,480,700	27,575,900	13,767,000	13,812,900	17,399,600	5,800,900	5,666,500	8,774,800	6,235,500
Percent of value of property.....	59.3	58.9	52.4	56.3	54.7	57.9	54.6	54.6	54.0	65.8	65.5
Average debt..... (dollars).....	3,947	3,927	3,897	3,854	4,151	3,597	6,137	4,515	1,862	3,976	4,286
Debt on first mortgage..... (dollars).....	103,162,900	96,953,700	32,385,900	27,500,400	13,722,300	13,778,100	17,361,900	5,298,800	5,640,900	8,765,800	6,209,800
Percent of value of property.....	59.1	58.8	52.2	56.1	54.6	57.8	54.5	54.6	53.8	65.7	65.2
Average debt..... (dollars).....	3,937	3,917	3,886	3,843	4,141	3,586	6,124	4,513	1,854	3,972	4,267

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	22,992	22,560	7,868	14,499	193	432
Total first mortgage outstanding debt..... (dollars).....	91,670,100	90,251,700	36,320,400	53,359,900	571,400	1,418,400
Total annual mortgage payment..... (dollars).....	10,885,532	10,782,646	4,180,122	6,619,720	72,804	102,886
Average first mortgage outstanding debt..... (dollars).....	3,987	4,001	4,616	3,680	2,961	3,283
Average value of property..... (dollars).....	6,695	6,709	6,921	6,614	5,207	5,956
Average annual estimated rental value..... (dollars).....	631	633	665	617	520	556
Average annual mortgage payment..... (dollars).....	473	478	533	450	377	238
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	11.9	11.5	12.2	12.7	7.3
Value of property.....	7.1	7.1	7.7	6.8	7.2	4.0
Estimated annual rental value.....	75.0	75.5	80.1	72.9	72.5	42.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,926	21,592	7,815	13,596	181	334
Average first mortgage outstanding debt..... (dollars).....	3,966	3,977	4,621	3,622	2,805	3,312
Average value of property..... (dollars).....	6,618	6,536	6,905	6,347	4,760	5,393
Average annual estimated rental value..... (dollars).....	618	619	653	596	481	511
Average annual mortgage payment..... (dollars).....	473	476	533	444	373	259
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	12.0	11.5	12.3	13.3	7.3
Value of property.....	7.2	7.3	7.7	7.0	7.9	4.8
Estimated annual rental value.....	76.5	76.8	80.3	74.6	77.6	50.8
Monthly mortgage payment—						
Under \$10.....	1,008	911	181	707	23	92
\$10 to \$14.....	1,245	1,206	194	999	13	39
\$15 to \$19.....	1,158	1,107	162	981	14	46
\$20 to \$24.....	1,371	1,327	208	1,103	16	44
\$25 to \$29.....	1,988	1,958	495	1,444	19	30
\$30 to \$39.....	5,262	5,217	1,978	3,199	40	46
\$40 to \$49.....	4,356	4,337	2,092	2,218	27	19
\$50 to \$59.....	2,609	2,600	1,231	1,355	14	9
\$60 to \$74.....	1,646	1,642	768	866	8	4
\$75 to \$99.....	796	794	345	444	5	2
\$100 and over.....	497	493	161	330	2	4
Average monthly mortgage payment..... (dollars).....	39.38	39.65	44.42	37.03	31.08	21.62
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,066	968	53	903	12	93
Average first mortgage outstanding debt..... (dollars).....	4,411	4,535	-	4,561	-	-
Average value of property..... (dollars).....	10,320	10,568	-	10,629	-	-
Average annual estimated rental value..... (dollars).....	909	929	-	933	-	-
Average annual mortgage payment..... (dollars).....	492	525	-	530	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.6	-	11.6	-	-
Value of property.....	4.8	5.0	-	5.0	-	-
Estimated annual rental value.....	54.1	56.5	-	56.8	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE AKRON METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,584	1,486	184	370	170	200	105	93	484	200	98
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,464	1,376	163	358	164	194	103	92	469	191	88
Under \$500	357	356	15	49	31	18	1	20	215	56	1
\$500 to \$999	176	168	21	22	5	17	1	18	83	22	8
\$1,000 to \$1,499	138	122	21	38	9	29	2	10	56	6	5
\$1,500 to \$1,999	100	96	14	22	4	15	4	9	35	12	4
\$2,000 to \$2,499	87	81	14	27	5	21	1	7	25	7	6
\$2,500 to \$2,999	82	75	19	26	13	13	2	7	12	9	7
\$3,000 to \$3,999	139	127	28	42	13	29	22	7	12	16	12
\$4,000 to \$4,999	116	106	15	38	20	18	15	1	12	25	10
\$5,000 to \$5,999	106	96	10	44	28	16	21	4	4	13	10
\$6,000 to \$7,499	88	81	3	31	24	7	18	5	10	14	7
\$7,500 to \$9,999	54	43	1	12	7	5	11	4	5	10	11
\$10,000 to \$14,999	19	14	2	7	4	3	4	-	-	1	5
\$15,000 to \$19,999	2	1	-	-	-	-	1	-	-	-	1
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,481	1,395	181	365	166	199	105	91	459	194	86
Under 4.0%	23	22	2	2	2	-	-	1	13	4	1
4.0% to 4.4%	27	26	1	4	3	-	-	-	16	5	1
4.4% to 4.8%	-	-	-	-	-	-	-	-	-	-	-
4.8% to 5.2%	152	80	3	30	19	11	15	2	2	28	72
5.2% to 5.6%	-	-	-	-	-	-	-	-	-	-	-
5.6% to 6.0%	266	260	30	79	50	29	39	13	46	58	6
6.0% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.4% to 6.8%	93	90	6	32	15	17	30	-	10	12	3
6.8% to 7.2%	-	-	-	-	-	-	-	-	-	-	-
7.2% to 7.6%	892	889	135	211	74	137	20	72	360	91	3
7.6% to 8.0%	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%	4	4	-	2	1	1	1	-	1	-	-
8.4% to 8.8%	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%	18	18	3	4	2	2	-	2	8	1	-
9.2% to 9.6%	-	-	-	-	-	-	-	-	-	-	-
9.6% to 10.0%	-	-	-	-	-	-	-	-	-	-	-
10.0% and over	5	5	-	1	-	1	-	1	3	-	-
Average interest rate (percent)	5.57	5.63	5.74	5.60	5.42	5.74	5.28	-	5.77	5.35	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,462	1,374	182	362	165	197	103	91	443	193	88
Real estate taxes included in payment	563	502	69	170	88	82	39	29	101	94	51
Monthly	545	485	69	164	85	78	37	27	95	93	60
Quarterly	2	2	-	2	1	1	-	-	-	-	-
Semiannual	5	4	-	1	-	1	1	-	2	-	1
Annual	2	2	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	9	9	-	3	1	2	-	2	3	1	-
Real estate taxes not included in payment	888	861	110	188	75	113	62	62	341	98	27
Monthly	842	815	109	176	70	106	52	61	320	97	27
Quarterly	9	9	-	4	2	2	4	-	-	1	-
Semiannual	17	17	-	5	2	3	5	-	7	-	-
Annual	12	12	-	1	-	1	1	-	10	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	8	1	2	1	1	-	1	4	-	-
Not reporting tax payment requirements	11	11	3	4	2	2	2	-	1	1	-
No principal payments required	26	26	-	4	3	1	2	2	15	3	-
Monthly	23	23	-	4	3	1	2	2	13	2	-
Quarterly	1	1	-	-	-	-	-	-	-	1	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	1	1	-	-	-	-	-	-	1	-	-
Not reporting principal payment requirements	22	12	1	2	1	1	-	-	6	3	10
No regular payments required	24	24	1	2	1	1	-	-	20	1	-
Reporting debt and value	1,464	1,376	163	358	164	194	103	92	469	191	88
JUNIOR MORTGAGE											
First mortgage only	457	431	49	136	68	68	39	26	131	50	26
First and junior mortgage	30	28	6	6	1	5	2	3	9	2	2
With first mortgage, not reporting on junior mort- gage	977	917	108	216	95	121	62	63	329	139	60
RELATION OF DEBT TO VALUE											
Value of property (dollars)	6,842,600	6,227,700	760,800	2,153,200	1,096,700	1,056,500	1,070,600	308,500	1,059,400	875,200	614,900
Average value (dollars)	4,674	4,525	4,687	6,015	6,687	5,446	10,394	-	2,259	4,582	-
Debt on first and junior mortgages (dollars)	3,715,800	3,328,300	410,400	1,142,800	609,700	532,500	541,000	194,700	523,800	518,800	387,500
Percent of value of property	54.3	53.4	53.9	53.0	55.6	50.4	50.5	-	49.4	59.0	-
Average debt (dollars)	2,588	2,419	2,518	3,191	3,718	2,745	5,252	-	1,117	2,703	-
Debt on first mortgage (dollars)	3,699,600	3,313,500	405,600	1,138,300	609,000	529,300	541,000	193,100	519,800	515,700	386,100
Percent of value of property	54.1	53.2	53.3	52.9	55.5	50.1	50.5	-	49.1	58.9	-
Average debt (dollars)	2,527	2,408	2,498	3,180	3,713	2,728	5,252	-	1,108	2,700	-

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE AKRON METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	1,328	1,306	484	818	9	22
Total first mortgage outstanding debt (dollars)	3,352,500	3,315,300	1,740,700	1,545,700	28,900	27,200
Total annual mortgage payment (dollars)	472,174	468,678	227,188	237,046	4,444	3,496
Average first mortgage outstanding debt (dollars)	2,524	2,539	3,596	1,901	-	-
Average value of property (dollars)	4,655	4,680	5,861	3,951	-	-
Average annual estimated rental value (dollars)	446	447	567	372	-	-
Average annual mortgage payment (dollars)	356	359	469	292	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	14.1	13.1	15.3	-	-
Value of property	7.6	7.7	8.0	7.4	-	-
Estimated annual rental value	79.7	80.2	82.8	78.3	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,285	1,264	477	779	8	21
Average first mortgage outstanding debt (dollars)	2,480	2,496	3,617	1,804	-	-
Average value of property (dollars)	4,493	4,520	5,821	3,713	-	-
Average annual estimated rental value (dollars)	429	431	564	348	-	-
Average annual mortgage payment (dollars)	351	354	468	284	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	14.2	12.9	15.7	-	-
Value of property	7.8	7.8	8.0	7.6	-	-
Estimated annual rental value	81.7	82.1	82.9	81.5	-	-
Monthly mortgage payment—						
Under \$10	165	152	43	109	-	13
\$10 to \$14	246	243	59	184	-	3
\$15 to \$19	134	133	31	100	2	1
\$20 to \$24	107	107	16	89	2	-
\$25 to \$29	104	102	27	75	-	2
\$30 to \$39	165	164	55	108	1	1
\$40 to \$49	128	127	95	31	1	1
\$50 to \$59	94	94	59	35	-	-
\$60 to \$74	74	74	51	22	1	-
\$75 to \$99	48	48	30	17	1	-
\$100 and over	20	20	11	9	-	-
Average monthly mortgage payment (dollars)	29.22	29.50	39.00	23.63	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	43	42	7	34	1	1
Average first mortgage outstanding debt (dollars)	-	-	-	-	-	-
Average value of property (dollars)	-	-	-	-	-	-
Average annual estimated rental value (dollars)	-	-	-	-	-	-
Average annual mortgage payment (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	-	-	-	-	-	-
Value of property	-	-	-	-	-	-
Estimated annual rental value	-	-	-	-	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF CINCINNATI: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,173	2,063	1,397	256	164	92	215	8	84	108	110
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,142	2,043	1,388	251	162	89	213	7	83	101	99
Under \$500.....	16	16	7	4	4	-	-	-	4	1	-
\$500 to \$999.....	23	22	16	2	2	-	-	-	3	1	1
\$1,000 to \$1,499.....	38	38	22	11	8	3	3	-	1	1	-
\$1,500 to \$1,999.....	43	41	28	10	6	4	2	-	-	1	2
\$2,000 to \$2,499.....	73	71	52	9	5	4	3	-	6	1	2
\$2,500 to \$2,999.....	80	74	54	9	6	3	5	-	4	2	6
\$3,000 to \$3,999.....	293	283	207	26	13	13	21	-	15	14	10
\$4,000 to \$4,999.....	403	382	268	38	20	18	37	-	21	18	21
\$5,000 to \$5,999.....	442	413	282	46	31	15	44	3	10	28	29
\$6,000 to \$7,499.....	358	347	238	37	25	12	41	2	7	22	11
\$7,500 to \$9,999.....	263	253	167	34	25	9	38	1	8	5	10
\$10,000 to \$14,999.....	95	89	89	22	16	6	17	1	4	6	7
\$15,000 to \$19,999.....	11	11	7	1	-	1	2	-	-	1	-
\$20,000 and over.....	3	3	1	2	1	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,112	2,017	1,372	249	162	87	211	7	81	97	95
Under 4.0%.....	14	14	1	2	1	1	-	-	10	1	-
4.0%.....	42	40	5	5	3	2	4	-	18	8	2
4.1% to 4.4%.....	1	1	-	-	-	-	1	-	-	-	-
4.5%.....	232	162	26	28	22	6	78	1	11	18	70
4.6% to 4.9%.....	5	5	1	-	-	-	4	-	-	-	-
5.0%.....	510	502	251	105	71	34	81	3	25	37	8
5.1% to 5.4%.....	8	8	4	1	1	-	3	-	-	-	-
5.5%.....	284	283	195	52	39	13	20	2	-	14	1
5.6% to 5.9%.....	8	8	4	1	1	-	3	-	-	-	-
6.0%.....	965	953	846	53	24	29	17	1	17	19	13
6.1% to 6.4%.....	7	6	6	-	-	-	-	-	-	-	1
6.5%.....	23	23	21	2	-	2	-	-	-	-	-
6.6% to 6.9%.....	2	2	2	-	-	-	-	-	-	-	-
7.0%.....	9	9	9	-	-	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1	1	1	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.47	5.50	5.72	5.24	5.18	-	4.95	-	-	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,048	1,952	1,341	241	151	90	212	8	62	88	96
Real estate taxes included in payment.....	248	206	99	43	31	12	28	3	3	30	42
Monthly.....	228	187	90	38	27	11	25	3	2	29	41
Quarterly.....	7	7	-	5	4	1	2	-	-	-	-
Semiannual.....	1	1	-	-	-	-	1	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	6	6	5	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	6	5	4	-	-	-	-	-	-	1	1
Real estate taxes not included in payment.....	1,780	1,727	1,232	196	118	78	182	5	56	56	53
Monthly.....	1,587	1,483	1,084	164	95	69	146	5	34	50	44
Quarterly.....	74	70	23	23	15	8	28	-	4	4	4
Semiannual.....	24	20	8	4	3	1	6	-	9	1	1
Annual.....	12	12	1	1	1	-	-	-	8	1	-
Other.....	120	118	114	2	2	-	-	-	2	-	2
Not reporting frequency of payment.....	23	21	17	2	2	-	2	-	-	-	2
Not reporting tax payment requirements.....	20	19	10	2	2	-	2	-	3	2	1
No principal payments required.....	43	42	20	8	6	2	2	-	3	4	1
Monthly.....	30	29	18	4	2	2	1	-	3	3	1
Quarterly.....	4	4	-	3	3	-	1	-	-	-	-
Semiannual.....	5	5	-	-	-	-	-	-	-	-	-
Annual.....	2	2	-	1	1	-	-	-	-	1	-
Other.....	1	1	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	1	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	44	31	22	3	3	-	1	-	2	3	13
No regular payments required.....	38	39	14	4	4	-	-	-	12	8	-
Reporting debt and value.....	2,141	2,042	1,387	251	162	89	213	7	83	101	99
JUNIOR MORTGAGE											
First mortgage only.....	1,366	1,297	836	170	115	55	161	6	54	70	69
First and junior mortgage.....	18	16	14	1	1	-	1	-	-	-	2
With first mortgage, not reporting on junior mort- gage.....	757	729	537	80	46	34	51	1	29	31	28
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	18,580,500	17,776,900	11,076,600	2,659,800	1,793,600	866,200	2,461,900	68,300	668,600	841,700	803,600
Average value..... (dollars).....	8,678	8,706	7,986	10,597	11,072	-	11,558	-	-	8,334	-
Debt on first and junior mortgages..... (dollars).....	11,289,100	10,756,700	7,136,000	1,379,400	894,700	484,700	1,288,900	47,800	367,300	537,300	532,400
Percent of value of property.....	60.8	60.5	64.4	51.9	49.9	-	52.4	-	-	63.8	-
Average debt..... (dollars).....	5,273	5,268	5,145	5,496	5,523	-	6,051	-	-	5,320	-
Debt on first mortgage..... (dollars).....	11,263,200	10,732,500	7,119,400	1,374,400	889,700	484,700	1,286,300	47,800	367,300	537,300	530,700
Percent of value of property.....	60.6	60.4	64.3	51.7	49.6	-	52.2	-	-	63.8	-
Average debt..... (dollars).....	5,261	5,256	5,133	5,476	5,492	-	6,039	-	-	5,320	-

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CINCINNATI: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,834	1,797	228	1,550	19	87
Total first mortgage outstanding debt..... (dollars)	9,789,600	9,618,900	1,847,400	8,169,500	102,000	170,700
Total annual mortgage payment..... (dollars)	1,113,625	1,102,960	157,988	934,904	10,068	10,565
Average first mortgage outstanding debt..... (dollars)	5,838	5,358	5,910	5,271	-	-
Average value of property..... (dollars)	8,723	8,741	8,771	8,723	-	-
Average annual estimated rental value..... (dollars)	790	791	796	789	-	-
Average annual mortgage payment..... (dollars)	607	614	698	603	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.5	11.7	11.4	-	-
Value of property.....	7.0	7.0	7.9	6.9	-	-
Estimated annual rental value.....	76.9	77.6	87.0	76.4	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,717	1,690	221	1,455	14	27
Average first mortgage outstanding debt..... (dollars)	5,326	5,386	5,878	5,260	-	-
Average value of property..... (dollars)	8,553	8,569	8,653	8,571	-	-
Average annual estimated rental value..... (dollars)	773	775	790	773	-	-
Average annual mortgage payment..... (dollars)	608	612	694	601	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.5	11.8	11.4	-	-
Value of property.....	7.1	7.1	8.0	7.0	-	-
Estimated annual rental value.....	78.6	79.0	87.8	77.7	-	-
Monthly mortgage payment—						
Under \$10.....	12	7	-	7	-	5
\$10 to \$14.....	15	13	-	13	-	2
\$15 to \$19.....	29	28	-	28	-	1
\$20 to \$24.....	52	50	-	48	2	2
\$25 to \$29.....	85	81	3	78	-	4
\$30 to \$39.....	859	351	25	322	3	5
\$40 to \$49.....	435	433	55	373	5	2
\$50 to \$59.....	280	278	55	220	3	2
\$60 to \$74.....	247	246	44	202	-	1
\$75 to \$99.....	128	128	25	102	1	-
\$100 and over.....	75	75	13	62	-	-
Average monthly mortgage payment..... (dollars)	50.65	51.03	57.82	50.08	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	117	107	7	95	5	10
Average first mortgage outstanding debt..... (dollars)	5,514	5,622	-	-	-	-
Average value of property..... (dollars)	11,216	11,450	-	-	-	-
Average annual estimated rental value..... (dollars)	1,038	1,048	-	-	-	-
Average annual mortgage payment..... (dollars)	598	636	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.8	11.3	-	-	-	-
Value of property.....	5.3	5.6	-	-	-	-
Estimated annual rental value.....	57.9	50.6	-	-	-	-

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CINCINNATI METROPOLITAN DISTRICT: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,148	5,888	4,169	576	364	212	406	60	316	806	815
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,018	5,734	4,107	565	358	207	398	58	311	295	279
Under \$500	128	127	67	9	8	1	1	1	45	4	1
\$500 to \$999	153	149	112	11	7	4	2	2	19	5	4
\$1,000 to \$1,499	185	184	141	26	20	6	3	—	13	1	1
\$1,500 to \$1,999	199	196	148	25	17	9	3	3	8	8	3
\$2,000 to \$2,499	285	274	211	34	20	14	5	1	17	6	11
\$2,500 to \$2,999	385	328	239	24	16	8	11	1	30	18	12
\$3,000 to \$3,999	1,080	984	746	85	58	32	42	4	55	52	46
\$4,000 to \$4,999	1,271	1,208	908	101	61	40	84	11	48	56	63
\$5,000 to \$5,999	1,161	1,067	770	95	54	41	80	23	42	77	74
\$6,000 to \$7,499	720	685	483	64	43	21	66	8	16	48	35
\$7,500 to \$9,999	373	357	218	48	31	17	64	3	13	11	16
\$10,000 to \$14,999	146	135	54	38	22	11	34	1	5	8	11
\$15,000 to \$19,999	21	20	9	6	5	1	4	—	—	1	1
\$20,000 and over	6	5	1	3	1	2	1	—	—	—	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	5,991	5,727	4,115	566	359	207	398	59	296	293	264
Under 4.0%	34	34	4	4	3	1	—	—	22	4	—
4.0%	102	100	28	6	3	3	10	—	44	12	2
4.1% to 4.4%	4	4	—	—	—	—	3	—	1	—	—
4.5%	521	328	58	48	37	11	140	15	19	58	198
4.6% to 4.9%	10	9	2	1	—	1	5	—	—	1	1
5.0%	1,114	1,087	514	194	180	64	148	27	98	111	27
5.1% to 5.4%	23	23	10	2	2	—	6	1	—	4	—
5.5%	726	715	497	105	62	43	44	5	14	50	11
5.6% to 5.9%	19	17	13	1	1	—	3	—	—	—	2
6.0%	3,300	3,274	2,866	202	121	81	38	10	101	57	26
6.1% to 6.4%	19	18	18	—	—	—	—	—	—	—	1
6.5%	84	83	80	2	—	2	—	—	—	1	1
6.6% to 6.9%	3	3	3	—	—	—	—	—	—	—	—
7.0%	22	22	19	1	—	1	—	—	2	—	—
7.1% to 7.4%	—	—	—	—	—	—	—	—	—	—	—
7.5%	4	4	4	—	—	—	—	—	—	—	—
7.6% to 7.9%	—	—	—	—	—	—	—	—	—	—	—
8.0% and over	6	6	4	—	—	—	1	1	—	—	—
Average interest rate (percent)	5.58	5.62	5.80	5.39	5.35	5.47	4.97	—	5.06	5.15	4.76
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,733	5,469	3,945	548	343	205	399	54	245	278	264
Real estate taxes included in payment	870	721	338	110	65	45	74	25	13	161	149
Monthly	816	673	314	96	58	38	69	25	12	157	143
Quarterly	9	9	—	6	4	2	3	—	—	—	—
Semiannual	1	1	—	—	—	—	1	—	—	—	—
Annual	—	—	—	—	—	—	—	—	—	—	—
Other	14	14	12	—	—	—	1	—	1	—	—
Not reporting frequency of payment	30	24	12	8	3	5	—	—	—	4	6
Real estate taxes not included in payment	4,760	4,648	3,542	428	273	155	318	29	221	110	112
Monthly	4,021	3,925	3,036	345	215	130	257	27	163	97	96
Quarterly	137	130	14	60	40	20	41	1	9	5	7
Semiannual	42	41	5	5	4	1	8	—	20	3	1
Annual	28	28	3	3	2	1	—	—	17	2	—
Other	405	402	390	4	4	—	—	—	7	1	3
Not reporting frequency of payment	127	122	91	11	8	3	12	1	5	2	5
Not reporting tax payment requirements	103	100	65	10	5	5	7	—	11	7	3
No principal payments required	229	223	148	17	11	6	4	5	34	15	6
Monthly	159	153	111	9	6	3	3	5	13	12	6
Quarterly	9	9	—	5	4	1	1	—	3	—	—
Semiannual	13	13	—	2	—	2	—	—	9	1	—
Annual	11	11	1	1	1	—	—	—	8	1	—
Other	36	36	34	—	—	—	—	—	1	1	—
Not reporting frequency of payment	1	1	1	—	—	—	—	—	—	—	—
Not reporting principal payment requirements	110	66	47	3	3	—	3	1	8	4	44
No regular payments required	76	75	29	8	7	1	—	—	29	9	1
Reporting debt and value	6,006	5,727	4,101	565	358	207	398	58	310	295	279
JUNIOR MORTGAGE											
First mortgage only	2,620	2,493	1,634	306	209	97	236	41	129	147	127
First and junior mortgage	66	61	52	3	2	1	2	—	3	1	5
With first mortgage, not reporting on junior mort- gage	3,320	3,173	2,415	256	147	109	160	17	178	147	147
RELATION OF DEBT TO VALUE											
Value of property (dollars)	42,722,400	40,704,900	26,966,800	5,065,200	3,277,400	1,787,800	4,473,700	392,600	1,771,700	2,034,900	2,017,500
Average value (dollars)	7,113	7,108	6,576	8,965	9,155	8,637	11,240	—	5,715	6,898	7,231
Debt on first and junior mortgages (dollars)	26,951,300	25,561,100	17,687,800	2,770,200	1,741,700	1,028,500	2,394,800	280,700	1,034,200	1,393,400	1,390,200
Percent of value of property	63.1	62.8	65.6	54.7	53.1	57.5	53.5	—	58.4	65.5	68.9
Average debt (dollars)	4,487	4,463	4,313	4,903	4,865	4,969	6,017	—	3,386	4,723	4,963
Debt on first mortgage (dollars)	26,893,400	25,507,500	17,647,400	2,764,400	1,736,200	1,028,200	2,392,200	280,700	1,029,900	1,392,900	1,385,900
Percent of value of property	62.9	62.7	65.4	54.6	53.0	57.5	53.5	—	58.1	66.5	68.7
Average debt (dollars)	4,478	4,454	4,303	4,893	4,850	4,967	6,011	—	3,322	4,722	4,967

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CINCINNATI METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,888	4,705	768	3,861	76	183
Total first mortgage outstanding debt..... (dollars).....	22,566,900	21,862,900	3,850,000	17,672,700	340,200	704,000
Total annual mortgage payment..... (dollars).....	2,597,885	2,547,183	422,764	2,080,963	43,456	50,702
Average first mortgage outstanding debt..... (dollars).....	4,617	4,647	5,013	4,577	-	3,847
Average value of property..... (dollars).....	7,290	7,333	7,042	7,388	-	6,180
Average annual estimated rental value..... (dollars).....	659	664	689	667	-	526
Average annual mortgage payment..... (dollars).....	531	541	550	539	-	277
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	11.7	11.0	11.8	-	7.2
Value of property.....	7.3	7.4	7.8	7.3	-	4.5
Estimated annual rental value.....	80.7	81.6	86.2	80.9	-	52.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,669	4,516	759	3,688	69	153
Average first mortgage outstanding debt..... (dollars).....	4,612	4,631	5,002	4,560	-	4,056
Average value of property..... (dollars).....	7,168	7,200	6,972	7,252	-	6,212
Average annual estimated rental value..... (dollars).....	647	652	688	654	-	520
Average annual mortgage payment..... (dollars).....	533	541	551	538	-	305
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	11.7	11.0	11.8	-	7.5
Value of property.....	7.4	7.5	7.9	7.4	-	4.9
Estimated annual rental value.....	82.3	83.0	86.9	82.2	-	58.7
Monthly mortgage payment—						
Under \$10.....	99	78	10	67	1	21
\$10 to \$14.....	109	97	4	92	1	12
\$15 to \$19.....	170	147	7	137	3	23
\$20 to \$24.....	267	239	27	207	5	28
\$25 to \$29.....	404	384	42	338	4	20
\$30 to \$39.....	1,279	1,250	214	1,020	16	29
\$40 to \$49.....	1,097	1,085	208	853	24	12
\$50 to \$59.....	554	550	117	423	10	4
\$60 to \$74.....	394	391	71	319	1	3
\$75 to \$99.....	185	185	41	142	2	-
\$100 and over.....	111	110	18	90	2	1
Average monthly mortgage payment..... (dollars).....	44.41	45.05	45.89	44.83	-	25.44
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	219	189	9	173	7	30
Average first mortgage outstanding debt..... (dollars).....	4,724	5,032	-	4,951	-	-
Average value of property..... (dollars).....	9,890	10,504	-	10,279	-	-
Average annual estimated rental value..... (dollars).....	886	949	-	932	-	-
Average annual mortgage payment..... (dollars).....	500	559	-	561	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.6	11.1	-	11.3	-	-
Value of property.....	5.1	5.3	-	5.5	-	-
Estimated annual rental value.....	55.9	58.8	-	60.2	-	-

Table 1d.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF CLEVELAND: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,640	1,519	166	722	345	377	199	95	102	235	121
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,630	1,513	165	719	344	375	198	95	101	235	117
Under \$500.....	13	13	1	7	4	3	-	1	3	1	-
\$500 to \$999.....	21	17	1	9	5	4	-	-	7	-	4
\$1,000 to \$1,499.....	31	28	1	16	8	8	1	-	9	1	3
\$1,500 to \$1,999.....	43	37	1	26	12	14	3	-	5	2	6
\$2,000 to \$2,499.....	74	68	10	38	19	19	4	-	15	1	6
\$2,500 to \$2,999.....	68	63	9	39	26	13	5	1	6	3	5
\$3,000 to \$3,999.....	247	238	36	135	64	71	25	10	12	18	11
\$4,000 to \$4,999.....	453	414	43	203	97	106	54	28	20	66	39
\$5,000 to \$5,999.....	442	411	44	163	77	86	68	27	15	94	31
\$6,000 to \$7,499.....	207	197	17	71	29	42	33	26	8	42	10
\$7,500 to \$9,999.....	27	25	1	12	3	9	3	2	-	7	2
\$10,000 to \$14,999.....	4	4	1	-	-	-	2	-	1	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,623	1,507	166	719	343	376	196	95	97	234	116
Under 4.0%.....	16	16	-	3	-	3	-	1	12	-	-
4.0%.....	19	19	-	5	3	2	-	-	11	3	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	603	494	52	183	88	95	65	32	13	149	109
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	550	549	46	284	148	136	90	37	33	59	1
5.1% to 5.4%.....	5	5	-	2	1	1	-	1	-	2	-
5.5%.....	252	250	34	148	64	84	31	20	4	13	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	173	169	33	92	39	53	10	4	28	7	4
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	2	2	-	1	-	1	-	-	-	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	3	3	1	1	-	1	-	-	1	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	4.97	5.00	5.16	5.09	5.07	5.11	4.99	-	-	4.74	4.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,608	1,493	164	718	343	375	196	94	88	233	115
Real estate taxes included in payment.....	920	839	92	373	182	191	98	74	13	194	81
Monthly.....	910	830	92	369	180	189	92	74	11	192	80
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-
Semiannual.....	2	2	-	-	-	-	-	-	2	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	7	6	-	3	1	2	1	-	-	2	1
Real estate taxes not included in payment.....	682	650	70	344	161	183	103	20	75	38	32
Monthly.....	636	574	70	301	135	166	93	18	57	35	32
Quarterly.....	59	59	-	35	22	13	9	2	10	3	-
Semiannual.....	7	7	-	3	2	1	-	-	4	-	-
Annual.....	2	2	-	-	-	-	-	-	2	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	8	-	5	2	3	1	-	2	-	-
Not reporting tax payment requirements.....	6	4	2	1	-	1	-	-	-	1	2
No principal payments required.....	9	8	1	3	1	2	1	-	3	-	1
Monthly.....	5	4	1	2	-	2	-	-	1	-	1
Quarterly.....	2	2	-	1	1	-	-	-	1	-	-
Semiannual.....	1	1	-	-	-	-	1	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	8	3	-	-	-	-	1	-	1	-	5
No regular payments required.....	15	15	1	1	1	-	1	-	10	2	-
Reporting debt and value.....	1,630	1,513	165	719	344	375	198	95	101	235	117
JUNIOR MORTGAGE											
First mortgage only.....	1,217	1,140	113	587	239	298	148	74	67	201	77
First and junior mortgage.....	23	17	3	9	7	2	-	-	3	2	6
With first mortgage, not reporting on junior mort- gage.....	390	356	49	173	98	75	50	21	31	32	34
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	11,402,400	10,669,500	1,184,300	5,019,900	2,361,800	2,658,100	1,560,200	667,300	649,800	1,688,000	732,900
Average value..... (dollars).....	6,995	7,052	6,875	6,982	6,865	7,088	7,880	-	6,434	6,970	6,264
Debt on first and junior mortgages..... (dollars).....	7,224,500	6,714,800	728,000	2,999,300	1,403,500	1,595,700	970,000	492,400	387,200	1,187,900	509,700
Percent of value of property.....	63.4	62.9	64.2	59.7	59.4	60.0	62.2	-	51.9	72.5	69.5
Average debt..... (dollars).....	4,432	4,438	4,412	4,171	4,080	4,255	4,899	-	3,339	5,055	4,356
Debt on first mortgage..... (dollars).....	7,198,100	6,697,200	720,100	2,992,300	1,397,100	1,595,200	970,000	492,400	334,500	1,187,900	500,900
Percent of value of property.....	63.1	62.8	63.5	59.6	59.2	60.0	62.2	-	51.5	72.5	68.3
Average debt..... (dollars).....	4,416	4,428	4,364	4,182	4,061	4,254	4,899	-	3,312	5,055	4,281

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CLEVELAND: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,566	1,557	898	655	4	9
Total first mortgage outstanding debt..... (dollars).....	6,955,700	6,923,400	4,346,000	2,558,400	19,000	32,300
Total annual mortgage payment..... (dollars).....	778,258	775,292	476,068	297,328	1,896	2,966
Average first mortgage outstanding debt..... (dollars).....	4,442	4,447	4,840	3,906	-	-
Average value of property..... (dollars).....	6,981	6,986	6,853	7,171	-	-
Average annual estimated rental value..... (dollars).....	643	643	646	639	-	-
Average annual mortgage payment..... (dollars).....	497	498	530	454	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.2	11.0	11.6	-	-
Value of property.....	7.1	7.1	7.7	6.3	-	-
Estimated annual rental value.....	77.2	77.4	82.1	71.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,499	1,494	895	595	4	5
Average first mortgage outstanding debt..... (dollars).....	4,500	4,499	4,838	3,989	-	-
Average value of property..... (dollars).....	6,966	6,964	6,848	7,143	-	-
Average annual estimated rental value..... (dollars).....	643	642	645	638	-	-
Average annual mortgage payment..... (dollars).....	505	505	530	467	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.2	11.0	11.7	-	-
Value of property.....	7.2	7.3	7.7	6.5	-	-
Estimated annual rental value.....	78.5	78.6	82.2	73.1	-	-
Monthly mortgage payment—						
Under \$10.....	1	1	-	1	-	-
\$10 to \$14.....	11	10	2	8	-	1
\$15 to \$19.....	20	20	4	16	-	-
\$20 to \$24.....	37	37	3	34	-	-
\$25 to \$29.....	98	98	39	59	-	-
\$30 to \$39.....	452	451	242	207	2	1
\$40 to \$49.....	505	503	347	154	2	2
\$50 to \$59.....	268	268	187	81	-	-
\$60 to \$74.....	86	85	61	24	-	1
\$75 to \$99.....	14	14	7	7	-	-
\$100 and over.....	7	7	3	4	-	-
Average monthly mortgage payment..... (dollars).....	42.08	42.08	44.21	38.91	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	67	63	3	60	-	4
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CLEVELAND METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	6,468	6,147	682	2,546	1,453	1,093	1,521	411	443	544	321
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	6,418	6,120	675	2,585	1,447	1,068	1,518	410	439	543	298
Under \$500.....	177	175	8	59	29	30	1	7	58	42	2
\$500 to \$999.....	149	141	8	61	29	32	1	4	52	15	8
\$1,000 to \$1,499.....	151	144	9	64	41	23	7	-	47	17	7
\$1,500 to \$1,999.....	175	155	13	98	45	53	14	1	24	15	10
\$2,000 to \$2,499.....	257	245	25	150	86	64	20	3	36	11	12
\$2,500 to \$2,999.....	254	236	26	142	88	54	27	5	19	17	18
\$3,000 to \$3,999.....	702	677	112	361	192	169	96	25	46	37	25
\$4,000 to \$4,999.....	1,235	1,155	159	526	288	243	240	74	56	110	70
\$5,000 to \$5,999.....	1,401	1,386	168	520	312	208	339	103	51	155	65
\$6,000 to \$7,499.....	1,135	1,082	97	355	216	139	393	124	27	86	53
\$7,500 to \$9,999.....	513	492	36	152	90	62	224	42	18	20	21
\$10,000 to \$14,999.....	209	204	13	37	27	10	113	20	3	18	5
\$15,000 to \$19,999.....	44	42	-	8	7	1	81	1	2	-	2
\$20,000 and over.....	16	16	1	8	2	-	12	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	6,376	6,084	680	2,533	1,443	1,090	1,506	407	425	533	292
Under 4.0%.....	71	71	1	22	15	7	6	4	34	4	-
4.0%.....	128	128	3	40	28	12	31	8	40	6	-
4.1% to 4.4%.....	8	8	1	1	1	-	6	-	-	-	-
4.5%.....	2,342	2,085	198	782	536	246	688	153	30	234	257
4.6% to 4.9%.....	9	7	-	5	5	1	-	-	-	2	-
5.0%.....	2,081	2,061	210	884	498	391	551	156	124	136	20
5.1% to 5.4%.....	15	16	3	5	3	2	4	2	-	2	-
5.5%.....	838	830	144	398	194	204	169	53	23	43	8
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	1	-	-
6.0%.....	861	854	118	388	163	225	48	27	169	104	7
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	4	4	-	1	-	1	2	-	-	1	-
6.6% to 6.9%.....	1	1	-	1	1	-	-	-	-	-	-
7.0%.....	9	9	2	3	2	1	-	-	4	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	7	7	-	1	1	-	1	4	-	1	-
Average interest rate..... (percent)	4.98	5.00	5.13	5.05	4.96	5.17	4.84	4.94	5.13	5.00	4.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	6,312	6,018	678	2,506	1,430	1,076	1,503	408	394	529	294
Real estate taxes included in payment.....	3,044	2,855	393	1,258	754	504	562	241	52	349	189
Monthly.....	2,985	2,804	391	1,235	737	498	550	239	44	345	181
Quarterly.....	20	19	-	7	7	-	5	1	5	1	1
Semiannual.....	2	2	-	-	-	-	-	-	2	-	-
Annual.....	2	2	-	-	-	-	-	1	1	-	-
Other.....	1	1	-	1	-	1	-	-	-	-	-
Not reporting frequency of payment.....	34	27	2	15	10	5	7	-	-	8	7
Real estate taxes not included in payment.....	3,226	3,125	279	1,237	672	565	934	160	340	175	101
Monthly.....	2,803	2,709	276	1,065	566	519	762	136	283	167	94
Quarterly.....	330	325	2	123	89	34	141	24	28	8	4
Semiannual.....	27	25	-	4	3	1	8	-	14	-	1
Annual.....	12	12	-	2	2	-	4	-	6	-	-
Other.....	5	5	-	-	-	-	3	-	2	-	-
Not reporting frequency of payment.....	49	47	1	23	12	11	16	-	7	-	2
Not reporting tax payment requirements.....	42	28	6	11	4	7	7	7	2	5	4
No principal payments required.....	55	54	1	18	10	8	11	2	15	7	1
Monthly.....	31	30	1	11	5	6	7	2	3	6	1
Quarterly.....	13	13	-	4	2	2	1	-	8	-	-
Semiannual.....	7	7	-	2	2	-	2	-	2	1	-
Annual.....	3	3	-	1	1	-	-	-	2	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	1	-	-	-	-
Not reporting principal payment requirements.....	49	24	-	12	6	6	4	1	4	8	25
No regular payments required.....	52	51	3	10	7	3	3	-	30	5	1
Reporting debt and value.....	6,413	6,115	675	2,533	1,446	1,087	1,518	410	437	542	298
JUNIOR MORTGAGE											
First mortgage only.....	4,485	4,296	410	1,765	1,009	756	1,193	310	252	366	189
First and junior mortgage.....	69	59	12	24	15	9	12	1	7	3	10
With first mortgage, not reporting on junior mort- gage.....	1,859	1,760	253	744	422	322	313	99	178	173	99
RELATION OF DEBT TO VALUE											
Value of property..... (dollars)	55,050,200	52,755,400	5,100,400	19,725,600	11,826,600	7,899,000	17,802,000	3,881,700	2,546,500	3,749,200	2,294,800
Average value..... (dollars)	8,584	8,527	7,556	7,787	8,179	7,267	11,727	9,346	5,827	6,317	7,701
Debt on first and junior mortgages..... (dollars)	32,125,000	30,666,400	3,250,000	11,385,000	6,713,900	4,671,100	9,831,200	2,393,900	1,318,600	2,487,700	1,458,600
Percent of value of property.....	58.4	58.1	63.7	57.7	56.8	59.1	55.2	62.5	51.8	66.4	63.6
Average debt..... (dollars)	5,009	5,015	4,815	4,495	4,643	4,297	6,476	5,839	3,017	4,590	4,895
Debt on first mortgage..... (dollars)	32,042,200	30,597,600	3,235,400	11,360,900	6,702,700	4,558,200	9,808,700	2,393,900	1,312,000	2,496,700	1,444,600
Percent of value of property.....	58.2	58.0	63.4	57.6	56.7	59.0	55.1	62.5	51.5	66.3	63.0
Average debt..... (dollars)	4,996	5,004	4,793	4,485	4,635	4,285	6,462	5,839	3,002	4,588	4,848

Table 2e.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CLEVELAND METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,031	5,978	2,879	3,064	35	53
Total first mortgage outstanding debt..... (dollars).....	30,254,600	30,011,100	15,644,400	14,228,600	138,100	243,500
Total annual mortgage payment..... (dollars).....	3,438,251	3,420,562	1,766,810	1,634,612	19,140	17,689
Average first mortgage outstanding debt..... (dollars).....	5,017	5,020	5,434	4,644	-	-
Average value of property..... (dollars).....	8,536	8,575	8,102	9,039	-	-
Average annual estimated rental value..... (dollars).....	806	805	784	826	-	-
Average annual mortgage payment..... (dollars).....	570	572	614	533	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.4	11.3	11.5	-	-
Value of property.....	6.6	6.7	7.6	5.9	-	-
Estimated annual rental value.....	70.7	71.1	78.3	64.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,633	5,602	2,857	2,712	33	31
Average first mortgage outstanding debt..... (dollars).....	5,024	5,027	5,444	4,600	-	-
Average value of property..... (dollars).....	8,309	8,308	8,095	8,553	-	-
Average annual estimated rental value..... (dollars).....	787	786	783	791	-	-
Average annual mortgage payment..... (dollars).....	572	573	615	529	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.4	11.3	11.5	-	-
Value of property.....	6.9	6.9	7.6	6.2	-	-
Estimated annual rental value.....	72.7	72.9	78.5	66.9	-	-
Monthly mortgage payment—						
Under \$10.....	58	49	7	42	-	9
\$10 to \$14.....	115	111	12	99	-	4
\$15 to \$19.....	110	109	14	95	-	1
\$20 to \$24.....	192	191	17	173	1	1
\$25 to \$29.....	306	306	79	225	2	-
\$30 to \$39.....	1,196	1,191	523	658	10	5
\$40 to \$49.....	1,448	1,445	900	537	8	3
\$50 to \$59.....	1,049	1,046	656	386	4	3
\$60 to \$74.....	671	669	401	268	5	2
\$75 to \$99.....	314	313	175	137	1	1
\$100 and over.....	174	172	73	97	2	2
Average monthly mortgage payment..... (dollars).....	47.69	47.77	51.26	44.09	-	-
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	398	376	22	352	2	22
Average first mortgage outstanding debt..... (dollars).....	4,906	4,924	-	4,984	-	-
Average value of property..... (dollars).....	12,501	12,546	-	12,788	-	-
Average annual estimated rental value..... (dollars).....	1,072	1,083	-	1,097	-	-
Average annual mortgage payment..... (dollars).....	539	557	-	567	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	11.3	-	11.4	-	-
Value of property.....	4.3	4.4	-	4.4	-	-
Estimated annual rental value.....	50.3	51.4	-	51.7	-	-

Table 1f.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF COLUMBUS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,578	1,899	592	309	90	219	145	94	53	206	174
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,466	1,820	557	292	86	206	138	93	49	191	146
Under \$500	25	24	4	5	1	5	-	6	6	2	1
\$500 to \$999	19	18	10	4	2	2	-	-	2	2	-
\$1,000 to \$1,499	29	29	16	4	1	3	-	1	6	2	-
\$1,500 to \$1,999	43	35	23	5	1	4	1	2	2	3	7
\$2,000 to \$2,499	78	73	44	16	5	11	4	3	4	9	5
\$2,500 to \$2,999	85	82	40	24	7	17	3	2	4	9	3
\$3,000 to \$3,999	284	254	135	64	15	48	20	9	9	27	20
\$4,000 to \$4,999	375	335	134	86	28	58	31	25	12	47	41
\$5,000 to \$5,999	323	292	103	54	12	42	45	30	3	57	36
\$6,000 to \$7,499	145	119	38	23	9	14	20	13	2	28	26
\$7,500 to \$9,999	37	33	11	3	2	1	8	4	1	6	4
\$10,000 to \$14,999	14	13	4	2	1	1	6	-	-	1	1
\$15,000 to \$19,999	1	-	-	-	-	-	-	-	-	-	1
\$20,000 and over	2	2	-	1	1	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,514	1,852	573	302	89	213	143	89	49	196	162
Under 4.0%	8	8	2	3	-	3	-	-	1	2	-
4.0%	28	26	6	4	2	2	7	3	3	3	2
4.1% to 4.4%	4	4	2	1	1	-	-	1	-	-	-
4.5%	343	234	50	42	19	23	47	22	7	66	109
4.6% to 4.9%	1	-	-	-	-	-	-	-	-	-	-
5.0%	473	446	173	112	29	83	56	28	10	67	27
5.1% to 5.4%	11	8	-	6	4	2	1	-	-	1	3
5.5%	297	283	143	54	16	38	22	19	7	38	14
5.6% to 5.9%	1	-	-	-	-	-	-	-	-	-	1
6.0%	327	322	185	77	17	60	10	15	18	17	5
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	9	9	5	2	1	1	-	-	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	8	8	6	-	-	-	-	1	-	1	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	2	2	1	-	-	-	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	2	2	-	1	-	1	-	-	-	1	-
Average interest rate (percent)	5.20	5.26	5.42	5.27	-	5.31	4.94	-	-	5.02	4.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,514	1,851	567	304	87	217	140	91	46	203	163
Real estate taxes included in payment	507	401	60	106	37	69	37	32	11	155	106
Monthly	485	389	55	105	37	68	35	31	11	151	97
Quarterly	1	1	-	-	-	-	1	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	21	12	5	1	-	1	1	-	-	4	9
Real estate taxes not included in payment	979	926	496	193	49	144	102	57	35	43	63
Monthly	915	865	480	185	45	140	81	53	26	40	50
Quarterly	16	15	2	3	2	1	6	2	1	1	1
Semiannual	16	16	1	1	-	1	9	1	4	-	-
Annual	3	3	1	-	-	-	-	-	2	-	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	28	26	12	4	2	2	6	1	2	1	2
Not reporting tax payment requirements	28	24	11	5	1	4	1	2	-	5	4
No principal payments required	24	23	12	3	2	1	1	2	4	1	1
Monthly	20	19	11	2	1	1	1	2	2	1	1
Quarterly	1	1	-	1	1	-	-	-	-	-	-
Semiannual	1	1	-	-	-	-	-	-	-	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	1	1	1	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	29	19	11	2	1	1	3	1	-	2	10
No regular payments required	6	6	2	-	-	-	1	-	3	-	-
Reporting debt and value	1,466	1,320	557	292	86	206	138	93	49	191	146
JUNIOR MORTGAGE											
First mortgage only	22	20	9	6	-	6	1	1	-	3	2
First and junior mortgage	20	18	10	2	2	-	1	-	1	2	4
With first mortgage, not reporting on junior mort- gage	1,424	1,284	538	284	84	200	136	92	48	186	140
RELATION OF DEBT TO VALUE											
Value of property (dollars)	10,057,800	9,055,500	3,669,600	1,301,300	649,600	1,301,700	1,194,900	667,500	265,900	1,306,300	1,002,300
Average value (dollars)	6,861	6,860	6,588	6,683	-	6,319	8,559	-	-	6,839	6,865
Debt on first and junior mortgages (dollars)	6,302,000	5,611,400	2,187,500	1,223,200	396,500	826,700	720,600	444,900	145,700	889,500	690,600
Percent of value of property	62.7	62.0	59.6	62.7	-	63.5	60.3	-	-	68.1	68.9
Average debt (dollars)	4,299	4,251	3,927	4,139	-	4,013	5,222	-	-	4,657	4,730
Debt on first mortgage (dollars)	6,275,300	5,585,900	2,180,300	1,212,000	385,300	826,700	716,500	444,900	145,600	886,500	689,400
Percent of value of property	62.4	61.7	59.4	62.1	-	63.5	60.0	-	-	67.9	68.8
Average debt (dollars)	4,281	4,232	3,914	4,151	-	4,013	5,198	-	-	4,641	4,722

Table 2f.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF COLUMBUS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,209	1,192	421	760	11	17
Total first mortgage outstanding debt..... (dollars)	5,216,000	5,146,000	1,997,200	3,107,800	41,000	70,000
Total annual mortgage payment..... (dollars)	603,164	598,896	219,092	373,700	5,604	4,768
Average first mortgage outstanding debt..... (dollars)	4,314	4,317	4,744	4,089	-	-
Average value of property..... (dollars)	6,829	6,880	6,767	6,862	-	-
Average annual estimated rental value..... (dollars)	728	722	725	719	-	-
Average annual mortgage payment..... (dollars)	499	502	520	492	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	11.6	11.0	12.0	-	-
Value of property.....	7.3	7.3	7.7	7.2	-	-
Estimated annual rental value.....	69.0	69.5	71.8	68.3	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,188	1,168	420	737	11	15
Average first mortgage outstanding debt..... (dollars)	4,306	4,304	4,747	4,060	-	-
Average value of property..... (dollars)	6,750	6,748	6,766	6,788	-	-
Average annual estimated rental value..... (dollars)	720	719	724	715	-	-
Average annual mortgage payment..... (dollars)	499	502	521	491	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	11.7	11.0	12.1	-	-
Value of property.....	7.4	7.4	7.7	7.3	-	-
Estimated annual rental value.....	69.4	69.8	71.9	68.7	-	-
Monthly mortgage payment—						
Under \$10.....	13	12	3	9	-	1
\$10 to \$14.....	19	14	1	13	-	5
\$15 to \$19.....	27	26	8	23	-	1
\$20 to \$24.....	44	42	9	32	1	2
\$25 to \$29.....	77	75	13	59	3	2
\$30 to \$39.....	363	361	125	236	-	2
\$40 to \$49.....	356	356	163	189	4	-
\$50 to \$59.....	184	183	66	115	2	1
\$60 to \$74.....	62	62	27	35	-	-
\$75 to \$99.....	24	23	8	14	1	1
\$100 and over.....	14	14	2	12	-	-
Average monthly mortgage payment..... (dollars)	41.60	41.81	43.41	40.89	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	26	24	1	23	-	2
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1g.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE COLUMBUS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,802	2,573	1,011	550	189	361	338	163	220	291	229
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,583	2,392	944	512	172	340	303	155	205	273	191
Under \$500.....	143	140	10	15	8	7	-	6	85	24	3
\$500 to \$999.....	80	77	31	10	4	6	-	1	27	8	3
\$1,000 to \$1,499.....	75	73	34	12	3	9	1	2	20	4	2
\$1,500 to \$1,999.....	73	65	35	9	1	8	3	4	8	5	8
\$2,000 to \$2,499.....	123	118	71	28	10	18	6	1	4	6	5
\$2,500 to \$2,999.....	184	127	60	36	10	26	7	2	8	14	7
\$3,000 to \$3,999.....	393	371	186	101	27	74	27	11	15	31	22
\$4,000 to \$4,999.....	553	505	202	132	46	86	52	36	23	60	48
\$5,000 to \$5,999.....	474	424	157	81	23	58	70	39	6	71	50
\$6,000 to \$7,499.....	294	263	77	57	21	36	61	28	4	36	31
\$7,500 to \$9,999.....	151	142	50	19	13	6	42	18	3	10	9
\$10,000 to \$14,999.....	78	76	29	10	5	5	31	5	-	1	2
\$15,000 to \$19,999.....	9	8	2	1	-	1	2	1	2	-	1
\$20,000 and over.....	3	3	-	1	1	-	1	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,704	2,495	983	526	186	350	329	156	210	281	209
Under 4.0%.....	19	19	6	4	1	3	-	1	3	5	-
4.0%.....	71	69	12	15	8	7	21	9	6	6	2
4.1% to 4.4%.....	5	5	2	1	1	-	1	1	-	-	-
4.5%.....	536	393	82	66	31	35	118	40	14	73	143
4.6% to 4.9%.....	2	1	-	-	-	-	1	-	-	-	1
5.0%.....	899	867	339	217	74	143	138	55	27	91	32
5.1% to 5.4%.....	19	16	2	9	5	4	2	1	-	2	3
5.5%.....	417	393	198	86	31	55	34	24	13	43	19
5.6% to 5.9%.....	2	1	-	1	-	1	-	-	-	-	1
6.0%.....	694	686	327	130	31	99	14	24	134	57	8
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	16	16	8	4	3	1	-	-	4	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	18	18	6	2	1	1	-	1	7	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	1	-	-	-	-	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	3	3	-	1	-	1	-	-	-	2	-
Average interest rate..... (percent).....	5.23	5.27	5.39	5.26	5.15	5.32	4.87	5.08	5.70	5.14	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,692	2,484	976	539	185	354	330	158	194	287	208
Real estate taxes included in payment.....	769	633	113	170	63	107	70	64	27	189	136
Monthly.....	745	618	107	169	63	106	68	62	27	185	127
Quarterly.....	2	2	1	-	-	-	-	-	-	-	-
Semiannual.....	1	1	-	-	-	-	1	-	-	-	-
Annual.....	-	-	-	-	-	-	-	1	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	21	12	5	1	-	1	1	1	-	4	9
Real estate taxes not included in payment.....	1,887	1,819	848	363	120	243	257	92	166	93	68
Monthly.....	1,709	1,644	813	342	110	232	178	85	141	85	65
Quarterly.....	78	77	15	11	6	5	42	4	4	1	1
Semiannual.....	47	47	3	3	2	1	26	1	11	3	-
Annual.....	9	9	2	-	-	-	1	1	4	1	-
Other.....	5	5	-	1	-	1	1	-	2	1	-
Not reporting frequency of payment.....	39	37	15	6	2	4	9	1	4	2	2
Not reporting tax payment requirements.....	36	32	15	6	2	4	3	2	1	5	4
No principal payments required.....	39	38	15	6	2	4	3	3	10	1	1
Monthly.....	26	25	13	2	1	1	1	2	6	1	1
Quarterly.....	2	2	-	2	1	1	-	-	-	-	-
Semiannual.....	7	7	1	2	-	2	1	-	3	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	3	1	-	-	-	1	1	-	-	-
Not reporting principal payment requirements.....	53	33	16	4	1	3	4	2	4	3	20
No regular payments required.....	18	18	4	1	1	-	1	-	12	-	-
Reporting debt and value.....	2,582	2,391	944	512	172	340	303	155	204	273	191
JUNIOR MORTGAGE											
First mortgage only.....	155	145	59	30	11	19	28	12	11	5	10
First and junior mortgage.....	32	26	16	3	2	1	1	-	3	3	6
With first mortgage, not reporting on junior mort- gage.....	2,395	2,220	869	479	159	320	274	143	190	265	175
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	19,859,800	18,010,100	6,868,800	3,889,200	1,559,600	2,329,600	3,497,900	1,362,800	668,400	1,723,000	1,349,700
Average value..... (dollars).....	7,498	7,532	7,276	7,596	9,067	6,832	11,544	8,792	3,276	6,311	7,065
Debt on first and junior mortgages..... (dollars).....	11,383,700	10,476,200	4,081,500	2,218,400	803,400	1,415,000	1,892,300	841,200	348,600	1,144,200	907,500
Percent of value of property.....	58.8	58.2	58.7	57.0	51.5	60.7	54.1	61.7	52.2	66.4	67.2
Average debt..... (dollars).....	4,409	4,382	4,271	4,333	4,671	4,162	6,245	5,427	1,709	4,191	4,751
Debt on first mortgage..... (dollars).....	11,350,400	10,445,900	4,021,800	2,206,900	792,200	1,414,700	1,888,300	841,200	348,500	1,141,200	904,500
Percent of value of property.....	58.6	58.0	58.6	56.7	50.8	60.7	54.0	61.7	51.8	66.2	67.0
Average debt..... (dollars).....	4,396	4,369	4,260	4,310	4,606	4,161	6,232	5,427	1,699	4,180	4,786

Table 2g.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE COLUMBUS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Net reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,062	2,085	616	1,405	14	27
Total first mortgage outstanding debt..... (dollars).....	9,214,500	9,101,800	3,021,700	6,027,200	52,400	118,200
Total annual mortgage payment..... (dollars).....	1,061,112	1,058,992	327,898	719,590	6,504	7,120
Average first mortgage outstanding debt..... (dollars).....	4,469	4,472	4,905	4,290	-	-
Average value of property..... (dollars).....	7,479	7,472	7,031	7,668	-	-
Average annual estimated rental value..... (dollars).....	790	789	767	798	-	-
Average annual mortgage payment..... (dollars).....	515	518	532	512	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	11.6	10.9	11.9	-	-
Value of property.....	6.9	6.9	7.6	6.7	-	-
Estimated annual rental value.....	65.1	65.7	69.4	64.2	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,961	1,942	614	1,315	13	19
Average first mortgage outstanding debt..... (dollars).....	4,389	4,392	4,908	4,159	-	-
Average value of property..... (dollars).....	7,182	7,190	7,023	7,270	-	-
Average annual estimated rental value..... (dollars).....	766	767	766	767	-	-
Average annual mortgage payment..... (dollars).....	508	511	533	500	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	11.6	10.9	12.0	-	-
Value of property.....	7.1	7.1	7.6	6.9	-	-
Estimated annual rental value.....	66.4	66.6	69.6	65.3	-	-
Monthly mortgage payment—						
Under \$10.....	71	69	9	60	-	2
\$10 to \$14.....	65	61	3	58	-	5
\$15 to \$19.....	71	68	6	61	1	3
\$20 to \$24.....	66	63	10	52	1	3
\$25 to \$29.....	127	125	23	99	3	2
\$30 to \$39.....	503	501	165	336	-	2
\$40 to \$49.....	502	502	227	270	5	-
\$50 to \$59.....	277	276	95	179	2	1
\$60 to \$74.....	145	145	49	96	-	-
\$75 to \$99.....	81	80	22	57	1	1
\$100 and over.....	52	52	5	47	-	-
Average monthly mortgage payment..... (dollars).....	42.37	42.56	44.44	41.71	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	101	93	2	90	1	8
Average first mortgage outstanding debt..... (dollars).....	6,025	-	-	-	-	-
Average value of property..... (dollars).....	13,259	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	1,255	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	634	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.5	-	-	-	-	-
Value of property.....	4.8	-	-	-	-	-
Estimated annual rental value.....	50.5	-	-	-	-	-

Table 1h.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DAYTON METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,244	1,184	506	132	70	62	100	41	226	179	60
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,222	1,167	497	130	70	60	99	41	225	175	55
Under \$500	221	219	14	21	9	12	1	21	117	45	2
\$500 to \$999	105	103	23	23	16	7	1	1	39	15	2
\$1,000 to \$1,499	74	70	25	13	8	5	-	-	21	10	4
\$1,500 to \$1,999	56	54	32	11	4	7	-	1	10	-	2
\$2,000 to \$2,499	85	82	55	5	3	5	6	2	4	6	3
\$2,500 to \$2,999	77	71	46	10	7	3	3	4	8	2	6
\$3,000 to \$3,999	186	172	94	19	8	11	12	5	13	29	14
\$4,000 to \$4,999	176	165	81	8	4	4	20	8	6	42	11
\$5,000 to \$5,999	108	103	55	7	5	2	19	2	8	12	5
\$6,000 to \$7,499	76	72	42	7	5	2	16	-	1	6	4
\$7,500 to \$9,999	35	33	19	2	-	2	12	-	1	-	2
\$10,000 to \$14,999	15	15	8	-	-	-	6	1	-	-	-
\$15,000 to \$19,999	4	4	3	-	-	-	1	-	-	-	-
\$20,000 and over	4	4	-	1	1	-	2	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,208	1,155	500	131	69	62	99	39	214	172	53
Under 4.0%	9	9	-	-	-	-	-	2	4	3	-
4.0% to 4.4%	21	21	-	-	-	-	3	3	11	1	-
4.5% to 4.9%	96	54	5	3	3	-	-	-	-	-	-
5.0% to 5.4%	1	1	1	-	-	-	22	1	1	22	42
5.5% to 5.9%	258	255	110	30	13	17	46	10	19	40	3
6.0% to 6.4%	3	3	1	1	1	-	1	-	-	-	-
6.5% to 6.9%	171	167	100	9	6	3	14	2	7	35	4
7.0% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.9%	614	610	279	88	46	42	13	16	149	65	4
8.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.61	5.65	5.65	5.70	-	-	-	-	5.95	5.50	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,192	1,138	491	124	64	60	99	41	212	171	54
Real estate taxes included in payment	463	433	174	42	20	22	39	21	62	95	30
Monthly	448	418	169	40	19	21	36	20	60	93	30
Quarterly	1	1	-	-	-	-	-	-	1	-	-
Semiannual	4	4	1	2	1	1	1	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	3	3	-	-	-	-	1	-	-	2	-
Not reporting frequency of payment	7	7	4	-	-	-	1	1	1	-	-
Real estate taxes not included in payment	702	678	312	80	44	36	60	9	143	74	24
Monthly	659	636	304	70	37	33	57	9	124	72	23
Quarterly	10	10	3	3	2	1	2	-	2	-	-
Semiannual	13	13	-	5	4	1	-	-	8	-	-
Annual	4	4	1	1	-	1	-	-	2	-	-
Other	9	9	2	-	-	-	1	-	4	2	-
Not reporting frequency of payment	7	6	2	1	1	-	-	-	3	-	1
Not reporting tax payment requirements	27	27	5	2	-	2	-	11	7	2	-
No principal payments required	10	10	5	1	1	-	-	-	4	-	-
Monthly	8	8	5	1	1	-	-	-	2	-	-
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	2	2	-	-	-	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	18	13	8	3	2	1	-	-	-	2	5
No regular payments required	24	23	2	4	3	1	1	-	10	6	1
Reporting debt and value	1,222	1,167	497	130	70	60	99	41	225	175	55
JUNIOR MORTGAGE											
First mortgage only	112	103	64	10	4	6	16	3	9	1	9
First and junior mortgage	14	13	6	1	-	1	1	-	2	3	1
With first mortgage, not reporting on junior mort- gage	1,096	1,051	427	119	66	53	82	38	214	171	45
RELATION OF DEBT TO VALUE											
Value of property (dollars)	6,823,400	6,519,400	3,244,600	751,700	442,700	309,000	1,113,800	144,200	465,500	799,600	304,000
Average value (dollars)	5,584	5,586	6,528	5,782	-	-	-	-	2,069	4,569	-
Debt on first and junior mortgages (dollars)	3,747,300	3,551,100	1,853,400	317,300	179,300	138,000	587,500	85,600	234,500	472,800	195,200
Percent of value of property	54.9	54.5	57.1	42.2	-	-	-	-	50.4	59.1	-
Average debt (dollars)	3,057	3,043	3,729	2,441	-	-	-	-	1,042	2,702	-
Debt on first mortgage (dollars)	3,737,300	3,541,800	1,849,400	316,100	179,300	136,800	584,500	85,600	234,100	472,100	195,500
Percent of value of property	54.8	54.3	57.0	42.1	-	-	-	-	50.3	59.0	-
Average debt (dollars)	3,058	3,035	3,721	2,432	-	-	-	-	1,040	2,698	-

Table 2h.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DAYTON METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,094	1,084	406	654	24	10
Total first mortgage outstanding debt..... (dollars).....	3,460,800	3,432,200	1,418,400	1,974,700	39,100	28,600
Total annual mortgage payment..... (dollars).....	455,250	453,368	185,550	262,398	5,420	1,882
Average first mortgage outstanding debt..... (dollars).....	3,163	3,166	3,494	3,019	-	-
Average value of property..... (dollars).....	5,751	5,752	5,874	5,790	-	-
Average annual estimated rental value..... (dollars).....	509	509	542	498	-	-
Average annual mortgage payment..... (dollars).....	416	418	437	401	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	13.1	13.3	-	-
Value of property.....	7.2	7.3	7.8	6.9	-	-
Estimated annual rental value.....	81.8	82.2	84.3	80.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,063	1,055	401	631	23	8
Average first mortgage outstanding debt..... (dollars).....	3,163	3,165	3,510	3,001	-	-
Average value of property..... (dollars).....	5,695	5,703	5,848	5,718	-	-
Average annual estimated rental value..... (dollars).....	509	509	543	497	-	-
Average annual mortgage payment..... (dollars).....	416	418	458	399	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	13.1	13.3	-	-
Value of property.....	7.3	7.3	7.8	7.0	-	-
Estimated annual rental value.....	81.8	82.1	84.5	80.3	-	-
Monthly mortgage payment—						
Under \$10.....	97	95	29	57	9	2
\$10 to \$14.....	72	72	11	60	1	-
\$15 to \$19.....	73	75	19	54	2	3
\$20 to \$24.....	97	95	25	68	1	2
\$25 to \$29.....	114	113	38	71	4	1
\$30 to \$39.....	236	236	112	120	4	-
\$40 to \$49.....	173	173	80	92	1	-
\$50 to \$59.....	72	72	32	39	1	-
\$60 to \$74.....	72	72	33	39	-	-
\$75 to \$99.....	27	27	11	16	-	-
\$100 and over.....	25	25	10	15	-	-
Average monthly mortgage payment..... (dollars).....	34.69	34.83	38.20	33.26	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	31	29	5	23	1	2
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 11.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE TOLEDO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,911	1,818	115	577	169	408	203	250	395	278	93
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,847	1,773	111	568	168	400	201	247	378	268	74
Under \$500.....	294	284	4	33	9	24	1	38	182	25	10
\$500 to \$999.....	130	124	4	29	6	23	1	25	59	6	6
\$1,000 to \$1,499.....	78	76	4	30	8	22	-	4	32	6	2
\$1,500 to \$1,999.....	62	61	5	27	3	24	4	2	19	3	1
\$2,000 to \$2,499.....	79	78	6	44	7	37	2	7	15	4	1
\$2,500 to \$2,999.....	90	82	14	39	10	29	4	5	11	9	8
\$3,000 to \$3,999.....	196	180	19	81	19	62	20	21	14	25	16
\$4,000 to \$4,999.....	309	298	26	105	35	70	39	48	17	63	11
\$5,000 to \$5,999.....	341	329	16	95	30	66	49	74	14	80	12
\$6,000 to \$7,499.....	138	132	5	41	18	23	35	15	5	31	1
\$7,500 to \$9,999.....	82	79	5	21	9	12	31	5	7	10	3
\$10,000 to \$14,999.....	45	42	2	17	10	7	14	3	3	3	3
\$15,000 to \$19,999.....	6	5	-	4	4	-	-	-	-	2	-
\$20,000 and over.....	2	2	-	1	-	1	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,848	1,777	112	571	169	402	201	248	374	271	71
Under 4.0%.....	27	27	2	4	1	3	1	3	14	3	-
4.0%.....	47	47	2	7	4	3	13	6	13	6	-
4.1% to 4.4%.....	1	1	-	-	-	-	1	-	-	-	-
4.5%.....	387	323	15	92	33	59	44	85	4	88	64
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-
5.0%.....	423	420	17	148	57	91	84	50	29	92	3
5.1% to 5.4%.....	8	8	-	5	3	2	3	-	-	-	-
5.5%.....	108	106	17	37	12	25	17	13	2	20	2
5.6% to 5.9%.....	1	1	-	-	-	-	1	-	-	-	-
6.0%.....	798	797	59	276	59	217	36	54	309	68	1
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	4	4	-	1	-	1	-	1	2	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	43	42	-	1	-	1	-	36	1	4	1
Average interest rate..... (percent).....	5.40	5.43	5.43	5.42	5.24	5.49	5.04	5.65	5.73	5.13	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,838	1,764	115	562	161	401	197	248	366	276	74
Real estate taxes included in payment.....	752	712	49	255	75	180	65	117	29	197	40
Monthly.....	748	708	49	254	74	180	64	116	28	197	40
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	3	-	1	1	-	1	1	-	-	-
Real estate taxes not included in payment.....	1,059	1,027	65	301	84	217	132	115	336	78	32
Monthly.....	969	938	64	279	78	201	100	110	312	73	31
Quarterly.....	43	43	-	15	3	12	20	2	3	3	-
Semiannual.....	21	21	1	4	2	2	8	1	7	-	-
Annual.....	12	12	-	2	1	1	2	-	6	-	-
Other.....	3	3	-	-	-	-	1	-	1	1	-
Not reporting frequency of payment.....	11	10	-	1	-	1	1	2	5	1	1
Not reporting tax payment requirements.....	27	25	1	6	2	4	-	16	1	1	2
No principal payments required.....	14	13	-	5	4	1	2	-	6	-	1
Monthly.....	12	11	-	4	3	1	2	-	5	-	1
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-
Semiannual.....	1	1	-	-	-	-	-	-	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	25	7	-	2	-	2	1	1	3	-	18
No regular payments required.....	34	34	-	6	4	4	3	1	20	2	-
Reporting debt and value.....	1,847	1,773	111	568	168	400	201	247	378	268	74
JUNIOR MORTGAGE											
First mortgage only.....	898	863	49	256	58	198	86	47	270	161	35
First and junior mortgage.....	17	15	2	8	3	5	1	-	4	-	2
With first mortgage, not reporting on junior mort- gage.....	932	895	66	304	107	197	114	200	104	107	37
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	10,845,500	10,454,000	702,200	3,771,100	1,400,600	2,370,500	2,123,400	1,216,200	963,700	1,677,400	391,500
Average value..... (dollars).....	5,872	5,896	6,325	6,539	8,337	5,926	10,564	4,924	2,549	6,259	-
Debt on first and junior mortgages..... (dollars).....	6,760,400	6,494,300	424,200	2,268,900	800,200	1,468,700	1,186,200	910,600	516,100	1,188,300	266,100
Percent of value of property.....	62.3	62.1	60.4	60.2	57.1	62.0	55.9	74.9	53.6	70.8	-
Average debt..... (dollars).....	3,660	3,663	3,822	3,995	4,763	3,672	5,901	3,687	1,365	4,434	-
Debt on first mortgage..... (dollars).....	6,743,700	6,477,700	419,500	2,263,600	799,400	1,464,200	1,181,200	910,600	514,500	1,188,300	266,000
Percent of value of property.....	62.2	62.0	59.7	60.0	57.1	61.8	55.6	74.9	53.4	70.8	-
Average debt..... (dollars).....	3,651	3,654	3,779	3,985	4,758	3,661	5,877	3,687	1,361	4,434	-

Table 2i.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE TOLEDO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,752	1,739	723	994	22	13
Total first mortgage outstanding debt..... (dollars).....	6,405,700	6,360,900	3,464,400	2,881,600	14,700	45,800
Total annual mortgage payment..... (dollars).....	801,360	797,672	400,018	394,582	3,072	3,688
Average first mortgage outstanding debt..... (dollars).....	3,657	3,658	4,792	2,899	-	-
Average value of property..... (dollars).....	5,831	5,824	6,722	5,276	-	-
Average annual estimated rental value..... (dollars).....	549	548	650	484	-	-
Average annual mortgage payment..... (dollars).....	457	459	553	397	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.5	11.5	13.7	-	-
Value of property.....	7.8	7.9	8.2	7.5	-	-
Estimated annual rental value.....	83.3	83.6	85.1	82.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,687	1,676	722	932	22	11
Average first mortgage outstanding debt..... (dollars).....	3,618	3,617	4,798	2,772	-	-
Average value of property..... (dollars).....	5,627	5,619	6,730	4,867	-	-
Average annual estimated rental value..... (dollars).....	585	585	651	455	-	-
Average annual mortgage payment..... (dollars).....	456	457	554	390	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.6	11.5	14.1	-	-
Value of property.....	8.1	8.1	8.2	8.0	-	-
Estimated annual rental value.....	85.2	85.5	85.2	85.7	-	-
Monthly mortgage payment—						
Under \$10.....	164	160	8	140	12	4
\$10 to \$14.....	113	111	11	96	4	2
\$15 to \$19.....	95	94	9	83	2	1
\$20 to \$24.....	91	90	8	81	1	1
\$25 to \$29.....	169	168	45	121	2	1
\$30 to \$39.....	402	402	214	188	-	-
\$40 to \$49.....	276	275	189	86	-	1
\$50 to \$59.....	151	151	110	40	1	-
\$60 to \$74.....	103	103	71	32	-	-
\$75 to \$99.....	66	66	36	30	-	-
\$100 and over.....	57	56	21	35	-	1
Average monthly mortgage payment..... (dollars).....	38.08	38.11	46.17	32.48	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	65	68	1	62	-	2
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1j.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE YOUNGSTOWN METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other ^a	Holder not reported or care- lessly reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,427	1,368	215	706	270	436	48	37	232	130	59
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,392	1,345	210	696	265	431	48	36	229	126	47
Under \$500.....	214	212	38	58	29	29	-	19	81	16	2
\$500 to \$999.....	156	155	11	70	26	44	-	7	54	13	1
\$1,000 to \$1,499.....	101	100	18	60	26	34	-	-	17	5	1
\$1,500 to \$1,999.....	93	91	14	56	18	38	2	1	16	2	2
\$2,000 to \$2,499.....	105	101	21	59	23	36	1	-	15	5	4
\$2,500 to \$2,999.....	88	88	14	50	21	29	1	-	8	9	5
\$3,000 to \$3,999.....	220	201	40	127	45	82	3	-	18	13	19
\$4,000 to \$4,999.....	206	197	25	119	31	88	18	2	11	22	9
\$5,000 to \$5,999.....	111	108	16	54	16	38	12	4	6	16	3
\$6,000 to \$7,499.....	60	59	9	23	15	8	8	1	3	15	1
\$7,500 to \$9,999.....	26	26	2	13	9	4	2	1	-	8	-
\$10,000 to \$14,999.....	12	12	2	7	6	1	1	-	-	2	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,378	1,333	212	699	268	431	48	36	209	129	45
Under 4.0%.....	18	18	1	3	2	1	-	-	6	8	-
4.0%.....	64	63	7	35	20	15	1	-	18	1	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	126	90	5	37	14	23	4	1	3	40	36
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	321	318	41	179	68	111	25	7	85	31	3
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	60	59	13	24	13	11	5	1	1	15	1
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-
6.0%.....	750	746	137	401	141	260	13	20	144	31	4
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	-	1	-
6.5%.....	2	2	1	1	1	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	31	31	6	16	6	10	-	6	2	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	4	4	-	3	3	-	-	-	-	1	-
Average interest rate..... (percent)	5.51	5.54	5.69	5.57	5.53	5.59	-	-	5.55	5.09	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,344	1,296	204	683	258	425	47	36	198	128	48
Real estate taxes included in payment.....	472	448	60	245	76	169	12	20	37	74	24
Monthly.....	456	433	56	238	73	165	11	20	37	71	23
Quarterly.....	4	4	-	3	1	2	1	-	-	-	-
Semiannual.....	1	1	1	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	1	1	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	10	9	2	4	2	2	-	-	-	8	1
Real estate taxes not included in payment.....	863	840	142	434	130	254	35	16	160	53	23
Monthly.....	824	803	140	419	171	248	31	16	148	49	21
Quarterly.....	12	11	1	8	4	4	1	-	1	-	1
Semiannual.....	6	6	-	-	-	-	-	-	5	1	-
Annual.....	4	4	-	-	-	-	1	-	2	1	-
Other.....	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	16	15	1	7	5	2	2	-	4	1	1
Not reporting tax payment requirements.....	9	8	2	4	2	2	-	-	1	1	1
No principal payments required.....	35	35	5	15	7	8	1	1	12	1	-
Monthly.....	31	31	5	14	6	8	1	-	11	-	-
Quarterly.....	1	1	-	-	-	-	-	-	1	-	-
Semiannual.....	2	2	-	-	-	-	-	1	-	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	1	1	-	-	-	-	-	-
Not reporting principal payment requirements.....	24	13	4	4	3	1	-	-	5	-	11
No regular payments required.....	24	24	2	4	2	2	-	-	17	1	-
Reporting debt and value.....	1,392	1,345	210	696	265	431	48	36	229	126	47
JUNIOR MORTGAGE											
First mortgage only.....	947	924	136	491	165	326	32	27	145	93	23
First and junior mortgage.....	14	13	5	7	2	5	-	1	-	-	1
With first mortgage, not reporting on junior mort- gage.....	431	408	69	198	98	100	16	8	84	33	23
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	6,837,700	6,616,600	957,900	3,796,200	1,621,900	2,174,300	430,800	109,600	579,200	742,900	221,100
Average value..... (dollars).....	4,912	4,919	4,561	5,454	6,120	5,045	-	-	2,529	5,896	-
Debt on first and junior mortgages..... (dollars).....	3,826,200	3,671,700	559,800	2,036,800	802,800	1,234,000	244,400	58,400	307,400	464,900	154,500
Percent of value of property..... (dollars).....	56.0	55.3	58.4	53.7	49.5	56.8	-	-	53.1	62.6	-
Average debt..... (dollars).....	2,749	2,730	2,666	2,926	3,029	2,863	-	-	1,342	3,690	-
Debt on first mortgage..... (dollars).....	3,818,300	3,666,300	556,500	2,034,800	802,800	1,232,000	244,400	58,300	307,400	464,900	152,000
Percent of value of property..... (dollars).....	55.8	55.4	58.1	53.6	49.5	56.7	-	-	53.1	62.6	-
Average debt..... (dollars).....	2,743	2,726	2,650	2,924	3,029	2,858	-	-	1,342	3,690	-

Table 2j.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE YOUNGSTOWN METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,261	1,227	430	791	6	84
Total first mortgage outstanding debt..... (dollars).....	3,509,300	3,444,800	1,635,200	1,801,600	8,000	64,500
Total annual mortgage payment..... (dollars).....	496,174	490,330	210,232	278,346	1,752	5,844
Average first mortgage outstanding debt..... (dollars).....	2,783	2,807	3,803	2,278	-	-
Average value of property..... (dollars).....	4,906	4,954	5,963	4,415	-	-
Average annual estimated rental value..... (dollars).....	481	484	534	431	-	-
Average annual mortgage payment..... (dollars).....	393	400	489	352	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.2	12.9	15.4	-	-
Value of property.....	8.0	8.1	8.2	8.0	-	-
Estimated annual rental value.....	81.8	82.5	83.7	81.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,242	1,211	426	779	5	31
Average first mortgage outstanding debt..... (dollars).....	2,781	2,802	3,794	2,271	-	-
Average value of property..... (dollars).....	4,887	4,927	5,915	4,397	-	-
Average annual estimated rental value..... (dollars).....	480	483	531	431	-	-
Average annual mortgage payment..... (dollars).....	393	398	489	350	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.2	12.9	15.4	-	-
Value of property.....	8.0	8.1	8.3	8.0	-	-
Estimated annual rental value.....	81.9	82.5	84.1	81.2	-	-
Monthly mortgage payment—						
Under \$10.....	65	54	6	48	-	11
\$10 to \$14.....	136	130	26	103	1	6
\$15 to \$19.....	140	136	18	118	-	4
\$20 to \$24.....	94	91	15	75	1	3
\$25 to \$29.....	137	134	25	107	2	3
\$30 to \$39.....	231	279	137	140	2	2
\$40 to \$49.....	190	189	104	85	-	1
\$50 to \$59.....	105	105	44	61	-	1
\$60 to \$74.....	45	45	25	20	-	-
\$75 to \$99.....	24	24	14	10	-	-
\$100 and over.....	24	24	12	12	-	-
Average monthly mortgage payment..... (dollars).....	32.74	33.19	40.71	29.15	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	19	16	4	12	-	3
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	10,732	9,688	2,981	1,428	1,182	296	610	1,182	1,623	1,814	1,094
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	9,589	8,736	2,763	1,278	1,020	258	568	1,082	1,387	1,658	853
Under \$500	1,566	1,449	164	166	135	31	6	102	750	251	117
\$500 to \$999	759	689	268	59	41	18	7	55	205	95	70
\$1,000 to \$1,499	675	620	362	46	32	14	4	29	110	69	55
\$1,500 to \$1,999	617	555	309	60	31	29	7	27	76	75	62
\$2,000 to \$2,499	770	683	289	77	52	25	16	75	60	166	87
\$2,500 to \$2,999	958	835	256	126	91	35	38	128	45	242	133
\$3,000 to \$3,999	1,834	1,646	503	284	236	48	123	314	61	361	188
\$4,000 to \$4,999	1,181	1,104	311	245	217	28	124	200	34	190	77
\$5,000 to \$5,999	640	508	162	114	98	16	107	95	19	111	32
\$6,000 to \$7,499	340	323	76	69	60	9	65	38	11	64	17
\$7,500 to \$9,999	167	157	48	21	17	4	45	15	8	25	10
\$10,000 to \$14,999	61	57	14	8	7	1	22	4	3	5	4
\$15,000 to \$19,999	11	10	1	3	3	-	3	-	-	3	1
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	10,083	9,146	2,896	1,373	1,088	285	604	1,159	1,413	1,701	937
Under 4.0%	58	55	4	15	6	9	-	6	16	14	3
4.0%	228	220	28	41	38	3	18	19	36	78	8
4.1% to 4.4%	3	2	1	-	-	-	-	-	-	1	1
4.5%	1,864	1,151	177	159	125	34	136	275	31	373	713
4.6% to 4.9%	5	5	-	1	-	1	-	1	-	3	-
5.0%	2,637	2,581	424	560	494	66	271	466	164	636	116
5.1% to 5.4%	30	30	4	10	8	2	2	8	-	6	-
5.5%	723	701	237	139	113	26	100	70	23	132	22
5.6% to 5.9%	3	2	1	-	-	-	-	1	-	-	1
6.0%	2,058	2,026	857	231	170	61	65	173	484	216	48
6.1% to 6.4%	12	12	6	1	1	-	1	4	-	-	-
6.5%	353	349	251	27	3	24	2	14	19	36	4
6.6% to 6.9%	18	18	16	1	1	-	-	-	-	1	-
7.0%	853	846	475	42	25	17	6	79	183	61	7
7.1% to 7.4%	70	70	51	3	-	3	-	2	11	11	4
7.5%	152	148	108	10	3	7	1	8	10	11	4
7.6% to 7.9%	7	7	6	-	-	-	-	-	-	1	-
8.0% and over	999	983	250	133	102	31	2	33	444	121	16
Average interest rate (percent)	5.81	5.92	6.18	5.70	5.63	5.94	5.09	5.33	6.99	5.44	4.76
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	10,032	9,087	2,902	1,364	1,086	278	599	1,153	1,340	1,729	945
Real estate taxes included in payment	5,360	4,771	1,183	947	800	147	376	858	277	1,130	589
Monthly	5,142	4,586	1,188	917	774	143	364	830	251	1,086	556
Quarterly	5	5	-	1	1	-	-	-	-	-	-
Semiannual	16	16	2	2	2	-	2	-	1	1	-
Annual	14	14	1	1	1	-	3	1	5	3	-
Other	2	2	-	1	1	-	2	-	6	2	-
Not reporting frequency of payment	181	148	42	25	21	4	5	27	11	38	33
Real estate taxes not included in payment	4,441	4,136	1,671	394	269	125	217	276	1,012	566	305
Monthly	3,939	3,710	1,623	341	225	116	177	231	820	518	279
Quarterly	51	49	3	8	6	2	8	3	24	2	3
Semiannual	128	124	6	13	12	1	19	24	55	7	4
Annual	140	137	5	22	18	4	2	7	83	18	3
Other	15	15	1	1	1	-	-	-	11	8	-
Not reporting frequency of payment	117	101	33	9	7	2	11	11	19	18	16
Not reporting tax payment requirements	231	180	48	23	17	6	6	19	51	33	51
No principal payments required	223	213	21	25	20	5	5	13	109	40	10
Monthly	135	129	19	10	8	2	3	7	59	31	6
Quarterly	4	4	-	2	2	-	-	-	1	1	-
Semiannual	20	19	1	1	1	-	-	-	12	2	1
Annual	43	42	-	9	6	3	2	5	26	2	1
Other	9	8	-	3	3	-	-	-	5	-	1
Not reporting frequency of payment	12	11	1	-	-	-	-	-	6	4	1
Not reporting principal payment requirements	339	205	52	24	15	9	6	11	75	37	134
No regular payments required	138	138	6	15	11	4	-	5	99	8	5
Reporting debt and value	9,581	8,730	2,763	1,278	1,020	258	568	1,081	1,384	1,656	851
JUNIOR MORTGAGE											
First mortgage only	1,544	1,471	506	174	141	33	127	204	169	231	73
First and junior mortgage	193	175	97	17	11	6	5	11	25	20	18
With first mortgage, not reporting on junior mort- gage	7,844	7,084	2,160	1,087	868	219	436	866	1,190	1,345	760
RELATION OF DEBT TO VALUE											
Value of property (dollars)	39,061,700	35,938,600	11,693,300	6,176,000	5,129,200	1,046,800	4,339,700	4,632,800	2,578,800	6,518,000	3,123,100
Average value (dollars)	4,077	4,117	4,232	4,533	5,029	4,057	7,640	4,286	1,863	3,936	3,670
Debt on first and junior mortgages (dollars)	26,061,100	23,887,900	7,459,500	4,115,400	3,411,800	703,600	2,794,900	3,482,200	1,333,300	4,692,600	2,179,200
Percent of value of property	66.7	66.5	63.9	66.6	66.5	67.2	64.4	75.2	51.7	72.0	69.6
Average debt (dollars)	2,720	2,736	2,703	3,220	3,345	2,727	4,921	3,221	963	2,834	2,554
Debt on first mortgage (dollars)	25,963,100	23,799,700	7,420,800	4,106,600	3,406,800	699,800	2,785,900	3,476,300	1,328,000	4,682,200	2,163,400
Percent of value of property	66.5	66.2	63.5	66.5	66.4	66.9	64.2	75.0	51.5	71.8	69.3
Average debt (dollars)	2,710	2,726	2,686	3,213	3,340	2,712	4,905	3,216	960	2,827	2,542

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	8,153	8,027	4,477	3,424	126	126
Total first mortgage outstanding debt..... (dollars)	23,089,000	22,908,900	15,682,200	6,972,100	254,600	180,100
Total annual mortgage payment..... (dollars)	2,885,439	2,869,538	1,777,364	1,055,041	37,133	15,901
Average first mortgage outstanding debt..... (dollars)	2,882	2,854	3,503	2,036	2,021	1,429
Average value of property..... (dollars)	4,204	4,215	4,777	3,520	3,163	3,472
Average annual estimated rental value..... (dollars)	447	448	510	371	351	369
Average annual mortgage payment..... (dollars)	354	357	397	308	295	126
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.5	11.3	15.1	14.6	8.8
Value of property.....	8.4	8.5	8.3	8.8	9.3	3.6
Estimated annual rental value.....	79.2	79.7	77.8	88.1	81.6	34.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,893	7,818	4,460	3,240	118	75
Average first mortgage outstanding debt..... (dollars)	2,864	2,879	3,506	2,044	2,094	-
Average value of property..... (dollars)	4,189	4,199	4,771	3,448	3,204	-
Average annual estimated rental value..... (dollars)	446	448	510	365	355	-
Average annual mortgage payment..... (dollars)	357	359	397	310	300	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.5	11.3	15.1	14.3	-
Value of property.....	8.5	8.6	8.3	9.0	9.4	-
Estimated annual rental value.....	79.9	80.2	77.8	84.8	82.0	-
Monthly mortgage payment—						
Under \$10.....	518	478	113	346	19	40
\$10 to \$14.....	751	737	158	561	18	14
\$15 to \$19.....	945	939	425	494	20	6
\$20 to \$24.....	1,223	1,222	759	454	9	1
\$25 to \$29.....	1,096	1,090	718	363	9	6
\$30 to \$39.....	1,662	1,658	1,169	464	25	4
\$40 to \$49.....	761	761	517	237	7	-
\$50 to \$59.....	450	446	278	161	7	4
\$60 to \$74.....	269	269	183	84	2	-
\$75 to \$99.....	155	155	103	50	2	-
\$100 and over.....	63	63	37	26	-	-
Average monthly mortgage payment..... (dollars)	29.74	29.93	33.07	25.79	24.97	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	260	209	17	184	8	51
Average first mortgage outstanding debt..... (dollars)	1,860	1,924	-	1,902	-	-
Average value of property..... (dollars)	4,639	4,819	-	4,777	-	-
Average annual estimated rental value..... (dollars)	465	477	-	473	-	-
Average annual mortgage payment..... (dollars)	262	295	-	284	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	15.3	-	14.9	-	-
Value of property.....	5.7	6.1	-	5.9	-	-
Estimated annual rental value.....	56.5	61.9	-	59.9	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	9,559	8,911	1,278	1,477	768	709	572	961	3,314	1,309	648
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	8,981	8,444	1,228	1,405	733	672	557	933	3,104	1,217	537
Under \$500	2,350	2,256	91	210	154	56	10	159	1,492	294	94
\$500 to \$999	1,141	1,077	125	167	101	66	8	75	597	105	64
\$1,000 to \$1,499	748	703	133	130	66	64	14	54	311	61	45
\$1,500 to \$1,999	656	607	150	120	53	67	14	52	174	97	49
\$2,000 to \$2,499	741	701	170	151	65	86	40	56	166	118	40
\$2,500 to \$2,999	831	772	176	178	68	110	85	86	131	116	59
\$3,000 to \$3,999	1,409	1,301	214	287	126	141	218	218	129	255	108
\$4,000 to \$4,999	637	582	85	100	57	43	95	133	63	106	55
\$5,000 to \$5,999	259	249	47	46	21	25	34	55	21	46	10
\$6,000 to \$7,499	133	124	20	21	14	7	25	30	13	15	9
\$7,500 to \$9,999	62	58	15	11	7	4	11	13	5	3	4
\$10,000 to \$14,999	9	9	2	2	1	1	2	2	1	1	1
\$15,000 to \$19,999	3	3	-	1	-	1	1	-	-	1	-
\$20,000 and over	2	2	-	1	-	1	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	9,098	8,559	1,254	1,449	752	697	564	940	3,103	1,249	589
Under 4.0%	82	80	7	8	6	2	2	6	42	15	2
4.0%	208	201	11	28	13	15	7	13	89	53	7
4.1% to 4.4%	6	6	-	1	1	-	-	4	-	1	-
4.5%	767	420	39	76	46	30	21	89	25	170	347
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-
5.0%	1,969	1,911	257	397	241	156	281	371	343	58	58
5.1% to 5.4%	28	27	2	5	4	1	2	6	1	11	1
5.5%	527	501	103	129	50	79	82	76	24	87	26
5.6% to 5.9%	5	5	2	1	1	-	1	-	-	1	-
6.0%	4,733	4,651	657	646	319	327	163	453	2,232	500	82
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	56	56	19	15	5	10	2	7	8	5	2
6.6% to 6.9%	3	2	2	-	-	-	-	-	-	-	1
7.0%	411	405	115	71	31	40	3	12	175	29	6
7.1% to 7.4%	4	2	2	-	-	-	-	-	-	-	2
7.5%	3	3	-	1	-	1	-	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	293	288	38	71	35	36	-	11	134	34	5
Average interest rate (percent)	5.67	5.72	5.83	5.70	5.63	5.77	5.34	5.52	5.91	5.45	4.90
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	8,711	8,183	1,262	1,391	715	675	558	937	2,807	1,228	528
Real estate taxes included in payment	2,745	2,507	517	540	252	288	145	364	318	623	236
Monthly	2,680	2,448	508	535	250	285	143	362	295	605	232
Quarterly	7	7	-	-	-	-	1	-	3	3	-
Semiannual	5	5	1	1	1	-	-	-	3	-	-
Annual	19	17	-	-	-	-	-	1	12	4	2
Other	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	32	28	8	4	1	3	1	1	3	11	4
Real estate taxes not included in payment	5,338	5,556	740	890	455	375	413	561	2,430	582	282
Monthly	5,284	5,027	722	773	411	362	401	538	2,081	512	257
Quarterly	96	96	-	16	12	4	-	4	52	21	-
Semiannual	113	107	1	8	6	7	3	7	10	6	6
Annual	200	196	1	17	16	1	1	2	149	26	4
Other	24	23	-	1	1	-	-	-	19	3	1
Not reporting frequency of payment	121	107	16	15	10	5	4	10	52	10	14
Not reporting tax payment requirements	128	120	5	21	8	13	-	12	59	23	8
No principal payments required	316	305	7	35	25	10	6	10	218	29	11
Monthly	126	119	7	21	14	7	3	5	71	12	7
Quarterly	41	40	-	6	4	2	1	1	29	3	1
Semiannual	79	77	-	3	2	1	1	3	65	5	2
Annual	52	51	-	4	4	-	1	-	37	9	1
Other	7	7	-	-	-	-	-	1	6	-	-
Not reporting frequency of payment	11	11	-	1	1	-	-	-	10	-	-
Not reporting principal payment requirements	229	129	7	27	11	16	6	2	56	31	100
No regular payments required	303	294	2	24	17	7	2	12	233	21	9
Reporting debt and value	8,975	8,438	1,228	1,403	731	672	557	932	3,102	1,216	537
JUNIOR MORTGAGE											
First mortgage only	1,435	1,367	171	204	120	84	110	187	462	233	68
First and junior mortgage	213	193	50	31	17	14	32	13	49	18	20
With first mortgage, not reporting on junior mort- gage	7,327	6,878	1,007	1,168	594	574	415	732	2,591	965	449
RELATION OF DEBT TO VALUE											
Value of property (dollars)	31,943,200	30,001,600	5,291,500	6,378,900	3,194,800	3,184,100	3,299,200	4,817,200	6,388,800	4,376,000	1,941,600
Average value (dollars)	3,559	3,556	4,809	4,547	4,370	4,738	5,923	4,632	2,043	3,599	3,616
Debt on first and junior mortgages (dollars)	17,489,100	16,295,900	2,978,600	3,169,400	1,528,700	1,640,700	1,988,500	2,515,200	3,020,000	2,624,200	1,193,800
Percent of value of property	54.8	54.3	56.3	49.7	47.8	51.5	60.3	58.3	47.6	60.0	61.5
Average debt (dollars)	1,949	1,931	2,426	2,259	2,091	2,442	3,570	2,699	974	2,158	2,222
Debt on first mortgage (dollars)	17,361,800	16,181,000	2,939,800	3,149,200	1,513,600	1,635,600	1,966,700	2,506,400	2,998,800	2,620,100	1,180,800
Percent of value of property	54.4	53.9	55.6	49.4	47.4	51.4	59.6	52.1	47.3	59.9	60.8
Average debt (dollars)	1,934	1,918	2,394	2,245	2,071	2,434	3,531	2,689	967	2,155	2,199

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	7,723	7,454	2,421	4,945	88	269
Total first mortgage outstanding debt.....(dollars).....	15,560,400	15,261,700	6,977,300	8,177,800	106,600	298,700
Total annual mortgage payment.....(dollars).....	2,811,424	2,290,337	923,995	1,345,098	21,244	21,087
Average first mortgage outstanding debt.....(dollars).....	2,015	2,047	2,882	1,654	-	1,110
Average value of property.....(dollars).....	3,645	3,675	4,509	3,289	-	2,796
Average annual estimated rental value.....(dollars).....	367	371	457	330	-	268
Average annual mortgage payment.....(dollars).....	299	307	382	272	-	78
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.9	15.0	13.2	16.4	-	7.1
Value of property.....	8.2	8.4	8.5	8.3	-	2.8
Estimated annual rental value.....	81.5	82.9	83.5	82.3	-	29.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,245	7,129	2,395	4,655	79	116
Average first mortgage outstanding debt.....(dollars).....	2,074	2,090	2,893	1,690	-	1,076
Average value of property.....(dollars).....	3,690	3,710	4,522	3,310	-	2,446
Average annual estimated rental value.....(dollars).....	373	375	456	333	-	256
Average annual mortgage payment.....(dollars).....	308	312	383	276	-	86
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.9	14.9	13.2	16.3	-	8.0
Value of property.....	8.4	8.4	8.5	8.3	-	3.5
Estimated annual rental value.....	82.7	83.3	83.6	82.9	-	33.5
Monthly mortgage payment—						
Under \$10.....	685	610	73	526	11	75
\$10 to \$14.....	1,057	1,037	127	898	12	20
\$15 to \$19.....	854	842	161	665	16	12
\$20 to \$24.....	912	906	273	621	12	6
\$25 to \$29.....	1,168	1,167	449	709	9	1
\$30 to \$39.....	1,484	1,482	775	699	8	2
\$40 to \$49.....	583	583	299	278	6	-
\$50 to \$59.....	276	276	129	143	4	-
\$60 to \$74.....	124	124	63	60	1	-
\$75 to \$99.....	63	63	36	27	-	-
\$100 and over.....	39	39	10	29	-	-
Average monthly mortgage payment.....(dollars).....	25.70	26.00	31.91	23.03	-	7.16
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	478	325	26	290	9	153
Average first mortgage outstanding debt.....(dollars).....	1,122	1,115	-	1,070	-	1,137
Average value of property.....(dollars).....	2,966	2,921	-	2,941	-	3,062
Average annual estimated rental value.....(dollars).....	282	285	-	288	-	277
Average annual mortgage payment.....(dollars).....	162	204	-	203	-	73
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	18.3	-	19.0	-	6.4
Value of property.....	5.5	7.0	-	6.9	-	2.4
Estimated annual rental value.....	57.4	71.6	-	71.7	-	25.3

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PORTLAND: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,196	2,043	316	357	157	200	431	399	258	282	153
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,117	1,981	308	347	155	192	421	389	245	271	136
Under \$500	39	37	2	7	2	5	3	5	12	8	2
\$500 to \$999	67	59	7	15	6	9	2	9	21	5	8
\$1,000 to \$1,499	64	59	8	8	4	4	5	6	24	8	5
\$1,500 to \$1,999	95	90	19	21	8	13	8	14	13	15	5
\$2,000 to \$2,499	204	198	44	38	8	30	27	32	39	18	6
\$2,500 to \$2,999	328	314	64	69	26	43	72	43	40	26	14
\$3,000 to \$3,999	728	684	89	119	55	64	171	143	53	109	44
\$4,000 to \$4,999	344	308	32	41	27	14	73	77	27	58	36
\$5,000 to \$5,999	127	120	21	12	6	6	30	31	8	18	7
\$6,000 to \$7,499	78	66	9	12	9	3	18	19	4	4	7
\$7,500 to \$9,999	41	39	11	4	3	1	11	8	3	2	2
\$10,000 to \$14,999	6	6	2	1	1	-	1	2	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,142	2,007	314	350	153	197	426	389	250	278	135
Under 4.0%	13	13	1	1	1	-	1	1	8	1	-
4.0% to 4.1%	35	35	-	1	-	1	2	5	16	11	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5% to 4.6%	239	157	14	19	11	8	11	38	11	64	82
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.1%	811	792	96	144	89	55	220	159	80	98	19
5.1% to 5.4%	11	11	2	2	2	-	1	4	-	2	-
5.5% to 5.6%	301	283	58	60	17	43	70	52	10	38	18
5.6% to 5.9%	2	2	1	-	-	-	1	-	-	-	-
6.0% to 6.1%	702	686	141	117	32	85	119	129	114	66	16
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5% to 6.6%	5	5	2	1	-	1	-	1	-	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0% to 7.1%	17	17	3	2	-	2	1	-	9	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	6	6	1	3	1	2	-	-	2	-	-
Average interest rate (percent)	5.34	5.37	5.55	5.43	5.25	5.57	5.35	5.34	5.42	5.17	4.88
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	2,109	1,971	314	347	151	196	422	393	219	276	138
Real estate taxes included in payment	860	777	139	166	85	81	97	146	29	200	83
Monthly	850	768	139	165	85	80	96	145	28	195	82
Quarterly	4	4	-	-	-	-	-	-	1	3	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	6	5	-	1	-	1	1	1	-	2	1
Real estate taxes not included in payment	1,240	1,185	175	178	64	114	325	245	189	73	55
Monthly	1,159	1,113	170	171	59	112	316	238	153	65	46
Quarterly	26	26	-	4	3	1	2	2	12	6	-
Semiannual	22	20	-	-	-	-	4	4	12	-	2
Annual	8	8	-	3	2	1	-	-	5	-	-
Other	4	4	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment	21	14	5	-	-	-	3	1	3	2	7
Not reporting tax payment requirements	9	9	-	3	2	1	-	2	1	3	-
No principal payments required	38	36	1	6	3	3	4	4	19	2	2
Monthly	14	13	1	4	2	2	3	2	3	-	1
Quarterly	13	12	-	1	-	1	-	-	9	2	1
Semiannual	6	6	-	1	1	-	1	2	2	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	4	4	-	-	-	-	-	-	4	-	-
Not reporting principal payment requirements	28	15	1	2	1	1	5	-	3	4	13
No regular payments required	21	21	-	2	2	-	-	2	17	-	-
Reporting debt and value	2,116	1,980	308	347	155	192	421	388	245	271	136
JUNIOR MORTGAGE											
First mortgage only	409	389	59	68	34	34	80	73	46	63	20
First and junior mortgage	82	69	17	8	3	5	27	7	6	4	13
With first mortgage, not reporting on junior mort- gage	1,625	1,522	232	271	118	153	314	308	193	204	103
RELATION OF DEBT TO VALUE											
Value of property (dollars)	11,765,800	11,055,800	1,722,600	2,028,500	991,300	1,037,200	2,504,100	2,257,400	1,189,100	1,354,100	710,000
Average value (dollars)	5,560	5,584	5,593	5,846	6,895	5,402	5,948	5,818	4,858	4,997	5,221
Debt on first and junior mortgages (dollars)	7,156,300	6,675,400	1,044,900	1,083,500	534,800	548,700	1,550,700	1,420,000	668,800	912,500	460,900
Percent of value of property	60.8	60.4	60.7	53.4	53.9	52.9	61.9	62.9	55.8	67.4	67.7
Average debt (dollars)	3,382	3,371	3,393	3,122	3,450	2,858	3,683	3,660	2,709	3,367	3,586
Debt on first mortgage (dollars)	7,091,900	6,620,700	1,027,000	1,080,000	538,100	546,900	1,530,900	1,414,600	658,600	909,600	471,200
Percent of value of property	60.3	59.6	59.2	53.2	53.8	52.7	61.1	62.7	55.4	67.2	66.4
Average debt (dollars)	3,352	3,344	3,334	3,112	3,439	2,848	3,636	3,646	2,688	3,356	3,465

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PORTLAND: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,912	1,881	782	1,093	6	31
Total first mortgage outstanding debt..... (dollars)	6,472,600	6,898,800	2,875,600	3,498,300	19,900	78,800
Total annual mortgage payment..... (dollars)	789,376	784,914	352,600	429,746	2,568	4,462
Average first mortgage outstanding debt..... (dollars)	3,385	3,399	3,677	3,201	-	-
Average value of property..... (dollars)	5,591	5,586	5,451	5,687	-	-
Average annual estimated rental value..... (dollars)	567	566	558	573	-	-
Average annual mortgage payment..... (dollars)	413	417	451	393	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	12.3	12.3	12.3	-	-
Value of property.....	7.4	7.5	8.3	6.9	-	-
Estimated annual rental value.....	72.9	73.7	80.9	68.7	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,846	1,833	778	1,049	6	13
Average first mortgage outstanding debt..... (dollars)	3,419	3,425	3,682	3,235	-	-
Average value of property..... (dollars)	5,575	5,583	5,454	5,683	-	-
Average annual estimated rental value..... (dollars)	566	567	558	574	-	-
Average annual mortgage payment..... (dollars)	417	419	452	395	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	12.2	12.3	12.2	-	-
Value of property.....	7.5	7.5	8.3	6.9	-	-
Estimated annual rental value.....	73.7	74.0	81.1	68.8	-	-
Monthly mortgage payment—						
Under \$10.....	8	5	-	4	1	3
\$10 to \$14.....	27	23	3	20	-	4
\$15 to \$19.....	67	63	11	52	-	4
\$20 to \$24.....	207	205	37	168	-	2
\$25 to \$29.....	392	392	145	246	1	-
\$30 to \$39.....	656	656	347	308	1	-
\$40 to \$49.....	271	271	124	146	1	-
\$50 to \$59.....	111	111	56	53	2	-
\$60 to \$74.....	54	54	29	25	-	-
\$75 to \$99.....	36	36	21	15	-	-
\$100 and over.....	17	17	5	12	-	-
Average monthly mortgage payment..... (dollars)	34.78	34.93	37.68	32.89	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	66	48	4	44	-	18
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PORTLAND METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	4,644	4,396	668	815	386	479	500	763	1,143	499	256
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	4,429	4,215	640	785	326	459	488	743	1,077	462	214
Under \$500	703	687	33	72	35	37	7	101	383	91	16
\$500 to \$999	384	364	31	64	34	30	4	45	183	37	20
\$1,000 to \$1,499	320	306	52	53	22	31	10	32	139	20	14
\$1,500 to \$1,999	283	272	56	65	19	46	12	34	65	30	11
\$2,000 to \$2,499	385	372	86	98	25	68	32	44	82	35	13
\$2,500 to \$2,999	502	478	108	112	38	74	75	69	69	45	24
\$3,000 to \$3,999	997	940	145	196	88	108	190	195	85	129	57
\$4,000 to \$4,999	487	449	57	72	40	32	87	125	45	65	38
\$5,000 to \$5,999	203	195	38	28	8	20	34	56	18	23	8
\$6,000 to \$7,499	97	88	13	16	10	6	22	28	4	5	9
\$7,500 to \$9,999	56	52	13	10	6	4	12	12	3	2	4
\$10,000 to \$14,999	8	8	2	2	1	1	2	2	-	-	-
\$15,000 to \$19,999	2	2	-	1	-	1	1	-	-	-	-
\$20,000 and over	2	2	-	1	-	1	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	4,519	4,294	660	797	324	473	494	750	1,108	490	225
Under 4.0%	34	34	3	3	1	2	1	1	24	2	-
4.0%	82	82	3	4	-	4	4	7	43	21	-
4.1% to 4.4%	2	2	-	1	1	-	-	1	-	-	-
4.5%	396	239	20	39	22	17	16	72	16	76	157
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,214	1,192	156	242	135	107	253	286	169	186	22
5.1% to 5.4%	22	21	8	6	2	4	1	5	-	6	1
5.5%	412	398	78	104	28	76	75	68	18	55	19
5.6% to 5.9%	3	3	2	-	-	-	1	-	-	-	-
6.0%	2,204	2,178	370	368	129	239	141	351	766	182	26
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.5%	20	20	8	6	-	6	-	2	-	4	-
6.6% to 6.9%	2	2	1	1	-	1	-	-	-	-	-
7.0%	93	93	17	14	4	10	2	6	49	5	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	2	2	1	-	-	-	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	32	32	2	9	2	7	-	1	17	3	-
Average interest rate (percent)	5.53	5.57	5.68	5.58	5.45	5.66	5.34	5.48	5.75	5.36	4.81
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	4,396	4,169	662	788	324	464	488	748	1,002	481	227
Real estate taxes included in payment	1,548	1,432	291	397	147	190	125	282	111	286	116
Monthly	1,514	1,399	286	382	145	187	123	281	106	271	115
Quarterly	7	7	-	-	-	-	1	-	3	3	-
Semiannual	2	2	-	1	1	-	-	-	1	-	-
Annual	10	10	-	-	-	-	-	-	-	10	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	15	14	5	4	1	8	1	1	1	2	1
Real estate taxes not included in payment	2,817	2,706	368	441	172	269	363	460	384	190	111
Monthly	2,684	2,528	358	424	160	264	352	445	783	166	96
Quarterly	49	49	-	5	4	1	3	4	27	10	-
Semiannual	34	31	-	-	-	-	4	4	21	2	3
Annual	35	35	-	3	2	1	1	-	22	9	-
Other	15	14	-	-	-	-	-	-	14	-	1
Not reporting frequency of payment	60	49	10	9	6	3	3	7	17	3	11
Not reporting tax payment requirements	31	31	3	10	5	5	-	6	7	5	-
No principal payments required	115	111	8	17	8	9	5	7	72	7	4
Monthly	42	40	3	11	5	6	3	3	18	2	2
Quarterly	26	25	-	2	-	2	1	1	13	3	1
Semiannual	27	26	-	2	1	1	1	2	20	1	1
Annual	10	10	-	1	1	-	-	-	8	1	-
Other	3	3	-	-	-	-	-	1	2	-	-
Not reporting frequency of payment	7	7	-	1	1	-	-	-	6	-	-
Not reporting principal payment requirements	55	30	3	5	1	4	6	2	7	7	25
No regular payments required	78	78	-	5	3	2	1	6	62	4	-
Reporting debt and value	4,425	4,211	640	783	324	459	488	742	1,076	482	214
JUNIOR MORTGAGE											
First mortgage only	891	863	102	133	68	65	100	157	263	108	28
First and junior mortgage	142	126	38	17	5	12	30	12	26	8	16
With first mortgage, not reporting on junior mort- gage	3,392	3,222	505	633	251	382	358	573	787	366	170
RELATION OF DEBT TO VALUE											
Value of property (dollars)	19,981,500	18,999,000	3,199,600	4,096,300	1,734,100	2,362,200	2,994,800	3,807,600	2,947,000	1,953,700	982,500
Average value (dollars)	4,516	4,512	4,999	5,232	5,352	5,146	6,137	5,132	2,789	4,053	4,591
Debt on first and junior mortgages (dollars)	11,252,200	10,611,300	1,825,100	2,065,400	871,000	1,214,400	1,791,400	2,226,700	1,475,400	1,207,300	640,900
Percent of value of property	56.3	55.9	57.0	50.9	50.2	51.4	59.8	58.5	50.1	61.8	65.2
Average debt (dollars)	2,543	2,520	2,852	2,663	2,688	2,646	3,671	3,001	1,871	2,505	2,995
Debt on first mortgage (dollars)	11,154,500	10,524,500	1,793,700	2,078,600	869,000	1,209,600	1,770,900	2,218,100	1,460,000	1,203,200	630,000
Percent of value of property	55.8	55.4	56.1	50.7	50.1	51.2	59.1	58.3	49.5	61.6	64.1
Average debt (dollars)	2,521	2,499	2,803	2,655	2,682	2,635	3,629	2,989	1,857	2,496	2,944

Table 2b.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PORTLAND METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,900	3,805	1,391	2,391	23	95
Total first mortgage outstanding debt..... (dollars)	10,105,500	9,949,000	4,585,200	5,367,100	46,700	156,500
Total annual mortgage payment..... (dollars)	1,345,805	1,386,188	573,188	756,498	6,512	9,622
Average first mortgage outstanding debt..... (dollars)	2,591	2,615	3,260	2,245	-	-
Average value of property..... (dollars)	4,598	4,612	5,059	4,362	-	-
Average annual estimated rental value..... (dollars)	451	453	508	422	-	-
Average annual mortgage payment..... (dollars)	345	351	412	316	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	12.6	14.1	-	-
Value of property.....	7.5	7.6	8.1	7.3	-	-
Estimated annual rental value.....	76.5	77.5	81.1	75.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,734	3,697	1,374	2,301	22	37
Average first mortgage outstanding debt..... (dollars)	2,631	2,643	3,272	2,272	-	-
Average value of property..... (dollars)	4,609	4,628	5,070	4,365	-	-
Average annual estimated rental value..... (dollars)	453	454	509	423	-	-
Average annual mortgage payment..... (dollars)	352	355	414	320	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.4	13.4	12.7	14.1	-	-
Value of property.....	7.6	7.7	8.2	7.3	-	-
Estimated annual rental value.....	77.7	78.1	81.4	75.7	-	-
Monthly mortgage payment—						
Under \$10.....	205	185	23	160	2	20
\$10 to \$14.....	385	377	51	323	3	8
\$15 to \$19.....	338	333	56	273	4	5
\$20 to \$24.....	440	438	115	320	2	2
\$25 to \$29.....	650	650	245	400	5	-
\$30 to \$39.....	987	985	513	465	2	2
\$40 to \$49.....	389	389	199	188	2	-
\$50 to \$59.....	172	172	85	85	2	-
\$60 to \$74.....	93	93	46	47	-	-
\$75 to \$99.....	51	51	29	22	-	-
\$100 and over.....	24	24	6	18	-	-
Average monthly mortgage payment..... (dollars)	29.85	29.55	34.51	26.65	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	166	108	17	90	1	58
Average first mortgage outstanding debt..... (dollars)	1,698	1,660	-	-	-	-
Average value of property..... (dollars)	4,351	4,229	-	-	-	-
Average annual estimated rental value..... (dollars)	399	405	-	-	-	-
Average annual mortgage payment..... (dollars)	185	232	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.9	14.0	-	-	-	-
Value of property.....	4.3	5.5	-	-	-	-
Estimated annual rental value.....	46.3	57.8	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	31,916	28,985	4,088	9,689	4,983	4,756	3,133	2,247	5,654	4,174	2,931
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	29,993	27,438	3,844	9,147	4,713	4,434	3,022	2,195	5,312	3,918	2,555
Under \$500.....	2,074	1,998	161	641	369	272	13	37	909	237	76
\$500 to \$999.....	1,819	1,752	272	597	356	261	10	26	706	141	67
\$1,000 to \$1,499.....	1,808	1,725	311	623	328	295	18	22	647	104	89
\$1,500 to \$1,999.....	1,545	1,465	325	528	289	259	29	26	476	101	61
\$2,000 to \$2,499.....	2,114	1,994	446	636	342	344	97	48	551	156	120
\$2,500 to \$2,999.....	1,990	1,836	360	638	314	324	122	57	428	231	154
\$3,000 to \$3,999.....	5,629	5,058	831	1,744	813	931	673	417	732	661	571
\$4,000 to \$4,999.....	5,862	5,264	532	1,650	805	845	859	752	437	1,034	598
\$5,000 to \$5,999.....	3,472	3,095	301	1,020	531	489	419	432	221	702	377
\$6,000 to \$7,499.....	2,103	1,859	199	581	322	259	340	249	123	367	244
\$7,500 to \$9,999.....	947	799	77	263	164	99	215	82	42	120	143
\$10,000 to \$14,999.....	512	460	28	133	92	41	182	42	31	44	52
\$15,000 to \$19,999.....	92	88	1	32	20	12	38	3	7	7	4
\$20,000 and over.....	25	25	-	11	8	3	7	2	2	3	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	30,352	27,786	3,928	9,419	4,813	4,606	3,054	2,196	5,210	3,979	2,566
Under 4.0%.....	313	308	18	40	22	18	8	8	203	31	5
4.0%.....	781	704	25	79	35	44	48	23	426	103	77
4.1% to 4.4%.....	21	19	3	4	3	1	2	1	3	6	2
4.5%.....	4,862	2,974	82	993	541	452	555	523	165	656	1,908
4.6% to 4.9%.....	16	15	5	4	2	2	2	2	3	1	1
5.0%.....	9,321	9,012	464	3,235	1,617	1,618	1,386	988	1,282	1,651	809
5.1% to 5.4%.....	89	82	11	18	11	7	23	4	10	15	7
5.5%.....	2,260	2,195	123	740	329	411	602	150	163	412	65
5.6% to 5.9%.....	7	7	1	1	1	-	2	-	1	2	-
6.0%.....	12,547	12,357	3,152	4,280	2,239	2,041	424	493	2,929	1,079	190
6.1% to 6.4%.....	2	2	-	1	-	1	-	-	-	1	-
6.5%.....	24	24	9	3	3	-	-	2	3	5	-
6.6% to 6.9%.....	2	2	-	1	1	-	-	-	-	1	-
7.0%.....	35	33	18	5	4	1	-	1	5	4	2
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	1	-	1	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	51	51	12	14	5	9	-	3	11	11	-
Average interest rate..... (percent).....	5.33	5.39	5.82	5.43	5.43	5.43	5.13	5.13	5.41	5.22	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	26,441	23,959	3,861	7,979	3,904	4,075	2,905	2,114	3,234	3,816	2,432
Real estate taxes included in payment.....	13,328	11,385	881	3,812	1,755	2,047	1,668	1,695	552	2,777	1,943
Monthly.....	12,741	10,875	856	3,640	1,685	1,955	1,587	1,650	458	2,684	1,866
Quarterly.....	100	97	1	56	22	34	11	5	15	9	3
Semiannual.....	89	87	2	26	18	8	10	3	38	8	2
Annual.....	30	30	1	3	1	2	1	-	22	3	-
Other.....	24	23	3	5	3	2	1	3	5	6	1
Not reporting frequency of payment.....	344	273	18	82	36	46	58	34	14	67	71
Real estate taxes not included in payment.....	12,728	12,226	2,912	4,072	2,089	1,983	1,205	393	2,633	1,011	502
Monthly.....	9,513	9,077	2,748	2,718	1,356	1,362	905	310	1,590	806	436
Quarterly.....	1,203	1,180	26	746	363	383	130	27	213	38	23
Semiannual.....	1,207	1,192	14	407	249	158	129	40	514	86	15
Annual.....	327	325	4	82	54	28	9	2	211	17	2
Other.....	197	194	65	48	27	21	2	2	46	30	3
Not reporting frequency of payment.....	281	258	54	71	40	31	30	12	59	32	23
Not reporting tax payment requirements.....	385	343	68	95	50	45	32	26	99	28	37
No principal payments required.....	3,311	3,246	146	1,158	714	444	171	116	1,441	214	55
Monthly.....	820	790	114	278	130	148	53	36	213	96	30
Quarterly.....	597	588	4	363	212	151	33	10	164	14	9
Semiannual.....	1,443	1,421	18	428	317	111	69	63	756	87	28
Annual.....	328	326	3	41	29	12	10	4	257	11	2
Other.....	38	38	1	11	9	2	1	-	24	1	-
Not reporting frequency of payment.....	85	83	6	37	17	20	5	3	27	5	2
Not reporting principal payment requirements.....	901	598	61	184	84	100	48	10	181	54	363
No regular payments required.....	1,263	1,242	20	368	231	137	9	7	748	90	21
Reporting debt and value.....	29,968	27,413	3,841	9,134	4,708	4,426	3,020	2,195	5,309	3,914	2,550
JUNIOR MORTGAGE											
First mortgage only.....	3,717	3,529	465	1,106	689	417	508	196	759	495	188
First and junior mortgage.....	674	613	107	197	112	85	112	14	138	50	61
With first mortgage, not reporting on junior mort- gage.....	25,572	23,271	3,269	7,831	3,907	3,924	2,400	1,985	4,417	3,369	2,301
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	175,518,200	159,900,800	20,653,300	54,199,300	29,067,900	25,131,400	25,983,000	14,194,700	21,648,500	23,227,000	15,617,400
Average value..... (dollars).....	5,858	5,833	5,377	5,934	6,174	5,678	8,804	8,467	4,077	5,934	6,124
Debt on first and junior mortgages..... (dollars).....	108,800,000	97,434,700	11,965,100	31,985,300	16,795,100	15,189,200	15,704,800	10,269,100	11,608,700	15,906,700	10,865,300
Percent of value of property..... (dollars).....	61.7	61.0	57.9	59.0	57.8	60.4	60.4	72.3	53.6	68.5	69.6
Average debt..... (dollars).....	3,614	3,554	3,115	3,502	3,568	3,432	5,200	4,678	2,186	4,064	4,261
Debt on first mortgage..... (dollars).....	107,529,800	96,738,500	11,834,700	31,756,900	16,652,800	15,104,100	15,600,700	10,260,700	11,450,700	15,829,800	10,795,300
Percent of value of property..... (dollars).....	61.3	60.5	57.3	58.6	57.3	60.1	60.1	72.3	52.9	68.2	69.1
Average debt..... (dollars).....	3,589	3,529	3,081	3,477	3,537	3,413	5,166	4,675	2,157	4,044	4,234

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	24,253	21,629	11,496	9,914	219	2,624
Total first mortgage outstanding debt..... (dollars).....	90,433,900	82,462,500	50,799,400	30,989,500	673,600	7,971,400
Total annual mortgage payment..... (dollars).....	10,564,383	10,173,691	5,921,857	4,163,346	88,488	490,692
Average first mortgage outstanding debt..... (dollars).....	3,729	3,813	4,419	3,126	3,076	3,038
Average value of property..... (dollars).....	5,952	5,923	6,060	5,773	6,041	6,146
Average annual estimated rental value..... (dollars).....	606	610	644	571	576	578
Average annual mortgage payment..... (dollars).....	440	470	515	420	404	187
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	12.3	11.7	13.4	13.1	6.2
Value of property.....	7.4	7.9	8.5	7.3	6.7	3.0
Estimated annual rental value.....	72.5	77.1	80.0	73.5	70.2	32.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	20,219	19,525	11,348	7,989	188	694
Average first mortgage outstanding debt..... (dollars).....	3,652	3,879	4,434	3,112	3,007	3,075
Average value of property..... (dollars).....	5,627	5,851	6,067	5,569	5,439	5,146
Average annual estimated rental value..... (dollars).....	604	607	644	556	552	515
Average annual mortgage payment..... (dollars).....	474	482	517	434	417	243
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.3	12.4	11.7	13.9	13.9	8.1
Value of property.....	8.1	8.2	8.5	7.8	7.7	4.8
Estimated annual rental value.....	76.5	79.4	80.3	78.0	75.6	48.0
Monthly mortgage payment—						
Under \$10.....	591	355	34	314	7	236
\$10 to \$14.....	905	800	76	697	27	105
\$15 to \$19.....	985	895	136	742	17	90
\$20 to \$24.....	1,333	1,268	304	948	16	65
\$25 to \$29.....	1,847	1,790	720	1,046	24	57
\$30 to \$39.....	6,108	6,042	4,285	1,728	29	66
\$40 to \$49.....	4,009	3,980	2,972	986	22	29
\$50 to \$59.....	2,137	2,117	1,404	692	21	20
\$60 to \$74.....	1,358	1,345	929	401	15	13
\$75 to \$99.....	586	582	332	245	5	4
\$100 and over.....	360	351	156	190	5	9
Average monthly mortgage payment..... (dollars).....	39.51	40.18	43.11	36.15	34.74	20.64
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,034	2,104	148	1,925	31	1,930
Average first mortgage outstanding debt..... (dollars).....	3,112	3,192	3,222	3,185	-	3,025
Average value of property..... (dollars).....	6,577	6,643	6,296	6,621	-	6,505
Average annual estimated rental value..... (dollars).....	618	634	621	634	-	600
Average annual mortgage payment..... (dollars).....	267	361	350	363	-	185
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.6	11.3	10.9	11.4	-	5.5
Value of property.....	4.1	5.4	5.6	5.5	-	2.5
Estimated annual rental value.....	43.3	57.0	56.4	57.2	-	27.5

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PHILADELPHIA: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,710	5,894	359	2,406	785	1,671	1,232	624	572	701	816
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,430	5,671	351	2,317	719	1,598	1,179	608	545	671	759
Under \$500	21	18	1	8	3	5	6	-	1	2	3
\$500 to \$999	36	36	6	13	6	7	4	-	8	5	-
\$1,000 to \$1,499	108	94	9	36	10	26	9	3	29	8	14
\$1,500 to \$1,999	148	141	22	55	16	39	18	6	23	12	7
\$2,000 to \$2,499	378	360	29	148	51	97	61	14	84	24	18
\$2,500 to \$2,999	505	444	38	195	54	141	90	16	72	38	61
\$3,000 to \$3,999	2,196	1,916	154	752	209	543	496	176	156	182	280
\$4,000 to \$4,999	1,917	1,660	56	681	195	486	302	229	103	289	257
\$5,000 to \$5,999	766	677	29	306	113	193	96	122	45	79	89
\$6,000 to \$7,499	225	212	6	88	37	51	48	32	11	27	13
\$7,500 to \$9,999	85	72	5	26	18	8	26	8	3	4	13
\$10,000 to \$14,999	41	38	1	8	6	2	22	2	4	1	3
\$15,000 to \$19,999	3	2	-	1	1	-	1	-	-	-	1
\$20,000 and over	1	1	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,452	5,670	328	2,313	705	1,608	1,189	615	538	687	782
Under 4.0%	27	27	3	6	2	4	6	3	6	3	-
4.0% to 4.4%	90	26	2	5	1	4	8	3	6	2	64
4.5% to 4.9%	2	1	-	1	-	1	-	-	-	-	1
5.0% to 5.4%	1,351	805	11	377	88	294	133	164	52	68	546
5.5% to 5.9%	1	1	-	1	-	-	-	-	-	-	-
6.0% to 6.4%	2,729	2,634	69	1,272	398	874	424	275	179	415	95
6.5% to 6.9%	38	37	1	4	1	3	23	1	2	6	1
7.0% to 7.4%	926	913	15	290	67	223	424	65	41	78	13
7.5% to 7.9%	1	1	-	-	-	-	1	-	-	-	-
8.0% and over	1,281	1,221	227	354	151	203	170	104	252	114	60
Average interest rate (percent)	5.15	5.21	5.66	5.13	5.20	5.10	5.26	5.08	5.43	5.16	4.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	6,040	5,266	380	2,210	660	1,550	1,153	566	368	639	774
Real estate taxes included in payment	4,467	3,744	168	1,530	453	1,077	797	484	222	543	723
Monthly	4,288	3,541	162	1,454	430	1,024	748	470	194	513	697
Quarterly	36	35	1	23	5	18	4	2	5	-	1
Semiannual	32	32	-	10	8	2	3	1	14	4	-
Annual	2	2	-	-	-	-	1	-	1	-	-
Other	5	5	-	-	-	-	1	-	1	3	-
Not reporting frequency of payment	154	129	5	43	10	33	40	11	7	23	25
Real estate taxes not included in payment	1,534	1,486	157	668	203	465	349	78	140	94	48
Monthly	994	957	145	377	105	272	270	52	61	52	37
Quarterly	293	289	4	207	56	151	38	11	20	9	4
Semiannual	183	178	4	57	29	28	26	12	49	30	5
Annual	18	18	-	10	6	4	3	1	4	-	-
Other	3	3	-	3	2	1	-	-	-	-	-
Not reporting frequency of payment	43	41	4	14	5	9	12	2	6	3	2
Not reporting tax payment requirements	39	36	5	12	4	8	7	4	6	2	3
No principal payments required	506	496	25	160	64	96	48	53	164	46	10
Monthly	133	128	16	48	7	41	24	13	17	10	5
Quarterly	73	72	1	42	11	31	5	3	18	3	1
Semiannual	263	259	7	62	44	18	15	35	112	28	4
Annual	16	16	-	1	1	-	2	-	11	2	-
Other	4	4	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment	17	17	1	7	1	6	2	2	2	3	-
Not reporting principal payment requirements	126	95	4	27	7	20	29	3	21	11	31
No regular payments required	38	37	-	9	4	5	2	2	19	5	1
Reporting debt and value	6,427	5,668	351	2,315	718	1,597	1,179	608	545	670	759
JUNIOR MORTGAGE											
First mortgage only	82	77	2	26	23	3	31	3	8	7	5
First and junior mortgage	240	216	14	65	37	28	86	3	37	11	24
With first mortgage, not reporting on junior mort- gage	6,106	5,875	335	2,224	658	1,566	1,062	602	500	652	730
RELATION OF DEBT TO VALUE											
Value of property (dollars)	35,201,200	32,292,800	1,847,100	13,091,000	4,350,500	8,740,500	7,175,600	3,388,800	3,091,800	3,698,500	3,908,400
Average value (dollars)	5,633	5,697	5,262	5,655	5,059	5,473	6,086	5,574	5,673	5,520	5,149
Debt on first and junior mortgages (dollars)	25,192,400	22,164,400	1,223,100	9,022,900	2,936,800	5,086,100	4,751,800	2,598,700	1,858,700	2,709,200	3,028,000
Percent of value of property	69.6	68.6	66.2	68.9	67.5	69.6	66.2	76.7	60.1	73.3	77.5
Average debt (dollars)	3,920	3,910	3,465	3,898	4,090	3,811	4,030	4,274	3,410	4,044	3,989
Debt on first mortgage (dollars)	24,900,400	21,903,700	1,202,800	8,936,300	2,884,400	5,051,900	4,565,200	2,597,600	1,808,600	2,693,200	2,996,700
Percent of value of property	68.8	67.8	65.1	68.3	66.3	69.2	65.0	76.7	58.5	72.8	75.7
Average debt (dollars)	3,874	3,864	3,427	3,860	4,017	3,790	3,957	4,272	3,319	4,020	3,945

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PHILADELPHIA: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,267	5,083	3,827	1,236	20	184
Total first mortgage outstanding debt..... (dollars)	20,547,800	19,880,500	15,353,500	4,456,200	70,800	667,300
Total annual mortgage payment..... (dollars)	2,303,144	2,256,372	1,766,914	481,532	7,926	46,772
Average first mortgage outstanding debt..... (dollars)	3,901	3,911	4,012	3,605	-	3,627
Average value of property..... (dollars)	5,491	5,459	5,206	6,232	-	6,383
Average annual estimated rental value..... (dollars)	610	607	586	672	-	694
Average annual mortgage payment..... (dollars)	437	444	462	390	-	254
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.3	11.5	10.8	-	7.0
Value of property.....	8.0	8.1	8.9	6.8	-	4.0
Estimated annual rental value.....	71.6	73.1	78.6	58.0	-	36.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,742	4,628	3,770	843	15	114
Average first mortgage outstanding debt..... (dollars)	3,964	3,967	4,025	3,713	-	3,852
Average value of property..... (dollars)	5,392	5,373	5,195	6,156	-	6,167
Average annual estimated rental value..... (dollars)	602	600	585	666	-	687
Average annual mortgage payment..... (dollars)	451	455	464	413	-	290
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.5	11.5	11.1	-	7.5
Value of property.....	8.4	8.5	8.9	6.7	-	4.7
Estimated annual rental value.....	74.9	75.8	79.4	62.0	-	42.3
Monthly mortgage payment—						
Under \$10.....	22	12	6	6	-	10
\$10 to \$14.....	71	42	12	30	-	29
\$15 to \$19.....	139	118	33	84	1	21
\$20 to \$24.....	257	238	104	133	1	19
\$25 to \$29.....	340	328	208	119	1	12
\$30 to \$39.....	2,186	2,178	1,927	245	6	8
\$40 to \$49.....	1,242	1,231	1,120	106	5	11
\$50 to \$59.....	277	275	215	59	1	2
\$60 to \$74.....	129	129	100	29	-	-
\$75 to \$99.....	58	57	30	27	-	1
\$100 and over.....	21	20	15	5	-	1
Average monthly mortgage payment..... (dollars)	37.56	37.89	38.68	34.38	-	24.18
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	525	455	57	393	5	70
Average first mortgage outstanding debt..... (dollars)	3,334	3,345	-	3,375	-	-
Average value of property..... (dollars)	6,391	6,338	-	6,395	-	-
Average annual estimated rental value..... (dollars)	686	683	-	685	-	-
Average annual mortgage payment..... (dollars)	316	335	-	340	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.5	10.0	-	10.1	-	-
Value of property.....	4.9	5.3	-	5.3	-	-
Estimated annual rental value.....	46.0	49.0	-	49.7	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PHILADELPHIA METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	12,893	11,680	874	3,555	1,583	1,972	2,743	1,517	1,139	1,802	1,253
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	12,342	11,204	840	3,417	1,535	1,882	2,644	1,480	1,089	1,734	1,188
Under \$500	111	105	9	26	18	8	8	6	42	14	6
\$500 to \$999	155	152	41	29	20	9	7	4	56	15	3
\$1,000 to \$1,499	281	254	51	70	38	32	20	8	83	22	27
\$1,500 to \$1,999	306	289	72	76	32	44	30	12	68	31	17
\$2,000 to \$2,499	614	582	83	196	78	118	88	28	143	44	32
\$2,500 to \$2,999	755	684	72	247	88	159	123	42	113	87	71
\$3,000 to \$3,999	3,080	2,694	247	942	357	585	645	314	246	300	236
\$4,000 to \$4,999	3,598	3,260	124	979	438	541	803	567	171	615	338
\$5,000 to \$5,999	1,860	1,662	77	516	265	251	358	292	90	349	178
\$6,000 to \$7,499	855	786	37	179	98	81	237	128	43	162	69
\$7,500 to \$9,999	408	368	16	73	46	27	154	47	14	64	40
\$10,000 to \$14,999	291	272	10	58	41	17	139	28	16	21	19
\$15,000 to \$19,999	59	57	1	20	12	8	26	2	3	5	2
\$20,000 and over	19	19	-	6	4	2	6	2	1	4	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	12,403	11,242	825	3,436	1,586	1,900	2,671	1,489	1,073	1,748	1,161
Under 4.0%	49	49	3	9	5	4	7	5	16	9	-
4.0%	211	144	5	26	14	12	29	15	30	39	67
4.1% to 4.4%	6	5	-	3	2	1	1	-	-	1	1
4.5%	2,713	1,907	29	656	305	351	480	379	71	292	806
4.6% to 4.9%	6	5	1	2	1	1	1	-	1	-	1
5.0%	5,179	5,004	143	1,699	705	994	1,200	699	329	934	175
5.1% to 5.4%	47	45	2	6	3	3	23	2	3	9	2
5.5%	1,368	1,337	36	359	115	244	360	107	57	198	31
5.6% to 5.9%	3	3	-	1	1	-	1	-	1	-	-
6.0%	2,806	2,730	605	671	383	288	348	281	563	262	75
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	5	5	-	1	-	1	1	-	-	3	-
6.6% to 6.9%	1	1	-	1	1	-	-	-	-	-	-
7.0%	4	2	-	-	-	-	-	-	1	1	2
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	5	5	1	2	1	1	-	1	1	-	-
Average interest rate (percent)	5.15	5.20	5.72	5.14	5.18	5.12	5.14	5.09	5.46	5.09	4.58
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	11,444	10,296	810	3,185	1,387	1,798	2,541	1,415	666	1,679	1,148
Real estate taxes included in payment	7,933	6,913	302	2,147	930	1,217	1,552	1,206	288	1,418	1,020
Monthly	7,572	6,589	292	2,034	879	1,155	1,475	1,172	250	1,366	983
Quarterly	54	51	1	30	8	22	9	3	6	2	3
Semiannual	50	50	-	13	10	3	9	3	18	7	-
Annual	6	6	-	1	1	-	1	-	4	-	-
Other	10	9	-	1	-	1	1	2	1	4	1
Not reporting frequency of payment	241	208	9	68	32	36	57	26	9	39	33
Real estate taxes not included in payment	3,407	3,286	496	1,020	450	570	964	190	363	253	121
Monthly	2,380	2,229	464	579	264	315	697	132	181	176	101
Quarterly	473	465	10	271	87	184	109	21	38	16	8
Semiannual	468	461	7	126	76	50	126	33	119	50	7
Annual	14	14	1	6	3	3	2	1	15	3	1
Other	14	14	2	6	3	3	2	-	4	-	-
Not reporting frequency of payment	75	71	12	19	7	12	23	3	10	4	4
Not reporting tax payment requirements	104	97	12	18	7	11	25	19	15	8	7
No principal payments required	1,120	1,097	54	312	171	141	163	97	389	92	23
Monthly	258	248	39	69	19	50	45	26	43	26	10
Quarterly	160	159	1	72	31	41	30	7	43	6	1
Semiannual	619	607	12	155	113	42	68	59	259	54	12
Annual	50	50	-	7	6	1	6	2	33	2	-
Other	4	4	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment	29	29	2	9	2	7	4	3	7	4	-
Not reporting principal payment requirements	243	152	10	39	15	24	42	3	37	21	91
No regular payments required	86	85	-	19	10	9	7	2	47	10	1
Reporting debt and value	12,384	11,196	840	3,412	1,532	1,880	2,642	1,480	1,089	1,733	1,188
JUNIOR MORTGAGE											
First mortgage only	1,203	1,152	65	227	160	67	478	134	71	177	51
First and junior mortgage	358	327	34	80	47	33	107	11	63	32	31
With first mortgage, not reporting on junior mort- gage	10,773	9,717	741	3,105	1,325	1,780	2,057	1,335	955	1,524	1,056
RELATION OF DEBT TO VALUE											
Value of property (dollars)	81,904,300	75,192,800	4,683,800	21,966,600	10,583,200	11,383,400	21,438,700	9,415,800	6,439,200	11,248,700	6,711,500
Average value (dollars)	6,641	6,716	5,576	6,438	6,908	6,055	6,115	6,362	5,913	6,491	5,898
Debt on first and junior mortgages (dollars)	58,900,000	49,019,400	2,888,800	14,392,500	6,828,900	7,563,600	13,154,100	6,975,200	3,579,200	8,029,600	4,880,600
Percent of value of property	65.8	65.2	61.7	65.5	64.5	66.4	61.4	74.1	55.6	71.4	72.7
Average debt (dollars)	4,370	4,378	3,439	4,218	4,458	4,028	4,979	4,713	3,287	4,638	4,289
Debt on first mortgage (dollars)	53,427,900	48,584,600	2,836,700	14,275,100	6,755,000	7,520,100	13,052,200	6,968,400	3,493,000	7,959,200	4,843,300
Percent of value of property	65.2	64.6	60.6	65.0	63.8	66.1	60.9	74.0	54.2	70.8	72.2
Average debt (dollars)	4,382	4,389	3,377	4,184	4,409	4,000	4,940	4,708	3,208	4,593	4,256

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PHILADELPHIA METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,437	9,692	6,886	2,741	65	745
Total first mortgage outstanding debt..... (dollars)	45,220,500	41,913,500	29,922,200	11,655,000	386,300	3,307,000
Total annual mortgage payment..... (dollars)	4,796,262	4,597,312	3,346,096	1,216,394	34,822	198,950
Average first mortgage outstanding debt..... (dollars)	4,333	4,325	4,345	4,252	-	4,439
Average value of property..... (dollars)	6,498	6,277	5,718	7,568	-	9,375
Average annual estimated rental value..... (dollars)	690	672	627	780	-	923
Average annual mortgage payment..... (dollars)	460	474	486	444	-	267
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.6	11.0	11.2	10.4	-	6.0
Value of property.....	7.1	7.6	8.5	5.9	-	2.8
Estimated annual rental value.....	66.6	70.6	77.5	56.9	-	28.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,066	8,841	6,805	1,988	48	225
Average first mortgage outstanding debt..... (dollars)	4,339	4,335	4,353	4,255	-	4,471
Average value of property..... (dollars)	6,081	6,049	5,700	7,161	-	7,337
Average annual estimated rental value..... (dollars)	657	654	625	746	-	768
Average annual mortgage payment..... (dollars)	476	480	487	455	-	320
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	11.1	11.2	10.7	-	7.2
Value of property.....	7.8	7.9	8.5	6.4	-	4.4
Estimated annual rental value.....	72.5	73.4	77.9	61.0	-	41.7
Monthly mortgage payment—						
Under \$10.....	86	62	11	51	-	24
\$10 to \$14.....	151	111	20	91	-	40
\$15 to \$19.....	257	214	47	162	5	43
\$20 to \$24.....	399	367	146	220	1	32
\$25 to \$29.....	702	680	431	244	5	22
\$30 to \$39.....	3,768	3,743	3,214	521	8	25
\$40 to \$49.....	2,188	2,169	1,877	281	11	19
\$50 to \$59.....	778	769	593	169	7	9
\$60 to \$74.....	435	430	306	117	7	5
\$75 to \$99.....	201	198	109	86	3	3
\$100 and over.....	101	98	51	46	1	3
Average monthly mortgage payment..... (dollars)	39.69	40.02	40.60	37.91	-	26.68
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,371	851	81	753	17	520
Average first mortgage outstanding debt..... (dollars)	4,293	4,212	-	4,246	-	4,425
Average value of property..... (dollars)	9,258	8,641	-	8,642	-	10,257
Average annual estimated rental value..... (dollars)	910	861	-	869	-	989
Average annual mortgage payment..... (dollars)	349	413	-	414	-	244
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.1	9.8	-	9.8	-	5.5
Value of property.....	3.8	4.8	-	4.8	-	2.4
Estimated annual rental value.....	38.4	48.0	-	47.7	-	24.7

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PITTSBURGH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	875	764	240	177	82	95	53	86	80	128	111
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	842	736	234	169	79	90	48	86	76	123	106
Under \$500	12	12	3	1	-	1	-	1	5	2	-
\$500 to \$999	22	21	9	2	2	-	-	2	7	1	1
\$1,000 to \$1,499	27	25	12	5	3	2	-	1	5	2	2
\$1,500 to \$1,999	25	25	16	3	1	2	1	-	4	1	1
\$2,000 to \$2,499	49	47	28	7	2	5	-	2	7	3	2
\$2,500 to \$2,999	47	44	19	13	4	9	-	1	7	4	3
\$3,000 to \$3,999	159	138	61	20	9	11	5	11	15	26	21
\$4,000 to \$4,999	168	147	98	37	15	22	6	17	10	39	21
\$5,000 to \$5,999	163	128	29	33	12	21	5	26	10	25	35
\$6,000 to \$7,499	110	92	13	26	15	11	10	23	3	17	18
\$7,500 to \$9,999	34	23	5	9	4	5	13	2	1	3	1
\$10,000 to \$14,999	21	20	1	11	10	1	8	-	-	-	1
\$15,000 to \$19,999	4	4	-	2	2	-	-	-	2	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	852	748	237	174	81	93	53	85	77	122	104
Under 4.0%	5	4	-	-	-	-	-	-	3	1	1
4.0%	21	20	2	3	1	2	1	2	11	1	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5%	155	82	5	9	5	4	14	27	-	27	78
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	190	180	15	54	27	27	28	23	13	47	10
5.1% to 5.4%	1	1	-	1	1	-	-	-	-	-	-
5.5%	29	27	4	8	5	3	-	5	2	8	2
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	448	431	209	99	42	57	10	28	47	38	17
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	1	1	-	-	-	-	-	-	1	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	1	1	1	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	1	1	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.42	5.51	5.89	5.55	-	-	-	-	-	5.21	4.79
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	810	712	219	168	77	91	47	86	66	126	98
Real estate taxes included in payment	381	307	39	98	39	54	9	64	11	91	74
Monthly	373	300	38	89	37	52	9	64	10	90	73
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	3	3	-	2	2	-	-	-	1	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	2	2	1	1	-	1	-	-	-	-	-
Not reporting frequency of payment	3	2	-	1	-	1	-	-	-	1	1
Real estate taxes not included in payment	422	398	177	74	38	36	37	21	55	34	24
Monthly	357	335	155	57	28	29	34	18	38	33	23
Quarterly	13	12	2	3	3	-	2	3	2	-	1
Semiannual	20	20	-	12	6	6	-	-	8	-	-
Annual	4	4	-	1	-	1	-	-	3	-	-
Other	18	18	14	-	-	-	-	-	4	-	-
Not reporting frequency of payment	10	9	6	1	1	-	1	-	-	1	1
Not reporting tax payment requirements	7	7	3	1	-	1	1	1	-	1	-
No principal payments required	25	25	10	4	3	1	4	-	6	1	-
Monthly	14	14	7	2	2	-	1	-	3	1	-
Quarterly	6	6	1	1	-	1	2	-	2	-	-
Semiannual	1	1	-	1	1	-	-	-	-	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-
Other	2	2	1	-	-	-	1	-	-	-	-
Not reporting frequency of payment	1	1	1	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	26	13	7	4	1	3	-	-	1	1	18
No regular payments required	14	14	4	1	1	-	2	-	7	-	-
Reporting debt and value	842	736	234	169	79	90	48	86	76	123	106
JUNIOR MORTGAGE											
First mortgage only	107	108	28	36	19	17	14	8	8	14	4
First and junior mortgage	9	9	4	4	2	2	-	-	-	1	-
With first mortgage, not reporting on junior mort- gage	726	624	207	129	58	71	34	78	68	108	102
RELATION OF DEBT TO VALUE											
Value of property (dollars)	6,071,400	5,377,100	1,406,800	1,482,100	846,300	635,800	645,900	614,300	435,200	793,400	694,300
Average value (dollars)	7,211	7,306	6,009	8,770	-	-	-	-	-	6,450	6,580
Debt on first and junior mortgages (dollars)	3,749,800	3,257,100	817,400	879,000	467,200	411,800	332,400	425,900	255,300	547,100	492,700
Percent of value of property	61.8	60.6	58.1	59.3	-	-	-	-	-	69.0	71.0
Average debt (dollars)	4,458	4,425	3,493	5,201	-	-	-	-	-	4,448	4,648
Debt on first mortgage (dollars)	3,736,100	3,243,400	807,400	876,900	467,000	409,900	332,400	425,900	255,300	545,500	492,700
Percent of value of property	61.5	60.3	57.4	59.2	-	-	-	-	-	68.8	71.0
Average debt (dollars)	4,437	4,407	3,450	5,189	-	-	-	-	-	4,435	4,648

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PITTSBURGH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	723	704	354	344	6	19
Total first mortgage outstanding debt (dollars)	3,285,100	3,140,100	1,663,100	1,449,800	27,200	95,000
Total annual mortgage payment (dollars)	400,701	393,132	211,404	178,948	2,790	7,569
Average first mortgage outstanding debt (dollars)	4,475	4,460	4,696	4,215	-	-
Average value of property (dollars)	7,162	7,089	6,659	7,526	-	-
Average annual estimated rental value (dollars)	739	735	688	733	-	-
Average annual mortgage payment (dollars)	554	553	597	520	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.4	12.5	12.7	12.3	-	-
Value of property	7.7	7.9	9.0	6.9	-	-
Estimated annual rental value	75.0	76.0	86.8	66.5	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	685	674	353	316	5	11
Average first mortgage outstanding debt (dollars)	4,455	4,436	4,699	4,147	-	-
Average value of property (dollars)	6,986	6,938	6,652	7,251	-	-
Average annual estimated rental value (dollars)	723	721	688	737	-	-
Average annual mortgage payment (dollars)	558	559	597	516	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.5	12.6	12.7	12.4	-	-
Value of property	8.0	8.1	9.0	7.1	-	-
Estimated annual rental value	77.2	77.5	86.8	68.1	-	-
Monthly mortgage payment—						
Under \$10	2	2	-	2	-	-
\$10 to \$14	11	10	-	10	-	1
\$15 to \$19	16	15	1	14	-	1
\$20 to \$24	28	25	4	21	-	3
\$25 to \$29	44	42	13	28	1	2
\$30 to \$39	145	144	66	77	1	1
\$40 to \$49	182	181	117	68	1	1
\$50 to \$59	130	129	80	48	1	1
\$60 to \$74	76	76	45	30	1	-
\$75 to \$99	36	36	22	14	-	-
\$100 and over	15	14	5	9	-	1
Average monthly mortgage payment (dollars)	46.52	46.55	49.78	42.98	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	38	30	1	28	1	8
Average first mortgage outstanding debt (dollars)	-	-	-	-	-	-
Average value of property (dollars)	-	-	-	-	-	-
Average annual estimated rental value (dollars)	-	-	-	-	-	-
Average annual mortgage payment (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	-	-	-	-	-	-
Value of property	-	-	-	-	-	-
Estimated annual rental value	-	-	-	-	-	-

Table 1d.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PITTSBURGH METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	7,758	6,815	1,404	2,068	965	1,103	356	601	1,087	1,299	938
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	7,281	6,435	1,330	1,973	937	1,036	338	591	1,015	1,188	846
Under \$500.....	400	388	32	80	37	43	2	7	183	79	17
\$500 to \$999.....	368	354	61	86	36	50	3	7	147	50	14
\$1,000 to \$1,499.....	359	337	66	100	42	58	1	5	124	41	22
\$1,500 to \$1,999.....	319	305	87	100	47	53	1	9	80	28	14
\$2,000 to \$2,499.....	454	426	144	117	55	62	8	9	98	50	29
\$2,500 to \$2,999.....	420	391	124	113	46	67	6	7	81	60	23
\$3,000 to \$3,999.....	1,124	1,005	292	280	126	154	27	84	122	200	119
\$4,000 to \$4,999.....	1,321	1,143	235	343	146	197	54	173	75	253	178
\$5,000 to \$5,999.....	1,066	911	135	325	167	158	46	131	41	233	155
\$6,000 to \$7,499.....	903	751	102	270	137	133	89	114	36	138	152
\$7,500 to \$9,999.....	379	284	41	112	63	49	58	31	12	30	95
\$10,000 to \$14,999.....	148	125	11	40	30	10	35	13	11	15	23
\$15,000 to \$19,999.....	18	18	-	6	4	2	7	1	3	1	-
\$20,000 and over.....	2	2	-	1	1	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	7,400	6,552	1,378	2,020	945	1,075	351	580	988	1,235	843
Under 4.0%.....	68	67	4	4	1	3	1	-	44	14	1
4.0%.....	169	163	9	29	15	14	18	4	73	30	6
4.1% to 4.4%.....	4	4	-	-	-	-	-	1	-	3	-
4.5%.....	1,348	666	22	207	130	77	68	136	11	222	682
4.6% to 4.9%.....	5	5	-	3	2	1	1	-	-	1	-
5.0%.....	1,649	1,569	110	497	259	238	158	263	120	421	80
5.1% to 5.4%.....	14	11	1	5	3	2	-	2	-	3	3
5.5%.....	397	371	32	160	75	85	27	29	8	115	26
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	3,718	3,668	1,188	1,109	458	651	78	143	728	422	50
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	9	9	3	1	1	-	-	2	1	2	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-
7.0%.....	8	8	5	1	-	1	-	-	1	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	10	10	4	4	1	3	-	-	2	-	-
Average interest rate.....(percent).....	5.40	5.50	5.87	5.53	5.45	5.60	5.11	5.15	5.57	5.25	4.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	7,056	6,216	1,345	1,968	920	1,048	339	583	750	1,231	840
Real estate taxes included in payment.....	3,723	3,049	373	1,089	524	565	113	471	107	896	674
Monthly.....	3,507	2,968	364	1,064	513	551	109	460	91	880	639
Quarterly.....	11	10	-	2	1	1	2	2	3	1	1
Semiannual.....	11	9	-	3	2	1	-	-	6	-	2
Annual.....	4	4	-	-	-	-	-	-	4	-	-
Other.....	7	7	2	2	1	1	-	1	1	1	-
Not reporting frequency of payment.....	83	51	7	18	7	11	2	8	2	14	32
Real estate taxes not included in payment.....	3,260	3,107	957	867	389	478	228	108	625	326	158
Monthly.....	2,805	2,568	887	759	342	417	179	98	445	294	142
Quarterly.....	115	111	8	31	13	18	26	7	37	2	3
Semiannual.....	150	147	2	42	17	25	8	2	34	4	1
Annual.....	51	50	1	7	4	4	1	-	13	3	1
Other.....	69	68	40	11	4	7	1	-	13	3	1
Not reporting frequency of payment.....	70	68	19	17	9	8	5	1	12	14	2
Not reporting tax payment requirements.....	73	60	15	12	7	5	3	4	17	9	13
No principal payments required.....	301	293	37	52	18	34	13	10	147	34	8
Monthly.....	144	140	31	31	8	23	5	5	47	21	4
Quarterly.....	36	35	1	12	7	5	4	2	14	2	1
Semiannual.....	85	83	2	8	3	5	3	2	53	5	2
Annual.....	23	23	-	-	-	-	-	1	16	6	-
Other.....	8	8	1	-	-	-	1	-	6	-	-
Not reporting frequency of payment.....	5	4	2	1	-	1	-	-	1	-	1
Not reporting principal payment requirements.....	148	64	13	10	2	8	1	6	25	9	84
No regular payments required.....	248	242	9	38	25	13	3	2	165	25	6
Reporting debt and value.....	7,270	6,429	1,328	1,970	937	1,033	338	591	1,014	1,188	841
JUNIOR MORTGAGE											
First mortgage only.....	419	381	74	130	62	68	25	22	64	66	38
First and junior mortgage.....	70	62	23	19	6	13	1	2	10	7	8
With first mortgage, not reporting on junior mort- gage.....	6,731	5,986	1,231	1,821	869	952	312	567	940	1,115	795
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	47,690,600	41,677,500	8,161,700	13,889,900	7,101,100	6,788,800	4,010,000	4,227,300	4,406,800	6,981,800	6,013,100
Average value.....(dollars).....	5,560	6,483	6,146	7,051	7,579	6,572	11,864	7,153	4,346	5,877	7,150
Debt on first and junior mortgages.....(dollars).....	29,413,800	25,218,700	4,731,500	8,296,600	4,182,900	4,113,700	2,191,800	2,966,500	2,256,500	4,775,800	4,195,100
Percent of value of property.....	61.7	60.5	58.0	59.7	58.9	60.6	54.7	70.2	51.2	68.4	69.8
Average debt.....(dollars).....	4,046	3,923	3,563	4,211	4,464	3,982	6,485	5,019	2,225	4,020	4,988
Debt on first mortgage.....(dollars).....	29,347,000	25,162,500	4,703,000	8,281,500	4,175,800	4,105,700	2,191,200	2,964,900	2,249,300	4,772,700	4,184,500
Percent of value of property.....	61.5	60.4	57.6	59.6	58.8	60.5	54.6	70.1	51.0	68.4	69.6
Average debt.....(dollars).....	4,037	3,914	3,541	4,204	4,457	3,975	6,483	5,017	2,218	4,017	4,976

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PITTSBURGH METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,227	5,965	3,246	2,667	52	262
Total first mortgage outstanding debt..... (dollars).....	25,939,800	25,213,200	15,714,200	9,335,600	163,400	726,600
Total annual mortgage payment..... (dollars).....	3,358,513	3,310,212	1,964,220	1,321,438	24,554	48,301
Average first mortgage outstanding debt..... (dollars).....	4,166	4,227	4,841	3,500	-	2,773
Average value of property..... (dollars).....	6,695	6,739	6,883	6,594	-	5,705
Average annual estimated rental value..... (dollars).....	694	700	733	663	-	561
Average annual mortgage payment..... (dollars).....	539	555	605	495	-	184
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	13.1	12.5	14.2	-	6.6
Value of property.....	8.1	8.2	8.8	7.5	-	3.2
Estimated annual rental value.....	77.7	79.3	82.6	74.7	-	32.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,826	5,697	3,230	2,417	50	129
Average first mortgage outstanding debt..... (dollars).....	4,225	4,257	4,849	3,491	-	2,609
Average value of property..... (dollars).....	6,644	6,675	6,883	6,427	-	5,294
Average annual estimated rental value..... (dollars).....	693	697	733	652	-	522
Average annual mortgage payment..... (dollars).....	552	560	607	499	-	216
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.2	12.5	14.3	-	7.6
Value of property.....	8.3	8.4	8.8	7.8	-	4.1
Estimated annual rental value.....	79.7	80.3	82.8	76.5	-	41.7
Monthly mortgage payment—						
Under \$10.....	92	45	5	39	1	47
\$10 to \$14.....	185	160	15	139	6	25
\$15 to \$19.....	179	166	25	139	2	13
\$20 to \$24.....	291	284	56	226	2	7
\$25 to \$29.....	398	383	114	264	5	15
\$30 to \$39.....	1,203	1,190	564	519	7	13
\$40 to \$49.....	1,258	1,255	872	374	9	3
\$50 to \$59.....	1,002	999	669	320	10	3
\$60 to \$74.....	725	724	527	192	5	1
\$75 to \$99.....	314	314	199	115	-	-
\$100 and over.....	179	177	84	90	3	2
Average monthly mortgage payment..... (dollars).....	46.02	46.65	50.56	41.55	-	18.14
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	401	268	16	250	2	132
Average first mortgage outstanding debt..... (dollars).....	3,305	3,586	-	3,595	-	2,739
Average value of property..... (dollars).....	7,444	8,109	-	8,208	-	6,104
Average annual estimated rental value..... (dollars).....	712	769	-	774	-	598
Average annual mortgage payment..... (dollars).....	352	451	-	465	-	152
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.7	12.6	-	12.9	-	5.6
Value of property.....	4.7	5.6	-	5.7	-	2.5
Estimated annual rental value.....	49.4	58.7	-	60.1	-	25.4

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,217	3,013	483	1,685	857	828	60	80	385	323	201
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,111	2,929	473	1,634	840	794	60	76	373	313	182
Under \$500.....	102	94	13	24	12	12	-	1	46	10	8
\$500 to \$999.....	157	153	20	52	28	24	2	5	57	17	4
\$1,000 to \$1,499.....	156	147	22	59	30	39	-	2	41	13	9
\$1,500 to \$1,999.....	152	146	26	70	30	40	2	1	36	11	6
\$2,000 to \$2,499.....	215	206	37	108	59	49	1	4	42	14	9
\$2,500 to \$2,999.....	236	224	43	130	47	83	1	6	31	13	12
\$3,000 to \$3,999.....	661	619	113	369	171	198	5	17	60	55	43
\$4,000 to \$4,999.....	660	605	89	362	184	178	20	18	24	92	55
\$5,000 to \$5,999.....	473	451	61	284	173	111	17	14	18	57	22
\$6,000 to \$7,499.....	197	186	37	107	69	38	6	6	8	22	11
\$7,500 to \$9,999.....	70	68	6	46	29	17	4	2	5	5	2
\$10,000 to \$14,999.....	29	27	6	11	6	5	2	-	4	4	2
\$15,000 to \$19,999.....	3	3	-	2	2	-	-	-	1	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,131	2,960	478	1,666	845	821	57	79	363	317	171
Under 4.0%.....	28	26	1	6	3	3	-	-	7	12	2
4.0% to 4.4%.....	28	27	6	5	3	2	1	-	13	2	1
4.4% to 4.8%.....	2	2	1	-	-	-	-	-	1	-	-
4.8% to 5.2%.....	362	228	11	133	81	52	14	7	5	58	134
5.2% to 5.6%.....	1	1	-	1	1	-	-	-	-	-	-
5.6% to 6.0%.....	1,360	1,343	193	854	449	405	31	39	98	133	17
6.0% to 6.4%.....	2	2	-	1	1	-	-	-	-	1	-
6.4% to 6.8%.....	222	218	39	134	76	58	4	2	13	26	4
6.8% to 7.2%.....	-	-	-	-	-	-	-	-	-	-	-
7.2% to 7.6%.....	1,108	1,090	221	530	231	299	7	30	219	83	18
7.6% to 8.0%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%.....	3	3	1	1	-	1	-	1	-	-	-
8.4% to 8.8%.....	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%.....	12	12	-	1	-	1	-	-	10	1	-
9.2% to 9.6%.....	-	-	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	-	-	-	-	-	-	-	-	-	-	-
10.0% to 10.4%.....	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%.....	-	-	-	-	-	-	-	-	-	-	-
10.8% to 11.2%.....	-	-	-	-	-	-	-	-	-	-	-
11.2% to 11.6%.....	-	-	-	-	-	-	-	-	-	-	-
11.6% to 12.0%.....	8	8	5	-	-	-	-	-	2	1	-
12.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate.....(percent)	5.32	5.36	5.51	5.31	5.26	5.36	-	-	5.60	5.16	4.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,847	2,680	461	1,571	799	772	55	75	220	298	167
Real estate taxes included in payment.....	1,049	963	132	599	335	264	24	20	21	167	86
Monthly.....	994	910	126	565	321	244	24	19	16	160	84
Quarterly.....	6	6	-	5	2	3	-	-	-	1	-
Semiannual.....	24	23	-	17	6	11	-	-	5	1	1
Annual.....	1	1	-	1	1	-	-	-	-	-	-
Other.....	7	7	4	2	1	2	-	-	-	1	-
Not reporting frequency of payment.....	17	16	2	9	6	3	-	1	-	4	1
Real estate taxes not included in payment.....	1,763	1,686	327	956	455	501	31	55	189	128	77
Monthly.....	1,305	1,237	308	668	337	331	31	45	88	97	68
Quarterly.....	75	74	-	57	13	44	-	1	13	3	1
Semiannual.....	319	315	11	206	91	115	-	9	70	19	4
Annual.....	21	21	1	6	5	1	-	-	13	1	-
Other.....	10	10	1	3	1	2	-	-	1	5	-
Not reporting frequency of payment.....	38	29	6	16	8	8	-	-	4	3	4
Not reporting tax payment requirements.....	35	31	2	16	9	7	-	-	10	3	4
No principal payments required.....	282	256	15	94	42	52	2	3	125	17	6
Monthly.....	43	41	13	11	4	7	-	2	10	5	2
Quarterly.....	13	16	-	6	5	3	1	-	7	-	2
Semiannual.....	178	176	2	70	30	40	1	1	94	8	2
Annual.....	16	16	-	4	2	2	-	-	10	2	-
Other.....	3	3	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	4	4	-	1	1	-	-	-	2	1	-
Not reporting principal payment requirements.....	50	34	6	14	12	2	1	1	9	3	26
No regular payments required.....	48	46	1	6	4	2	2	1	31	5	2
Reporting debt and value.....	3,107	2,925	472	1,631	839	792	60	76	373	313	182
JUNIOR MORTGAGE											
First mortgage only.....	367	346	36	197	91	106	12	23	33	45	21
First and junior mortgage.....	87	78	13	48	14	34	2	2	9	4	9
With first mortgage, not reporting on junior mort- gage.....	2,653	2,501	423	1,386	734	652	46	51	331	264	152
RELATION OF DEBT TO VALUE											
Value of property.....(dollars)	18,120,800	17,154,400	2,744,700	10,054,500	5,360,400	4,694,100	476,800	474,500	1,641,500	1,772,400	955,400
Average value.....(dollars)	5,832	5,868	5,815	6,165	6,389	5,927	-	-	4,401	5,663	5,255
Debt on first and junior mortgages.....(dollars)	11,370,900	10,688,700	1,702,900	6,308,900	3,397,400	2,911,500	300,300	296,800	863,700	1,215,600	682,800
Percent of value of property.....	62.3	62.3	62.0	62.7	62.4	62.0	-	-	52.6	68.6	71.3
Average debt.....(dollars)	3,660	3,654	3,603	3,868	4,049	3,676	-	-	2,816	3,884	3,748
Debt on first mortgage.....(dollars)	11,301,600	10,623,700	1,691,600	6,272,800	3,388,200	2,884,600	293,600	294,400	856,900	1,214,400	677,900
Percent of value of property.....	62.4	61.9	61.6	62.4	63.2	61.5	-	-	52.2	68.5	70.9
Average debt.....(dollars)	3,637	3,632	3,584	3,846	4,038	3,642	-	-	2,297	3,880	3,725

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE, OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,674	2,438	916	1,497	25	236
Total first mortgage outstanding debt (dollars)	9,818,300	9,266,600	4,033,700	5,164,600	68,300	551,700
Total annual mortgage payment (dollars)	1,079,806	1,047,885	448,964	594,669	8,752	32,421
Average first mortgage outstanding debt (dollars)	3,672	3,801	4,404	3,450	-	2,388
Average value of property (dollars)	5,804	5,894	5,987	5,841	-	4,875
Average annual estimated rental value (dollars)	590	600	612	598	-	484
Average annual mortgage payment (dollars)	404	430	485	397	-	187
Percent which annual mortgage payment represents of—						
First mortgage debt	11.0	11.3	11.0	11.5	-	5.9
Value of property	7.0	7.3	8.1	6.8	-	2.8
Estimated annual rental value	68.4	71.6	79.1	67.0	-	28.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,127	2,089	892	1,178	19	88
Average first mortgage outstanding debt (dollars)	3,921	3,931	4,484	3,574	-	-
Average value of property (dollars)	5,792	5,804	5,959	5,715	-	-
Average annual estimated rental value (dollars)	592	594	610	588	-	-
Average annual mortgage payment (dollars)	444	448	489	419	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.3	11.4	11.0	11.7	-	-
Value of property	7.7	7.7	8.2	7.3	-	-
Estimated annual rental value	75.0	75.5	80.0	71.8	-	-
Monthly mortgage payment—						
Under \$10	42	37	4	32	1	5
\$10 to \$14	83	71	1	68	2	12
\$15 to \$19	99	93	13	79	1	6
\$20 to \$24	141	138	25	111	1	3
\$25 to \$29	252	247	36	159	2	5
\$30 to \$39	645	642	311	324	7	3
\$40 to \$49	490	488	273	213	2	2
\$50 to \$59	219	217	120	96	1	2
\$60 to \$74	115	115	40	78	2	-
\$75 to \$99	28	28	9	14	-	-
\$100 and over	18	18	9	9	-	-
Average monthly mortgage payment (dollars)	37.02	37.85	40.72	34.88	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	547	349	24	319	6	198
Average first mortgage outstanding debt (dollars)	2,704	3,022	-	2,993	-	2,145
Average value of property (dollars)	5,653	5,432	-	6,308	-	4,832
Average annual estimated rental value (dollars)	582	541	-	528	-	478
Average annual mortgage payment (dollars)	247	319	-	319	-	120
Percent which annual mortgage payment represents of—						
First mortgage debt	9.1	10.5	-	10.6	-	5.6
Value of property	4.2	5.0	-	5.1	-	2.5
Estimated annual rental value	42.4	49.7	-	50.7	-	25.1

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Comm- ercial bank	Savings bank					
1-family mortgaged properties.....	3,024	2,829	448	1,688	814	824	61	74	305	308	195
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,934	2,755	433	1,595	798	797	61	71	298	298	178
Under \$500.....	78	71	11	18	9	9	-	1	31	10	7
\$500 to \$999.....	120	115	13	43	20	23	2	6	38	13	5
\$1,000 to \$1,499.....	129	120	17	59	25	34	-	1	32	11	9
\$1,500 to \$1,999.....	129	125	25	65	25	40	2	-	25	8	4
\$2,000 to \$2,499.....	187	175	26	98	48	50	1	2	35	13	12
\$2,500 to \$2,999.....	220	208	38	127	40	87	1	7	23	12	12
\$3,000 to \$3,999.....	654	614	106	374	171	203	6	16	67	55	40
\$4,000 to \$4,999.....	654	602	90	365	184	181	20	16	28	38	52
\$5,000 to \$5,999.....	474	452	62	284	178	111	17	14	18	57	22
\$6,000 to \$7,499.....	191	180	34	105	67	38	6	6	7	22	11
\$7,500 to \$9,999.....	68	66	5	45	28	17	4	2	5	5	2
\$10,000 to \$14,999.....	27	25	6	10	6	4	2	-	3	4	-
\$15,000 to \$19,999.....	3	3	-	2	2	-	-	-	1	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,952	2,785	439	1,621	803	818	58	73	292	302	167
Under 4.0%.....	26	24	2	7	4	3	-	-	7	8	2
4.0%.....	24	23	4	5	2	3	1	-	12	1	1
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	1	-	-
4.5%.....	357	285	10	185	84	51	14	7	4	56	131
4.5% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-
5.0%.....	1,328	1,311	192	836	438	398	31	39	84	129	17
5.1% to 5.4%.....	2	2	-	1	1	-	-	-	-	1	-
5.5%.....	238	229	44	143	77	66	4	2	11	25	4
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	965	953	182	492	196	296	8	25	165	81	12
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	1	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	8	8	-	1	-	1	-	-	6	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	5	5	3	-	-	-	-	-	2	-	-
Average interest rate.....(percent).....	5.29	5.33	5.46	5.30	5.23	5.36	-	-	5.53	5.17	4.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,718	2,558	420	1,539	771	768	56	72	186	285	160
Real estate taxes included in payment.....	1,036	954	131	603	338	265	24	18	19	159	82
Monthly.....	980	900	125	570	325	245	24	17	14	150	80
Quarterly.....	7	7	-	5	2	3	-	-	-	2	-
Semiannual.....	23	22	-	16	5	11	-	-	5	1	1
Annual.....	1	1	-	1	-	1	-	-	-	-	-
Other.....	8	8	4	2	-	2	-	-	-	2	-
Not reporting frequency of payment.....	17	16	2	9	6	3	-	1	-	4	1
Real estate taxes not included in payment.....	1,648	1,575	286	921	425	496	32	54	159	123	73
Monthly.....	1,232	1,165	268	655	316	389	31	44	74	93	67
Quarterly.....	74	73	-	57	10	47	1	1	12	2	1
Semiannual.....	23	21	10	185	85	100	-	9	59	18	2
Annual.....	17	17	-	6	1	1	-	-	8	2	-
Other.....	13	13	2	3	1	2	-	-	3	5	-
Not reporting frequency of payment.....	29	26	5	15	8	7	-	-	3	3	3
Not reporting tax payment requirements.....	34	29	3	15	8	7	-	-	8	3	5
No principal payments required.....	217	209	15	81	30	51	2	1	94	16	8
Monthly.....	43	39	11	12	3	9	-	1	9	6	4
Quarterly.....	18	17	1	11	5	6	1	-	4	-	1
Semiannual.....	140	137	9	54	20	34	1	-	72	7	3
Annual.....	9	-	-	3	1	2	-	-	5	1	-
Other.....	3	3	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	4	4	-	1	1	-	-	-	2	1	-
Not reporting principal payment requirements.....	54	29	7	10	9	1	1	1	7	3	25
No regular payments required.....	35	33	1	8	4	4	2	-	13	4	2
Reporting debt and value.....	2,929	2,761	432	1,592	797	795	61	71	297	298	178
JUNIOR MORTGAGE											
First mortgage only.....	327	309	33	178	78	105	12	23	23	40	18
First and junior mortgage.....	82	73	12	46	12	34	2	2	7	4	9
With first mortgage, not reporting on junior mort- gage.....	2,520	2,369	387	1,368	712	656	47	46	257	254	151
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	17,349,000	16,412,900	2,551,300	9,854,100	5,161,500	4,692,600	488,800	449,600	1,363,500	1,705,600	936,100
Average value.....(dollars).....	5,923	5,965	5,906	6,190	6,476	5,903	-	-	4,591	5,723	5,259
Debt on first and junior mortgages.....(dollars).....	11,055,200	10,389,800	1,613,700	6,254,300	3,315,700	2,938,600	304,300	283,000	751,500	1,183,000	665,400
Percent of value of property.....	63.7	63.3	63.3	63.5	64.2	62.6	-	-	55.1	69.4	71.1
Average debt.....(dollars).....	3,774	3,777	3,785	3,929	4,160	3,696	-	-	2,530	3,970	3,788
Debt on first mortgage.....(dollars).....	10,988,000	10,826,900	1,608,400	6,218,400	3,306,700	2,911,700	297,100	280,600	745,600	1,181,800	661,100
Percent of value of property.....	63.3	62.9	62.8	63.1	64.1	62.0	-	-	54.7	69.3	70.6
Average debt.....(dollars).....	3,751	3,754	3,712	3,905	4,149	3,663	-	-	2,510	3,966	3,714

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,528	2,333	909	1,398	26	195
Total first mortgage outstanding debt..... (dollars).....	9,556,400	9,058,400	4,015,500	4,969,000	73,900	498,000
Total annual mortgage payment..... (dollars).....	1,054,687	1,024,912	442,936	573,116	8,860	29,775
Average first mortgage outstanding debt..... (dollars).....	3,780	3,893	4,417	3,554	-	2,554
Average value of property..... (dollars).....	5,895	5,967	5,988	5,955	-	5,029
Average annual estimated rental value..... (dollars).....	604	611	612	610	-	514
Average annual mortgage payment..... (dollars).....	417	439	487	410	-	153
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	11.3	11.0	11.5	-	6.0
Value of property.....	7.1	7.4	8.1	6.9	-	3.0
Estimated annual rental value.....	69.1	71.9	79.6	67.2	-	29.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,057	2,019	885	1,114	20	38
Average first mortgage outstanding debt..... (dollars).....	3,975	3,985	4,443	3,645	-	-
Average value of property..... (dollars).....	5,822	5,834	5,953	5,763	-	-
Average annual estimated rental value..... (dollars).....	599	600	609	594	-	-
Average annual mortgage payment..... (dollars).....	450	454	491	426	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.4	11.1	11.7	-	-
Value of property.....	7.7	7.8	8.3	7.4	-	-
Estimated annual rental value.....	75.2	75.7	80.6	71.8	-	-
Monthly mortgage payment—						
Under \$10.....	36	31	3	27	1	5
\$10 to \$14.....	72	62	2	58	2	10
\$15 to \$19.....	96	89	11	77	1	7
\$20 to \$24.....	126	124	27	96	1	2
\$25 to \$29.....	231	226	81	142	3	5
\$30 to \$39.....	632	628	308	312	8	4
\$40 to \$49.....	492	489	275	212	2	3
\$50 to \$59.....	219	217	119	98	-	2
\$60 to \$74.....	109	109	39	68	2	-
\$75 to \$99.....	25	25	10	15	-	-
\$100 and over.....	19	19	10	9	-	-
Average monthly mortgage payment..... (dollars).....	37.52	37.85	40.93	35.52	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	471	314	24	284	6	157
Average first mortgage outstanding debt..... (dollars).....	2,930	3,226	-	3,198	-	2,337
Average value of property..... (dollars).....	6,212	6,825	-	6,708	-	4,988
Average annual estimated rental value..... (dollars).....	625	684	-	672	-	508
Average annual mortgage payment..... (dollars).....	273	344	-	346	-	131
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.3	10.7	-	10.8	-	5.6
Value of property.....	4.4	5.0	-	5.2	-	2.6
Estimated annual rental value.....	43.6	50.3	-	51.5	-	25.7

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,789	6,139	2,419	673	464	209	439	161	1,342	1,105	650
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,015	5,519	2,224	602	416	186	410	144	1,144	995	496
Under \$500	802	765	184	74	53	21	14	7	414	72	37
\$500 to \$999	705	666	285	45	32	13	14	12	245	65	39
\$1,000 to \$1,499	564	527	289	37	18	19	13	8	122	58	37
\$1,500 to \$1,999	534	497	298	41	25	16	15	5	76	62	37
\$2,000 to \$2,499	602	549	270	58	41	17	31	12	88	90	53
\$2,500 to \$2,999	524	470	202	61	44	17	27	14	47	119	54
\$3,000 to \$3,999	1,164	1,050	378	147	108	39	115	49	67	294	114
\$4,000 to \$4,999	605	537	182	88	62	26	61	20	47	139	68
\$5,000 to \$5,999	289	243	71	30	19	11	56	11	20	55	26
\$6,000 to \$7,499	163	140	49	15	11	4	37	2	12	25	23
\$7,500 to \$9,999	61	55	10	5	3	2	17	3	4	16	6
\$10,000 to \$14,999	17	16	5	-	-	-	8	1	2	-	1
\$15,000 to \$19,999	3	3	-	1	-	1	2	-	-	-	-
\$20,000 and over	2	1	1	-	-	-	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,430	5,899	2,363	638	441	197	414	154	1,255	1,065	581
Under 4.0%	20	20	2	5	2	3	-	-	3	10	-
4.0%	122	116	25	14	9	5	8	2	36	31	6
4.1% to 4.4%	4	4	-	1	1	-	-	3	-	-	-
4.5%	817	401	87	58	48	15	45	10	10	191	416
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,444	1,405	424	250	186	64	201	63	154	318	39
5.1% to 5.4%	10	10	3	2	2	-	1	1	-	3	-
5.5%	390	381	125	46	29	17	42	6	19	143	9
5.6% to 5.9%	3	3	-	1	-	1	-	-	-	2	-
6.0%	2,778	2,725	1,428	198	129	69	101	50	635	313	53
6.1% to 6.4%	2	2	-	-	-	-	1	-	-	1	-
6.5%	23	23	15	2	2	-	1	-	2	3	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	726	718	231	58	35	18	11	19	359	45	8
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	6	6	-	2	-	2	-	-	1	3	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	85	85	23	6	3	3	3	-	46	7	-
Average interest rate (percent)	5.65	5.73	5.84	5.46	5.43	5.52	5.30	5.53	6.17	5.35	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	6,179	5,659	2,337	603	421	182	423	157	1,070	1,069	520
Real estate taxes included in payment	1,992	1,747	410	309	239	70	148	107	150	623	245
Monthly	1,871	1,646	394	297	229	68	137	104	119	595	225
Quarterly	8	8	-	-	-	-	1	-	6	1	-
Semiannual	8	8	-	1	-	1	1	-	5	1	-
Annual	23	22	3	1	1	-	2	-	14	2	1
Other	9	9	-	-	-	-	1	-	1	7	-
Not reporting frequency of payment	73	54	13	10	9	1	6	3	5	17	19
Real estate taxes not included in payment	4,082	3,820	1,894	297	176	111	271	47	896	425	262
Monthly	3,526	3,280	1,852	214	125	88	209	42	575	388	246
Quarterly	93	92	2	15	10	5	44	1	28	5	1
Semiannual	69	65	4	13	9	4	6	1	39	2	4
Annual	300	295	6	39	28	11	4	1	225	20	5
Other	16	16	-	1	1	-	1	-	11	3	-
Not reporting frequency of payment	78	72	30	5	2	3	7	2	18	10	6
Not reporting tax payment requirements	105	92	33	7	6	1	4	3	24	21	13
No principal payments required	245	231	58	35	17	18	8	1	108	21	14
Monthly	132	121	50	21	8	13	6	1	32	11	11
Quarterly	16	16	2	2	-	-	2	-	7	3	-
Semiannual	23	23	2	3	2	1	-	-	14	4	-
Annual	65	63	2	9	7	2	-	-	49	3	2
Other	2	2	1	-	-	-	-	-	1	-	-
Not reporting frequency of payment	7	6	1	-	-	-	-	-	5	-	1
Not reporting principal payment requirements	194	82	21	12	5	7	6	2	34	7	112
No regular payments required	171	167	3	23	21	2	2	1	130	8	4
Reporting debt and value	6,010	5,514	2,221	602	416	186	410	144	1,143	994	496
JUNIOR MORTGAGE											
First mortgage only	600	568	287	44	33	11	23	1	67	146	32
First and junior mortgage	158	140	52	51	48	3	7	2	14	14	18
With first mortgage, not reporting on junior mortgage	5,252	4,906	1,882	507	335	172	380	141	1,062	834	446
RELATION OF DEBT TO VALUE											
Value of property (dollars)	23,832,500	21,643,500	8,318,200	2,771,400	1,898,600	872,800	2,893,400	663,200	2,961,100	4,036,200	2,189,000
Average value (dollars)	3,965	3,925	3,745	4,604	4,564	4,692	7,057	4,506	2,591	4,061	4,413
Debt on first and junior mortgages (dollars)	14,600,400	13,160,100	5,085,400	1,560,800	1,154,200	505,600	1,620,600	449,600	1,470,800	2,872,900	1,440,300
Percent of value of property	61.3	60.8	61.1	59.9	60.8	58.0	56.0	67.8	49.7	71.2	65.8
Average debt (dollars)	2,429	2,387	2,290	2,759	2,775	2,724	3,953	3,122	1,287	2,890	2,904
Debt on first mortgage (dollars)	14,511,300	13,082,200	5,059,900	1,628,900	1,123,500	505,400	1,618,400	447,900	1,460,900	2,866,200	1,429,100
Percent of value of property	60.9	60.4	60.8	58.8	59.2	57.9	55.9	67.5	49.3	71.0	65.3
Average debt (dollars)	2,415	2,373	2,278	2,706	2,701	2,717	3,947	3,110	1,278	2,884	2,881

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement.	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,890	4,701	1,507	3,129	65	189
Total first mortgage outstanding debt (dollars).....	11,995,800	11,610,600	4,899,700	6,598,500	112,400	385,200
Total annual mortgage payment (dollars).....	1,584,090	1,558,500	586,782	958,752	17,966	25,590
Average first mortgage outstanding debt (dollars).....	2,458	2,470	3,251	2,109	-	2,088
Average value of property (dollars).....	3,967	3,965	4,564	3,691	-	4,028
Average annual estimated rental value (dollars).....	415	415	479	385	-	419
Average annual mortgage payment (dollars).....	324	322	389	305	-	185
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.4	12.0	14.5	-	6.6
Value of property.....	8.2	8.4	8.5	8.3	-	8.4
Estimated annual rental value.....	78.1	79.9	81.4	79.1	-	82.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,475	4,870	1,484	2,829	57	105
Average first mortgage outstanding debt (dollars).....	2,531	2,533	3,281	2,153	-	2,442
Average value of property (dollars).....	3,986	3,980	4,586	3,671	-	4,214
Average annual estimated rental value (dollars).....	417	417	481	384	-	456
Average annual mortgage payment (dollars).....	329	323	391	303	-	164
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.0	13.2	11.9	14.1	-	6.7
Value of property.....	8.3	8.4	8.5	8.3	-	8.9
Estimated annual rental value.....	78.9	79.9	81.4	79.0	-	86.5
Monthly mortgage payment—						
Under \$10.....	360	317	24	285	8	43
\$10 to \$14.....	490	471	50	415	6	19
\$15 to \$19.....	495	483	87	390	6	12
\$20 to \$24.....	618	605	186	408	11	13
\$25 to \$29.....	712	706	276	415	15	6
\$30 to \$39.....	1,041	1,080	516	510	4	11
\$40 to \$49.....	426	425	214	209	2	1
\$50 to \$59.....	186	186	71	112	3	-
\$60 to \$74.....	94	94	39	55	-	-
\$75 to \$99.....	31	31	13	17	1	-
\$100 and over.....	22	22	8	18	1	-
Average monthly mortgage payment (dollars).....	27.42	27.75	32.62	25.26	-	13.69
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	415	381	28	300	8	34
Average first mortgage outstanding debt (dollars).....	1,619	1,640	-	1,697	-	-
Average value of property (dollars).....	3,769	3,765	-	3,875	-	-
Average annual estimated rental value (dollars).....	393	389	-	401	-	-
Average annual mortgage payment (dollars).....	269	311	-	320	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	19.0	-	18.9	-	-
Value of property.....	7.1	8.3	-	8.3	-	-
Estimated annual rental value.....	68.3	80.1	-	79.9	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,451	1,302	203	304	210	94	68	73	376	278	149
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,289	1,175	175	274	188	86	65	70	347	244	114
Under \$500.....	354	339	31	48	34	14	1	21	174	64	15
\$500 to \$999.....	160	148	29	32	18	14	3	7	49	28	12
\$1,000 to \$1,499.....	181	117	26	25	18	7	2	10	35	19	14
\$1,500 to \$1,999.....	96	91	24	22	15	7	3	8	18	16	5
\$2,000 to \$2,499.....	109	96	14	28	16	12	7	5	18	24	13
\$2,500 to \$2,999.....	100	87	19	30	22	8	3	4	14	17	13
\$3,000 to \$3,999.....	178	162	22	46	35	11	22	8	21	43	16
\$4,000 to \$4,999.....	105	96	8	27	18	9	20	5	15	21	9
\$5,000 to \$5,999.....	42	32	2	11	9	2	4	2	9	10	10
\$6,000 to \$7,499.....	8	3	-	2	1	1	-	-	-	1	5
\$7,500 to \$9,999.....	4	3	-	3	2	1	-	-	-	-	1
\$10,000 to \$14,999.....	2	1	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,329	1,202	194	294	207	87	61	66	339	248	127
Under 4.0%.....	4	4	-	-	-	-	-	-	3	1	-
4.0%.....	26	26	-	6	5	1	-	1	8	11	-
4.1% to 4.4%.....	3	3	-	-	-	-	-	-	-	3	-
4.5%.....	235	119	5	42	32	10	17	5	7	43	116
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	240	237	24	67	46	21	31	16	49	50	3
5.1% to 5.4%.....	4	4	1	2	2	-	-	-	-	1	-
5.5%.....	71	71	9	28	19	9	8	4	8	14	-
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	-	1	-
6.0%.....	390	386	60	63	43	20	4	26	179	54	4
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-
6.5%.....	10	10	4	2	1	1	-	3	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	181	181	48	22	15	7	-	2	30	29	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	2	1	1	-	-	-	-	-	-
7.6% to 7.9%.....	1	-	-	-	-	-	-	-	-	-	1
8.0% and over.....	209	206	40	61	43	18	1	9	54	41	3
Average interest rate..... (percent).....	5.92	6.05	6.50	5.98	5.96	-	-	-	6.14	5.91	4.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,279	1,155	196	282	200	82	67	63	295	252	124
Real estate taxes included in payment.....	329	282	28	90	69	21	30	18	32	84	47
Monthly.....	315	269	26	89	68	21	28	17	27	82	46
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-
Semiannual.....	5	5	-	-	-	-	1	1	3	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	6	5	2	1	1	-	1	-	-	1	1
Real estate taxes not included in payment.....	928	854	168	188	128	60	37	45	258	158	74
Monthly.....	842	770	160	164	114	50	31	34	232	149	72
Quarterly.....	3	3	-	-	-	-	-	-	3	-	-
Semiannual.....	34	34	4	8	4	4	5	10	5	2	-
Annual.....	28	27	-	12	8	4	-	1	11	8	1
Other.....	5	5	1	1	1	-	1	-	2	-	-
Not reporting frequency of payment.....	16	15	3	3	1	2	-	-	5	4	1
Not reporting tax payment requirements.....	22	19	-	4	3	1	-	-	5	10	3
No principal payments required.....	60	59	1	12	5	7	-	6	32	8	1
Monthly.....	29	28	-	5	1	4	-	1	17	5	1
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	13	13	-	3	2	1	-	3	6	1	-
Annual.....	13	13	1	1	1	-	-	2	7	2	-
Other.....	3	3	-	2	1	1	-	-	1	-	-
Not reporting frequency of payment.....	2	2	-	1	-	1	-	-	1	-	-
Not reporting principal payment requirements.....	51	28	3	3	1	2	1	1	9	11	23
No regular payments required.....	61	60	3	7	4	3	-	3	40	7	1
Reporting debt and value.....	1,288	1,174	175	274	188	86	65	70	347	243	114
JUNIOR MORTGAGE											
First mortgage only.....	273	263	40	85	74	11	4	12	80	42	10
First and junior mortgage.....	6	2	-	1	1	-	1	-	-	-	4
With first mortgage, not reporting on junior mort- gage.....	1,009	909	135	188	113	75	60	58	267	201	100
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	4,166,100	3,667,700	562,600	1,103,800	767,300	336,500	354,900	200,200	669,800	776,400	498,400
Average value..... (dollars).....	3,235	3,124	3,215	4,028	4,081	-	-	-	1,930	3,195	4,372
Debt on first and junior mortgages..... (dollars).....	2,351,100	2,054,400	294,200	597,100	417,400	179,700	216,900	114,100	357,600	474,500	295,700
Percent of value of property.....	56.4	56.0	52.3	54.1	54.4	-	-	-	53.4	61.1	59.5
Average debt..... (dollars).....	1,825	1,750	1,681	2,179	2,220	-	-	-	1,081	1,953	2,603
Debt on first mortgage..... (dollars).....	2,345,600	2,053,700	294,200	596,800	417,100	179,700	216,500	114,100	357,600	474,500	291,900
Percent of value of property.....	56.3	56.0	52.3	54.1	54.4	-	-	-	53.4	61.1	58.6
Average debt..... (dollars).....	1,821	1,749	1,681	2,178	2,219	-	-	-	1,081	1,953	2,561

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,066	1,019	268	739	12	47
Total first mortgage outstanding debt.....(dollars)	1,958,700	1,894,000	764,700	1,122,600	6,700	64,700
Total annual mortgage payment.....(dollars)	325,458	320,697	111,650	206,695	2,352	4,761
Average first mortgage outstanding debt.....(dollars)	1,837	1,859	2,853	1,519	-	-
Average value of property.....(dollars)	3,232	3,243	4,428	2,843	-	-
Average annual estimated rental value.....(dollars)	347	348	469	307	-	-
Average annual mortgage payment.....(dollars)	305	315	417	280	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.9	14.6	18.4	-	-
Value of property.....	9.4	9.7	9.4	9.8	-	-
Estimated annual rental value.....	87.9	90.4	88.8	91.2	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,004	980	262	706	12	24
Average first mortgage outstanding debt.....(dollars)	1,855	1,875	2,889	1,521	-	-
Average value of property.....(dollars)	3,217	3,244	4,464	2,822	-	-
Average annual estimated rental value.....(dollars)	345	348	472	304	-	-
Average annual mortgage payment.....(dollars)	314	319	419	284	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.9	17.0	14.5	18.7	-	-
Value of property.....	9.8	9.8	9.4	10.1	-	-
Estimated annual rental value.....	91.0	91.8	88.7	98.6	-	-
Monthly mortgage payment—						
Under \$10.....	129	114	10	100	4	15
\$10 to \$14.....	111	107	3	102	2	4
\$15 to \$19.....	116	113	13	100	-	3
\$20 to \$24.....	142	142	38	103	1	-
\$25 to \$29.....	180	129	37	89	3	1
\$30 to \$39.....	191	191	75	115	1	-
\$40 to \$49.....	99	98	49	48	1	1
\$50 to \$59.....	50	50	24	26	-	-
\$60 to \$74.....	16	16	7	9	-	-
\$75 to \$99.....	10	10	2	8	-	-
\$100 and over.....	10	10	4	6	-	-
Average monthly mortgage payment.....(dollars)	26.17	26.59	34.89	23.69	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	62	39	6	33	-	23
Average first mortgage outstanding debt.....(dollars)	-	-	-	-	-	-
Average value of property.....(dollars)	-	-	-	-	-	-
Average annual estimated rental value.....(dollars)	-	-	-	-	-	-
Average annual mortgage payment.....(dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	*Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	11,186	10,064	1,709	1,961	1,414	547	1,023	1,326	2,155	1,690	1,122
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	10,261	9,349	1,567	1,827	1,340	487	992	1,281	1,968	1,714	912
Under \$500	1,794	1,696	158	346	257	89	11	89	866	226	98
\$500 to \$999	1,277	1,175	219	249	169	80	31	59	433	184	102
\$1,000 to \$1,499	979	879	214	189	138	51	27	60	229	160	100
\$1,500 to \$1,999	833	750	168	155	100	55	50	80	144	153	83
\$2,000 to \$2,499	905	808	160	193	139	54	78	108	100	174	97
\$2,500 to \$2,999	956	863	162	176	121	45	92	168	60	205	98
\$3,000 to \$3,999	1,778	1,590	262	251	184	67	272	388	73	344	128
\$4,000 to \$4,999	927	822	123	148	113	35	181	181	33	162	99
\$5,000 to \$5,999	403	377	55	55	46	9	98	38	15	65	26
\$6,000 to \$7,499	237	219	32	38	32	1	88	29	7	30	18
\$7,500 to \$9,999	109	104	11	14	14	-	42	21	7	9	5
\$10,000 to \$14,999	54	52	3	16	15	1	23	8	-	2	2
\$15,000 to \$19,999	7	6	-	1	1	-	3	2	-	-	1
\$20,000 and over	2	2	-	1	1	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	10,605	9,645	1,634	1,900	1,378	522	1,004	1,304	1,998	1,805	960
Under 4.0%	36	35	3	6	5	1	1	5	14	7	-
4.0%	176	172	38	24	19	5	7	16	42	50	4
4.1% to 4.4%	8	8	1	1	1	-	3	-	-	3	-
4.5%	1,771	1,080	131	164	127	37	184	220	55	276	741
4.6% to 4.9%	3	3	-	-	-	-	-	1	-	2	-
5.0%	2,566	2,490	360	457	347	110	482	522	175	491	76
5.1% to 5.4%	29	29	5	4	4	-	3	12	1	4	-
5.5%	751	727	145	133	101	32	105	128	22	194	24
5.6% to 5.9%	1	1	-	-	-	-	-	1	-	-	-
6.0%	5,013	4,910	923	1,029	730	299	218	380	1,605	755	103
6.1% to 6.4%	1	1	-	1	1	-	-	-	-	-	-
6.5%	16	11	3	3	-	3	-	1	1	3	5
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	86	87	15	12	6	6	1	3	3	3	1
7.1% to 7.4%	1	1	1	-	-	-	-	-	-	-	-
7.5%	2	2	-	1	-	1	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	198	187	14	65	37	28	-	12	79	17	6
Average interest rate (percent)	5.47	5.54	5.60	5.65	5.61	5.76	5.17	5.27	5.89	5.89	4.77
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	10,087	9,133	1,658	1,740	1,247	493	983	1,274	1,723	1,760	954
Real estate taxes included in payment	4,559	4,035	743	696	495	201	491	821	261	1,023	584
Monthly	4,342	3,841	728	648	458	190	481	785	211	990	501
Quarterly	9	9	-	4	3	1	-	-	2	3	-
Semiannual	43	42	1	14	12	2	3	7	12	5	1
Annual	49	47	1	10	9	1	-	4	28	4	2
Other	7	7	-	1	1	-	-	2	4	-	-
Not reporting frequency of payment	109	89	15	19	12	7	7	23	4	21	20
Real estate taxes not included in payment	5,341	4,943	884	1,013	729	284	488	440	1,424	694	398
Monthly	4,460	4,101	845	766	532	234	413	387	1,092	598	359
Quarterly	117	113	5	55	47	8	16	3	25	9	4
Semiannual	298	285	12	91	75	16	43	34	66	39	13
Annual	314	307	7	63	43	20	7	8	195	27	7
Other	35	33	1	10	8	2	-	2	12	8	2
Not reporting frequency of payment	117	104	14	28	24	4	9	6	34	13	13
Not reporting tax payment requirements	187	155	26	31	23	8	4	13	38	43	32
No principal payments required	490	467	25	92	67	25	25	35	205	85	23
Monthly	258	236	17	43	28	15	17	20	85	54	22
Quarterly	14	14	-	6	6	-	-	1	6	1	-
Semiannual	80	79	2	17	14	3	7	9	31	13	1
Annual	108	108	5	16	11	5	1	4	71	11	-
Other	6	6	-	1	1	-	-	-	4	1	-
Not reporting frequency of payment	24	24	1	9	7	2	-	1	8	5	-
Not reporting principal payment requirements	283	149	24	36	22	14	11	11	48	19	134
No regular payments required	326	315	7	93	78	15	4	6	179	26	11
Reporting debt and value	10,251	9,340	1,566	1,824	1,337	487	992	1,281	1,964	1,713	911
JUNIOR MORTGAGE											
First mortgage only	2,269	2,106	318	371	302	69	264	292	368	493	163
First and junior mortgage	158	141	25	33	24	9	16	22	22	21	17
With first mortgage, not reporting on junior mort- gage	7,824	7,093	1,223	1,420	1,011	409	710	967	1,574	1,199	731
RELATION OF DEBT TO VALUE											
Value of property (dollars)	37,985,900	34,615,400	5,628,300	6,728,000	5,164,700	1,563,300	6,542,400	5,759,200	3,749,500	6,208,000	3,370,500
Average value (dollars)	3,706	3,706	3,394	3,689	3,863	3,210	6,595	4,496	1,909	3,624	3,700
Debt on first and junior mortgages (dollars)	23,518,300	21,336,000	3,506,100	3,910,100	3,005,200	904,900	4,027,700	3,983,600	1,890,400	4,018,100	2,182,300
Percent of value of property	61.9	61.6	62.3	58.1	58.2	57.9	61.6	69.2	50.4	64.7	64.7
Average debt (dollars)	2,294	2,284	2,239	2,144	2,248	1,898	4,060	3,110	963	2,346	2,395
Debt on first mortgage (dollars)	23,419,800	21,244,400	3,496,300	3,888,000	2,989,200	898,800	4,006,700	3,972,000	1,878,500	4,000,900	2,175,400
Percent of value of property	61.7	61.4	62.2	57.8	57.9	57.5	61.2	69.0	50.1	64.4	64.5
Average debt (dollars)	2,285	2,275	2,234	2,132	2,236	1,846	4,039	3,101	956	2,336	2,388

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	8,801	8,400	3,909	4,380	111	401
Total first mortgage outstanding debt..... (dollars).....	21,053,700	20,479,100	12,401,000	7,375,500	202,600	574,600
Total annual mortgage payment..... (dollars).....	2,816,986	2,775,973	1,535,197	1,209,124	31,652	41,013
Average first mortgage outstanding debt..... (dollars).....	2,392	2,438	3,172	1,798	1,825	1,438
Average value of property..... (dollars).....	3,812	3,858	4,511	3,293	3,185	2,856
Average annual estimated rental value..... (dollars).....	398	402	472	342	319	298
Average annual mortgage payment..... (dollars).....	320	330	393	276	285	102
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.4	13.6	12.4	15.4	15.6	7.1
Value of property.....	8.4	8.6	8.7	8.4	9.1	3.6
Estimated annual rental value.....	80.5	82.1	83.2	80.6	89.4	34.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,002	7,760	3,841	3,943	96	222
Average first mortgage outstanding debt..... (dollars).....	2,451	2,482	3,138	1,795	-	1,366
Average value of property..... (dollars).....	3,798	3,837	4,512	3,184	-	2,424
Average annual estimated rental value..... (dollars).....	398	402	473	333	-	264
Average annual mortgage payment..... (dollars).....	327	333	394	275	-	111
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	12.3	15.3	-	8.1
Value of property.....	8.6	8.7	8.7	8.6	-	4.6
Estimated annual rental value.....	82.2	83.0	83.2	82.4	-	42.1
Monthly mortgage payment—						
Under \$10.....	668	523	80	427	16	145
\$10 to \$14.....	967	944	132	799	13	23
\$15 to \$19.....	907	884	249	621	14	23
\$20 to \$24.....	1,079	1,068	496	551	21	11
\$25 to \$29.....	1,401	1,391	885	496	10	10
\$30 to \$39.....	1,710	1,704	1,188	505	11	6
\$40 to \$49.....	718	716	498	213	5	2
\$50 to \$59.....	280	279	160	114	5	1
\$60 to \$74.....	167	166	103	63	-	1
\$75 to \$99.....	59	59	30	29	-	-
\$100 and over.....	46	46	20	25	1	-
Average monthly mortgage payment..... (dollars).....	27.26	27.77	32.80	22.89	-	9.27
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	799	620	68	537	15	179
Average first mortgage outstanding debt..... (dollars).....	1,805	1,888	-	1,321	-	1,516
Average value of property..... (dollars).....	3,957	4,121	-	4,076	-	3,392
Average annual estimated rental value..... (dollars).....	395	411	-	408	-	340
Average annual mortgage payment..... (dollars).....	249	295	-	236	-	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	15.6	-	15.7	-	6.0
Value of property.....	6.3	7.2	-	7.0	-	2.7
Estimated annual rental value.....	63.1	71.7	-	70.1	-	26.8

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF MEMPHIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,857	1,280	185	124	55	69	217	395	108	301	77
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,296	1,232	128	114	49	65	214	381	102	293	64
Under \$500	49	47	3	2	2	-	1	9	23	9	2
\$500 to \$999	37	35	9	2	1	1	1	6	13	4	2
\$1,000 to \$1,499	41	37	7	5	4	1	-	4	14	7	4
\$1,500 to \$1,999	40	38	5	6	3	3	7	7	5	8	2
\$2,000 to \$2,499	88	80	12	8	-	8	12	25	6	17	3
\$2,500 to \$2,999	188	180	17	18	6	12	25	65	9	46	8
\$3,000 to \$3,999	511	485	45	40	16	24	89	158	18	135	26
\$4,000 to \$4,999	204	194	19	23	8	15	53	55	6	38	10
\$5,000 to \$5,999	88	79	6	5	4	1	10	38	5	15	4
\$6,000 to \$7,499	38	36	2	5	5	-	9	8	1	12	2
\$7,500 to \$9,999	17	17	3	-	-	-	6	4	2	-	-
\$10,000 to \$14,999	5	4	-	-	-	-	2	2	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,313	1,251	132	123	55	68	215	392	95	294	62
Under 4.0%	2	2	-	-	-	-	-	1	1	-	-
4.0% to 4.4%	19	18	3	1	1	-	2	2	6	4	1
4.5% to 4.9%	352	315	29	30	20	10	45	72	5	134	37
5.0% to 5.4%	1	1	-	-	-	-	-	1	-	-	-
5.5% to 5.9%	498	480	51	45	19	26	106	177	14	87	18
6.0% to 6.4%	9	9	2	-	-	-	-	6	-	1	-
6.5% to 6.9%	127	127	6	10	2	8	26	56	5	24	-
7.0% to 7.4%	1	1	-	-	-	-	-	1	-	-	-
7.5% to 7.9%	293	287	39	33	13	20	36	76	59	44	6
8.0% and over	2	2	-	2	-	2	-	-	-	-	-
Average interest rate (percent)	5.14	5.16	5.22	5.24	-	-	5.11	5.17	-	4.95	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,296	1,236	131	112	50	62	214	391	94	294	60
Real estate taxes included in payment	1,072	1,018	110	91	37	54	174	353	35	255	54
Monthly	1,028	984	106	88	34	54	167	340	33	250	44
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	5	4	-	1	1	-	2	-	-	1	1
Annual	2	1	-	1	1	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	37	29	4	1	1	-	5	13	2	4	8
Real estate taxes not included in payment	215	210	19	20	13	7	40	34	58	39	5
Monthly	194	189	18	15	10	5	37	30	52	37	5
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	16	16	1	4	2	2	3	4	2	2	-
Annual	2	2	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	3	3	-	1	1	-	-	-	2	-	-
Not reporting tax payment requirements	9	8	2	1	-	1	-	4	1	-	1
No principal payments required	27	27	-	5	2	3	1	4	11	6	-
Monthly	21	21	-	3	-	3	1	4	8	5	-
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	2	2	-	1	1	-	-	-	1	-	-
Other	2	2	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment	2	2	-	1	1	-	-	-	1	-	-
Not reporting principal payment requirements	32	15	4	7	3	4	2	-	1	1	17
No regular payments required	2	2	-	-	-	-	-	-	2	-	-
Reporting debt and value	1,296	1,232	128	114	49	65	214	381	102	293	64
JUNIOR MORTGAGE											
First mortgage only	64	62	12	3	3	-	10	29	5	2	2
First and junior mortgage	12	12	2	-	-	-	3	3	3	1	-
With first mortgage, not reporting on junior mort- gage	1,220	1,158	114	111	46	65	201	349	93	290	62
RELATION OF DEBT TO VALUE											
Value of property (dollars)	5,993,400	5,708,600	536,200	553,700	273,200	280,500	1,217,200	1,756,100	337,400	1,803,000	289,800
Average value (dollars)	4,625	4,630	4,189	4,857	-	-	5,688	4,609	3,308	4,447	-
Debt on first and junior mortgages (dollars)	4,310,400	4,108,000	397,500	371,400	164,000	207,400	813,000	1,323,900	215,500	981,700	207,400
Percent of value of property	71.9	71.9	74.1	67.1	-	-	66.6	75.4	63.9	75.3	-
Average debt (dollars)	3,326	3,380	3,105	3,258	-	-	3,799	3,475	2,113	3,351	-
Debt on first mortgage (dollars)	4,296,500	4,089,100	396,200	371,400	164,000	207,400	811,200	1,320,100	209,600	980,600	207,400
Percent of value of property	71.7	71.7	73.9	67.1	-	-	66.6	75.2	62.1	75.3	-
Average debt (dollars)	3,315	3,319	3,095	3,258	-	-	3,791	3,465	2,055	3,347	-

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MEMPHIS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and refit.....	1,200	1,179	980	194	5	21
Total first mortgage outstanding debt..... (dollars).....	4,007,100	3,963,500	3,436,100	514,800	12,600	43,600
Total annual mortgage payment..... (dollars).....	449,276	445,764	378,350	65,902	1,512	3,512
Average first mortgage outstanding debt..... (dollars).....	3,389	3,362	3,506	2,654	-	-
Average value of property..... (dollars).....	4,676	4,685	4,626	5,013	-	-
Average annual estimated rental value..... (dollars).....	491	492	489	509	-	-
Average annual mortgage payment..... (dollars).....	374	378	386	340	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.2	11.0	12.6	-	-
Value of property.....	8.0	8.1	8.3	6.8	-	-
Estimated annual rental value.....	76.2	76.9	79.0	66.8	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,175	1,156	974	177	5	19
Average first mortgage outstanding debt..... (dollars).....	3,389	3,361	3,500	2,621	-	-
Average value of property..... (dollars).....	4,599	4,626	4,594	4,834	-	-
Average annual estimated rental value..... (dollars).....	483	486	487	482	-	-
Average annual mortgage payment..... (dollars).....	376	379	385	346	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.3	11.0	13.2	-	-
Value of property.....	8.2	8.2	8.4	7.2	-	-
Estimated annual rental value.....	77.8	78.0	79.1	71.7	-	-
Monthly mortgage payment—						
Under \$10.....	35	28	8	20	-	7
\$10 to \$14.....	34	29	6	23	-	5
\$15 to \$19.....	28	23	14	9	-	5
\$20 to \$24.....	102	101	79	20	2	1
\$25 to \$29.....	382	382	347	38	2	-
\$30 to \$39.....	386	385	350	34	1	1
\$40 to \$49.....	130	130	113	17	-	-
\$50 to \$59.....	44	44	36	8	-	-
\$60 to \$74.....	20	20	14	6	-	-
\$75 to \$99.....	8	8	4	4	-	-
\$100 and over.....	6	6	3	3	-	-
Average monthly mortgage payment..... (dollars).....	31.30	31.58	32.11	28.82	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	25	23	6	17	-	2
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,919	1,781	199	169	70	99	225	521	283	384	138
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,787	1,671	188	145	63	82	222	507	252	357	116
Under \$500	195	172	7	13	7	6	1	35	96	20	23
\$500 to \$999	88	77	12	8	1	2	1	8	44	9	6
\$1,000 to \$1,499	78	67	10	9	7	2	7	6	33	9	11
\$1,500 to \$1,999	74	65	12	8	8	5	10	14	11	13	9
\$2,000 to \$2,499	113	109	17	11	1	10	12	33	11	25	4
\$2,500 to \$2,999	231	221	28	21	7	14	25	78	14	55	10
\$3,000 to \$3,999	591	563	65	45	19	26	92	193	24	144	28
\$4,000 to \$4,999	263	246	24	24	8	16	55	84	11	48	17
\$5,000 to \$5,999	92	88	7	6	5	1	11	42	5	17	4
\$6,000 to \$7,499	41	38	2	5	5	1	9	8	1	13	3
\$7,500 to \$9,999	20	20	3	—	—	—	7	4	2	4	—
\$10,000 to \$14,999	6	5	1	—	—	—	2	2	—	—	1
\$15,000 to \$19,999	—	—	—	—	—	—	—	—	—	—	—
\$20,000 and over	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,831	1,716	191	153	69	84	223	515	261	373	115
Under 4.0%	6	6	—	—	—	—	—	3	3	—	1
4.0%	24	23	3	1	1	—	2	4	7	6	—
4.1% to 4.4%	—	—	—	—	—	—	—	—	—	—	—
4.5%	411	342	29	38	22	11	49	84	6	141	69
4.6% to 4.9%	1	1	—	—	—	—	—	1	—	—	—
5.0%	661	637	82	53	22	31	110	237	36	119	24
5.1% to 5.4%	10	10	2	—	—	—	7	7	—	1	—
5.5%	163	163	14	10	2	8	26	66	6	41	2
5.6% to 5.9%	1	1	—	—	—	—	—	1	—	—	—
6.0%	535	517	58	52	22	30	36	111	195	65	18
6.1% to 6.4%	—	—	—	—	—	—	—	—	—	—	—
6.5%	2	2	—	2	—	2	—	—	—	—	—
6.6% to 6.9%	—	—	—	—	—	—	—	—	—	—	—
7.0%	3	3	2	1	—	1	—	—	—	—	—
7.1% to 7.4%	1	1	1	—	—	—	—	—	—	—	—
7.5%	—	—	—	—	—	—	—	—	—	—	—
7.6% to 7.9%	—	—	—	—	—	—	—	—	—	—	—
8.0% and over	11	10	—	1	—	1	—	1	8	—	1
Average interest rate (percent)	5.23	5.26	5.23	5.31	—	—	5.10	5.20	5.79	5.02	4.91
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,817	1,701	194	152	65	87	221	511	249	374	116
Real estate taxes included in payment	1,388	1,310	168	115	42	73	179	444	84	320	78
Monthly	1,305	1,240	162	104	37	67	172	429	65	308	65
Quarterly	3	3	—	—	—	—	—	—	1	2	—
Semiannual	7	6	—	2	1	1	2	—	1	1	1
Annual	14	13	—	1	1	—	—	—	12	—	1
Other	1	1	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	58	47	6	8	3	5	5	14	5	9	11
Real estate taxes not included in payment	417	381	24	36	23	13	42	62	163	54	36
Monthly	384	348	23	30	19	11	39	57	148	51	36
Quarterly	—	—	—	—	—	—	—	—	—	—	—
Semiannual	18	18	1	4	2	2	3	5	3	2	—
Annual	7	7	—	1	1	—	—	—	6	—	—
Other	2	2	—	—	—	—	—	—	1	1	—
Not reporting frequency of payment	6	6	—	1	1	—	—	—	5	—	—
Not reporting tax payment requirements	12	10	2	1	—	1	—	5	2	—	2
No principal payments required	54	52	1	7	2	5	2	8	27	7	2
Monthly	42	40	1	3	—	3	2	7	21	6	2
Quarterly	1	1	—	—	—	—	—	—	1	—	—
Semiannual	—	—	—	—	—	—	—	—	—	—	—
Annual	5	5	—	3	1	2	—	1	1	—	—
Other	2	2	—	—	—	—	—	—	1	1	—
Not reporting frequency of payment	4	4	—	1	1	—	—	—	3	—	—
Not reporting principal payment requirements	44	24	4	10	3	7	2	2	3	3	20
No regular payments required	4	4	—	—	—	—	—	—	4	—	—
Reporting debt and value	1,787	1,671	188	145	63	82	222	507	252	357	116
JUNIOR MORTGAGE											
First mortgage only	68	66	12	3	3	—	10	30	8	3	2
First and junior mortgage	14	14	3	—	—	—	3	3	4	1	—
With first mortgage, not reporting on junior mortgage	1,705	1,591	173	142	60	82	209	474	240	353	114
RELATION OF DEBT TO VALUE											
Value of property (dollars)	7,734,100	7,321,500	784,600	688,600	321,900	366,700	1,348,700	2,256,200	582,100	1,661,300	412,600
Average value (dollars)	4,328	4,382	4,173	4,749	—	—	6,075	4,430	2,310	4,654	3,557
Debt on first and junior mortgages (dollars)	5,267,900	4,982,000	558,700	422,300	188,900	233,400	850,200	1,661,800	346,100	1,142,900	285,900
Percent of value of property	68.1	68.0	71.2	61.3	—	—	63.0	73.7	59.5	68.8	69.3
Average debt (dollars)	2,948	2,981	2,972	2,912	—	—	3,830	3,278	1,373	3,201	2,465
Debt on first mortgage (dollars)	5,253,900	4,968,000	557,400	422,300	188,900	233,400	848,400	1,658,000	340,100	1,141,800	285,900
Percent of value of property	67.9	67.9	71.0	61.3	—	—	62.9	73.5	58.4	68.7	69.3
Average debt (dollars)	2,940	2,973	2,965	2,912	—	—	3,822	3,270	1,350	3,198	2,465

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,640	1,600	1,228	369	8	40
Total first mortgage outstanding debt.....(dollars).....	4,870,500	4,802,000	4,100,100	686,800	15,100	68,500
Total annual mortgage payment.....(dollars).....	551,421	546,107	445,809	98,366	1,932	5,314
Average first mortgage outstanding debt.....(dollars).....	2,970	3,001	3,352	1,861	-	-
Average value of property.....(dollars).....	4,381	4,358	4,586	3,624	-	-
Average annual estimated rental value.....(dollars).....	451	458	477	378	-	-
Average annual mortgage payment.....(dollars).....	386	341	365	267	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.4	10.9	14.3	-	-
Value of property.....	7.8	7.8	7.9	7.4	-	-
Estimated annual rental value.....	74.5	75.8	76.4	70.4	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,594	1,560	1,205	347	8	34
Average first mortgage outstanding debt.....(dollars).....	2,986	3,014	3,373	1,790	-	-
Average value of property.....(dollars).....	4,279	4,318	4,582	3,424	-	-
Average annual estimated rental value.....(dollars).....	445	449	477	355	-	-
Average annual mortgage payment.....(dollars).....	339	343	367	266	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.4	10.9	14.9	-	-
Value of property.....	7.9	8.0	8.0	7.8	-	-
Estimated annual rental value.....	76.2	76.5	76.8	75.0	-	-
Monthly mortgage payment—						
Under \$10.....	114	96	28	67	1	18
\$10 to \$14.....	107	101	25	75	1	6
\$15 to \$19.....	86	80	50	30	-	5
\$20 to \$24.....	190	188	144	41	8	2
\$25 to \$29.....	487	437	388	47	2	-
\$30 to \$39.....	428	426	381	44	1	2
\$40 to \$49.....	140	140	122	18	-	-
\$50 to \$59.....	52	52	41	11	-	-
\$60 to \$74.....	23	23	17	6	-	-
\$75 to \$99.....	10	10	5	5	-	-
\$100 and over.....	7	7	4	3	-	-
Average monthly mortgage payment.....(dollars).....	28.26	28.62	30.54	22.16	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	46	40	18	22	-	6
Average first mortgage outstanding debt.....(dollars).....	-	-	-	-	-	-
Average value of property.....(dollars).....	-	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	-	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	54,106	50,547	9,856	3,985	2,744	1,241	5,306	8,027	13,362	10,011	3,559
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	50,722	47,797	9,265	3,811	2,617	1,194	5,136	7,713	12,418	9,454	2,925
Under \$500	10,223	9,903	866	681	546	135	60	638	5,171	2,487	320
\$500 to \$999	4,931	4,660	968	444	325	119	60	262	2,081	845	271
\$1,000 to \$1,499	4,420	4,195	1,339	370	230	140	114	240	1,441	691	225
\$1,500 to \$1,999	4,183	3,914	1,813	362	243	119	217	354	1,075	593	269
\$2,000 to \$2,499	4,678	4,323	1,262	351	217	134	392	659	815	844	355
\$2,500 to \$2,999	4,633	4,633	1,012	384	248	136	545	1,082	560	1,050	392
\$3,000 to \$3,999	8,531	7,923	1,351	565	370	195	1,370	2,425	681	1,531	608
\$4,000 to \$4,999	4,340	4,074	604	318	208	110	918	1,134	290	810	266
\$5,000 to \$5,999	2,370	2,134	288	178	123	55	613	559	148	348	136
\$6,000 to \$7,999	1,208	1,159	179	89	62	27	412	231	70	178	49
\$7,500 to \$9,999	606	584	53	37	21	16	281	98	56	59	22
\$10,000 to \$14,999	236	228	25	18	13	5	127	24	20	14	8
\$15,000 to \$19,999	45	42	3	4	3	1	20	7	6	2	3
\$20,000 and over	26	25	2	10	6	2	7	-	4	2	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	51,141	48,214	9,497	3,834	2,656	1,178	5,174	7,802	12,416	9,491	2,927
Under 4.0%	312	300	30	38	34	4	6	43	83	100	12
4.0%	607	598	92	53	41	12	61	85	178	129	9
4.1% to 4.4%	36	31	2	1	1	-	10	11	1	6	5
4.5%	6,720	4,412	540	296	204	92	868	1,277	180	1,311	2,308
4.6% to 4.9%	34	34	2	1	1	-	17	7	2	5	-
5.0%	11,286	11,068	1,348	907	668	239	2,120	3,357	694	2,412	218
5.1% to 5.4%	388	367	50	34	25	9	94	116	6	67	21
5.5%	3,159	3,086	553	296	198	98	736	789	146	566	73
5.6% to 5.9%	25	24	6	2	1	1	2	7	1	6	1
6.0%	15,080	14,910	3,481	1,162	764	398	1,072	1,286	4,887	3,022	170
6.1% to 6.4%	41	41	18	2	-	2	3	4	6	8	-
6.5%	649	641	294	63	45	38	35	61	104	64	8
6.6% to 6.9%	148	148	86	9	2	7	12	21	2	18	-
7.0%	4,883	4,853	1,507	291	164	127	82	368	1,853	752	30
7.1% to 7.4%	333	329	233	18	7	11	3	13	27	35	4
7.5%	210	208	123	10	2	8	3	14	27	31	2
7.6% to 7.9%	32	29	22	2	-	2	-	1	2	2	3
8.0% and over	7,198	7,135	1,110	629	499	130	50	342	4,077	927	63
Average interest rate (percent)	5.96	6.08	6.21	6.06	6.07	6.02	5.27	5.38	6.81	5.77	4.78
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	51,228	48,260	9,545	3,786	2,595	1,191	5,146	7,844	12,454	9,485	2,968
Real estate taxes included in payment	25,243	23,361	4,873	1,771	1,090	681	3,144	6,118	2,382	5,073	1,882
Monthly	24,400	22,589	4,747	1,712	1,054	658	3,034	5,938	2,222	4,936	1,811
Quarterly	90	87	9	5	2	3	85	10	13	15	3
Semiannual	75	72	11	5	1	1	15	9	26	6	3
Annual	75	72	4	4	2	2	3	7	41	13	3
Other	61	30	2	-	-	-	1	4	19	4	1
Not reporting frequency of payment	572	511	100	45	28	17	56	150	61	99	61
Real estate taxes not included in payment	25,293	24,291	4,545	1,961	1,461	500	1,975	1,661	9,862	4,287	1,002
Monthly	22,908	21,947	4,411	1,732	1,274	458	1,498	1,496	8,773	4,037	956
Quarterly	511	505	20	36	30	6	261	46	105	37	6
Semiannual	594	590	18	81	64	17	149	46	243	53	4
Annual	737	726	21	74	66	8	30	28	504	69	11
Other	100	100	-	5	4	1	6	5	68	16	-
Not reporting frequency of payment	448	423	75	33	23	10	31	40	169	75	25
Not reporting tax payment requirements	692	608	127	54	44	10	27	65	210	125	84
No principal payments required	1,137	1,059	127	98	73	25	63	38	387	346	78
Monthly	894	823	115	73	55	18	26	31	265	313	71
Quarterly	33	32	3	4	3	1	16	1	5	3	-
Semiannual	60	60	3	5	4	1	15	1	28	6	-
Annual	107	108	3	12	9	3	4	4	72	8	4
Other	12	12	-	1	-	1	-	-	8	3	-
Not reporting frequency of payment	31	29	3	3	2	1	2	1	9	11	2
Not reporting principal payment requirements	1,341	840	167	60	39	21	90	128	267	128	501
No regular payments required	400	388	17	41	37	4	7	17	254	52	12
Reporting debt and value	50,710	47,787	9,262	3,811	2,617	1,194	5,136	7,712	12,414	9,452	2,923
JUNIOR MORTGAGE											
First mortgage only	18,735	17,791	3,239	1,418	972	446	2,417	3,435	3,859	3,423	944
First and junior mortgage	712	637	252	35	22	13	86	71	126	67	75
With first mortgage, not reporting on junior mort- gage	31,263	29,359	5,771	2,358	1,623	735	2,638	4,206	8,429	5,962	1,904
RELATION OF DEBT TO VALUE											
Value of property (dollars)	182,675,200	171,814,900	33,382,500	14,980,300	10,039,200	4,941,100	34,229,100	33,293,100	26,467,100	29,462,800	10,860,300
Average value (dollars)	3,602	3,595	3,604	3,931	3,886	4,138	6,665	4,317	2,132	3,117	3,715
Debt on first and junior mortgages (dollars)	117,442,400	110,063,900	20,777,200	8,835,100	5,871,900	2,963,200	21,709,000	24,279,400	14,663,500	19,799,700	7,378,500
Percent of value of property	64.3	64.1	62.2	59.0	58.5	60.0	63.4	72.9	55.4	67.2	67.9
Average debt (dollars)	2,316	2,303	2,243	2,318	2,244	2,482	4,227	3,148	1,181	2,095	2,524
Debt on first mortgage (dollars)	117,011,100	109,681,800	20,628,100	8,818,000	5,861,100	2,956,900	21,625,700	24,235,000	14,606,300	19,768,700	7,329,300
Percent of value of property	64.1	63.8	61.8	58.9	58.4	59.8	63.2	72.8	55.2	67.1	67.5
Average debt (dollars)	2,307	2,295	2,227	2,314	2,240	2,476	4,211	3,143	1,177	2,091	2,507

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	46,026	45,091	22,458	22,158	475	985
Total first mortgage outstanding debt.....(dollars)	107,826,700	106,586,100	68,918,500	86,797,200	820,400	1,290,600
Total annual mortgage payment.....(dollars)	15,680,432	15,575,319	8,846,952	6,586,508	141,864	105,113
Average first mortgage outstanding debt.....(dollars)	2,343	2,363	3,069	1,661	1,727	1,880
Average value of property.....(dollars)	3,632	3,651	4,286	3,027	2,794	2,708
Average annual estimated rental value.....(dollars)	404	407	478	386	314	292
Average annual mortgage payment.....(dollars)	341	345	394	297	299	112
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.5	14.6	12.8	17.9	17.3	8.1
Value of property.....	9.4	9.5	9.2	9.8	10.7	4.2
Estimated annual rental value.....	84.2	84.9	82.3	88.4	95.0	38.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	44,082	43,319	22,269	20,602	448	753
Average first mortgage outstanding debt.....(dollars)	2,324	2,345	3,071	1,574	1,722	1,144
Average value of property.....(dollars)	3,522	3,549	4,274	2,783	2,729	1,955
Average annual estimated rental value.....(dollars)	395	398	477	314	312	228
Average annual mortgage payment.....(dollars)	337	341	393	285	300	104
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.5	14.5	12.8	18.1	17.4	9.1
Value of property.....	9.6	9.6	9.2	10.2	11.0	5.3
Estimated annual rental value.....	85.2	85.6	82.4	90.6	96.4	45.7
Monthly mortgage payment—						
Under \$10.....	4,671	4,124	863	3,190	71	547
\$10 to \$14.....	3,908	3,842	647	3,127	68	61
\$15 to \$19.....	4,288	4,198	1,278	2,877	43	40
\$20 to \$24.....	6,172	6,137	3,121	2,958	58	85
\$25 to \$29.....	7,447	7,421	4,508	2,843	70	26
\$30 to \$39.....	9,585	9,555	6,603	2,987	65	30
\$40 to \$49.....	3,976	3,963	2,792	1,146	25	13
\$50 to \$59.....	2,081	2,076	1,281	769	26	5
\$60 to \$74.....	1,081	1,079	705	361	13	2
\$75 to \$99.....	579	577	319	251	7	2
\$100 and over.....	349	347	152	193	2	2
Average monthly mortgage payment.....(dollars)	28.05	28.39	32.77	23.73	25.02	8.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,944	1,772	189	1,556	27	172
Average first mortgage outstanding debt.....(dollars)	2,763	2,796	2,838	2,808	-	2,428
Average value of property.....(dollars)	6,142	6,151	5,670	6,249	-	6,050
Average annual estimated rental value.....(dollars)	614	617	588	625	-	580
Average annual mortgage payment.....(dollars)	433	461	473	463	-	149
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	16.5	16.7	16.5	-	6.2
Value of property.....	7.1	7.5	8.3	7.4	-	2.5
Estimated annual rental value.....	70.6	74.7	80.6	74.1	-	25.8

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF DALLAS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,857	3,580	553	309	261	48	635	687	474	922	277
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	3,816	3,549	546	308	261	47	627	683	470	915	267
Under \$500	92	86	20	5	5	-	4	14	38	5	6
\$500 to \$999	179	166	54	11	8	3	6	14	54	27	13
\$1,000 to \$1,499	356	337	131	15	12	3	14	22	109	46	19
\$1,500 to \$1,999	362	336	99	20	16	4	30	43	85	59	26
\$2,000 to \$2,499	488	443	76	28	23	5	72	100	56	111	45
\$2,500 to \$2,999	614	542	68	56	52	4	82	148	41	147	72
\$3,000 to \$3,999	950	906	68	79	66	13	199	196	50	319	44
\$4,000 to \$4,999	477	446	26	54	47	7	105	89	26	147	31
\$5,000 to \$5,999	179	169	6	25	17	8	50	43	4	41	10
\$6,000 to \$7,499	79	78	3	14	14	-	38	10	4	9	1
\$7,500 to \$9,999	27	27	-	-	-	-	18	3	2	4	-
\$10,000 to \$14,999	8	8	1	-	-	-	5	1	1	-	-
\$15,000 to \$19,999	3	3	-	-	-	-	3	-	-	-	-
\$20,000 and over	2	2	-	1	1	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,785	3,525	550	298	251	47	625	676	462	914	260
Under 4.0%	6	6	-	-	-	-	-	-	4	2	-
4.0%	36	36	6	4	4	-	-	6	5	7	-
4.1% to 4.4%	4	4	-	-	-	-	-	1	-	-	-
4.5%	575	343	21	45	41	4	84	80	11	102	232
4.6% to 4.9%	2	2	-	1	1	-	-	1	-	-	-
5.0%	1,273	1,261	75	107	93	14	227	306	50	496	12
5.1% to 5.4%	56	56	1	7	5	2	16	20	-	12	-
5.5%	375	371	28	57	47	10	102	82	15	87	4
5.6% to 5.9%	4	4	1	1	1	-	1	1	-	-	-
6.0%	886	877	233	58	48	10	163	126	168	134	9
6.1% to 6.4%	1	1	-	-	-	-	-	1	-	-	-
6.5%	40	40	15	3	1	2	6	-	11	5	-
6.6% to 6.9%	2	2	1	-	-	-	1	-	-	-	-
7.0%	283	281	112	9	7	2	8	29	97	26	2
7.1% to 7.4%	2	2	-	-	-	-	-	-	-	2	-
7.5%	4	4	2	-	-	-	-	1	-	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	236	235	55	6	3	3	7	22	105	40	1
Average interest rate (percent)	5.56	5.63	6.19	5.34	5.29	-	5.35	5.38	6.49	5.34	4.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,748	3,487	541	298	251	47	605	681	460	902	261
Real estate taxes included in payment	2,184	2,028	182	213	180	33	338	526	101	668	156
Monthly	2,100	1,950	176	205	174	31	331	508	87	643	150
Quarterly	6	6	1	1	-	1	-	2	-	2	-
Semiannual	9	9	1	-	-	-	1	1	4	2	-
Annual	3	3	1	-	-	-	-	1	-	1	-
Other	7	7	1	-	-	-	-	1	3	2	-
Not reporting frequency of payment	59	53	2	7	6	1	6	13	7	18	6
Real estate taxes not included in payment	1,503	1,411	352	80	66	14	261	149	354	215	92
Monthly	1,367	1,279	346	68	55	13	215	127	325	197	88
Quarterly	39	39	1	3	3	-	20	6	3	7	-
Semiannual	46	46	1	6	6	-	18	7	14	4	-
Annual	8	8	1	2	2	-	-	-	1	1	-
Other	5	5	-	-	-	-	-	-	2	3	-
Not reporting frequency of payment	38	34	4	1	-	1	8	9	8	4	4
Not reporting tax payment requirements	61	48	7	5	5	-	6	6	5	19	13
No principal payments required	54	50	7	7	6	1	18	2	9	7	4
Monthly	32	28	5	5	4	1	7	2	5	4	4
Quarterly	6	6	-	1	1	-	5	-	-	-	-
Semiannual	10	10	2	1	1	-	5	-	1	1	-
Annual	3	3	-	-	-	-	1	-	1	1	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	3	3	-	-	-	-	-	-	2	1	-
Not reporting principal payment requirements	48	36	5	2	2	-	12	3	2	12	12
No regular payments required	7	7	-	2	2	-	-	1	3	1	-
Reporting debt and value	3,815	3,548	545	308	261	47	627	683	470	915	267
JUNIOR MORTGAGE											
First mortgage only	3,649	3,400	497	299	254	45	605	659	450	890	249
First and junior mortgage	92	82	39	4	4	-	7	8	16	8	10
With first mortgage, not reporting on junior mort- gage	74	66	9	5	3	2	15	16	4	17	8
RELATION OF DEBT TO VALUE											
Value of property (dollars)	15,709,900	14,737,900	1,674,700	1,434,400	1,226,600	207,800	3,646,500	2,777,200	1,341,700	3,863,400	978,000
Average value (dollars)	4,118	4,154	3,073	4,657	4,700	-	5,816	4,066	2,855	4,222	3,640
Debt on first and junior mortgages (dollars)	10,994,200	10,283,900	1,110,100	1,014,200	865,400	148,800	2,350,700	2,069,400	900,600	2,818,900	710,800
Percent of value of property	70.0	69.8	66.3	70.7	70.6	-	64.5	75.2	67.1	73.0	73.1
Average debt (dollars)	2,882	2,899	2,037	3,293	3,316	-	3,749	3,059	1,916	3,081	2,660
Debt on first mortgage (dollars)	10,936,100	10,230,400	1,082,600	1,012,900	864,100	148,800	2,343,600	2,066,000	891,500	2,813,800	705,700
Percent of value of property	69.6	69.4	64.6	70.6	70.4	-	64.3	75.1	66.4	72.8	72.6
Average debt (dollars)	2,867	2,883	1,986	3,289	3,311	-	3,738	3,054	1,897	3,075	2,648

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DALLAS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,582	3,582	2,068	1,423	46	50
Total first mortgage outstanding debt..... (dollars)	10,277,500	10,082,900	6,555,000	3,390,100	137,800	194,600
Total annual mortgage payment..... (dollars)	1,295,645	1,284,077	771,228	495,209	17,640	11,568
Average first mortgage outstanding debt..... (dollars)	2,869	2,855	3,177	2,382	-	-
Average value of property..... (dollars)	4,097	4,058	4,281	3,791	-	-
Average annual estimated rental value..... (dollars)	446	444	468	410	-	-
Average annual mortgage payment..... (dollars)	362	364	374	348	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.7	11.8	14.6	-	-
Value of property.....	8.8	9.0	8.8	9.2	-	-
Estimated annual rental value.....	81.1	81.8	79.9	84.8	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,461	3,480	2,049	1,336	45	31
Average first mortgage outstanding debt..... (dollars)	2,844	2,838	3,180	2,311	-	-
Average value of property..... (dollars)	3,977	3,964	4,227	3,559	-	-
Average annual estimated rental value..... (dollars)	437	437	467	390	-	-
Average annual mortgage payment..... (dollars)	359	360	374	338	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.7	11.8	14.6	-	-
Value of property.....	9.0	9.1	8.8	9.5	-	-
Estimated annual rental value.....	82.1	82.5	80.0	86.8	-	-
Monthly mortgage payment—						
Under \$10.....	48	36	8	27	1	7
\$10 to \$14.....	128	124	21	102	1	4
\$15 to \$19.....	305	300	105	189	6	5
\$20 to \$24.....	688	681	394	284	8	7
\$25 to \$29.....	745	743	497	235	11	2
\$30 to \$39.....	954	951	660	281	10	3
\$40 to \$49.....	851	348	227	115	6	3
\$50 to \$59.....	144	144	88	51	5	-
\$60 to \$74.....	66	66	37	27	2	-
\$75 to \$99.....	27	27	12	15	-	-
\$100 and over.....	10	10	-	10	-	-
Average monthly mortgage payment..... (dollars)	29.91	30.01	31.15	26.18	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	121	102	14	87	1	19
Average first mortgage outstanding debt..... (dollars)	3,602	3,401	-	-	-	-
Average value of property..... (dollars)	7,581	7,087	-	-	-	-
Average annual estimated rental value..... (dollars)	704	703	-	-	-	-
Average annual mortgage payment..... (dollars)	441	480	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	14.1	-	-	-	-
Value of property.....	5.9	6.8	-	-	-	-
Estimated annual rental value.....	62.7	68.2	-	-	-	-

Table 1b—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DALLAS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	7,965	7,376	1,024	788	593	195	1,621	1,205	1,405	1,333	589
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	7,885	7,323	1,014	785	592	193	1,608	1,200	1,398	1,318	562
Under \$500	529	517	54	61	58	3	11	30	330	31	12
\$500 to \$999	492	469	107	33	25	8	14	24	247	44	23
\$1,000 to \$1,499	674	644	231	38	23	15	22	44	241	68	30
\$1,500 to \$1,999	621	571	187	37	24	13	45	66	151	85	50
\$2,000 to \$2,499	734	567	127	48	35	13	109	140	101	142	67
\$2,500 to \$2,999	911	811	98	96	77	19	165	199	78	175	100
\$3,000 to \$3,999	1,660	1,523	108	174	127	47	425	311	112	393	137
\$4,000 to \$4,999	1,017	948	53	156	113	43	281	182	64	212	69
\$5,000 to \$5,999	671	622	31	93	71	22	216	132	47	103	49
\$6,000 to \$7,499	321	309	12	37	30	7	154	49	14	43	12
\$7,500 to \$9,999	171	161	2	7	6	1	108	18	8	18	10
\$10,000 to \$14,999	62	61	4	2	-	2	44	4	3	4	1
\$15,000 to \$19,999	18	16	-	1	1	-	12	1	2	-	2
\$20,000 and over	4	4	-	2	2	-	2	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	7,788	7,246	1,012	761	576	185	1,592	1,187	1,374	1,320	542
Under 4.0%	15	14	-	-	-	-	1	2	8	3	1
4.0%	76	76	9	11	10	1	25	10	12	9	-
4.1% to 4.4%	12	11	1	1	1	-	7	1	-	1	1
4.5%	1,219	809	55	113	81	32	293	168	22	158	410
4.6% to 4.9%	13	13	1	1	1	-	9	1	1	-	-
5.0%	2,458	2,401	137	274	230	44	700	509	132	649	57
5.1% to 5.4%	99	98	4	15	9	6	30	29	1	19	1
5.5%	761	738	44	123	89	34	225	175	28	143	23
5.6% to 5.9%	4	4	1	1	1	-	1	1	-	-	-
6.0%	1,675	1,635	385	137	89	48	271	200	419	223	40
6.1% to 6.4%	2	2	-	-	-	-	-	1	-	1	-
6.5%	73	73	25	7	3	4	8	6	18	9	-
6.6% to 6.9%	2	2	1	-	-	-	1	-	-	-	-
7.0%	603	599	235	29	21	8	13	43	236	43	4
7.1% to 7.4%	7	7	5	-	-	-	-	-	-	2	-
7.5%	7	7	3	-	-	-	-	-	1	2	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	762	757	106	49	41	8	8	40	496	58	5
Average interest rate (percent)	5.65	5.71	6.21	5.47	5.45	5.53	5.17	5.35	6.75	5.37	4.75
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	7,742	7,192	1,001	765	573	192	1,572	1,187	1,362	1,305	550
Real estate taxes included in payment	4,280	3,892	325	503	375	128	889	900	360	915	368
Monthly	4,103	3,748	314	486	363	123	858	865	342	883	355
Quarterly	18	17	2	1	-	1	7	4	1	2	1
Semiannual	20	20	4	1	1	-	5	4	4	2	-
Annual	5	5	1	-	-	-	1	1	1	1	-
Other	7	7	-	-	-	-	-	-	3	2	-
Not reporting frequency of payment	107	95	3	15	11	4	18	25	9	25	12
Real estate taxes not included in payment	3,393	3,233	665	255	192	63	676	280	992	365	160
Monthly	3,005	2,859	648	212	156	56	520	234	918	327	146
Quarterly	126	122	4	7	7	-	73	14	12	12	4
Semiannual	149	148	3	20	18	2	60	18	37	10	1
Annual	33	33	1	9	8	1	7	-	10	6	-
Other	7	7	-	1	1	-	1	-	2	3	-
Not reporting frequency of payment	73	64	9	6	2	4	15	14	13	7	9
Not reporting tax payment requirements	89	67	11	7	6	1	7	7	10	25	22
No principal payments required	103	98	11	15	12	3	28	7	27	10	5
Monthly	58	53	8	10	8	2	9	3	17	6	5
Quarterly	10	10	-	1	1	-	9	-	-	-	-
Semiannual	17	17	2	1	1	-	7	1	4	2	-
Annual	14	14	1	3	2	1	3	3	3	1	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	3	3	-	-	-	-	-	-	2	1	-
Not reporting principal payment requirements	94	61	11	4	4	-	19	7	6	14	33
No regular payments required	26	25	1	4	4	-	2	4	10	4	1
Reporting debt and value	7,884	7,322	1,013	785	592	193	1,608	1,200	1,398	1,318	562
JUNIOR MORTGAGE											
First mortgage only	7,311	6,863	900	744	566	178	1,486	1,150	1,323	1,260	448
First and junior mortgage	180	141	87	4	4	-	24	10	28	8	39
With first mortgage, not reporting on junior mort- gage	393	318	46	37	22	15	98	40	47	50	75
RELATION OF DEBT TO VALUE											
Value of property (dollars)	36,882,200	34,347,600	3,410,700	3,914,500	2,917,400	997,100	11,656,900	5,561,100	3,684,000	6,120,400	2,534,600
Average value (dollars)	4,678	4,691	3,367	4,937	4,928	5,166	7,249	4,634	2,635	4,644	4,510
Debt on first and junior mortgages (dollars)	24,458,500	22,660,400	2,140,000	2,624,500	1,972,200	652,300	7,217,100	4,070,000	2,323,000	4,285,800	1,798,100
Percent of value of property	66.3	66.0	62.7	67.0	67.6	65.4	61.9	73.2	63.1	70.0	70.9
Average debt (dollars)	3,102	3,095	2,113	3,343	3,331	3,380	4,488	3,392	1,662	3,252	3,199
Debt on first mortgage (dollars)	24,330,700	22,565,200	2,092,200	2,623,200	1,970,900	652,300	7,194,800	4,065,600	2,308,700	4,280,700	1,765,500
Percent of value of property	66.0	65.7	61.3	67.0	67.6	65.4	61.7	73.1	62.7	69.9	69.7
Average debt (dollars)	3,086	3,082	2,065	3,342	3,329	3,380	4,474	3,388	1,651	3,248	3,141

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DALLAS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	7,421	7,323	4,028	3,235	60	98
Total first mortgage outstanding debt (dollars)	22,803,800	22,470,100	14,072,900	8,222,800	174,900	333,700
Total annual mortgage payment (dollars)	2,899,319	2,877,133	1,676,136	1,178,681	22,316	22,186
Average first mortgage outstanding debt (dollars)	3,073	3,068	3,494	2,542	-	-
Average value of property (dollars)	4,629	4,600	4,794	4,366	-	-
Average annual estimated rental value (dollars)	502	501	528	468	-	-
Average annual mortgage payment (dollars)	391	393	416	364	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	12.8	11.9	14.3	-	-
Value of property	8.4	8.5	8.7	8.3	-	-
Estimated annual rental value	77.8	78.5	78.8	77.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	7,049	6,992	3,991	2,943	58	57
Average first mortgage outstanding debt (dollars)	3,019	3,022	3,496	2,381	-	-
Average value of property (dollars)	4,385	4,386	4,777	3,862	-	-
Average annual estimated rental value (dollars)	482	482	526	424	-	-
Average annual mortgage payment (dollars)	383	384	415	342	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	12.7	11.9	14.4	-	-
Value of property	8.7	8.8	8.7	8.9	-	-
Estimated annual rental value	79.4	79.6	79.0	80.7	-	-
Monthly mortgage payment—						
Under \$10	234	212	35	175	2	22
\$10 to \$14	515	509	112	398	4	6
\$15 to \$19	606	599	185	406	8	7
\$20 to \$24	1,085	1,076	584	489	8	9
\$25 to \$29	1,229	1,227	811	404	12	2
\$30 to \$39	1,600	1,595	1,109	474	12	5
\$40 to \$49	865	861	602	252	7	4
\$50 to \$59	487	486	309	169	8	1
\$60 to \$74	233	232	144	86	2	1
\$75 to \$99	132	132	72	60	-	-
\$100 and over	63	63	28	35	-	-
Average monthly mortgage payment (dollars)	31.88	32.00	34.60	28.50	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	372	381	37	292	2	41
Average first mortgage outstanding debt (dollars)	4,092	4,053	-	4,157	-	-
Average value of property (dollars)	9,257	9,125	-	9,440	-	-
Average annual estimated rental value (dollars)	887	892	-	909	-	-
Average annual mortgage payment (dollars)	544	580	-	590	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.3	14.3	-	14.2	-	-
Value of property	5.9	6.4	-	6.2	-	-
Estimated annual rental value	61.3	65.0	-	64.9	-	-

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF HOUSTON: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,644	4,405	634	241	166	75	998	1,147	857	528	239
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	4,158	3,990	598	227	157	70	923	1,031	780	431	168
Under \$500.....	311	295	20	16	16	-	4	27	163	65	16
\$500 to \$999.....	194	184	21	13	10	3	3	26	86	35	10
\$1,000 to \$1,499.....	225	207	36	15	6	9	9	29	95	23	16
\$1,500 to \$1,999.....	192	181	46	11	9	2	15	31	70	8	11
\$2,000 to \$2,499.....	297	282	62	25	16	9	32	59	75	29	15
\$2,500 to \$2,999.....	373	347	75	23	19	4	40	93	86	30	26
\$3,000 to \$3,999.....	979	945	115	51	32	19	224	361	105	99	34
\$4,000 to \$4,999.....	570	559	72	19	11	8	182	169	37	80	11
\$5,000 to \$5,999.....	431	421	69	27	18	9	139	125	20	41	10
\$6,000 to \$6,999.....	291	282	47	12	10	2	131	58	17	17	9
\$7,000 to \$7,999.....	181	175	20	5	3	2	83	40	18	9	6
\$8,000 to \$8,999.....	87	85	12	8	6	2	49	9	4	3	2
\$9,000 to \$9,999.....	16	16	2	-	-	-	8	4	1	1	-
\$10,000 to \$14,999.....	11	11	1	2	1	1	4	-	3	1	-
\$15,000 to \$19,999.....											
\$20,000 and over.....											
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	4,279	4,096	606	232	160	72	945	1,053	813	447	183
Under 4.0%.....	10	9	1	-	-	-	1	2	4	1	1
4.0%.....	54	53	2	4	4	-	9	9	20	9	1
4.1% to 4.4%.....	2	2	-	-	-	-	1	-	-	1	-
4.5%.....	504	352	21	15	11	4	159	94	9	54	152
4.6% to 4.9%.....	7	7	1	-	-	-	4	-	1	1	-
5.0%.....	1,420	1,415	122	72	55	17	423	554	96	148	5
5.1% to 5.4%.....	34	31	5	1	1	-	15	10	-	-	3
5.5%.....	483	483	95	16	5	11	194	124	26	28	5
5.6% to 5.9%.....	2	2	1	-	-	-	-	1	-	-	-
6.0%.....	1,375	1,361	284	104	71	38	123	215	465	170	14
6.1% to 6.4%.....	4	4	2	-	-	-	-	1	1	-	-
6.5%.....	48	48	17	5	3	2	5	7	12	2	-
6.6% to 6.9%.....	18	18	9	1	-	1	3	5	-	-	-
7.0%.....	152	151	25	5	2	3	6	14	89	12	1
7.1% to 7.4%.....	3	3	2	-	-	-	-	-	-	1	-
7.5%.....	11	11	1	-	-	-	-	2	5	-	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-
8.0% and over.....	146	145	14	9	8	1	2	15	85	20	1
Average interest rate..... (percent)	5.51	5.55	5.78	5.63	5.60	-	5.17	5.31	6.12	5.53	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	4,283	4,104	599	226	157	69	942	1,052	795	490	179
Real estate taxes included in payment.....	2,415	2,319	428	93	48	45	538	797	159	304	96
Monthly.....	2,381	2,241	414	88	46	42	524	771	150	294	90
Quarterly.....	7	7	-	-	-	-	1	4	-	2	-
Semiannual.....	9	9	2	1	1	-	2	1	2	1	-
Annual.....	10	9	-	1	-	1	-	2	4	2	1
Other.....	2	1	-	-	-	-	-	1	-	-	1
Not reporting frequency of payment.....	56	52	12	3	1	2	11	18	3	5	4
Real estate taxes not included in payment.....	1,832	1,750	163	131	108	23	401	244	626	183	82
Monthly.....	1,680	1,551	155	106	87	19	351	216	560	163	79
Quarterly.....	69	68	3	3	3	-	23	18	13	8	1
Semiannual.....	67	67	3	15	11	4	20	4	21	4	-
Annual.....	28	28	-	6	6	-	1	3	17	1	-
Other.....	5	5	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment.....	33	31	4	1	1	-	6	3	10	7	2
Not reporting tax payment requirements.....	36	35	6	2	1	1	3	11	10	3	1
No principal payments required.....	108	88	4	7	5	2	7	10	34	26	20
Monthly.....	90	72	3	3	2	1	4	9	29	24	18
Quarterly.....	3	2	1	1	1	-	-	-	-	-	1
Semiannual.....	7	7	-	2	2	-	3	-	1	1	-
Annual.....	4	4	-	-	-	-	-	-	4	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	3	-	1	-	1	-	1	-	1	1
Not reporting principal payment requirements.....	223	190	28	4	2	2	46	84	17	11	38
No regular payments required.....	25	23	3	4	2	2	3	1	11	1	2
Reporting debt and value.....	4,158	3,990	598	227	157	70	923	1,031	780	431	168
JUNIOR MORTGAGE											
First mortgage only.....	629	617	70	25	11	14	127	114	152	129	12
First and junior mortgage.....	84	81	14	2	2	-	27	28	11	4	3
With first mortgage, not reporting on junior mort- gage.....	3,445	3,292	514	200	144	56	769	894	617	298	153
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	24,571,200	23,762,700	3,654,500	1,597,400	1,115,000	482,400	7,593,700	5,743,600	3,121,400	2,052,100	808,500
Average value..... (dollars).....	5,909	5,956	6,111	7,037	7,102	-	8,227	5,571	4,002	4,761	4,813
Debt on first and junior mortgages..... (dollars).....	15,432,500	14,932,900	2,186,900	816,200	545,800	270,900	4,868,300	4,004,700	1,709,000	1,347,800	499,600
Percent of value of property.....	62.8	62.8	59.8	51.1	48.9	-	64.1	69.7	54.8	65.7	61.8
Average debt..... (dollars).....	3,712	3,743	3,587	3,596	3,473	-	5,274	3,884	2,191	3,127	2,974
Debt on first mortgage..... (dollars).....	15,360,800	14,862,200	2,176,300	815,200	544,300	270,900	4,839,400	3,983,000	1,703,100	1,345,200	498,600
Percent of value of property.....	62.5	62.5	59.6	51.0	48.8	-	63.7	69.3	54.6	65.6	61.7
Average debt..... (dollars).....	3,694	3,725	3,639	3,591	3,467	-	5,243	3,868	2,188	3,121	2,968

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF HOUSTON: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,793	3,709	2,075	1,609	25	84
Total first mortgage outstanding debt.....(dollars)	13,960,700	13,745,800	8,105,800	5,534,400	105,600	214,900
Total annual mortgage payment.....(dollars)	1,904,319	1,887,083	1,075,236	795,653	14,984	17,236
Average first mortgage outstanding debt.....(dollars)	3,681	3,706	3,906	3,440	-	-
Average value of property.....(dollars)	5,889	5,909	5,681	6,191	-	-
Average annual estimated rental value.....(dollars)	661	663	644	637	-	-
Average annual mortgage payment.....(dollars)	502	509	518	495	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.6	13.7	13.3	14.4	-	-
Value of property.....	8.5	8.6	9.1	8.0	-	-
Estimated annual rental value.....	75.9	76.7	80.5	72.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,610	3,539	2,057	1,458	24	71
Average first mortgage outstanding debt.....(dollars)	3,582	3,611	3,894	3,202	-	-
Average value of property.....(dollars)	5,584	5,632	5,648	5,593	-	-
Average annual estimated rental value.....(dollars)	634	639	641	634	-	-
Average annual mortgage payment.....(dollars)	487	493	518	455	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.6	13.6	13.3	14.2	-	-
Value of property.....	8.7	8.7	9.2	8.1	-	-
Estimated annual rental value.....	76.8	77.1	80.8	71.8	-	-
Monthly mortgage payment—						
Under \$10.....	174	135	14	121	-	39
\$10 to \$14.....	95	91	14	76	1	4
\$15 to \$19.....	174	172	33	139	-	2
\$20 to \$24.....	251	248	139	108	1	3
\$25 to \$29.....	465	481	304	177	-	4
\$30 to \$39.....	1,023	1,009	716	288	5	14
\$40 to \$49.....	494	491	322	165	4	3
\$50 to \$59.....	345	345	202	139	4	-
\$60 to \$74.....	277	277	161	109	7	-
\$75 to \$99.....	190	189	101	86	2	1
\$100 and over.....	102	101	51	50	-	1
Average monthly mortgage payment.....(dollars)	40.57	41.05	43.15	37.95	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	183	170	18	151	1	13
Average first mortgage outstanding debt.....(dollars)	5,617	5,684	-	5,732	-	-
Average value of property.....(dollars)	11,919	11,668	-	11,960	-	-
Average annual estimated rental value.....(dollars)	1,198	1,166	-	1,190	-	-
Average annual mortgage payment.....(dollars)	803	845	-	881	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.3	14.9	-	15.4	-	-
Value of property.....	6.7	7.2	-	7.4	-	-
Estimated annual rental value.....	67.0	72.5	-	74.0	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1d—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE HOUSTON METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	11,624	11,133	1,573	582	418	164	1,603	2,564	2,291	2,520	491
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	10,886	10,523	1,507	555	401	154	1,507	2,392	2,168	2,394	363
Under \$500	2,223	2,170	168	101	84	17	11	168	694	1,028	53
\$500 to \$999	930	897	80	71	58	15	5	73	394	272	33
\$1,000 to \$1,499	727	696	118	52	36	16	16	54	278	178	31
\$1,500 to \$1,999	574	557	147	39	31	8	34	58	213	66	17
\$2,000 to \$2,499	736	714	167	46	29	17	66	142	151	142	22
\$2,500 to \$2,999	880	795	177	39	30	9	70	260	116	133	35
\$3,000 to \$3,999	2,208	2,149	292	88	62	26	435	897	171	266	59
\$4,000 to \$4,999	1,208	1,164	143	50	31	19	327	386	62	196	44
\$5,000 to \$5,999	742	699	111	33	19	14	229	218	37	71	43
\$6,000 to \$7,499	366	368	65	15	10	5	158	78	24	28	18
\$7,500 to \$9,999	202	196	24	6	3	3	98	45	19	3	6
\$10,000 to \$14,999	91	89	12	10	7	3	51	9	4	9	2
\$15,000 to \$19,999	18	18	2	1	—	1	8	4	2	1	—
\$20,000 and over	11	11	1	2	1	1	4	—	3	1	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	11,056	10,679	1,528	569	409	160	1,543	2,443	2,179	2,417	377
Under 4.0%	95	92	2	1	1	—	1	3	13	72	3
4.0%	88	87	5	6	5	1	15	15	33	13	1
4.1% to 4.4%	6	6	—	—	—	—	2	3	—	1	—
4.5%	1,163	861	63	25	19	6	252	374	15	132	302
4.6% to 4.9%	8	8	1	—	—	—	5	—	1	1	—
5.0%	2,994	2,974	237	134	100	34	706	1,213	195	489	20
5.1% to 5.4%	56	53	9	2	2	—	23	18	1	—	3
5.5%	784	778	138	30	13	17	255	225	37	93	6
5.6% to 5.9%	3	3	2	—	—	—	—	1	—	—	—
6.0%	4,262	4,229	754	249	178	71	244	397	1,216	1,369	33
6.1% to 6.4%	12	12	7	—	—	—	1	—	2	1	—
6.5%	143	143	53	31	26	5	6	19	25	7	—
6.6% to 6.9%	58	58	27	3	2	1	11	15	—	2	—
7.0%	776	772	174	27	20	7	15	42	342	172	4
7.1% to 7.4%	17	17	13	1	—	—	1	—	1	—	—
7.5%	25	25	11	1	—	—	1	3	9	—	—
7.6% to 7.9%	1	1	1	—	—	—	—	—	—	—	—
8.0% and over	565	560	31	59	43	16	3	114	289	64	5
Average interest rate (percent)	5.68	5.72	5.93	5.94	5.94	5.95	5.20	5.33	6.29	5.73	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	10,882	10,505	1,514	558	403	155	1,537	2,455	2,181	2,260	377
Real estate taxes included in payment	5,755	5,532	991	201	110	91	983	2,000	439	918	223
Monthly	5,571	5,360	961	191	104	87	956	1,944	414	894	211
Quarterly	12	12	—	1	—	—	3	4	1	3	—
Semiannual	15	15	2	2	—	—	—	—	—	—	—
Annual	15	14	2	2	—	—	3	1	5	2	—
Other	2	1	—	—	—	—	—	1	6	2	1
Not reporting frequency of payment	140	130	26	5	3	2	21	48	13	17	10
Real estate taxes not included in payment	5,037	4,888	508	350	288	62	548	433	1,721	1,328	149
Monthly	4,721	4,576	493	314	258	56	485	393	1,610	1,281	145
Quarterly	89	88	3	6	5	1	27	22	21	9	1
Semiannual	89	89	5	20	15	5	25	5	29	5	—
Annual	41	41	—	7	7	—	1	5	24	4	—
Other	6	6	—	—	—	—	—	—	5	1	—
Not reporting frequency of payment	91	88	7	3	3	—	10	8	32	28	3
Not reporting tax payment requirements	90	85	15	7	5	2	6	22	21	14	5
No principal payments required	372	349	13	14	9	5	9	12	66	235	23
Monthly	338	317	12	9	6	3	5	11	56	224	21
Quarterly	7	6	1	2	1	1	—	—	2	1	1
Semiannual	9	9	—	2	2	—	4	—	—	—	—
Annual	5	5	—	—	—	—	—	—	5	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	13	12	—	1	—	1	—	1	1	9	1
Not reporting principal payment requirements	325	236	37	6	4	2	54	95	24	20	89
No regular payments required	45	43	9	4	2	2	3	2	20	5	2
Reporting debt and value	10,883	10,521	1,506	555	401	154	1,507	2,392	2,167	2,394	362
JUNIOR MORTGAGE											
First mortgage only	1,504	1,479	132	55	37	18	208	371	346	387	25
First and junior mortgage	163	157	33	5	3	2	36	31	28	24	6
With first mortgage, not reporting on junior mortgage	9,216	8,885	1,341	495	361	134	1,263	1,990	1,793	2,003	331
RELATION OF DEBT TO VALUE											
Value of property (dollars)	45,469,700	43,856,200	7,100,200	2,626,500	1,777,400	849,100	10,797,400	11,294,800	5,998,000	6,039,300	1,613,500
Average value (dollars)	4,178	4,168	4,715	4,732	4,432	5,514	7,165	4,722	2,768	2,523	4,457
Debt on first and junior mortgages (dollars)	29,168,500	28,119,500	4,307,400	1,406,700	925,800	480,900	7,155,400	8,177,400	3,207,500	3,825,100	1,049,000
Percent of value of property	64.1	64.1	60.7	53.6	52.1	56.6	66.6	72.4	53.5	63.3	65.0
Average debt (dollars)	2,680	2,673	2,860	2,535	2,309	3,123	4,775	3,419	1,480	1,598	2,898
Debt on first mortgage (dollars)	29,058,100	28,006,200	4,280,800	1,402,800	923,200	479,600	7,160,300	8,151,300	3,194,000	3,817,500	1,046,900
Percent of value of property	63.9	63.9	60.3	53.4	51.9	56.5	66.3	72.2	53.3	63.2	64.9
Average debt (dollars)	2,670	2,662	2,842	2,528	2,302	3,114	4,751	3,408	1,474	1,595	2,892

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE HOUSTON METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,024	9,695	5,035	4,593	67	329
Total first mortgage outstanding debt.....(dollars)	26,613,900	26,257,800	17,480,000	8,556,800	171,000	356,100
Total annual mortgage payment.....(dollars)	3,784,027	3,704,317	2,211,436	1,466,605	26,276	29,710
Average first mortgage outstanding debt.....(dollars)	2,655	2,708	3,462	1,885	-	1,082
Average value of property.....(dollars)	4,138	4,204	4,832	3,517	-	2,197
Average annual estimated rental value.....(dollars)	470	477	550	398	-	257
Average annual mortgage payment.....(dollars)	373	382	439	319	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.1	12.7	16.9	-	8.3
Value of property.....	9.0	9.1	9.1	9.1	-	4.1
Estimated annual rental value.....	79.2	80.1	79.9	80.2	-	35.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,783	9,473	5,008	4,399	66	310
Average first mortgage outstanding debt.....(dollars)	2,599	2,655	3,456	1,747	-	872
Average value of property.....(dollars)	3,983	4,063	4,811	3,211	-	1,538
Average annual estimated rental value.....(dollars)	455	464	548	369	-	187
Average annual mortgage payment.....(dollars)	365	374	439	300	-	81
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.1	12.7	17.1	-	9.3
Value of property.....	9.2	9.2	9.1	9.3	-	5.2
Estimated annual rental value.....	80.1	80.5	80.1	81.2	-	43.2
Monthly mortgage payment—						
Under \$10.....	1,314	1,064	162	893	9	250
\$10 to \$14.....	613	597	71	521	5	16
\$15 to \$19.....	763	756	175	577	4	7
\$20 to \$24.....	1,063	1,055	478	571	6	8
\$25 to \$29.....	1,423	1,417	908	500	9	6
\$30 to \$39.....	2,287	2,271	1,593	566	12	16
\$40 to \$49.....	1,089	1,034	756	293	5	5
\$50 to \$59.....	587	587	375	205	7	-
\$60 to \$74.....	371	371	238	126	7	-
\$75 to \$99.....	213	212	117	93	2	1
\$100 and over.....	110	109	55	54	-	1
Average monthly mortgage payment.....(dollars)	30.38	31.15	36.57	24.96	-	6.73
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	241	222	27	194	1	19
Average first mortgage outstanding debt.....(dollars)	4,932	4,967	-	5,016	-	-
Average value of property.....(dollars)	10,434	10,220	-	10,459	-	-
Average annual estimated rental value.....(dollars)	1,067	1,089	-	1,057	-	-
Average annual mortgage payment.....(dollars)	696	735	-	768	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.8	-	15.3	-	-
Value of property.....	6.7	7.2	-	7.3	-	-
Estimated annual rental value.....	65.3	70.8	-	72.7	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SAN ANTONIO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or errone- ously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,561	1,577	263	114	33	81	108	357	271	464	84
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,531	1,553	257	112	32	80	107	354	266	457	78
Under \$500	158	151	31	6	5	1	-	20	73	21	7
\$500 to \$999	123	114	23	3	2	1	2	17	49	20	9
\$1,000 to \$1,499	123	115	22	9	7	2	1	11	36	37	7
\$1,500 to \$1,999	139	127	28	8	2	6	5	22	33	31	12
\$2,000 to \$2,499	188	170	36	11	4	7	5	42	17	59	13
\$2,500 to \$2,999	240	229	28	25	4	21	27	59	22	68	11
\$3,000 to \$3,999	369	358	63	38	5	33	34	126	16	81	11
\$4,000 to \$4,999	158	153	17	9	-	9	10	38	13	66	5
\$5,000 to \$5,999	62	59	2	2	2	-	8	5	5	37	3
\$6,000 to \$7,499	53	53	6	-	-	-	7	8	1	31	-
\$7,500 to \$9,999	18	18	1	1	1	-	6	5	1	4	-
\$10,000 to \$14,999	5	5	-	-	-	-	2	1	-	2	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,637	1,559	261	113	33	80	106	356	261	462	78
Under 4.0%	4	4	1	-	-	-	1	-	2	-	-
4.0%	10	10	2	1	1	-	1	1	4	1	-
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	1	-
4.5%	411	340	34	20	4	16	24	82	6	174	71
4.6% to 4.9%	6	6	-	-	-	-	1	3	-	2	-
5.0%	438	428	58	42	9	33	45	108	35	140	5
5.1% to 5.4%	4	4	1	1	-	1	-	2	-	-	-
5.5%	101	101	18	3	1	2	15	30	7	28	-
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-
6.0%	421	419	87	36	13	23	17	97	116	66	2
6.1% to 6.4%	2	2	1	-	-	-	-	1	-	-	-
6.5%	19	19	6	4	1	3	-	1	5	3	-
6.6% to 6.9%	11	11	6	-	-	-	-	1	-	4	-
7.0%	117	117	26	2	2	-	1	21	42	25	-
7.1% to 7.4%	1	1	-	-	-	-	-	1	-	-	-
7.5%	3	3	1	1	-	1	-	-	-	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	92	92	20	3	2	1	-	8	44	17	-
Average interest rate (percent)	5.51	5.55	5.81	5.43	-	-	5.11	5.41	6.31	5.23	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,633	1,553	261	107	27	80	107	354	263	461	80
Real estate taxes included in payment	1,103	1,057	194	84	11	73	67	282	65	365	46
Monthly	1,074	1,029	191	83	11	72	66	272	60	357	45
Quarterly	2	2	-	-	-	-	-	-	-	1	-
Semiannual	3	3	-	-	-	-	-	-	-	1	-
Annual	3	3	-	-	-	-	-	-	-	1	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	20	20	3	1	-	1	-	7	4	5	-
Real estate taxes not included in payment	526	492	67	22	16	6	40	70	197	96	34
Monthly	476	442	65	18	12	6	28	62	178	91	34
Quarterly	9	9	1	1	1	-	3	1	2	1	-
Semiannual	28	28	1	3	3	-	9	5	7	3	-
Annual	4	4	-	-	-	-	-	2	1	1	-
Other	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	7	7	-	-	-	-	-	-	7	-	-
Not reporting tax payment requirements	4	4	-	1	-	1	-	2	1	-	-
No principal payments required	18	18	1	6	6	-	-	1	7	3	-
Monthly	12	12	1	2	2	-	-	1	5	3	-
Quarterly	1	1	-	1	1	-	-	-	-	-	-
Semiannual	2	2	-	1	1	-	-	-	1	-	-
Annual	3	3	-	2	2	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	9	5	1	1	-	1	-	2	1	-	4
No regular payments required	1	1	-	-	-	-	1	-	-	-	-
Reporting debt and value	1,631	1,553	257	112	32	80	107	354	266	457	78
JUNIOR MORTGAGE											
First mortgage only	1,309	1,242	205	62	27	35	89	258	229	398	67
First and junior mortgage	13	11	5	-	-	-	2	1	2	1	2
With first mortgage, not reporting on junior mort- gage	309	300	45	50	5	45	16	95	35	58	9
RELATION OF DEBT TO VALUE											
Value of property (dollars)	6,365,500	6,117,200	846,200	462,300	142,500	319,800	708,800	1,446,300	704,300	1,949,300	246,300
Average value (dollars)	3,903	3,939	3,293	4,128	-	-	6,624	4,086	2,648	4,265	-
Debt on first and junior mortgages (dollars)	4,358,800	4,191,600	600,500	307,100	68,000	239,100	412,000	1,031,200	393,700	1,437,100	167,200
Percent of value of property	68.5	68.5	71.0	66.4	-	-	59.5	71.3	55.9	73.7	-
Average debt (dollars)	2,672	2,699	2,337	2,742	-	-	3,944	2,913	1,480	3,145	-
Debt on first mortgage (dollars)	4,352,500	4,185,400	596,900	307,100	68,000	239,100	420,800	1,031,100	392,400	1,437,100	167,100
Percent of value of property	68.4	68.4	70.5	66.4	-	-	59.4	71.3	55.7	73.7	-
Average debt (dollars)	2,669	2,695	2,323	2,742	-	-	3,933	2,913	1,475	3,145	-

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN ANTONIO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,568	1,551	1,052	495	4	17
Total first mortgage outstanding debt.....(dollars).....	4,202,000	4,177,200	3,248,200	924,300	4,700	24,800
Total annual mortgage payment.....(dollars).....	552,605	550,723	395,609	153,370	744	1,882
Average first mortgage outstanding debt.....(dollars).....	2,680	2,693	3,088	1,867	-	-
Average value of property.....(dollars).....	3,911	3,922	4,172	3,407	-	-
Average annual estimated rental value.....(dollars).....	414	415	442	357	-	-
Average annual mortgage payment.....(dollars).....	352	355	377	310	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	12.2	16.6	-	-
Value of property.....	9.0	9.1	9.0	9.1	-	-
Estimated annual rental value.....	85.2	85.5	85.2	86.8	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,516	1,504	1,044	456	4	12
Average first mortgage outstanding debt.....(dollars).....	2,667	2,679	3,095	1,741	-	-
Average value of property.....(dollars).....	3,777	3,790	4,164	2,953	-	-
Average annual estimated rental value.....(dollars).....	404	405	442	321	-	-
Average annual mortgage payment.....(dollars).....	343	344	377	272	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.9	12.2	15.6	-	-
Value of property.....	9.1	9.1	9.1	9.2	-	-
Estimated annual rental value.....	84.8	85.0	85.2	84.5	-	-
Monthly mortgage payment—						
Under \$10.....	132	125	41	84	-	7
\$10 to \$14.....	109	108	29	76	3	1
\$15 to \$19.....	131	129	56	73	-	2
\$20 to \$24.....	223	222	159	63	-	1
\$25 to \$29.....	339	338	289	48	1	1
\$30 to \$39.....	314	314	259	55	-	-
\$40 to \$49.....	131	131	105	26	-	-
\$50 to \$59.....	60	60	48	12	-	-
\$60 to \$74.....	40	40	33	7	-	-
\$75 to \$99.....	23	23	19	4	-	-
\$100 and over.....	14	14	6	8	-	-
Average monthly mortgage payment.....(dollars).....	28.55	28.71	31.41	22.64	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	52	47	8	39	-	5
Average first mortgage outstanding debt.....(dollars).....	-	-	-	-	-	-
Average value of property.....(dollars).....	-	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	-	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1f.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SAN ANTONIO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100].

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or effo- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,680	3,457	586	194	69	125	295	840	738	804	223
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,624	3,415	577	191	67	124	293	837	727	790	209
Under \$500.....	568	533	42	13	11	2	2	40	292	144	35
\$500 to \$999.....	265	248	39	6	3	3	3	32	115	53	17
\$1,000 to \$1,499.....	228	216	52	12	8	4	2	21	76	53	12
\$1,500 to \$1,999.....	245	222	52	14	6	8	14	38	64	40	23
\$2,000 to \$2,499.....	367	323	87	21	7	14	20	77	43	75	44
\$2,500 to \$2,999.....	444	416	66	35	6	29	50	135	89	91	28
\$3,000 to \$3,999.....	680	654	128	65	15	50	67	229	35	130	26
\$4,000 to \$4,999.....	366	353	51	10	-	10	46	128	23	95	13
\$5,000 to \$5,999.....	210	205	23	5	5	-	33	75	13	56	5
\$6,000 to \$7,499.....	139	135	26	3	-	3	23	38	4	41	4
\$7,500 to \$9,999.....	80	79	9	2	1	1	27	20	13	8	1
\$10,000 to \$14,999.....	24	24	2	1	1	-	6	4	7	4	-
\$15,000 to \$19,999.....	5	4	-	2	2	-	-	-	2	-	1
\$20,000 and over.....	3	3	-	2	2	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,559	3,374	583	192	68	124	293	836	672	798	185
Under 4.0%.....	7	7	1	1	1	-	1	-	4	-	-
4.0% to 4.1%.....	18	17	3	1	1	-	2	3	7	1	1
4.1% to 4.4%.....	4	4	-	-	-	-	-	3	-	1	-
4.4% to 4.5%.....	728	570	70	27	8	19	59	182	11	221	158
4.5% to 4.9%.....	10	10	-	-	-	-	2	6	-	2	-
4.9% to 5.0%.....	959	948	145	75	21	54	123	344	70	191	11
5.0% to 5.1%.....	28	28	4	3	2	1	4	14	1	2	-
5.1% to 5.4%.....	276	275	55	12	3	9	53	77	13	65	1
5.4% to 5.6%.....	3	3	2	-	-	-	1	-	-	-	-
5.6% to 6.0%.....	1,021	1,009	172	57	23	34	46	151	353	230	12
6.0% to 6.1%.....	4	4	2	-	-	-	-	1	1	-	-
6.1% to 6.5%.....	29	28	9	4	1	3	-	3	8	4	1
6.5% to 6.6%.....	23	23	13	2	-	2	-	2	-	6	-
6.6% to 7.0%.....	261	261	62	6	6	-	2	30	119	42	-
7.0% to 7.1%.....	28	28	13	-	-	-	-	4	4	7	-
7.1% to 7.5%.....	7	7	4	1	-	1	-	-	-	2	-
7.5% to 7.6%.....	2	2	2	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	151	150	26	3	2	1	-	16	31	24	1
7.9% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent)	5.54	5.59	5.77	5.42	-	5.34	5.15	5.27	6.26	5.43	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,600	3,389	583	186	63	123	293	830	705	792	211
Real estate taxes included in payment.....	2,461	2,311	446	143	30	113	197	694	261	570	150
Monthly.....	2,384	2,241	439	138	29	109	192	669	246	557	143
Quarterly.....	4	3	1	-	-	-	1	-	-	1	1
Semiannual.....	6	5	-	-	-	-	2	1	1	1	1
Annual.....	3	3	-	-	-	-	-	1	1	1	-
Other.....	4	4	-	-	-	-	-	2	-	2	-
Not reporting frequency of payment.....	60	55	6	5	1	4	2	21	18	8	5
Real estate taxes not included in payment.....	1,127	1,068	134	42	33	9	95	134	441	222	59
Monthly.....	1,024	965	129	33	24	9	71	117	403	212	59
Quarterly.....	16	16	1	2	2	-	6	3	3	1	-
Semiannual.....	59	59	4	6	6	-	16	12	18	3	-
Annual.....	9	9	-	1	1	-	1	2	4	1	-
Other.....	4	4	-	-	-	-	1	-	3	-	-
Not reporting frequency of payment.....	15	15	-	-	-	-	-	-	10	5	-
Not reporting tax payment requirements.....	12	10	3	1	-	1	1	2	3	-	2
No principal payments required.....	31	31	2	6	6	-	1	2	17	3	-
Monthly.....	28	28	2	2	2	-	-	2	14	3	-
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-
Semiannual.....	4	4	-	1	1	-	1	-	2	-	-
Annual.....	3	3	-	2	2	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	19	8	1	1	-	1	-	3	3	-	11
No regular payments required.....	30	29	-	1	-	1	1	5	13	9	1
Reporting debt and value.....	3,623	3,414	577	191	67	124	293	837	726	790	209
JUNIOR MORTGAGE											
First mortgage only.....	3,119	2,932	489	132	54	78	265	720	635	691	187
First and junior mortgage.....	27	24	8	-	-	-	4	4	6	2	3
With first mortgage, not reporting on junior mort- gage.....	477	458	80	59	13	46	24	113	85	97	19
RELATION OF DEBT TO VALUE											
Value of property..... (dollars)	15,136,600	14,456,400	2,438,200	946,600	418,700	527,900	2,109,100	3,984,100	1,960,900	3,017,500	680,200
Average value..... (dollars)	4,178	4,234	4,226	4,956	-	4,257	7,198	4,760	2,701	3,320	3,255
Debt on first and junior mortgages..... (dollars)	9,940,900	9,477,000	1,602,500	599,500	228,100	371,400	1,255,000	2,823,300	1,078,600	2,118,100	463,900
Percent of value of property.....	65.7	65.5	65.7	63.3	-	70.4	59.5	70.9	55.0	70.2	68.2
Average debt..... (dollars)	2,744	2,776	2,777	3,139	-	2,995	4,288	3,373	1,486	2,681	2,220
Debt on first mortgage..... (dollars)	9,922,900	9,459,600	1,597,000	599,500	228,100	371,400	1,251,800	2,820,700	1,072,600	2,118,000	463,800
Percent of value of property.....	65.6	65.4	65.5	63.3	-	70.4	59.4	70.8	54.7	70.2	68.1
Average debt..... (dollars)	2,739	2,771	2,768	3,139	-	2,995	4,272	3,370	1,477	2,681	2,217

Table 2f.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN ANTONIO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100.]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,431	3,401	2,331	1,060	10	30
Total first mortgage outstanding debt..... (dollars)	9,465,400	9,419,600	7,177,200	2,223,200	19,200	45,800
Total annual mortgage payment..... (dollars)	1,222,021	1,218,159	866,055	349,584	2,520	3,862
Average first mortgage outstanding debt..... (dollars)	2,759	2,770	3,079	2,097	-	-
Average value of property..... (dollars)	4,182	4,193	4,325	3,918	-	-
Average annual estimated rental value..... (dollars)	436	437	457	394	-	-
Average annual mortgage payment..... (dollars)	356	358	372	330	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	12.9	12.1	15.7	-	-
Value of property.....	8.5	8.5	8.6	8.4	-	-
Estimated annual rental value.....	81.7	82.0	81.3	83.7	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,332	3,309	2,318	981	10	23
Average first mortgage outstanding debt..... (dollars)	2,722	2,732	3,076	1,927	-	-
Average value of property..... (dollars)	4,030	4,042	4,308	3,430	-	-
Average annual estimated rental value..... (dollars)	424	425	456	353	-	-
Average annual mortgage payment..... (dollars)	343	349	371	298	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.8	12.1	15.5	-	-
Value of property.....	8.6	8.6	8.6	8.7	-	-
Estimated annual rental value.....	82.0	82.2	81.4	84.6	-	-
Monthly mortgage payment—						
Under \$10.....	431	413	241	176	1	13
\$10 to \$14.....	250	247	64	178	5	3
\$15 to \$19.....	252	249	102	147	-	3
\$20 to \$24.....	469	467	340	127	-	2
\$25 to \$29.....	593	592	492	98	2	1
\$30 to \$39.....	628	627	528	98	1	1
\$40 to \$49.....	347	347	294	53	-	-
\$50 to \$59.....	147	147	113	33	1	-
\$60 to \$74.....	112	112	84	28	-	-
\$75 to \$99.....	57	57	42	15	-	-
\$100 and over.....	46	46	18	28	-	-
Average monthly mortgage payment..... (dollars)	28.96	29.09	30.92	24.85	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	99	92	13	79	-	7
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	4,690	4,265	1,051	1,235	709	526	153	279	787	760	425
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	4,460	4,082	1,013	1,178	674	504	151	264	753	723	378
Under \$500	663	633	61	140	93	47	1	24	294	113	30
\$500 to \$999	405	376	65	100	62	38	9	23	130	49	29
\$1,000 to \$1,499	348	318	77	90	55	35	22	23	71	35	30
\$1,500 to \$1,999	319	286	84	83	42	41	9	21	60	29	33
\$2,000 to \$2,499	416	373	123	103	65	38	21	17	46	63	43
\$2,500 to \$2,999	442	386	106	115	61	54	13	41	42	69	56
\$3,000 to \$3,999	965	871	279	261	139	122	32	54	68	177	94
\$4,000 to \$4,999	516	484	143	170	93	77	22	27	19	103	32
\$5,000 to \$5,999	225	210	48	66	33	33	14	19	17	46	15
\$6,000 to \$7,499	106	92	18	26	15	11	6	9	4	29	14
\$7,500 to \$9,999	41	40	8	15	9	7	2	4	1	9	1
\$10,000 to \$14,999	13	12	1	7	6	1	-	2	1	1	1
\$15,000 to \$19,999	1	1	-	1	1	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	4,521	4,136	1,037	1,220	698	522	149	272	726	732	385
Under 4.0%	26	26	2	3	2	1	-	1	13	7	-
4.0% to 4.4%	61	61	4	11	5	6	2	4	22	18	-
4.5% to 4.9%	1	1	-	-	-	-	-	-	-	1	-
5.0% to 5.4%	697	377	109	113	69	44	12	31	8	104	320
5.5% to 5.9%	1,037	1,008	221	289	161	128	49	76	109	264	29
6.0% to 6.4%	24	24	13	6	3	3	-	2	-	3	-
6.5% to 6.9%	358	346	85	132	72	60	10	24	17	78	12
7.0% to 7.4%	2	2	-	-	-	-	-	-	1	1	-
7.5% to 7.9%	1,457	1,440	410	388	204	184	66	75	339	162	17
8.0% and over	3	3	1	1	1	-	-	1	-	-	-
Average interest rate (percent)	5.74	5.84	5.78	5.92	5.99	5.82	5.56	5.72	6.20	5.54	4.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	4,377	3,990	1,022	1,145	648	497	148	263	679	733	387
Real estate taxes included in payment	2,276	2,037	640	608	342	266	82	156	102	449	239
Monthly	2,214	1,984	631	590	332	258	78	151	95	439	230
Quarterly	15	15	2	5	3	2	1	4	2	1	-
Semiannual	2	2	1	-	-	-	-	-	1	-	-
Annual	8	7	-	3	2	1	-	-	2	2	1
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	36	28	6	10	5	5	3	1	1	7	8
Real estate taxes not included in payment	2,063	1,922	375	528	300	228	64	106	572	277	141
Monthly	1,755	1,623	353	429	240	189	60	83	459	239	132
Quarterly	60	57	6	26	14	12	1	3	19	2	5
Semiannual	71	70	5	24	13	11	1	10	15	15	1
Annual	121	119	5	31	23	8	-	6	63	14	2
Other	8	8	-	5	-	5	-	-	2	1	-
Not reporting frequency of payment	48	45	6	13	10	3	2	4	14	6	3
Not reporting tax payment requirements	38	31	7	9	6	3	2	1	5	7	7
No principal payments required	130	126	21	33	19	14	3	8	47	14	4
Monthly	57	54	16	16	8	8	2	-	14	6	3
Quarterly	20	19	1	5	3	2	1	3	7	2	1
Semiannual	20	20	3	4	3	1	-	3	9	1	-
Annual	27	27	-	8	5	3	-	1	14	4	-
Other	2	2	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment	4	4	1	-	-	-	-	1	2	-	-
Not reporting principal payment requirements	79	46	7	13	8	5	-	2	18	6	33
No regular payments required	104	103	1	44	34	10	2	6	43	7	1
Reporting debt and value	4,458	4,081	1,013	1,178	674	504	151	264	752	723	377
JUNIOR MORTGAGE											
First mortgage only	2,331	2,620	684	749	380	369	109	190	434	454	211
First and junior mortgage	32	23	6	8	4	4	1	2	4	8	3
With first mortgage, not reporting on junior mort- gage	1,595	1,432	323	421	290	131	41	72	314	261	163
RELATION OF DEBT TO VALUE											
Value of property (dollars)	18,017,000	16,479,300	4,456,900	5,374,800	3,038,200	2,336,600	779,800	1,147,500	1,848,200	2,872,100	1,537,700
Average value (dollars)	4,041	4,038	4,400	4,563	4,508	4,636	5,164	4,347	2,458	3,972	4,079
Debt on first and junior mortgages (dollars)	11,243,700	10,239,600	2,843,600	3,286,000	1,806,400	1,429,600	456,100	737,800	965,200	2,000,900	1,004,100
Percent of value of property	62.4	62.1	63.8	60.2	59.5	61.2	58.5	64.3	52.2	69.7	65.3
Average debt (dollars)	2,522	2,509	2,807	2,747	2,680	2,837	3,021	2,795	1,284	2,767	2,653
Debt on first mortgage (dollars)	11,225,600	10,223,900	2,835,100	3,231,800	1,803,700	1,428,100	455,800	737,000	964,600	1,999,600	1,001,700
Percent of value of property	62.3	62.0	63.6	60.1	59.4	61.1	58.5	64.2	52.2	69.6	65.1
Average debt (dollars)	2,518	2,505	2,799	2,743	2,676	2,834	3,019	2,792	1,283	2,766	2,657

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,981	3,820	2,060	1,781	29	111
Total first mortgage outstanding debt..... (dollars)	10,196,200	10,080,100	7,007,400	2,958,500	64,200	166,100
Total annual mortgage payment..... (dollars)	1,415,008	1,400,771	878,098	512,067	10,606	14,232
Average first mortgage outstanding debt..... (dollars)	2,594	2,626	3,402	1,709	-	1,496
Average value of property..... (dollars)	4,066	4,099	4,855	3,202	-	2,940
Average annual estimated rental value..... (dollars)	429	432	513	388	-	314
Average annual mortgage payment..... (dollars)	360	367	426	296	-	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	14.0	12.5	17.3	-	8.6
Value of property.....	8.9	8.9	8.8	9.2	-	4.4
Estimated annual rental value.....	84.0	84.9	88.1	87.5	-	40.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,677	3,626	2,041	1,561	24	51
Average first mortgage outstanding debt..... (dollars)	2,679	2,690	3,408	1,753	-	-
Average value of property..... (dollars)	4,135	4,148	4,847	3,231	-	-
Average annual estimated rental value..... (dollars)	437	438	512	342	-	-
Average annual mortgage payment..... (dollars)	370	373	427	301	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	13.9	12.5	17.2	-	-
Value of property.....	8.9	9.0	8.8	9.3	-	-
Estimated annual rental value.....	84.7	85.1	88.5	88.1	-	-
Monthly mortgage payment—						
Under \$10.....	152	123	9	113	1	29
\$10 to \$14.....	297	290	42	245	3	7
\$15 to \$19.....	317	314	91	220	3	3
\$20 to \$24.....	457	456	197	254	4	2
\$25 to \$29.....	583	581	346	233	2	2
\$30 to \$39.....	977	974	704	265	5	3
\$40 to \$49.....	506	504	388	114	2	2
\$50 to \$59.....	225	223	155	66	2	2
\$60 to \$74.....	105	104	74	29	1	1
\$75 to \$99.....	33	33	23	10	-	-
\$100 and over.....	25	25	12	12	1	-
Average monthly mortgage payment..... (dollars)	30.81	31.05	35.61	25.08	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	254	194	19	170	5	60
Average first mortgage outstanding debt..... (dollars)	1,367	1,426	-	1,308	-	-
Average value of property..... (dollars)	3,068	3,190	-	2,933	-	-
Average annual estimated rental value..... (dollars)	316	323	-	303	-	-
Average annual mortgage payment..... (dollars)	218	256	-	248	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	18.0	-	19.0	-	-
Value of property.....	7.1	8.0	-	8.5	-	-
Estimated annual rental value.....	69.1	78.2	-	82.1	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	798	798	165	290	145	145	-	4	204	75	60
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	757	706	159	279	140	139	-	4	192	72	51
Under \$500	147	141	5	53	21	32	-	1	75	7	6
\$500 to \$999	87	83	9	40	13	27	-	2	27	5	4
\$1,000 to \$1,499	65	62	12	28	16	12	-	1	18	3	3
\$1,500 to \$1,999	57	52	9	25	14	11	-	-	17	1	5
\$2,000 to \$2,499	92	84	31	33	17	15	-	-	14	6	8
\$2,500 to \$2,999	69	64	23	23	10	13	-	-	8	10	5
\$3,000 to \$3,999	107	95	23	32	18	14	-	-	14	20	12
\$4,000 to \$4,999	55	49	13	15	10	5	-	-	11	10	6
\$5,000 to \$5,999	42	41	14	17	13	4	-	-	4	6	1
\$6,000 to \$7,499	26	25	9	11	6	5	-	-	3	2	1
\$7,500 to \$9,999	7	7	2	2	2	-	-	-	1	2	-
\$10,000 to \$14,999	2	2	2	-	-	-	-	-	-	-	-
\$15,000 to \$19,999	1	1	1	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	751	708	160	284	141	143	-	4	189	71	43
Under 4.0%	11	11	1	-	-	-	-	-	8	2	-
4.0%	32	32	1	5	3	2	-	1	24	1	-
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	1	-
4.5%	55	24	4	13	8	5	-	-	2	5	31
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	337	331	68	123	64	59	-	2	108	35	6
5.1% to 5.4%	2	2	1	1	1	-	-	-	-	1	-
5.5%	22	22	6	7	3	4	-	-	3	6	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	288	282	79	134	62	72	-	1	49	19	6
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	2	2	1	1	-	1	-	-	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	-	-	-	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	1	-	-	-	-	-	-	-	1	-
Average interest rate (percent)	5.30	5.33	5.49	5.45	5.40	5.50	-	-	5.04	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	626	582	164	213	105	108	-	4	139	62	44
Real estate taxes included in payment	166	168	62	63	34	29	-	-	13	30	18
Monthly	175	158	61	60	32	28	-	-	9	28	17
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	4	4	-	2	2	-	-	-	2	-	-
Annual	4	4	-	-	-	-	-	-	2	2	-
Other	2	1	-	1	-	1	-	-	-	-	1
Not reporting frequency of payment	1	1	1	-	-	-	-	-	-	-	-
Real estate taxes not included in payment	430	405	100	145	67	78	-	4	124	32	25
Monthly	315	292	99	98	46	52	-	4	65	26	23
Quarterly	14	14	-	6	2	4	-	-	8	-	-
Semiannual	47	47	-	24	11	13	-	-	20	3	-
Annual	32	32	-	7	4	3	-	-	23	2	-
Other	8	7	-	5	3	2	-	-	2	-	1
Not reporting frequency of payment	14	13	1	5	1	4	-	-	6	1	1
Not reporting tax payment requirements	10	9	2	5	4	1	-	-	2	-	1
No principal payments required	70	68	1	40	21	19	-	-	20	7	2
Monthly	16	14	1	8	6	2	-	-	4	1	2
Quarterly	5	5	-	5	2	3	-	-	-	-	-
Semiannual	35	35	-	22	9	13	-	-	8	5	-
Annual	10	10	-	4	4	-	-	-	5	1	-
Other	2	2	-	1	-	1	-	-	1	-	-
Not reporting frequency of payment	2	2	-	-	-	-	-	-	2	-	-
Not reporting principal payment requirements	18	7	-	5	2	3	-	-	2	-	11
No regular payments required	84	81	-	32	17	15	-	-	43	6	3
Reporting debt and value	757	706	159	279	140	139	-	4	192	72	51
JUNIOR MORTGAGE											
First mortgage only	41	35	11	16	7	9	-	-	6	2	6
First and junior mortgage	26	19	6	7	5	2	-	-	4	2	7
With first mortgage, not reporting on junior mortgage	690	652	142	256	128	128	-	4	182	68	38
RELATION OF DEBT TO VALUE											
Value of property (dollars)	3,206,900	3,009,400	820,500	1,247,600	728,500	519,100	-	6,300	571,400	363,600	197,500
Average value (dollars)	4,236	4,283	5,160	4,472	5,204	3,735	-	-	2,976	-	-
Debt on first and junior mortgages (dollars)	1,742,000	1,607,600	513,300	603,000	358,600	244,400	-	2,700	267,500	221,100	134,400
Percent of value of property	54.3	53.4	62.6	48.3	49.2	47.1	-	-	46.8	-	-
Average debt (dollars)	2,301	2,277	3,228	2,161	2,561	1,758	-	-	1,393	-	-
Debt on first mortgage (dollars)	1,701,500	1,580,900	502,200	589,300	347,100	242,200	-	2,700	266,500	220,200	120,600
Percent of value of property	53.1	52.5	61.2	47.2	47.6	46.7	-	-	46.6	-	-
Average debt (dollars)	2,248	2,239	3,158	2,112	2,479	1,742	-	-	1,388	-	-

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	551	493	159	327	7	58
Total first mortgage outstanding debt (dollars)	1,836,300	1,236,700	535,000	681,000	20,700	99,600
Total annual mortgage payment (dollars)	163,357	154,101	64,648	87,053	2,400	9,256
Average first mortgage outstanding debt (dollars)	2,425	2,509	3,365	2,083	-	-
Average value of property (dollars)	4,352	4,379	5,114	4,015	-	-
Average annual estimated rental value (dollars)	420	429	498	393	-	-
Average annual mortgage payment (dollars)	296	313	407	266	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.2	12.5	12.1	12.8	-	-
Value of property	6.8	7.1	8.0	6.6	-	-
Estimated annual rental value	70.5	72.9	81.6	87.7	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	434	422	154	261	7	12
Average first mortgage outstanding debt (dollars)	2,689	2,693	3,424	2,255	-	-
Average value of property (dollars)	4,584	4,555	5,173	4,186	-	-
Average annual estimated rental value (dollars)	438	442	501	405	-	-
Average annual mortgage payment (dollars)	335	339	417	293	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.4	12.6	12.2	13.0	-	-
Value of property	7.3	7.4	8.1	7.0	-	-
Estimated annual rental value	76.3	76.8	83.1	72.4	-	-
Monthly mortgage payment—						
Under \$10	45	39	5	34	-	6
\$10 to \$14	46	45	6	37	2	1
\$15 to \$19	40	38	11	27	-	2
\$20 to \$24	75	74	24	50	-	1
\$25 to \$29	50	50	12	36	2	-
\$30 to \$39	88	87	51	34	2	1
\$40 to \$49	34	34	15	19	-	-
\$50 to \$59	35	34	18	15	1	1
\$60 to \$74	12	12	6	6	-	-
\$75 to \$99	7	7	5	2	-	-
\$100 and over	2	2	1	1	-	-
Average monthly mortgage payment (dollars)	27.88	28.26	34.71	24.44	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	117	71	5	66	-	46
Average first mortgage outstanding debt (dollars)	1,448	-	-	-	-	-
Average value of property (dollars)	3,393	-	-	-	-	-
Average annual estimated rental value (dollars)	353	-	-	-	-	-
Average annual mortgage payment (dollars)	155	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	10.7	-	-	-	-	-
Value of property	4.4	-	-	-	-	-
Estimated annual rental value	44.0	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	16,597	15,345	3,379	4,055	3,014	1,041	1,871	1,259	2,557	2,224	1,252
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	15,513	14,464	3,115	3,838	2,870	968	1,842	1,235	2,349	2,083	1,049
Under \$500.....	1,274	1,215	144	416	300	116	8	39	478	130	59
\$500 to \$999.....	1,041	991	252	311	223	88	13	32	307	75	50
\$1,000 to \$1,499.....	984	925	279	300	224	76	10	37	234	65	58
\$1,500 to \$1,999.....	926	866	257	293	215	78	23	39	181	73	50
\$2,000 to \$2,499.....	1,173	1,076	324	329	237	92	52	61	196	114	97
\$2,500 to \$2,999.....	1,227	1,110	327	338	246	92	58	80	181	125	117
\$3,000 to \$3,999.....	2,686	2,483	596	624	423	201	358	187	304	414	203
\$4,000 to \$4,999.....	2,500	2,337	425	504	396	108	421	282	196	509	153
\$5,000 to \$5,999.....	1,915	1,776	278	357	299	58	393	294	135	319	140
\$6,000 to \$7,499.....	1,158	1,081	162	230	192	38	300	126	86	177	77
\$7,500 to \$9,999.....	457	441	51	103	87	16	138	50	41	58	16
\$10,000 to \$14,999.....	149	142	16	29	25	4	64	7	8	18	7
\$15,000 to \$19,999.....	15	13	2	2	1	1	3	1	2	3	2
\$20,000 and over.....	7	7	8	2	2	-	1	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	15,892	14,514	3,282	3,949	2,937	1,012	1,840	1,231	2,399	2,113	1,078
Under 4.0%.....	80	79	6	9	6	3	2	3	45	14	1
4.0% to 4.4%.....	167	159	18	43	36	7	10	10	53	25	8
4.4% to 4.6%.....	6	6	1	3	3	-	2	-	-	-	-
4.6% to 4.9%.....	1,792	1,131	100	249	214	35	241	121	39	381	561
4.9% to 5.0%.....	7	6	2	1	1	-	1	1	-	1	1
5.0% to 5.4%.....	4,204	4,061	532	1,083	875	208	746	509	384	807	143
5.4% to 5.5%.....	80	79	6	19	11	8	7	41	1	5	1
5.5% to 5.6%.....	1,930	1,838	333	808	242	66	615	219	87	276	92
5.6% to 5.9%.....	5	5	1	1	-	1	1	-	-	2	-
6.0% to 6.4%.....	7,505	7,385	2,210	2,218	1,541	677	209	320	1,780	598	170
6.4% to 6.5%.....	4	3	3	-	-	-	-	-	-	-	1
6.5% to 6.9%.....	26	26	14	5	2	3	3	3	-	1	-
6.9% to 7.0%.....	1	1	1	-	-	-	-	-	-	-	-
7.0% to 7.1%.....	22	22	17	3	2	1	-	-	2	-	-
7.1% to 7.4%.....	1	1	1	1	1	-	-	-	-	-	-
7.4% to 7.5%.....	3	3	2	1	1	-	-	-	-	-	-
7.5% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.9% to 8.0%.....	59	59	36	5	2	3	3	4	8	3	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.48	5.52	5.77	5.56	5.52	5.69	5.22	5.31	5.71	5.24	4.88
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	14,569	13,626	3,168	3,455	2,552	903	1,794	1,190	1,923	2,095	1,043
Real estate taxes included in payment.....	5,391	5,772	1,464	1,487	1,091	396	398	657	322	1,444	619
Monthly.....	5,110	5,505	1,411	1,407	1,085	372	384	630	277	1,395	605
Quarterly.....	42	41	2	23	12	11	1	2	9	4	1
Semiannual.....	24	24	1	7	4	2	2	-	6	-	-
Annual.....	26	24	-	11	5	2	2	-	14	1	2
Other.....	25	25	13	6	4	2	2	-	5	1	-
Not reporting frequency of payment.....	164	158	37	38	28	5	9	25	9	40	11
Real estate taxes not included in payment.....	8,074	7,667	1,663	1,906	1,417	489	1,392	528	1,552	625	407
Monthly.....	5,525	5,263	1,527	1,411	1,042	369	1,280	414	1,114	517	362
Quarterly.....	356	358	10	189	142	47	38	17	72	26	4
Semiannual.....	454	442	16	138	106	32	47	61	143	37	12
Annual.....	277	273	14	54	42	12	14	18	157	16	4
Other.....	158	156	48	65	47	18	2	6	28	7	2
Not reporting frequency of payment.....	204	181	48	49	38	11	11	12	38	23	23
Not reporting tax payment requirements.....	204	187	41	62	44	18	4	5	49	25	17
No principal payments required.....	662	642	98	273	199	74	50	60	289	72	20
Monthly.....	286	278	73	71	42	29	13	14	76	31	8
Quarterly.....	115	114	4	52	42	10	13	9	27	9	2
Semiannual.....	696	292	15	94	71	23	14	32	118	19	4
Annual.....	92	88	1	28	20	6	5	4	45	5	4
Other.....	34	34	5	13	9	4	2	-	12	2	-
Not reporting frequency of payment.....	38	36	-	15	15	-	3	1	11	6	2
Not reporting principal payment requirements.....	420	248	94	51	36	15	10	3	65	25	172
No regular payments required.....	646	629	19	276	227	49	17	6	280	31	17
Reporting debt and value.....	15,509	14,462	3,115	3,838	2,870	968	1,841	1,235	2,349	2,083	1,047
JUNIOR MORTGAGE											
First mortgage only.....	3,830	3,511	615	990	740	250	512	378	491	625	219
First and junior mortgage.....	1,440	1,304	274	210	151	59	340	182	192	106	136
With first mortgage, not reporting on junior mort- gage.....	10,239	9,547	2,226	2,638	1,979	659	989	675	1,666	1,352	692
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	85,154,400	79,606,000	14,701,900	20,029,800	15,680,500	4,349,300	15,807,700	7,811,900	9,475,500	11,778,200	5,548,400
Average value..... (dollars).....	5,491	5,504	4,720	5,219	5,464	4,493	5,586	5,820	4,034	5,654	5,299
Debt on first and junior mortgages..... (dollars).....	54,408,100	50,670,800	9,819,100	11,804,100	9,122,400	2,681,700	9,901,000	5,522,300	5,516,500	8,108,600	3,737,300
Percent of value of property.....	63.9	63.8	66.8	58.9	58.2	61.7	62.5	70.7	58.2	68.8	67.4
Average debt..... (dollars).....	3,508	3,504	3,152	3,075	3,179	2,770	5,378	4,458	2,348	3,893	3,570
Debt on first mortgage..... (dollars).....	52,645,200	49,071,900	9,530,500	11,573,400	8,961,300	2,612,100	9,406,500	5,300,800	5,289,600	7,971,100	3,578,300
Percent of value of property.....	61.8	61.6	64.8	57.8	57.1	60.1	59.5	67.9	55.8	67.7	64.4
Average debt..... (dollars).....	3,394	3,393	3,060	3,015	3,122	2,698	5,109	4,289	2,252	3,827	3,413

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	12,710	12,021	5,347	6,561	113	689
Total first mortgage outstanding debt..... (dollars)	45,499,700	43,496,500	21,434,200	21,874,300	188,000	2,003,200
Total annual mortgage payment..... (dollars)	5,435,037	5,306,756	2,485,284	2,790,063	31,409	128,281
Average first mortgage outstanding debt..... (dollars)	3,580	3,618	4,009	3,334	1,664	2,907
Average value of property..... (dollars)	5,709	5,712	5,635	5,821	3,087	5,641
Average annual estimated rental value..... (dollars)	583	585	581	593	337	548
Average annual mortgage payment..... (dollars)	428	441	465	425	278	186
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	12.2	11.6	12.8	16.7	6.4
Value of property.....	7.5	7.7	8.2	7.3	9.0	8.3
Estimated annual rental value.....	73.3	75.5	80.0	71.7	82.4	34.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,397	11,165	5,283	5,785	97	232
Average first mortgage outstanding debt..... (dollars)	3,638	3,662	4,024	3,364	-	2,444
Average value of property..... (dollars)	5,629	5,661	5,636	5,728	-	4,055
Average annual estimated rental value..... (dollars)	581	584	580	592	-	418
Average annual mortgage payment..... (dollars)	439	444	465	427	-	206
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	12.1	11.6	12.7	-	8.4
Value of property.....	7.8	7.8	8.3	7.5	-	5.1
Estimated annual rental value.....	75.6	76.0	80.2	72.2	-	49.4
Monthly mortgage payment—						
Under \$10.....	280	207	26	176	5	73
\$10 to \$14.....	583	546	110	406	30	37
\$15 to \$19.....	607	573	184	380	9	34
\$20 to \$24.....	1,076	1,037	417	610	10	39
\$25 to \$29.....	1,639	1,621	797	810	14	18
\$30 to \$39.....	3,172	3,153	1,790	1,851	12	19
\$40 to \$49.....	1,844	1,840	964	867	9	4
\$50 to \$59.....	1,220	1,216	587	625	4	4
\$60 to \$74.....	626	625	276	346	3	1
\$75 to \$99.....	234	233	91	141	1	1
\$100 and over.....	116	114	41	73	-	2
Average monthly mortgage payment..... (dollars)	36.59	36.99	36.77	35.58	-	17.19
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,313	856	64	776	16	457
Average first mortgage outstanding debt..... (dollars)	3,079	3,046	-	3,107	-	3,142
Average value of property..... (dollars)	6,401	6,377	-	6,514	-	6,446
Average annual estimated rental value..... (dollars)	603	597	-	601	-	614
Average annual mortgage payment..... (dollars)	328	409	-	412	-	176
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.7	13.4	-	13.3	-	5.6
Value of property.....	5.1	6.4	-	6.3	-	2.7
Estimated annual rental value.....	54.4	68.5	-	68.6	-	28.6

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NORFOLK-PORTSMOUTH-NEWPORT NEWS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,530	2,320	1,071	602	508	99	77	54	251	265	210
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,204	2,047	929	567	477	90	72	51	209	219	157
Under \$500.....	72	65	26	21	17	4	-	1	16	1	7
\$500 to \$999.....	109	108	48	25	21	4	1	-	22	7	6
\$1,000 to \$1,499.....	156	145	80	39	27	12	-	4	17	5	11
\$1,500 to \$1,999.....	195	180	100	45	35	10	2	4	15	14	15
\$2,000 to \$2,499.....	280	261	147	66	52	14	3	3	24	18	19
\$2,500 to \$2,999.....	319	292	163	73	65	8	3	5	23	25	27
\$3,000 to \$3,999.....	554	505	208	153	131	22	18	9	48	69	49
\$4,000 to \$4,999.....	295	283	96	88	77	11	21	6	28	44	12
\$5,000 to \$5,999.....	150	144	38	40	35	5	12	11	12	31	6
\$6,000 to \$7,499.....	52	48	15	12	12	-	9	5	3	4	4
\$7,500 to \$9,999.....	16	15	6	2	2	-	2	3	1	1	1
\$10,000 to \$14,999.....	6	6	2	3	3	-	1	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,357	2,181	1,028	576	485	91	70	52	215	245	176
Under 4.0%.....	11	11	3	3	2	1	1	-	4	-	-
4.0%.....	14	14	2	-	-	-	2	1	7	2	-
4.1% to 4.4%.....	1	1	-	1	1	-	-	-	-	-	-
4.5%.....	289	146	13	31	30	1	10	6	8	78	143
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	475	467	88	197	185	12	48	17	38	79	8
5.1% to 5.4%.....	5	5	1	4	3	1	-	-	-	-	-
5.5%.....	112	111	19	44	39	5	-	3	5	40	1
5.6% to 5.9%.....	3	3	1	1	-	1	-	-	-	1	-
6.0%.....	1,394	1,370	851	291	222	69	8	25	152	43	24
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-
6.5%.....	5	5	5	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	14	14	12	2	2	-	-	-	-	-	-
7.1% to 7.4%.....	1	1	-	1	1	-	-	-	-	-	-
7.5%.....	1	1	1	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	31	31	28	1	-	1	1	-	1	2	-
Average interest rate..... (percent)	5.62	5.70	5.99	5.52	5.47	-	-	-	5.66	5.13	4.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,288	2,117	991	551	464	87	69	50	196	260	171
Real estate taxes included in payment.....	1,457	1,319	676	287	239	48	24	38	74	220	138
Monthly.....	1,371	1,238	649	262	215	47	19	33	66	209	133
Quarterly.....	8	7	1	4	4	-	1	-	1	-	1
Semiannual.....	6	6	1	3	3	-	2	-	-	-	-
Annual.....	6	6	-	2	2	-	-	-	4	1	-
Other.....	3	3	1	1	1	-	-	-	-	1	-
Not reporting frequency of payment.....	63	59	24	15	14	1	2	5	3	10	4
Real estate taxes not included in payment.....	800	769	308	251	212	39	45	12	115	86	31
Monthly.....	681	652	287	209	176	33	37	8	80	31	29
Quarterly.....	20	19	2	9	8	1	2	-	6	-	1
Semiannual.....	22	22	1	7	7	-	4	-	7	3	-
Annual.....	25	24	-	5	5	-	2	2	14	1	1
Other.....	10	10	3	3	2	1	-	1	3	-	-
Not reporting frequency of payment.....	42	42	15	18	14	4	-	1	5	3	-
Not reporting tax payment requirements.....	31	29	7	13	13	-	-	-	7	2	2
No principal payments required.....	57	57	9	14	7	7	5	4	23	2	-
Monthly.....	36	36	9	11	5	6	2	1	12	1	-
Quarterly.....	4	4	-	-	-	-	-	-	4	-	-
Semiannual.....	7	7	-	-	-	-	1	2	4	-	-
Annual.....	4	4	-	-	-	-	1	1	2	-	-
Other.....	2	2	-	1	-	1	-	-	1	-	-
Not reporting frequency of payment.....	4	4	-	2	2	-	1	-	-	1	-
Not reporting principal payment requirements.....	129	90	66	10	7	3	3	-	9	2	39
No regular payments required.....	56	56	5	27	25	2	-	-	23	1	-
Reporting debt and value.....	2,203	2,046	929	567	477	90	71	51	209	219	157
JUNIOR MORTGAGE											
First mortgage only.....	413	399	79	155	147	8	24	25	54	62	14
First and junior mortgage.....	85	77	42	13	12	1	2	4	12	4	8
With first mortgage, not reporting on junior mort- gage.....	1,705	1,570	808	399	318	81	45	22	143	153	135
RELATION OF DEBT TO VALUE											
Value of property..... (dollars)	10,105,400	9,455,700	3,716,700	2,913,500	2,551,600	361,900	538,500	292,900	897,500	1,096,600	649,700
Average value..... (dollars)	4,587	4,622	4,001	5,138	5,349	-	-	-	4,294	5,007	4,138
Debt on first and junior mortgages..... (dollars)	6,520,000	6,085,500	2,539,600	1,717,400	1,483,700	233,700	320,500	207,300	541,300	759,400	434,500
Percent of value of property.....	64.5	64.4	68.3	58.9	58.1	-	-	-	60.3	69.3	66.9
Average debt..... (dollars)	2,960	2,974	2,784	3,029	3,110	-	-	-	2,590	3,468	2,768
Debt on first mortgage..... (dollars)	6,463,300	6,031,900	2,516,400	1,702,600	1,469,000	233,600	318,300	202,500	534,900	757,200	431,400
Percent of value of property.....	64.0	63.8	67.7	58.4	57.6	-	-	-	59.6	69.0	66.4
Average debt..... (dollars)	2,934	2,948	2,709	3,003	3,080	-	-	-	2,559	3,458	2,748

Table 2a.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORFOLK-PORTSMOUTH-NEWPORT NEWS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,724	1,681	1,065	593	23	43
Total first mortgage outstanding debt..... (dollars)	5,196,600	5,094,000	3,540,100	1,528,900	25,000	102,600
Total annual mortgage payment..... (dollars)	703,351	695,585	459,932	229,953	5,700	7,766
Average first mortgage outstanding debt..... (dollars)	3,014	3,030	3,324	2,578	-	-
Average value of property..... (dollars)	4,737	4,758	4,951	4,520	-	-
Average annual estimated rental value..... (dollars)	498	500	520	472	-	-
Average annual mortgage payment..... (dollars)	408	414	432	388	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	13.7	13.0	15.0	-	-
Value of property.....	8.6	8.7	8.7	8.6	-	-
Estimated annual rental value.....	81.9	82.8	82.9	82.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,641	1,613	1,048	542	23	28
Average first mortgage outstanding debt..... (dollars)	2,990	2,998	3,309	2,478	-	-
Average value of property..... (dollars)	4,602	4,614	4,888	4,195	-	-
Average annual estimated rental value..... (dollars)	485	486	512	445	-	-
Average annual mortgage payment..... (dollars)	407	410	430	379	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.6	13.7	13.0	15.3	-	-
Value of property.....	8.8	8.9	8.8	9.0	-	-
Estimated annual rental value.....	83.9	84.4	83.9	85.2	-	-
Monthly mortgage payment—						
Under \$10.....	16	9	1	7	1	7
\$10 to \$14.....	67	63	25	28	10	4
\$15 to \$19.....	102	97	46	51	-	5
\$20 to \$24.....	205	198	111	82	5	7
\$25 to \$29.....	274	272	148	121	3	2
\$30 to \$39.....	490	488	355	131	2	2
\$40 to \$49.....	283	282	215	66	1	1
\$50 to \$59.....	134	134	96	37	1	-
\$60 to \$74.....	45	45	34	11	-	-
\$75 to \$99.....	17	17	14	3	-	-
\$100 and over.....	8	8	3	5	-	-
Average monthly mortgage payment..... (dollars)	33.90	34.17	35.82	31.57	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	83	68	17	51	-	15
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	17,918	16,349	2,221	5,102	2,434	2,668	858	1,396	4,858	1,914	1,569
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	16,875	15,515	2,102	4,872	2,319	2,553	829	1,362	4,558	1,792	1,360
Under \$500	3,910	3,769	240	701	484	217	10	202	1,972	644	141
\$500 to \$999	2,343	2,215	274	595	349	246	9	102	945	290	128
\$1,000 to \$1,499	1,564	1,477	238	551	292	259	84	86	449	124	87
\$1,500 to \$1,999	1,489	1,384	281	531	280	251	42	71	344	115	105
\$2,000 to \$2,499	1,575	1,390	252	545	213	332	65	97	288	143	125
\$2,500 to \$2,999	1,427	1,272	241	473	188	285	91	131	201	125	155
\$3,000 to \$3,999	2,139	1,869	309	712	304	408	215	231	229	173	270
\$4,000 to \$4,999	1,264	1,111	143	375	154	221	170	253	77	93	153
\$5,000 to \$5,999	602	532	60	188	58	130	108	105	30	41	70
\$6,000 to \$7,499	336	298	51	115	30	85	43	44	19	21	38
\$7,500 to \$9,999	165	144	12	63	20	43	26	32	2	9	21
\$10,000 to \$14,999	53	46	3	20	7	13	11	7	1	4	7
\$15,000 to \$19,999	5	5	1	2	-	2	-	1	1	-	-
\$20,000 and over	8	8	2	1	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	17,258	15,851	2,179	5,019	2,389	2,630	845	1,377	4,582	1,849	1,407
Under 4.0%	152	150	5	27	19	8	-	21	56	41	2
4.0%	260	252	12	52	30	22	14	23	102	49	8
4.1% to 4.4%	3	3	-	2	1	-	-	-	-	1	-
4.5%	2,137	1,019	120	329	144	185	151	242	30	147	1,118
4.6% to 4.9%	3	2	1	-	-	-	-	1	-	-	1
5.0%	3,312	3,217	372	1,273	560	713	313	382	525	352	95
5.1% to 5.4%	52	49	8	14	4	10	11	4	1	11	3
5.5%	1,046	993	167	333	160	223	136	118	76	113	53
5.6% to 5.9%	10	8	2	3	1	2	-	2	1	-	2
6.0%	7,826	7,780	1,032	2,229	1,069	1,160	201	476	2,787	945	96
6.1% to 6.4%	6	6	3	2	-	2	-	-	-	1	-
6.5%	222	214	68	86	27	59	4	10	40	6	8
6.6% to 6.9%	5	5	1	3	1	2	-	-	1	-	-
7.0%	1,757	1,746	285	412	225	187	13	86	307	143	11
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	6	6	2	2	-	2	-	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	461	451	41	202	148	54	2	12	154	40	10
Average interest rate (percent)	5.70	5.79	5.87	5.75	5.82	5.68	5.26	5.42	6.04	5.67	4.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	16,952	15,570	2,137	4,944	2,336	2,608	838	1,366	4,407	1,828	1,382
Real estate taxes included in payment	5,904	5,111	853	1,824	752	1,072	468	723	547	696	793
Monthly	5,705	4,931	832	1,772	714	1,058	460	713	507	647	774
Quarterly	9	9	-	3	3	-	-	1	5	-	-
Semiannual	12	12	1	2	1	1	-	-	5	4	-
Annual	57	57	2	3	3	-	-	-	15	37	-
Other	7	7	1	1	1	-	-	-	4	1	-
Not reporting frequency of payment	114	95	17	43	30	13	8	9	11	7	19
Real estate taxes not included in payment	10,843	10,282	1,318	3,064	1,556	1,508	367	632	3,785	1,116	566
Monthly	10,145	9,614	1,233	2,923	1,473	1,455	346	589	3,473	995	531
Quarterly	59	54	-	14	10	4	5	9	23	3	5
Semiannual	165	160	5	23	12	11	6	16	24	12	5
Annual	245	240	4	28	24	4	3	5	127	73	5
Other	23	22	-	5	4	1	-	1	13	3	1
Not reporting frequency of payment	211	192	26	66	33	33	7	12	63	18	19
Not reporting tax payment requirements	200	177	16	56	28	28	3	11	75	16	23
No principal payments required	344	323	14	74	46	28	10	18	132	30	21
Monthly	286	207	14	53	30	23	6	11	106	17	19
Quarterly	8	8	-	4	4	-	-	-	3	1	-
Semiannual	35	35	-	5	3	2	1	1	26	2	-
Annual	49	49	-	6	5	1	3	-	32	6	-
Other	7	7	-	2	1	1	-	-	4	1	-
Not reporting frequency of payment	19	17	-	4	3	1	-	1	11	1	2
Not reporting principal payment requirements	313	149	14	49	28	21	6	9	42	29	164
No regular payments required	309	307	6	35	24	11	4	8	227	27	2
Reporting debt and value	16,861	15,501	2,102	4,869	2,316	2,553	829	1,362	4,550	1,789	1,360
JUNIOR MORTGAGE											
First mortgage only	3,767	3,540	525	1,106	442	664	271	292	926	420	227
First and junior mortgage	181	154	24	51	22	29	5	11	42	21	27
With first mortgage, not reporting on junior mort- gage	12,913	11,807	1,553	3,712	1,852	1,860	553	1,059	3,582	1,348	1,106
RELATION OF DEBT TO VALUE											
Value of property (dollars)	60,741,700	54,772,400	8,306,800	20,816,500	8,713,600	12,102,900	5,270,900	6,016,700	9,383,600	4,977,900	5,969,300
Average value (dollars)	3,602	3,533	3,952	4,275	3,762	4,741	6,358	4,418	2,062	2,783	4,389
Debt on first and junior mortgages (dollars)	34,017,800	30,367,900	4,683,700	11,048,200	4,437,500	6,605,700	3,104,100	3,969,900	4,691,200	2,785,800	3,649,900
Percent of value of property	56.0	55.4	56.4	53.1	50.9	54.6	60.6	66.0	50.0	56.0	61.1
Average debt (dollars)	2,018	1,959	2,228	2,268	1,916	2,587	3,853	2,915	1,031	1,557	2,684
Debt on first mortgage (dollars)	33,899,000	30,261,700	4,658,000	11,014,100	4,426,000	6,588,100	3,182,600	3,952,600	4,669,000	2,775,400	3,637,300
Percent of value of property	55.8	55.2	56.1	52.9	50.8	54.4	60.4	65.9	49.8	55.8	60.9
Average debt (dollars)	2,010	1,952	2,216	2,262	1,911	2,581	3,839	2,909	1,026	1,551	2,674

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS-REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	15,025	14,747	5,280	9,322	145	278
Total first mortgage outstanding debt..... (dollars)	30,918,500	30,653,900	16,091,000	14,344,800	218,100	264,600
Total annual mortgage payment..... (dollars)	4,553,844	4,530,147	2,002,194	2,492,809	35,144	23,697
Average first mortgage outstanding debt..... (dollars)	2,058	2,079	3,048	1,589	1,504	952
Average value of property..... (dollars)	3,650	3,674	4,652	3,138	2,680	2,372
Average annual estimated rental value..... (dollars)	381	384	492	324	297	248
Average annual mortgage payment..... (dollars)	308	307	379	267	242	85
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.7	14.8	12.4	17.4	16.1	9.0
Value of property.....	8.3	8.4	8.2	8.5	8.6	3.6
Estimated annual rental value.....	79.5	80.0	77.1	82.5	81.6	34.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,535	14,385	5,223	8,972	140	200
Average first mortgage outstanding debt..... (dollars)	2,095	2,110	3,074	1,558	1,541	985
Average value of property..... (dollars)	3,674	3,693	4,682	3,130	2,637	2,343
Average annual estimated rental value..... (dollars)	385	387	495	325	297	250
Average annual mortgage payment..... (dollars)	308	311	382	271	248	96
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.7	14.8	12.4	17.4	16.1	9.8
Value of property.....	8.4	8.4	8.2	8.7	8.7	4.1
Estimated annual rental value.....	80.1	80.5	77.2	83.4	83.4	38.7
Monthly mortgage payment—						
Under \$10.....	1,448	1,312	158	1,124	30	135
\$10 to \$14.....	2,005	1,977	275	1,677	25	28
\$15 to \$19.....	1,796	1,788	375	1,396	17	8
\$20 to \$24.....	1,972	1,963	685	1,263	15	9
\$25 to \$29.....	2,212	2,201	942	1,240	19	11
\$30 to \$39.....	2,948	2,942	1,630	1,293	19	6
\$40 to \$49.....	1,036	1,034	602	423	9	2
\$50 to \$59.....	626	626	294	329	3	-
\$60 to \$74.....	271	271	161	108	2	-
\$75 to \$99.....	139	139	71	67	1	-
\$100 and over.....	82	82	30	52	-	-
Average monthly mortgage payment..... (dollars)	25.69	25.94	31.85	22.58	20.66	8.04
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	490	412	57	350	5	78
Average first mortgage outstanding debt..... (dollars)	969	988	-	1,049	-	-
Average value of property..... (dollars)	2,929	3,021	-	3,203	-	-
Average annual estimated rental value..... (dollars)	277	284	-	299	-	-
Average annual mortgage payment..... (dollars)	148	166	-	176	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.3	16.8	-	16.8	-	-
Value of property.....	5.1	5.5	-	5.5	-	-
Estimated annual rental value.....	53.5	58.3	-	58.8	-	-

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SEATTLE: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,240	2,028	141	797	213	584	338	400	199	158	212
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,157	1,973	140	779	208	571	332	389	188	145	194
Under \$500	68	66	2	20	9	11	-	2	19	23	2
\$500 to \$999	75	64	3	26	11	15	-	4	26	5	12
\$1,000 to \$1,499	85	79	5	38	11	27	7	9	15	4	6
\$1,500 to \$1,999	103	95	8	49	9	40	7	7	21	3	8
\$2,000 to \$2,499	140	122	12	61	18	43	15	8	15	11	18
\$2,500 to \$2,999	167	151	11	69	18	51	18	20	20	13	16
\$3,000 to \$3,999	394	353	26	136	31	105	67	64	31	29	41
\$4,000 to \$4,999	494	449	32	189	39	150	94	138	20	26	45
\$5,000 to \$5,999	317	296	19	113	29	84	65	73	10	16	21
\$6,000 to \$7,499	179	167	19	59	17	52	34	30	7	8	12
\$7,500 to \$9,999	102	93	2	41	10	31	17	27	1	5	9
\$10,000 to \$14,999	86	34	1	16	6	10	8	6	1	2	4
\$15,000 to \$19,999	4	4	-	2	-	2	-	1	1	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,196	1,998	138	787	211	576	332	396	189	151	203
Under 4.0%	9	9	-	1	-	1	-	1	6	1	-
4.0%	46	46	1	12	5	7	9	8	9	7	-
4.1% to 4.4%	1	1	-	1	1	-	-	-	-	-	-
4.5%	631	445	26	143	41	102	103	129	9	38	123
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-
5.0%	885	874	58	404	103	301	147	157	60	48	11
5.1% to 5.4%	4	3	1	2	-	2	-	-	-	-	1
5.5%	243	240	28	82	26	56	46	54	15	20	3
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	337	332	26	132	32	100	24	37	32	31	5
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	10	10	2	2	-	2	2	2	1	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	27	27	1	7	3	4	1	7	7	4	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	2	2	-	1	-	1	-	-	-	1	-
Average interest rate (percent)	5.07	5.12	5.21	5.14	5.12	5.14	4.97	5.02	5.41	5.19	4.58
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	2,170	1,978	139	762	209	573	332	393	182	150	192
Real estate taxes included in payment	1,272	1,132	99	380	110	270	199	313	40	96	140
Monthly	1,251	1,115	98	374	109	265	198	315	38	92	136
Quarterly	2	2	-	1	1	-	-	-	1	-	-
Semiannual	3	3	-	1	-	1	-	-	1	-	-
Annual	2	2	-	-	-	-	-	-	-	2	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	14	10	1	4	-	4	1	3	-	1	4
Real estate taxes not included in payment	890	830	40	394	98	296	132	78	139	52	50
Monthly	819	772	39	371	90	281	121	67	132	42	47
Quarterly	13	12	-	3	1	2	4	3	-	2	1
Semiannual	14	14	1	6	2	4	2	1	4	-	-
Annual	12	12	-	3	1	2	1	-	1	7	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	21	19	-	11	4	7	4	2	2	-	2
Not reporting tax payment requirements	18	16	-	8	1	7	1	2	3	2	2
No principal payments required	24	18	2	4	3	1	4	-	6	2	6
Monthly	17	11	2	3	3	-	3	-	1	2	6
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	3	3	-	-	-	-	1	-	2	-	-
Annual	2	2	-	-	-	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	2	-	1	-	1	-	-	1	-	-
Not reporting principal payment requirements	31	17	-	6	-	6	2	6	2	1	14
No regular payments required	15	15	-	5	1	4	-	1	9	-	-
Reporting debt and value	2,165	1,971	140	779	208	571	332	389	187	144	194
JUNIOR MORTGAGE											
First mortgage only	526	473	49	179	36	143	86	81	50	28	53
First and junior mortgage	17	16	2	8	4	4	2	2	1	1	1
With first mortgage, not reporting on junior mort- gage	1,622	1,482	89	592	168	424	244	306	136	115	140
RELATION OF DEBT TO VALUE											
Value of property (dollars)	14,451,400	13,187,200	858,300	5,661,000	1,530,200	4,130,800	2,498,400	2,602,600	801,300	770,600	1,264,200
Average value (dollars)	6,675	6,691	6,131	7,267	7,357	7,284	7,510	6,690	4,285	5,351	6,516
Debt on first and junior mortgages (dollars)	8,717,100	7,956,600	551,200	3,106,000	814,000	2,292,000	1,547,200	1,800,900	461,300	490,000	760,500
Percent of value of property	60.3	60.3	64.2	54.9	53.2	55.5	62.1	69.2	57.6	63.6	60.2
Average debt (dollars)	4,026	4,037	3,937	3,987	3,913	4,014	4,660	4,630	2,467	3,403	3,920
Debt on first mortgage (dollars)	8,695,600	7,935,900	550,200	3,096,700	809,800	2,286,900	1,538,000	1,800,200	461,300	489,500	759,700
Percent of value of property	60.2	60.2	64.1	54.7	52.9	55.4	61.7	69.2	57.6	63.5	60.1
Average debt (dollars)	4,016	4,026	3,930	3,975	3,892	4,005	4,633	4,628	2,467	3,399	3,915

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SEATTLE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,018	1,998	1,187	797	14	20
Total first mortgage outstanding debt (dollars)	8,109,700	8,060,800	5,269,300	2,748,000	43,000	49,400
Total annual mortgage payment (dollars)	942,981	938,776	581,342	352,202	5,282	4,155
Average first mortgage outstanding debt (dollars)	4,019	4,034	4,439	3,448	-	-
Average value of property (dollars)	6,625	6,637	6,414	6,981	-	-
Average annual estimated rental value (dollars)	696	698	689	714	-	-
Average annual mortgage payment (dollars)	467	470	490	442	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.6	11.6	11.0	12.8	-	-
Value of property	7.1	7.1	7.6	6.8	-	-
Estimated annual rental value	67.1	67.3	71.1	61.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,975	1,960	1,181	765	14	15
Average first mortgage outstanding debt (dollars)	4,043	4,052	4,446	3,461	-	-
Average value of property (dollars)	6,592	6,598	6,414	6,896	-	-
Average annual estimated rental value (dollars)	694	695	689	707	-	-
Average annual mortgage payment (dollars)	470	472	490	445	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.6	11.6	11.0	12.9	-	-
Value of property	7.1	7.2	7.6	6.5	-	-
Estimated annual rental value	67.7	67.9	71.1	63.0	-	-
Monthly mortgage payment—						
Under \$10	21	17	3	13	1	4
\$10 to \$14	52	49	7	41	1	3
\$15 to \$19	76	76	19	57	-	-
\$20 to \$24	134	134	58	76	-	-
\$25 to \$29	250	248	131	111	6	2
\$30 to \$39	686	681	488	196	2	5
\$40 to \$49	307	306	209	95	2	1
\$50 to \$59	224	224	126	97	1	-
\$60 to \$74	114	114	85	28	1	-
\$75 to \$99	72	72	48	29	-	-
\$100 and over	39	39	17	22	-	-
Average monthly mortgage payment (dollars)	39.19	39.33	40.87	37.10	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	43	38	6	32	-	5
Average first mortgage outstanding debt (dollars)	-	-	-	-	-	-
Average value of property (dollars)	-	-	-	-	-	-
Average annual estimated rental value (dollars)	-	-	-	-	-	-
Average annual mortgage payment (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	-	-	-	-	-	-
Value of property	-	-	-	-	-	-
Estimated annual rental value	-	-	-	-	-	-

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SEATTLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	5,690	5,101	426	1,940	739	1,201	407	786	1,069	473	589
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	5,495	4,954	417	1,884	722	1,162	401	771	1,021	460	541
Under \$500.....	760	727	49	156	96	60	3	28	351	145	88
\$500 to \$999.....	520	489	24	162	86	76	1	22	217	63	81
\$1,000 to \$1,499.....	398	372	31	170	80	90	10	35	103	28	26
\$1,500 to \$1,999.....	398	367	43	180	55	125	8	28	61	27	31
\$2,000 to \$2,499.....	485	428	54	203	71	132	23	45	73	30	37
\$2,500 to \$2,999.....	463	407	41	175	60	115	27	74	56	35	56
\$3,000 to \$3,999.....	848	735	67	307	113	194	82	154	74	51	113
\$4,000 to \$4,999.....	798	701	51	233	82	151	115	225	34	43	97
\$5,000 to \$5,999.....	418	367	24	145	41	104	69	92	17	20	51
\$6,000 to \$7,499.....	239	215	27	85	19	66	37	39	12	15	24
\$7,500 to \$9,999.....	120	104	4	48	13	35	17	27	2	6	16
\$10,000 to \$14,999.....	44	38	2	18	6	12	9	6	1	2	6
\$15,000 to \$19,999.....	4	4	-	2	-	2	-	1	1	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	5,583	5,021	421	1,920	730	1,190	401	777	1,035	467	562
Under 4.0%.....	30	29	2	8	6	2	-	2	15	2	1
4.0%.....	80	79	3	23	11	12	-	14	20	10	1
4.1% to 4.4%.....	2	2	-	2	1	1	-	-	-	-	-
4.5%.....	1,115	666	41	231	90	141	117	202	17	58	449
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-
5.0%.....	1,709	1,655	125	734	281	503	175	305	178	88	54
5.1% to 5.4%.....	10	8	1	4	2	2	-	2	-	1	2
5.5%.....	444	413	40	165	53	112	55	88	30	35	31
5.6% to 5.9%.....	7	5	-	3	1	2	-	1	1	-	2
6.0%.....	1,969	1,949	188	642	254	388	41	127	695	256	80
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	37	36	8	14	5	9	2	5	6	1	1
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	157	156	13	85	22	13	2	30	65	11	1
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	22	22	-	9	4	5	-	-	8	5	-
Average interest rate..... (percent).....	5.35	5.42	5.52	5.36	5.39	5.35	5.02	5.15	5.78	5.59	4.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	5,460	4,910	416	1,894	715	1,179	398	775	970	457	550
Real estate taxes included in payment.....	2,507	2,151	197	840	311	529	245	567	113	189	356
Monthly.....	2,433	2,085	195	804	285	519	242	558	105	181	343
Quarterly.....	3	3	-	1	1	-	-	1	1	-	-
Semiannual.....	4	4	-	2	1	1	-	-	1	-	-
Annual.....	3	3	-	-	-	-	-	-	-	3	-
Other.....	3	3	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	61	53	2	33	24	9	3	8	4	3	8
Real estate taxes not included in payment.....	2,911	2,722	217	1,037	399	638	152	205	845	266	189
Monthly.....	2,743	2,565	212	989	380	609	140	188	792	244	178
Quarterly.....	22	20	-	5	2	3	5	5	3	2	2
Semiannual.....	30	29	1	8	2	6	2	2	14	2	1
Annual.....	36	34	-	6	3	3	-	-	13	14	2
Other.....	6	6	-	2	1	1	-	1	2	1	-
Not reporting frequency of payment.....	74	68	4	27	11	16	4	9	21	3	6
Not reporting tax payment requirements.....	42	37	2	17	5	12	1	3	12	2	5
No principal payments required.....	89	81	4	17	11	6	5	-	48	7	8
Monthly.....	61	54	4	12	8	4	4	-	29	5	7
Quarterly.....	1	1	-	-	-	-	-	-	1	-	-
Semiannual.....	13	13	-	3	2	1	1	-	9	-	-
Annual.....	5	5	-	-	-	-	-	-	4	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	9	8	-	2	1	1	-	-	5	1	1
Not reporting principal payment requirements.....	77	47	4	18	8	10	2	8	12	3	30
No regular payments required.....	64	63	2	11	5	6	2	3	39	6	1
Reporting debt and value.....	5,498	4,952	417	1,884	722	1,162	401	771	1,020	459	541
JUNIOR MORTGAGE											
First mortgage only.....	901	886	109	315	112	203	101	137	133	41	65
First and junior mortgage.....	53	48	7	21	11	10	2	6	7	5	5
With first mortgage, not reporting on junior mort- gage.....	4,539	4,068	301	1,548	599	949	298	628	880	413	471
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	26,304,300	23,451,700	1,937,300	10,208,300	3,467,400	6,740,900	2,872,000	4,216,900	2,660,900	1,556,300	2,652,600
Average value..... (dollars).....	4,789	4,736	4,646	5,418	4,802	5,801	7,162	5,469	2,609	3,391	5,273
Debt on first and junior mortgages..... (dollars).....	15,565,600	13,741,900	1,170,100	5,584,600	1,940,900	3,693,700	1,789,100	2,952,600	1,367,100	938,400	1,323,700
Percent of value of property.....	59.2	58.6	60.4	54.2	55.1	54.8	62.3	70.0	51.0	60.3	63.9
Average debt..... (dollars).....	2,334	2,775	2,806	2,988	2,550	3,179	4,462	3,830	1,380	2,044	2,371
Debt on first mortgage..... (dollars).....	15,524,900	13,703,600	1,167,100	5,317,600	1,833,400	3,684,200	1,779,900	2,949,000	1,358,100	936,900	1,321,300
Percent of value of property.....	59.0	58.4	60.2	54.1	52.9	54.7	62.0	69.9	50.9	60.2	63.8
Average debt..... (dollars).....	2,325	2,767	2,799	2,929	2,539	3,171	4,439	3,825	1,327	2,041	2,367

Table 2b.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SEATTLE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,991	4,917	2,291	2,594	32	74
Total first mortgage outstanding debt.....(dollars)	14,273,300	14,180,400	8,633,400	5,456,100	90,900	92,900
Total annual mortgage payment.....(dollars)	1,807,026	1,798,771	974,214	813,073	11,484	8,255
Average first mortgage outstanding debt.....(dollars)	2,860	2,884	3,768	2,103	-	-
Average value of property.....(dollars)	4,811	4,836	5,477	4,266	-	-
Average annual estimated rental value.....(dollars)	496	499	576	430	-	-
Average annual mortgage payment.....(dollars)	362	366	425	313	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.7	11.3	14.9	-	-
Value of property.....	7.5	7.6	7.8	7.3	-	-
Estimated annual rental value.....	73.0	73.4	73.8	72.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,894	4,837	2,282	2,523	32	57
Average first mortgage outstanding debt.....(dollars)	2,878	2,896	3,773	2,104	-	-
Average value of property.....(dollars)	4,796	4,816	5,476	4,214	-	-
Average annual estimated rental value.....(dollars)	495	497	576	426	-	-
Average annual mortgage payment.....(dollars)	365	368	426	315	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.7	11.3	15.0	-	-
Value of property.....	7.6	7.6	7.8	7.5	-	-
Estimated annual rental value.....	73.7	73.9	73.9	74.0	-	-
Monthly mortgage payment—						
Under \$10.....	342	306	25	279	2	36
\$10 to \$14.....	407	400	48	349	3	7
\$15 to \$19.....	462	462	108	352	2	-
\$20 to \$24.....	610	607	271	332	4	3
\$25 to \$29.....	753	749	374	367	8	4
\$30 to \$39.....	1,263	1,258	837	416	5	5
\$40 to \$49.....	455	453	282	167	4	2
\$50 to \$59.....	312	312	163	148	1	-
\$60 to \$74.....	150	150	102	46	2	-
\$75 to \$99.....	92	92	51	40	1	-
\$100 and over.....	48	48	21	27	-	-
Average monthly mortgage payment.....(dollars)	30.40	30.63	35.49	26.25	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	97	80	9	71	-	17
Average first mortgage outstanding debt.....(dollars)	-	-	-	-	-	-
Average value of property.....(dollars)	-	-	-	-	-	-
Average annual estimated rental value.....(dollars)	-	-	-	-	-	-
Average annual mortgage payment.....(dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,233	5,603	1,235	1,928	1,246	682	414	284	943	849	630
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	5,468	4,986	1,131	1,694	1,129	565	388	226	821	726	482
Under \$500	1,042	992	162	229	150	79	4	36	382	179	50
\$500 to \$999	593	560	158	189	131	58	5	14	121	78	33
\$1,000 to \$1,499	481	449	166	148	100	48	5	5	79	46	32
\$1,500 to \$1,999	387	362	143	116	74	42	6	15	45	37	25
\$2,000 to \$2,499	374	336	106	126	90	36	11	9	44	40	38
\$2,500 to \$2,999	334	300	92	116	78	38	12	12	33	35	34
\$3,000 to \$3,999	768	676	152	279	186	93	65	34	62	84	92
\$4,000 to \$4,999	634	543	89	233	141	92	76	31	35	79	91
\$5,000 to \$5,999	430	388	37	138	94	39	82	35	11	90	42
\$6,000 to \$6,999	266	230	19	81	51	30	64	16	3	47	36
\$7,500 to \$9,999	107	100	6	30	22	8	38	16	3	12	7
\$10,000 to \$14,999	39	38	1	11	9	2	17	3	3	3	1
\$15,000 to \$19,999	11	10	1	2	2	1	8	1	1	1	1
\$20,000 and over	2	2	1	1	1	1	1	1	1	1	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	5,620	5,095	1,122	1,857	1,200	657	396	225	767	728	525
Under 4.0%	46	46	8	6	3	3	2	3	19	8	2
4.0%	104	102	14	32	28	9	4	5	32	15	9
4.1% to 4.4%	1	1	1	1	1	1	1	1	1	1	1
4.5%	704	330	45	123	101	22	41	21	9	91	374
4.6% to 4.9%	1	1	1	1	1	1	1	1	1	1	1
5.0%	935	884	103	310	225	85	169	68	51	183	51
5.1% to 5.4%	18	16	3	4	2	2	6	1	1	2	2
5.5%	374	343	39	114	76	38	86	26	10	68	31
5.6% to 5.9%	3	3	1	1	1	1	2	1	1	1	1
6.0%	3,285	3,223	819	1,237	756	481	84	100	637	346	62
6.1% to 6.4%	1	1	1	1	1	1	1	1	1	1	1
6.5%	25	23	11	11	3	8	1	1	1	1	2
6.6% to 6.9%	1	1	1	1	1	1	1	1	1	1	1
7.0%	49	49	34	8	3	5	1	1	1	6	1
7.1% to 7.4%	1	1	1	1	1	1	1	1	1	1	1
7.5%	3	3	2	1	1	1	1	1	1	1	1
7.6% to 7.9%	1	1	1	1	1	1	1	1	1	1	1
8.0% and over	73	72	43	11	8	3	1	2	6	9	1
Average interest rate (percent)	5.60	5.69	5.95	5.68	5.63	5.77	5.26	5.45	5.77	5.50	4.80
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,441	4,932	1,180	1,690	1,081	609	403	221	730	728	509
Real estate taxes included in payment	1,874	1,574	303	572	438	134	128	68	128	375	300
Monthly	1,734	1,507	297	542	418	124	128	65	108	367	287
Quarterly	15	14	1	10	7	3	1	1	4	1	1
Semiannual	9	9	1	3	1	2	1	1	6	1	1
Annual	9	9	1	1	1	1	1	1	6	1	1
Other	7	7	1	6	5	1	1	1	1	1	1
Not reporting frequency of payment	40	29	5	10	6	4	1	3	4	7	11
Real estate taxes not included in payment	3,476	3,232	841	1,096	631	467	266	151	583	343	194
Monthly	2,930	2,751	803	822	446	376	230	147	441	308	179
Quarterly	240	236	3	185	129	56	9	2	26	11	4
Semiannual	74	73	1	20	8	12	18	1	29	5	1
Annual	77	74	2	10	8	2	5	1	52	5	3
Other	77	76	10	41	27	14	1	1	16	9	1
Not reporting frequency of payment	78	72	23	20	13	7	4	1	19	5	6
Not reporting tax payment requirements	91	76	16	20	12	8	9	2	19	10	15
No principal payments required	275	261	50	106	70	36	3	5	59	38	14
Monthly	172	163	48	45	32	13	3	4	34	29	9
Quarterly	50	48	1	41	28	18	1	1	3	4	2
Semiannual	16	15	1	2	1	1	1	1	10	2	1
Annual	16	16	1	4	1	1	1	1	11	1	1
Other	10	10	1	7	4	3	1	1	1	1	1
Not reporting frequency of payment	11	9	1	7	5	2	1	1	1	1	2
Not reporting principal payment requirements	302	203	20	42	26	16	7	3	65	66	99
No regular payments required	215	207	5	90	69	21	1	5	89	17	8
Reporting debt and value	5,457	4,977	1,131	1,633	1,128	565	385	226	819	723	480
JUNIOR MORTGAGE											
First mortgage only	104	86	28	32	22	10	6	1	13	7	18
First and junior mortgage	108	83	27	28	18	10	8	6	8	6	25
With first mortgage, not reporting on junior mort- gage	5,245	4,808	1,076	1,633	1,088	545	371	220	798	710	437
RELATION OF DEBT TO VALUE											
Value of property (dollars)	25,116,000	22,668,600	3,962,600	8,582,000	5,832,600	2,749,400	3,787,500	1,311,900	2,001,000	3,028,600	2,447,400
Average value (dollars)	4,603	4,555	3,504	5,069	5,171	4,866	9,388	5,805	2,443	4,182	5,099
Debt on first and junior mortgages (dollars)	14,349,700	12,799,600	2,333,500	4,708,900	3,141,700	1,567,200	2,053,700	805,400	978,500	1,919,600	1,550,100
Percent of value of property	57.1	56.5	58.9	54.9	53.9	57.0	54.2	61.4	48.9	63.5	63.3
Average debt (dollars)	2,630	2,572	2,063	2,781	2,785	2,774	5,384	3,564	1,195	2,655	3,229
Debt on first mortgage (dollars)	14,249,900	12,732,900	2,308,500	4,688,900	3,130,800	1,558,100	2,041,500	801,400	976,300	1,915,700	1,517,600
Percent of value of property	56.7	56.2	58.3	54.6	53.7	56.7	53.9	61.1	48.8	63.4	62.0
Average debt (dollars)	2,611	2,558	2,041	2,770	2,776	2,758	5,303	3,546	1,192	2,650	3,162

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,279	4,099	1,479	2,572	48	180
Total first mortgage outstanding debt..... (dollars)	11,939,400	11,626,700	5,281,900	6,219,200	125,600	312,700
Total annual mortgage payment..... (dollars)	1,609,196	1,580,788	645,362	918,682	16,744	28,408
Average first mortgage outstanding debt..... (dollars)	2,790	2,836	3,571	2,418	-	1,787
Average value of property..... (dollars)	4,784	4,832	5,475	4,471	-	3,677
Average annual estimated rental value..... (dollars)	468	468	542	426	-	342
Average annual mortgage payment..... (dollars)	376	386	436	357	-	158
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	13.6	12.2	14.8	-	9.1
Value of property.....	7.9	8.0	8.0	8.0	-	4.3
Estimated annual rental value.....	81.3	82.4	80.6	83.8	-	45.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,965	3,844	1,462	2,340	42	121
Average first mortgage outstanding debt..... (dollars)	2,899	2,922	3,599	2,499	-	1,855
Average value of property..... (dollars)	4,867	4,907	5,508	4,584	-	3,602
Average annual estimated rental value..... (dollars)	471	475	545	432	-	355
Average annual mortgage payment..... (dollars)	385	391	439	362	-	180
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	12.2	14.5	-	9.7
Value of property.....	7.9	8.0	8.0	8.0	-	5.0
Estimated annual rental value.....	81.6	82.3	80.6	83.8	-	50.7
Monthly mortgage payment—						
Under \$10.....	292	235	69	168	3	57
\$10 to \$14.....	412	397	72	323	2	15
\$15 to \$19.....	355	388	97	236	5	17
\$20 to \$24.....	396	386	113	266	7	10
\$25 to \$29.....	496	491	195	290	6	5
\$30 to \$39.....	884	876	416	455	5	8
\$40 to \$49.....	512	511	288	267	6	1
\$50 to \$59.....	344	339	152	180	7	5
\$60 to \$74.....	159	159	68	91	-	-
\$75 to \$99.....	67	65	24	40	1	2
\$100 and over.....	48	47	18	29	-	1
Average monthly mortgage payment..... (dollars)	32.06	32.60	36.57	30.14	-	15.01
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	314	255	17	232	6	59
Average first mortgage outstanding debt..... (dollars)	1,536	1,548	-	1,597	-	-
Average value of property..... (dollars)	3,732	3,709	-	3,880	-	-
Average annual estimated rental value..... (dollars)	353	358	-	367	-	-
Average annual mortgage payment..... (dollars)	267	308	-	311	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.3	19.5	-	19.5	-	-
Value of property.....	7.1	8.2	-	8.1	-	-
Estimated annual rental value.....	75.5	84.4	-	84.9	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	16,870	15,864	4,622	2,868	1,889	1,024	797	684	5,377	1,521	1,006
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	16,281	15,395	4,504	2,772	1,780	992	788	670	5,193	1,468	886
Under \$500	1,375	1,316	150	212	133	79	7	50	737	160	59
\$500 to \$999	1,448	1,389	297	225	126	99	14	47	670	136	59
\$1,000 to \$1,499	1,327	1,267	329	186	112	74	20	44	614	74	60
\$1,500 to \$1,999	1,401	1,334	409	216	130	86	15	35	588	71	67
\$2,000 to \$2,499	1,628	1,544	525	216	131	85	37	45	638	83	84
\$2,500 to \$2,999	1,590	1,501	527	246	146	100	43	44	511	130	89
\$3,000 to \$3,999	2,855	2,679	915	441	293	148	130	119	784	290	176
\$4,000 to \$4,999	2,154	2,018	656	441	260	181	151	142	340	288	138
\$5,000 to \$5,999	1,293	1,213	405	280	202	78	148	79	168	133	80
\$6,000 to \$7,499	794	739	205	194	160	34	133	39	97	71	55
\$7,500 to \$9,999	293	282	68	87	66	21	62	15	31	19	11
\$10,000 to \$14,999	102	98	14	19	14	5	24	11	12	13	9
\$15,000 to \$19,999	19	18	4	8	7	1	8	-	3	-	1
\$20,000 and over	2	2	-	1	-	1	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	16,264	15,398	4,532	2,813	1,810	1,008	788	670	5,164	1,436	866
Under 4.0%	418	416	47	37	24	13	4	3	284	41	2
4.0%	1,085	1,072	77	126	92	34	81	28	715	45	13
4.1% to 4.4%	21	21	10	6	5	1	2	-	2	1	-
4.5%	3,085	2,857	520	641	437	204	308	197	855	336	728
4.6% to 4.9%	59	59	24	5	4	1	13	7	6	4	-
5.0%	5,896	5,886	1,554	1,154	742	412	268	231	2,085	544	62
5.1% to 5.4%	109	109	42	18	14	4	17	5	4	23	-
5.5%	992	980	485	162	100	62	44	43	163	83	12
5.6% to 5.9%	8	8	6	-	-	-	2	-	-	-	-
6.0%	4,250	4,204	1,612	588	344	244	43	149	1,481	391	46
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.5%	31	30	21	3	2	1	-	-	5	1	1
6.6% to 6.9%	8	8	7	-	-	-	-	-	1	-	-
7.0%	238	236	113	61	36	25	1	2	51	3	2
7.1% to 7.4%	2	2	2	-	-	-	-	-	-	-	-
7.5%	5	5	4	-	-	-	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	54	54	7	12	10	2	-	5	11	19	-
Average interest rate (percent)	5.12	5.15	5.38	5.12	5.09	5.17	4.78	5.10	5.04	5.13	4.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	13,359	12,555	4,444	2,351	1,518	883	732	591	3,071	1,366	804
Real estate taxes included in payment	4,123	3,696	1,475	991	682	309	94	229	218	689	427
Monthly	4,016	3,604	1,455	968	668	305	92	226	187	676	412
Quarterly	6	6	2	1	1	-	-	-	-	-	-
Semiannual	38	37	2	11	9	2	1	1	1	3	1
Annual	12	12	1	4	3	1	1	1	20	8	-
Other	3	3	1	-	-	-	-	-	5	1	-
Not reporting frequency of payment	48	34	14	7	6	1	-	1	4	8	14
Real estate taxes not included in payment	9,048	8,693	2,916	1,332	817	515	634	349	2,797	655	365
Monthly	7,328	6,986	2,837	1,089	625	414	489	257	1,806	558	342
Quarterly	145	145	7	31	21	10	29	18	48	12	-
Semiannual	984	972	30	179	119	60	98	57	563	45	12
Annual	393	389	9	58	38	20	7	8	278	29	4
Other	64	64	3	6	4	2	-	1	52	2	-
Not reporting frequency of payment	134	127	30	19	10	9	11	8	50	9	7
Not reporting tax payment requirements	188	176	53	28	19	9	4	13	56	22	12
No principal payments required	1,815	1,777	109	242	136	106	34	72	1,234	86	38
Monthly	248	227	58	43	21	22	5	11	98	17	16
Quarterly	39	38	3	11	8	3	2	2	18	2	1
Semiannual	1,066	1,053	40	133	74	59	20	48	760	52	13
Annual	382	377	5	47	28	19	7	6	301	11	5
Other	28	28	1	3	1	2	-	-	23	1	-
Not reporting frequency of payment	57	54	2	5	4	1	-	5	39	3	3
Not reporting principal payment requirements	394	255	36	48	24	24	10	3	142	16	189
No regular payments required	1,302	1,277	33	222	161	61	21	18	930	53	25
Reporting debt and value	16,267	15,383	4,501	2,771	1,779	992	787	669	5,187	1,468	884
JUNIOR MORTGAGE											
First mortgage only	6,059	5,732	1,686	964	592	372	338	277	1,851	616	327
First and junior mortgage	250	232	94	49	34	15	14	9	45	21	18
With first mortgage, not reporting on junior mort- gage	9,958	9,419	2,721	1,758	1,153	605	435	383	3,291	831	539
RELATION OF DEBT TO VALUE											
Value of property (dollars)	82,551,500	78,139,900	23,187,900	15,972,100	10,823,200	5,148,900	7,425,400	3,910,500	20,686,400	6,957,600	4,411,600
Average value (dollars)	5,075	5,080	5,152	5,764	6,084	5,190	9,435	5,845	3,988	4,740	4,990
Debt on first and junior mortgages (dollars)	47,549,700	44,724,300	13,972,600	9,114,700	6,172,700	2,942,000	3,839,300	2,310,400	10,337,700	4,549,600	2,825,400
Percent of value of property	57.6	57.2	60.3	57.1	57.0	57.1	51.7	59.1	52.9	65.4	64.0
Average debt (dollars)	2,923	2,907	3,104	3,289	3,470	2,966	4,878	3,454	2,109	3,099	3,196
Debt on first mortgage (dollars)	47,297,000	44,494,200	13,894,200	9,066,600	6,141,300	2,925,300	3,815,400	2,299,800	10,888,500	4,529,700	2,802,800
Percent of value of property	57.3	56.9	59.9	56.8	56.7	56.8	51.4	58.8	52.6	65.1	65.5
Average debt (dollars)	2,908	2,892	3,087	3,272	3,452	2,949	4,848	3,438	2,099	3,086	3,171

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	18,084	11,412	3,741	7,551	120	1,622
Total first mortgage outstanding debt.....(dollars)	30,102,200	26,487,600	15,755,600	10,538,200	196,800	3,614,600
Total annual mortgage payment.....(dollars)	3,924,879	3,732,749	2,042,310	1,657,874	32,565	191,980
Average first mortgage outstanding debt.....(dollars)	2,310	2,321	4,212	1,395	1,657	2,228
Average value of property.....(dollars)	4,462	4,419	6,123	3,597	3,024	4,761
Average annual estimated rental value.....(dollars)	422	417	607	325	318	458
Average annual mortgage payment.....(dollars)	301	327	546	220	271	118
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.0	14.1	13.0	15.7	16.4	5.3
Value of property.....	6.7	7.4	8.9	6.1	9.0	2.5
Estimated annual rental value.....	71.3	78.4	89.9	67.6	85.4	25.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,506	10,295	3,709	6,488	103	211
Average first mortgage outstanding debt.....(dollars)	2,266	2,262	4,222	1,149	1,700	2,460
Average value of property.....(dollars)	4,234	4,229	6,118	3,166	3,036	4,484
Average annual estimated rental value.....(dollars)	399	399	607	281	314	437
Average annual mortgage payment.....(dollars)	323	326	547	199	286	180
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.4	13.0	17.3	16.8	7.3
Value of property.....	7.6	7.7	8.9	6.3	9.4	4.0
Estimated annual rental value.....	80.8	81.7	90.2	71.0	91.3	41.2
Monthly mortgage payment—						
Under \$10.....	410	320	31	274	15	90
\$10 to \$14.....	708	664	55	597	12	39
\$15 to \$19.....	798	772	77	677	18	26
\$20 to \$24.....	973	958	117	823	18	15
\$25 to \$29.....	1,344	1,330	265	1,052	13	14
\$30 to \$39.....	2,528	2,516	1,042	1,463	11	12
\$40 to \$49.....	1,570	1,565	847	709	9	5
\$50 to \$59.....	1,038	1,033	561	469	3	5
\$60 to \$74.....	652	648	433	214	1	4
\$75 to \$99.....	333	332	205	124	3	1
\$100 and over.....	157	157	76	81	-	-
Average monthly mortgage payment.....(dollars)	26.88	27.13	45.61	16.60	23.86	15.01
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,528	1,117	32	1,068	17	1,411
Average first mortgage outstanding debt.....(dollars)	2,492	2,868	-	2,868	-	2,194
Average value of property.....(dollars)	5,410	6,177	-	6,213	-	4,803
Average annual estimated rental value.....(dollars)	512	590	-	592	-	461
Average annual mortgage payment.....(dollars)	212	342	-	343	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.5	11.9	-	11.9	-	5.0
Value of property.....	3.9	5.5	-	5.5	-	2.3
Estimated annual rental value.....	40.9	57.9	-	57.9	-	23.6

MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF MILWAUKEE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,515	1,437	509	268	164	104	140	138	239	143	78
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,503	1,430	507	268	164	104	139	138	237	141	78
Under \$500	11	11	2	2	2	-	-	3	2	2	-
\$500 to \$999	19	18	2	2	-	2	1	-	8	5	1
\$1,000 to \$1,499	24	23	7	4	3	1	2	-	7	3	1
\$1,500 to \$1,999	48	45	16	3	-	3	1	3	21	1	3
\$2,000 to \$2,499	84	82	28	5	3	2	5	9	25	10	2
\$2,500 to \$2,999	87	83	29	11	5	6	10	7	23	3	4
\$3,000 to \$3,999	342	327	115	44	26	18	36	37	62	33	15
\$4,000 to \$4,999	410	393	158	87	54	33	31	36	46	35	17
\$5,000 to \$5,999	311	292	110	73	44	29	32	24	28	25	19
\$6,000 to \$7,499	123	119	31	27	22	5	15	13	13	20	9
\$7,500 to \$9,999	28	26	7	6	4	2	5	2	2	4	2
\$10,000 to \$14,999	10	10	2	3	-	2	1	4	-	-	-
\$15,000 to \$19,999	1	1	-	1	1	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,484	1,415	504	264	160	104	138	136	233	140	69
Under 4.0%	19	19	3	2	2	-	-	2	12	-	-
4.0%	82	82	10	14	9	5	9	8	38	3	-
4.1% to 4.4%	6	6	3	3	2	1	-	-	-	-	-
4.5%	596	530	133	139	87	52	70	66	58	64	66
4.6% to 4.9%	13	13	6	1	-	1	3	2	-	1	-
5.0%	490	468	177	81	49	32	45	38	100	47	2
5.1% to 5.4%	15	15	9	2	-	2	3	1	-	-	-
5.5%	120	119	66	16	9	7	6	9	9	13	1
5.6% to 5.9%	2	2	2	-	-	-	-	-	-	-	-
6.0%	134	134	90	6	2	4	2	9	16	11	-
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	2	2	2	-	-	-	-	-	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	3	3	3	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	2	2	-	-	-	-	-	1	-	1	-
Average interest rate (percent)	4.86	4.88	5.10	4.72	4.68	4.77	4.72	4.81	4.70	4.92	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,262	1,197	486	233	147	86	128	122	96	132	65
Real estate taxes included in payment	711	658	283	186	127	59	25	56	15	93	53
Monthly	698	647	278	183	124	59	24	56	14	92	51
Quarterly	1	1	-	-	-	-	1	-	-	-	-
Semiannual	1	1	-	1	1	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment	10	8	4	2	2	-	-	-	1	1	2
Real estate taxes not included in payment	540	528	199	45	18	27	103	64	81	36	12
Monthly	408	396	191	29	11	18	81	32	32	31	12
Quarterly	23	23	2	2	2	-	10	6	2	1	-
Semiannual	93	93	6	12	4	8	11	24	36	4	-
Annual	12	12	-	1	-	1	1	1	9	-	-
Other	2	2	-	-	-	-	-	1	1	-	-
Not reporting frequency of payment	2	2	-	1	1	-	-	-	1	-	-
Not reporting tax payment requirements	11	11	4	2	2	-	-	2	-	3	-
No principal payments required	163	161	13	20	9	11	9	12	97	10	2
Monthly	16	15	6	2	2	-	-	1	6	-	1
Quarterly	5	5	2	-	-	-	-	-	1	-	-
Semiannual	124	123	4	16	6	10	5	10	78	10	1
Annual	12	12	1	1	1	-	2	-	8	-	-
Other	2	4	-	-	-	1	-	-	1	-	-
Not reporting frequency of payment	4	4	-	-	-	-	-	1	3	-	-
Not reporting principal payment requirements	14	8	1	1	-	1	2	-	3	1	6
No regular payments required	76	71	9	14	8	6	1	4	48	-	5
Reporting debt and value	1,503	1,430	507	268	164	104	139	138	237	141	78
JUNIOR MORTGAGE											
First mortgage only	895	843	274	172	95	77	85	103	145	64	52
First and junior mortgage	20	19	9	1	1	-	1	2	3	3	1
With first mortgage, not reporting on junior mortgage	588	568	224	95	68	27	53	33	89	74	20
RELATION OF DEBT TO VALUE											
Value of property (dollars)	10,604,100	10,108,400	3,452,800	1,932,300	1,177,400	754,900	1,179,000	1,020,600	1,614,200	909,500	495,700
Average value	7,055	7,069	6,810	7,210	7,179	7,259	8,482	7,396	6,811	6,450	-
Debt on first and junior mortgages (dollars)	5,272,800	5,953,900	2,107,800	1,287,100	774,200	462,900	611,300	599,100	808,700	594,800	319,000
Percent of value of property	59.2	58.9	61.0	64.0	65.8	61.3	51.8	58.7	49.8	65.4	-
Average debt	4,174	4,163	4,157	4,616	4,721	4,451	4,398	4,341	3,391	4,218	-
Debt on first mortgage (dollars)	5,249,500	5,932,100	2,096,200	1,235,600	772,700	452,300	610,400	596,200	800,200	592,500	317,400
Percent of value of property	58.9	58.7	60.7	63.9	65.6	61.3	51.9	58.4	49.6	65.2	-
Average debt	4,158	4,148	4,135	4,610	4,712	4,451	4,391	4,320	3,376	4,209	-

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MILWAUKEE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,367	1,211	680	520	11	156
Total first mortgage outstanding debt..... (dollars)	5,775,900	5,242,000	3,169,200	2,055,500	17,300	533,900
Total annual mortgage payment..... (dollars)	726,141	699,178	429,174	267,124	2,880	26,963
Average first mortgage outstanding debt..... (dollars)	4,225	4,329	4,661	3,953	-	3,422
Average value of property..... (dollars)	7,050	7,028	6,711	7,530	-	7,250
Average annual estimated rental value..... (dollars)	689	687	672	716	-	700
Average annual mortgage payment..... (dollars)	531	577	631	514	-	173
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	13.3	13.5	13.0	-	5.1
Value of property.....	7.5	8.2	9.4	6.8	-	2.4
Estimated annual rental value.....	77.1	84.0	94.0	71.7	-	24.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,106	1,090	678	401	11	16
Average first mortgage outstanding debt..... (dollars)	4,405	4,414	4,665	4,068	-	-
Average value of property..... (dollars)	6,884	6,894	6,712	7,312	-	-
Average annual estimated rental value..... (dollars)	676	677	672	697	-	-
Average annual mortgage payment..... (dollars)	588	592	632	533	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	13.5	13.1	-	-
Value of property.....	8.5	8.6	9.4	7.3	-	-
Estimated annual rental value.....	86.9	87.4	94.1	76.5	-	-
Monthly mortgage payment—						
Under \$10.....	7	3	-	-	3	4
\$10 to \$14.....	7	3	1	1	1	1
\$15 to \$19.....	10	9	1	7	1	1
\$20 to \$24.....	31	29	1	25	3	2
\$25 to \$29.....	41	40	6	38	1	1
\$30 to \$39.....	210	209	65	124	-	1
\$40 to \$49.....	320	319	218	100	1	1
\$50 to \$59.....	250	250	180	69	1	-
\$60 to \$74.....	163	162	138	24	-	1
\$75 to \$99.....	48	47	36	11	-	1
\$100 and over.....	19	19	12	7	-	-
Average monthly mortgage payment..... (dollars)	46.96	49.38	52.67	44.44	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	261	121	2	119	-	140
Average first mortgage outstanding debt..... (dollars)	3,465	3,556	-	3,566	-	3,386
Average value of property..... (dollars)	7,754	8,235	-	8,266	-	7,388
Average annual estimated rental value..... (dollars)	743	778	-	782	-	713
Average annual mortgage payment..... (dollars)	292	446	-	448	-	160
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.4	12.5	-	12.6	-	4.7
Value of property.....	3.8	5.4	-	5.4	-	2.2
Estimated annual rental value.....	39.4	57.3	-	57.3	-	22.4

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE MILWAUKEE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	5,912	5,589	1,862	1,025	697	328	577	391	1,152	582	323
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	5,888	5,535	1,844	1,014	689	325	572	389	1,144	572	303
Under \$500	207	203	32	21	13	8	2	18	98	32	4
\$500 to \$999	270	252	58	20	10	5	4	16	122	42	8
\$1,000 to \$1,499	246	242	70	20	18	2	7	6	108	31	4
\$1,500 to \$1,999	277	265	83	28	15	12	4	12	119	19	12
\$2,000 to \$2,499	355	339	119	36	27	9	15	19	122	28	16
\$2,500 to \$2,999	438	415	172	64	43	21	29	18	98	34	23
\$3,000 to \$3,999	1,104	1,045	406	159	94	65	93	76	216	95	59
\$4,000 to \$4,999	1,241	1,173	415	264	155	109	118	100	134	142	68
\$5,000 to \$5,999	860	799	284	189	135	54	120	63	69	74	61
\$6,000 to \$7,499	545	509	143	135	116	19	103	38	41	49	36
\$7,500 to \$9,999	208	203	49	62	50	12	49	14	14	15	5
\$10,000 to \$14,999	76	70	10	18	9	4	24	9	3	11	6
\$15,000 to \$19,999	10	9	3	3	3	-	3	-	-	-	1
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	5,807	5,508	1,845	1,015	688	327	572	385	1,125	566	299
Under 4.0%	125	125	28	21	17	4	1	2	62	11	-
4.0%	307	305	30	37	25	12	50	22	141	17	2
4.1% to 4.4%	16	15	8	6	5	1	2	-	-	-	-
4.5%	1,896	1,635	384	479	332	147	268	173	137	194	261
4.6% to 4.9%	41	41	16	3	2	1	12	6	-	4	-
5.0%	1,948	1,924	616	339	223	116	172	108	484	205	24
5.1% to 5.4%	49	49	20	6	4	2	17	3	2	1	-
5.5%	438	433	241	67	41	26	23	25	39	38	5
5.6% to 5.9%	6	6	4	-	-	-	2	-	-	-	-
6.0%	951	944	483	52	36	16	17	44	257	91	7
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.5%	8	8	6	1	-	1	-	-	1	-	-
6.6% to 6.9%	1	1	1	-	-	-	-	-	-	-	-
7.0%	9	9	5	2	2	-	-	-	2	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	10	10	1	2	1	1	-	2	-	5	-
Average interest rate (percent)	4.96	4.98	5.19	4.79	4.78	4.82	4.71	4.88	4.95	4.99	4.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,012	4,730	1,776	933	638	295	536	342	620	523	282
Real estate taxes included in payment	2,468	2,257	991	653	446	207	76	159	77	301	211
Monthly	2,419	2,216	978	640	434	206	74	157	70	297	203
Quarterly	4	4	2	1	1	-	1	-	-	-	-
Semiannual	15	15	2	6	5	1	-	1	5	1	-
Annual	1	1	-	-	-	-	1	-	-	-	-
Other	2	2	1	-	-	-	-	-	-	1	-
Not reporting frequency of payment	27	19	8	6	6	-	-	1	2	2	8
Real estate taxes not included in payment	2,514	2,443	773	277	189	88	458	180	539	216	71
Monthly	2,007	1,942	745	197	134	63	350	104	358	188	65
Quarterly	59	59	4	4	4	-	24	17	7	3	-
Semiannual	356	351	16	59	40	19	74	51	131	20	5
Annual	51	51	1	15	9	6	1	5	28	1	-
Other	14	14	1	1	1	-	-	1	9	2	-
Not reporting frequency of payment	27	26	6	1	1	-	9	2	6	2	1
Not reporting tax payment requirements	30	30	12	3	3	-	2	3	4	6	-
No principal payments required	574	561	56	51	29	22	22	38	354	40	13
Monthly	72	66	20	9	5	4	3	2	27	5	5
Quarterly	16	15	3	1	1	-	2	1	8	-	1
Semiannual	417	411	31	38	22	16	14	29	266	33	6
Annual	46	46	1	2	1	1	3	3	35	2	-
Other	9	9	1	1	-	1	-	-	7	-	-
Not reporting frequency of payment	14	14	-	-	-	-	-	3	11	-	-
Not reporting principal payment requirements	68	48	5	5	3	2	8	1	22	7	20
No regular payments required	258	250	25	36	27	9	11	10	156	12	8
Reporting debt and value	5,838	5,535	1,844	1,014	689	325	572	389	1,144	572	303
JUNIOR MORTGAGE											
First mortgage only	3,053	2,921	945	510	284	226	255	208	682	321	132
First and junior mortgage	129	122	61	21	20	1	8	5	15	12	7
With first mortgage, not reporting on junior mort- gage	2,556	2,492	838	483	385	98	309	176	447	239	164
RELATION OF DEBT TO VALUE											
Value of property (dollars)	39,041,400	37,079,700	11,842,700	7,441,700	5,816,200	2,125,500	5,673,300	2,831,600	6,003,400	3,287,000	1,961,700
Average value (dollars)	6,687	6,699	6,422	7,339	7,716	6,540	5,918	7,279	5,248	5,747	6,474
Debt on first and junior mortgages (dollars)	22,893,900	21,590,400	7,170,800	4,630,400	3,285,100	1,345,300	3,061,200	1,629,700	3,007,200	2,151,100	1,803,500
Percent of value of property	58.2	58.2	60.6	62.2	61.8	63.3	52.9	57.6	50.1	65.4	66.4
Average debt (dollars)	3,922	3,901	3,889	4,566	4,768	4,189	5,247	4,189	2,629	3,761	4,302
Debt on first mortgage (dollars)	22,759,900	21,461,600	7,115,300	4,608,500	3,263,600	1,344,900	2,985,400	1,622,600	2,984,300	2,144,500	1,298,300
Percent of value of property	58.3	57.9	60.1	61.9	61.4	63.3	52.6	57.3	49.7	65.2	66.2
Average debt (dollars)	3,899	3,877	3,859	4,545	4,737	4,138	5,221	4,171	2,609	3,749	4,285

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE MILWAUKEE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,272	4,733	2,367	2,339	27	539
Total first mortgage outstanding debt..... (dollars)	21,031,600	19,491,600	10,932,000	8,507,900	51,700	1,540,000
Total annual mortgage payment..... (dollars)	2,613,320	2,533,018	1,398,702	1,126,136	8,180	80,302
Average first mortgage outstanding debt..... (dollars)	3,989	4,118	4,619	3,637	-	2,857
Average value of property..... (dollars)	6,699	6,748	6,715	6,816	-	6,265
Average annual estimated rental value..... (dollars)	654	659	662	659	-	608
Average annual mortgage payment..... (dollars)	496	535	591	481	-	149
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	13.0	12.8	13.2	-	5.2
Value of property.....	7.4	7.9	8.8	7.1	-	2.4
Estimated annual rental value.....	75.8	81.2	89.2	78.1	-	24.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,377	4,308	2,351	1,981	26	69
Average first mortgage outstanding debt..... (dollars)	4,109	4,125	4,623	3,548	-	-
Average value of property..... (dollars)	6,540	6,547	6,706	6,389	-	-
Average annual estimated rental value..... (dollars)	641	642	661	621	-	-
Average annual mortgage payment..... (dollars)	537	542	592	484	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.1	12.8	13.6	-	-
Value of property.....	8.2	8.3	8.8	7.6	-	-
Estimated annual rental value.....	83.8	84.4	89.5	77.9	-	-
Monthly mortgage payment—						
Under \$10.....	93	66	8	53	5	27
\$10 to \$14.....	130	119	12	103	4	11
\$15 to \$19.....	128	120	26	90	4	8
\$20 to \$24.....	214	209	34	171	4	5
\$25 to \$29.....	340	336	97	238	1	4
\$30 to \$39.....	1,112	1,107	584	520	3	5
\$40 to \$49.....	922	919	591	326	2	3
\$50 to \$59.....	649	647	439	207	1	2
\$60 to \$74.....	465	462	344	118	-	3
\$75 to \$99.....	228	227	160	65	2	1
\$100 and over.....	96	96	56	40	-	-
Average monthly mortgage payment..... (dollars)	44.72	45.14	49.32	40.81	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	895	425	16	408	1	470
Average first mortgage outstanding debt..... (dollars)	3,404	4,049	-	4,061	-	2,820
Average value of property..... (dollars)	7,476	8,788	-	8,835	-	6,289
Average annual estimated rental value..... (dollars)	718	836	-	839	-	611
Average annual mortgage payment..... (dollars)	295	469	-	471	-	138
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.7	11.6	-	11.6	-	4.9
Value of property.....	3.9	5.3	-	5.3	-	2.2
Estimated annual rental value.....	41.1	56.1	-	56.1	-	22.6

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,803	1,561	316	190	138	52	18	236	436	363	242
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,715	1,503	304	183	134	49	18	218	429	351	212
Under \$500.....	847	329	30	48	37	11	1	19	193	37	19
\$500 to \$999.....	153	145	23	21	14	7	—	6	75	20	8
\$1,000 to \$1,499.....	145	130	31	19	15	4	—	12	52	16	15
\$1,500 to \$1,999.....	114	99	27	12	9	3	—	10	28	21	16
\$2,000 to \$2,499.....	111	91	29	13	11	2	—	9	20	20	20
\$2,500 to \$2,999.....	116	94	27	14	9	5	—	15	12	26	22
\$3,000 to \$3,999.....	386	290	74	30	20	10	5	68	17	86	56
\$4,000 to \$4,999.....	256	221	45	20	13	7	6	59	17	74	35
\$5,000 to \$5,999.....	90	80	12	5	5	—	3	18	7	35	10
\$6,000 to \$7,499.....	36	29	5	1	1	—	2	1	5	15	7
\$7,500 to \$9,999.....	8	4	—	—	—	—	1	1	2	—	4
\$10,000 to \$14,999.....	3	3	1	—	—	—	—	—	1	1	—
\$15,000 to \$19,999.....	—	—	—	—	—	—	—	—	—	—	—
\$20,000 and over.....	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,706	1,494	309	186	134	52	17	224	402	356	212
Under 4.0%.....	7	7	—	—	—	—	—	1	5	1	—
4.0%.....	27	27	4	2	2	—	—	4	7	10	—
4.1% to 4.4%.....	2	2	—	1	1	—	—	—	—	1	—
4.5%.....	347	165	44	35	22	10	3	38	3	50	182
4.6% to 4.9%.....	1	1	—	1	1	—	—	—	—	—	—
5.0%.....	329	316	41	32	25	7	5	76	26	136	13
5.1% to 5.4%.....	2	2	—	—	—	—	—	1	—	1	—
5.5%.....	182	178	41	14	8	6	4	48	9	62	4
5.6% to 5.9%.....	—	—	—	—	—	—	—	—	—	—	—
6.0%.....	425	416	114	46	35	11	4	43	150	59	9
6.1% to 6.4%.....	3	3	2	—	—	—	—	1	—	—	—
6.5%.....	36	36	26	1	—	1	1	2	2	4	—
6.6% to 6.9%.....	—	—	—	—	—	—	—	—	—	—	—
7.0%.....	120	119	18	13	9	4	—	4	73	11	1
7.1% to 7.4%.....	—	—	—	—	—	—	—	—	—	—	—
7.5%.....	3	3	1	1	—	1	—	—	1	—	—
7.6% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—
8.0% and over.....	222	219	18	43	31	12	—	11	126	21	3
Average interest rate.....(percent).....	5.84	6.01	5.82	6.16	6.14	—	—	5.48	6.86	5.49	4.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,637	1,429	311	172	125	47	17	227	349	353	208
Real estate taxes included in payment.....	887	705	149	81	60	21	8	164	51	252	132
Monthly.....	806	679	146	80	60	20	8	153	45	247	127
Quarterly.....	—	—	—	—	—	—	—	—	—	—	—
Semiannual.....	3	2	—	—	—	—	—	—	2	—	1
Annual.....	9	8	—	1	—	1	—	—	4	3	1
Other.....	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment.....	19	16	3	—	—	—	—	11	—	2	3
Real estate taxes not included in payment.....	782	712	159	88	62	26	9	63	295	98	70
Monthly.....	696	628	157	68	46	20	9	61	242	91	68
Quarterly.....	7	7	—	1	1	—	—	—	5	1	—
Semiannual.....	15	15	1	4	1	—	—	—	9	1	—
Annual.....	42	42	—	9	6	3	—	—	29	4	—
Other.....	7	6	—	4	—	—	—	1	1	—	1
Not reporting frequency of payment.....	15	14	1	2	—	2	—	1	9	1	1
Not reporting tax payment requirements.....	18	12	3	3	3	—	—	—	3	3	6
No principal payments required.....	58	52	4	5	3	2	—	3	35	5	6
Monthly.....	32	27	4	2	—	2	—	3	14	4	5
Quarterly.....	3	3	—	—	—	—	—	—	2	1	—
Semiannual.....	5	5	—	—	—	—	—	—	5	—	—
Annual.....	17	16	—	3	3	—	—	—	13	—	1
Other.....	1	1	—	—	—	—	—	—	1	—	—
Not reporting frequency of payment.....	—	—	—	—	—	—	—	—	—	—	—
Not reporting principal payment requirements.....	35	12	1	2	2	—	—	3	4	2	23
No regular payments required.....	73	68	—	11	8	3	1	3	50	3	5
Reporting debt and value.....	1,714	1,502	304	183	134	49	18	218	429	350	212
JUNIOR MORTGAGE											
First mortgage only.....	286	256	60	35	30	5	5	56	49	51	30
First and junior mortgage.....	19	15	5	—	—	—	—	2	4	3	4
With first mortgage, not reporting on junior mort- gage.....	1,409	1,231	238	148	104	44	13	160	376	296	178
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	6,612,600	5,630,500	1,325,800	670,900	479,800	191,100	104,900	993,400	932,900	1,601,600	982,100
Average value.....(dollars).....	3,858	3,749	4,364	3,656	3,581	—	—	4,557	2,175	4,576	4,633
Debt on first and junior mortgages.....(dollars).....	4,128,300	3,505,500	794,200	344,900	249,100	95,800	78,900	696,500	495,100	1,095,900	622,800
Percent of value of property.....	62.4	62.3	59.9	51.4	51.9	—	—	70.1	53.1	68.4	63.4
Average debt.....(dollars).....	2,409	2,334	2,613	1,885	1,859	—	—	3,195	1,154	3,131	2,938
Debt on first mortgage.....(dollars).....	4,111,800	3,492,100	789,600	344,900	249,100	95,800	78,900	692,700	492,200	1,093,800	619,700
Percent of value of property.....	62.2	62.0	59.5	51.4	51.9	—	—	69.7	52.8	68.3	63.1
Average debt.....(dollars).....	2,399	2,325	2,597	1,885	1,859	—	—	3,178	1,147	3,125	2,923

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,488	1,437	731	692	14	51
Total first mortgage outstanding debt..... (dollars)	3,708,500	3,621,300	2,346,000	1,245,900	29,400	87,200
Total annual mortgage payment..... (dollars)	518,520	511,082	290,380	216,634	4,068	7,488
Average first mortgage outstanding debt..... (dollars)	2,492	2,520	3,209	1,900	-	-
Average value of property..... (dollars)	3,946	3,973	4,668	3,260	-	-
Average annual estimated rental value..... (dollars)	427	420	489	348	-	-
Average annual mortgage payment..... (dollars)	348	356	397	313	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.1	12.4	17.4	-	-
Value of property.....	8.8	9.0	8.5	9.6	-	-
Estimated annual rental value.....	83.5	84.7	81.2	89.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,409	1,379	722	643	14	30
Average first mortgage outstanding debt..... (dollars)	2,574	2,580	3,228	1,869	-	-
Average value of property..... (dollars)	4,029	4,026	4,685	3,310	-	-
Average annual estimated rental value..... (dollars)	425	425	491	352	-	-
Average annual mortgage payment..... (dollars)	356	360	397	319	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	13.9	12.3	17.1	-	-
Value of property.....	8.8	8.9	8.5	9.6	-	-
Estimated annual rental value.....	88.9	84.7	80.9	90.6	-	-
Monthly mortgage payment—						
Under \$10.....	50	41	8	33	-	9
\$10 to \$14.....	124	117	22	91	4	7
\$15 to \$19.....	137	158	50	102	1	4
\$20 to \$24.....	169	166	72	91	3	3
\$25 to \$29.....	206	204	119	83	2	2
\$30 to \$39.....	409	407	273	131	3	2
\$40 to \$49.....	177	175	117	58	-	2
\$50 to \$59.....	76	75	42	32	1	1
\$60 to \$74.....	26	26	16	10	-	-
\$75 to \$99.....	11	11	2	9	-	-
\$100 and over.....	4	4	1	3	-	-
Average monthly mortgage payment..... (dollars)	29.70	29.98	33.10	26.60	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	79	58	9	49	-	21
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-