

## APPENDIX

Four schedules were used in the enumeration for the Residential Financing Survey. Three of them, forms P-51, P-52, and P-53, were used to obtain information from property owners. Forms P-51 and P-52, which were identical in content, were used for different portions of the sample of owner-occupied properties. Form P-53 was used to obtain information from owners of rental properties, which included both renter-occupied and vacant properties. Form P-54, the mortgagee schedule, was used to obtain information from the person or firm that handled the mortgage payments and kept the records, whether this person or firm was the mortgage holder or his agent. Illustrative examples of the forms are reproduced in the following pages. Since form P-51 and form P-52 were identical, the latter has not been included.

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**CONFIDENTIAL:** This inquiry is authorized by Act of Congress (46 Stat. 21; 13 U. S. C. 201-218) which requires that a report be made. The information furnished is accorded confidential treatment. The Census report cannot be used for purposes of taxation, investigation, or regulation.

**FORM P51**  
OWNER-OCCUPIED

**U. S. DEPARTMENT OF COMMERCE**  
**BUREAU OF THE CENSUS**

**SURVEY OF RESIDENTIAL FINANCING**  
**1950 CENSUS OF HOUSING**

a. Name <i>Mr. John Doe</i>		<b>FOR OFFICE USE</b>	
b. Street and Number <i>1033 Main St.</i>		Ctl. No.	
c. City, Town, or Village <i>Pittsburgh</i>		OM 1-4	
d. County <i>Allegheny</i>		ONM 1-4	
e. State <i>Pa.</i>		R 1-4	
		5+	
		M	W

1. Who is the owner of this property (at the above address)?  
(If you are purchasing this property consider yourself the owner)

Name *John E. and Mary Doe*  
Street and Number *1033 Main St.*  
Post office address  
if different \_\_\_\_\_  
City *Pittsburgh* State *Pa.* Telephone No. *Ja 2178*

Other owner, if any:

Name \_\_\_\_\_  
Street and Number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Telephone No. \_\_\_\_\_

2. Does the owner live on this property?

(Check one)

- 1  Yes  
2  No

If "No"—

a. To whom do you pay your rent?

Name \_\_\_\_\_  
Street and Number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Telephone No. \_\_\_\_\_

If the owner does not live on this property, do not answer any of the remaining questions. Return this form immediately so that we may obtain information about the property from the owner.

The questions that follow are to be answered by the owner of this property or his agent.

3. Did any owner who lives on this property, or the wife or husband of any such owner, serve in the U. S. Armed Forces (including the Army, Navy, Marine Corps, Coast Guard, or Air Force) during:

World War II?

- 1  Yes  
2  No

World War I?

- 1  Yes  
2  No

4. Do you have a mortgage, deed of trust, or contract to purchase this property?

(Check one)

- 1  Mortgage or deed of trust  
2  Contract to purchase (including land contract, contract for deed, contract for sale, etc.)  
3  Neither of the above. If neither, answer only questions 5, 23, 24, and 25.

5. Do you have any other debt on this property, such as tax lien, mechanics' lien, or improvement loan in connection with this property?

- 1  Yes. What kind of debt? \_\_\_\_\_  
2  No.

The word "Mortgage," as used in the following questions, includes all forms of debt for which this property or building is given as security, such as mortgages, deeds of trust, and similar instruments including contracts to purchase.

6. How many mortgages do you have on this property?

(Check one)

- 1  Only one  
2  Both a first and a second  
3  More than two—How many? \_\_\_\_\_

The questions below apply to both first and second mortgages. Use column "A" for information on your first mortgage or contract to purchase and column "B" for your second mortgage (if there is one).

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
7. Is the present mortgage:	(Check one)	(Check one)
1. Insured by Federal Housing Administration (FHA) . . . . .	1 <input checked="" type="checkbox"/>	XXX
2. Guaranteed or insured by Veterans Administration (VA) . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
3. Not insured or guaranteed by FHA or VA . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
8. In what year was the present mortgage made or assumed by you?	<u>1949</u> (Year)	----- (Year)
9. For how many years was the present mortgage to run from the time it was made or assumed by you? (If mortgage reads "on demand," so state)	<u>20</u> years	----- years
10. What was the amount of the present mortgage when made or assumed by you?	<u>\$6,000</u>	\$-----
11a. What is the present unpaid balance on this mortgage?	<u>\$5,777.82</u>	\$-----
11b. As of what date was this balance computed?	<u>July 28, 1950</u> (Month, day, year)	----- (Month, day, year)
12. What rate of interest are you paying on your mortgage at the present time? (Do not include FHA insurance premium)	<u>4 1/2</u> %	----- %
13. Are you required to make regular payments on this mortgage for:	(Check one)	(Check one)
1. Interest and principal at the same time in a constant total amount . . . . .	1 <input checked="" type="checkbox"/>	1 <input type="checkbox"/>
2. Interest or principal at the same time in a decreasing or increasing total amount . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
3. Interest and principal at different times . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Interest only . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Principal only . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Not required to make regular interest or principal payments . . . . .	6 <input type="checkbox"/>	6 <input type="checkbox"/>
	<small>If box 6 is checked, you need not answer questions 14-19 about this mortgage.</small>	<small>If box 6 is checked, you need not answer questions 14-19 about this mortgage.</small>

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
14. Which of the following are included in your required mortgage payments?	(Check all that apply)	(Not required for second mortgage)
1. Real estate taxes . . . . .	1 <input checked="" type="checkbox"/>	
2. Fire and hazard insurance premiums . . . . .	2 <input checked="" type="checkbox"/>	
3. FHA mortgage insurance premiums . . . . .	3 <input checked="" type="checkbox"/>	
4. Life insurance premiums . . . . .	4 <input type="checkbox"/>	
5. Ground rent . . . . .	5 <input type="checkbox"/>	
6. Mortgage service charge . . . . .	8 <input type="checkbox"/>	
7. Others (specify)-----	9 <input type="checkbox"/>	
-----		
8. No items other than interest or principal	0 <input type="checkbox"/>	
15. How often are you required to make regular payments for INTEREST?	(Check one)	(Check one)
1. Weekly . . . . .	1 <input type="checkbox"/>	1 <input type="checkbox"/>
2. Monthly . . . . .	2 <input checked="" type="checkbox"/>	2 <input type="checkbox"/>
3. Quarterly . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Semiannually. . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Annually. . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Some other regular interval (specify) -----	6 <input type="checkbox"/>	6 <input type="checkbox"/>
-----		
7. No regular payments required for interest	7 <input type="checkbox"/>	7 <input type="checkbox"/>
16. How often are you required to make regular payments for PRINCIPAL?	(Check one)	(Check one)
1. Weekly . . . . .	1 <input type="checkbox"/>	1 <input type="checkbox"/>
2. Monthly. . . . .	2 <input checked="" type="checkbox"/>	2 <input type="checkbox"/>
3. Quarterly . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Semiannually. . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Annually. . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Some other regular interval (specify) -----	6 <input type="checkbox"/>	6 <input type="checkbox"/>
-----		
7. No regular payments required for principal	7 <input type="checkbox"/>	7 <input type="checkbox"/>

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
<b>IF INTEREST AND PRINCIPAL ARE PAID AT THE SAME TIME:</b>		
<b>17a. What is the amount of your regular required payment?</b>		
1. Total required payment . . . . .	\$ 50 86	\$ . . . . .
a. For interest and principal . . . . .	\$ 37 96	\$ . . . . .
b. For other items . . . . .	\$ 12 90 or <input type="checkbox"/> None	\$ . . . . . or <input type="checkbox"/> None
<b>IF INTEREST AND PRINCIPAL ARE NOT PAID AT THE SAME TIME:</b>		
<b>17b. What is the amount of your regular required payment?</b>		
1. For principal . . . . .	\$ . . . . .	\$ . . . . .
2. For interest (most recent payment) . .	\$ . . . . .	\$ . . . . .
<b>18. Will the regular required payments on the present mortgage pay off the loan completely by date of maturity?</b>		
1. Yes . . . . .	1 <input checked="" type="checkbox"/>	1 <input type="checkbox"/>
2. No . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
<b>19. Are your mortgage payments up to date or past due?</b>		
1. Ahead in scheduled payments . . . . .	1 <input type="checkbox"/>	1 <input type="checkbox"/>
2. Up to date in payments (or less than 30 days past due) . . . . .	2 <input checked="" type="checkbox"/>	2 <input type="checkbox"/>
3. Payments past due by 30 days or more . .	<input type="checkbox"/>	<input type="checkbox"/>
If payments are past due:		
a. How many payments are past due? .	(Number) . . . . .	(Number) . . . . .
b. Are legal foreclosure proceedings now in process?		
1. Yes . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
2. No . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>

**20. To whom do you make your mortgage payments?**

First mortgage or contract to purchase

Name Twentieth Savings & Loan Association

Street and Number 451 Broad St.

City Pittsburgh State Pa.

Second mortgage

Name . . . . .

Street and Number . . . . .

City . . . . . State . . . . .

**21. For each residential structure located on this mortgaged property, list all addresses and the number of dwelling units (family living quarters).**

Structure Number	All street addresses for each structure (street and number)	Office use		Number of Dwelling Units
		s	u	
1.	<u>1033 Main St.</u>			<u>1</u>
2.	.....			
3.	.....			
4.	.....			

**22. How much of the floor space of all structures on this property is used for business purposes, such as a store, commercial establishment, or rented office space?**

1  None

2  Less than half

3  Half or more

**23. In what year was this structure built?**

If built in 1940 or after, enter the exact year:

1949  
(Year)

If built before 1940, check one box:

01  1930-1939

02  1920-1929

03  1919 or before

**24. In what year did you buy, build, or otherwise acquire this building?**

1949  
(Year)

25. Was this a new building when you acquired it, or had it been occupied previously?  
 1  New building  
 2  Occupied previously

26. When you acquired this building, did you place or assume a mortgage on the property?  
 1  Placed a mortgage on the property  
 2  Assumed a mortgage from former owner  
 3  Acquired it free of mortgage

27. Is your present mortgage:  
 (Check one—Answer only for first mortgage.)  
 1  The same mortgage you placed or assumed when building was acquired  
 (Go to question 30; do not answer questions 28 and 29)  
 2  A refinancing or renewal of that mortgage  
 (Go to question 28; do not answer question 29)  
 3  A mortgage placed later than time building was acquired  
 (Go to question 29; do not answer question 28)

**ANSWER QUESTION 28 IF BOX 2 OF QUESTION 27 IS CHECKED**  
**IF PRESENT MORTGAGE IS A REFINANCED OR RENEWED MORTGAGE:**

28a. What was the chief purpose of the last refinancing?  
 (Check one)  
 1  Increase the amount of the loan in order to make improvements or repairs on this property  
 2  Increase the amount of the loan for reasons other than making improvements or repairs on this property  
 3  Secure better terms (lower the interest rate, extend payment period, etc.)  
 4  Renew or extend a loan that has fallen due, without increasing the amount  
 5  Other reasons. Explain \_\_\_\_\_

28b. Was the last refinancing with the same lender?  
 (Check one)  
 1  Same lender as before refinancing  
 2  Different lender

**ANSWER QUESTION 29 IF BOX 3 OF QUESTION 27 IS CHECKED**

29. If your present mortgage was placed later than time building was acquired, what was its chief purpose?  
 (Check one)  
 1  Make improvements or repairs on this property  
 2  Invest in other properties  
 3  Invest in business other than real estate  
 4  Other purposes. Explain \_\_\_\_\_

30. What was the purchase price of this property when you acquired it? (If structure was built by you, what were total land and construction costs?)  
 \$ 8,000

31. How much do you think this mortgaged property would sell for at current market prices?  
 \$ 9,000

32. What was the amount of taxes on this mortgaged property (land and buildings) payable during the year 1949?  
 (Do not include taxes in arrears from previous years)

a. Real estate taxes  
 \$ 106.<sup>00</sup>  
 If 1949 taxes did not include this building, check here

b. Special assessments for public improvements (include only amount required to be paid during the year 1949 for such public improvements as sidewalks, pavement, sewers, etc.)  
 \$ \_\_\_\_\_ or None

Name of person giving information:  
John E. Doe  
 (First name) (Middle initial) (Last name)

Notes and explanations:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

For office use:  
 \_\_\_\_\_  
 \_\_\_\_\_

**CONFIDENTIAL:** This inquiry is authorized by Act of Congress (46 Stat. 21; 13 U. S. C. 201-218) which requires that a report be made. The information furnished is accorded confidential treatment. The Census report cannot be used for purposes of taxation, investigation, or regulation.

**FORM P53**  
RENTER- OCCUPIED

**U. S. DEPARTMENT OF COMMERCE**  
**BUREAU OF THE CENSUS**  
**SURVEY OF RESIDENTIAL FINANCING**  
**1950 CENSUS OF HOUSING**

a. Name <i>Richard Roe</i>		FOR OFFICE USE	
b. Street and Number <i>4062 First St</i>		CH. No.	
c. City, Town, or Village <i>Seattle</i>		OM 1-4	
d. County		ONM 1-4	
e. State <i>Wash.</i>		R 1-4	
		5+	
		M	W

1. The questions on this report form relate to the property at the address below:

Street *731 Baker St.*  
City *Seattle* State *Wash.*

2. What is the full name and address of the owner?

Name *Richard Roe*  
Street and Number *4062 First St.*  
Post office address if different \_\_\_\_\_  
City *Seattle* State *Wash.* Telephone No. *TA. 4123*

Other owner, if any:

Name \_\_\_\_\_  
Street and Number \_\_\_\_\_  
Post office address if different \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Telephone No. \_\_\_\_\_

If you are not the owner, or agent for the owner of this property, do not answer the remaining questions. Return this form immediately so that we may obtain information about the property from the owner.

3. Is this owner:

(Check one)

- 1  An individual  
2  Partnership  
3  Corporation

4. Do you have a mortgage, deed of trust, mortgage bond issue, or contract to purchase this property?

(Check one)

- 1  Mortgage, deed of trust, or mortgage bond issue  
2  Contract to purchase (including land contract, contract for deed, contract for sale, etc.)  
3  Neither of the above. If neither, answer only questions 5, 23, 24, and 25.

5. Do you have any other debt on this property, such as tax lien, mechanics' lien, or improvement loan in connection with this property?

- 1  Yes. What kind of debt? \_\_\_\_\_  
2  No.

The word "Mortgage," as used in the following questions, includes all forms of debt for which this property or building is given as security, such as mortgages, deeds of trust, mortgage bonds, and similar instruments including contracts to purchase.

6. How many mortgages do you have on this property?

(Check one)

- 1  Only one  
2  Both a first and a second  
3  More than two -- How many? \_\_\_\_\_

The questions below apply to both first and second mortgages. Use column "A" for information on your first mortgage or contract to purchase and column "B" for your second mortgage (if there is one).

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
7. Is the present mortgage:	(Check one)	(Check one)
1. Insured by Federal Housing Administration (FHA) . . . . .	1 <input type="checkbox"/>	XXX
2. Guaranteed or insured by Veterans Administration (VA) . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
3. Not insured or guaranteed by FHA or VA . . . . .	3 <input checked="" type="checkbox"/>	3 <input checked="" type="checkbox"/>
8. In what year was the present mortgage made or assumed by you?	<u>1948</u> (Year)	<u>1950</u> (Year)
9. For how many years was the present mortgage to run from the time it was made or assumed by you? (If mortgage reads "on demand," so state)	<u>10</u> years	<u>5</u> years
10. What was the amount of the present mortgage when made or assumed by you?	<u>\$4,200</u>	<u>\$1,000</u>
11a. What is the present unpaid balance on this mortgage?	<u>\$3,198.09</u>	<u>\$942.21</u>
11b. As of what date was this balance computed?	<u>July 14, 1950</u> (Month, day, year)	<u>July 27, 1950</u> (Month, day, year)
12. What rate of interest are you paying on your mortgage at the present time? (Do not include FHA insurance premium)	<u>5</u> %	<u>6</u> %
13. Are you required to make regular payments on this mortgage for:	(Check one)	(Check one)
1. Interest and principal at the same time in a constant total amount . . . . .	1 <input checked="" type="checkbox"/>	1 <input checked="" type="checkbox"/>
2. Interest and principal at the same time in a decreasing or increasing total amount . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
3. Interest and principal at different times . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Interest only . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Principal only . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Not required to make regular interest or principal payments . . . . .	6 <input type="checkbox"/>	6 <input type="checkbox"/>
	<small>If box 6 is checked, you need not answer questions 14-19 about this mortgage.</small>	<small>If box 6 is checked, you need not answer questions 14-19 about this mortgage.</small>

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
14. Which of the following are included in your required mortgage payments?.	(Check all that apply)	(Not required for second mortgage)
1. Real estate taxes . . . . .	1 <input type="checkbox"/>	
2. Fire and hazard insurance premiums . . . . .	2 <input type="checkbox"/>	
3. FHA mortgage insurance premiums . . . . .	3 <input type="checkbox"/>	
4. Ground rent . . . . .	5 <input type="checkbox"/>	
5. Employees compensation insurance premiums . . . . .	6 <input type="checkbox"/>	
6. Reserve for equipment replacement . . . . .	7 <input type="checkbox"/>	
7. Mortgage service charge . . . . .	8 <input type="checkbox"/>	
8. Others (specify)-----	9 <input type="checkbox"/>	
9. No items other than interest or principal . . . . .	0 <input checked="" type="checkbox"/>	
15. How often are you required to make payments for INTEREST?	(Check one)	(Check one)
1. Weekly . . . . .	1 <input type="checkbox"/>	1 <input type="checkbox"/>
2. Monthly . . . . .	2 <input checked="" type="checkbox"/>	2 <input checked="" type="checkbox"/>
3. Quarterly . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Semiannually . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Annually . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Some other regular interval (specify)-----	6 <input type="checkbox"/>	6 <input type="checkbox"/>
7. No regular payments required for interest.	7 <input type="checkbox"/>	7 <input type="checkbox"/>
16. How often are you required to make payments for PRINCIPAL?	(Check one)	(Check one)
1. Weekly . . . . .	1 <input type="checkbox"/>	1 <input type="checkbox"/>
2. Monthly . . . . .	2 <input checked="" type="checkbox"/>	2 <input checked="" type="checkbox"/>
3. Quarterly . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
4. Semiannually . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
5. Annually . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Some other regular interval (specify)-----	6 <input type="checkbox"/>	6 <input type="checkbox"/>
7. No regular payments required for principal	7 <input type="checkbox"/>	7 <input type="checkbox"/>

	First Mortgage or Contract to Purchase (A)	Second Mortgage (B)
IF INTEREST AND PRINCIPAL ARE PAID AT THE SAME TIME:		
17a. What is the amount of your regular required payment?		
1. Total required payment . . . . .	\$ 44 55	\$ 19 34
a. For interest and principal . . . . .	\$ 44 55	\$ 19 34
b. For other items . . . . .	{ \$ _____	{ \$ _____
	or <input checked="" type="checkbox"/> None	or <input checked="" type="checkbox"/> None
IF INTEREST AND PRINCIPAL ARE NOT PAID AT THE SAME TIME:		
17b. What is the amount of your regular required payment?		
1. For principal . . . . .	\$ _____	\$ _____
2. For interest (most recent payment) . . . . .	\$ _____	\$ _____
18. Will the regular required payments on the present mortgage pay off the loan completely by date of maturity?		
1. Yes . . . . .	1 <input checked="" type="checkbox"/>	1 <input checked="" type="checkbox"/>
2. No . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
19. Are your mortgage payments up to date or past due?		
1. Ahead in scheduled payments . . . . .	1 <input checked="" type="checkbox"/>	1 <input type="checkbox"/>
2. Up to date in payments (or less than 30 days past due) . . . . .	2 <input type="checkbox"/>	2 <input checked="" type="checkbox"/>
3. Payments past due by 30 days or more . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
If payments are past due:	(Number)	(Number)
a. How many payments are past due? . . . . .	_____	_____
b. Are legal foreclosure proceedings now in process?		
1. Yes . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
2. No . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
20. To whom do you make your mortgage payments?		
First mortgage or contract to purchase		
Name	Twelfth National Bank	
Street and No.	Union Square	
City and State	Seattle, Washington	
Second mortgage		
Name	Mr. William H. Hite	
Street and No.	2109 Narrow St.	
City and State	Seattle, Wash.	

21a. How many structures containing dwelling units (family living quarters) are in this mortgaged property?

Number of structures 1

21b. For each residential structure, list all addresses and the number of dwelling units (family living quarters).

Structure Number	All street addresses for each structure (street and number)	Number of Dwelling Units
1.	731 Baker St.	2
2.	_____	_____
3.	_____	_____
4.	_____	_____

(If more space is needed, please attach a continuation sheet)

FOR OFFICE USE	
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22. How much of the floor space of all structures on this property is used for business purposes, such as a store, commercial establishment, or rented office space?

1  None  
2  Less than half  
3  Half or more

If there is more than one structure on the mortgaged property, answer questions 23 through 26 for the structure(s) most recently built.

23. In what year was this structure built?  
If built in 1940 or after, enter the exact year:

\_\_\_\_\_ (Year)

If built before 1940, check one box:

01  1930-1939  
02  1920-1929  
03  1919 or before

24. In what year did you buy, build, or otherwise acquire this building?

1941 (Year)

25. Was this a new building when you acquired it, or had it been occupied previously?

1  New building  
2  Occupied previously

26. When you acquired this building, did you place or assume a mortgage on the property?

1  Placed a mortgage on the property  
 2  Assumed a mortgage from former owner  
 3  Acquired it free of mortgage

27. Is your present mortgage:  
 (Check one—Answer only for first mortgage)

1  The same mortgage you placed or assumed when building was acquired  
 (Go to question 30; do not answer questions 28 and 29)  
 2  A refinancing or renewal of that mortgage  
 (Go to question 28; do not answer question 29)  
 3  A mortgage placed later than time building was acquired  
 (Go to question 29; do not answer question 28)

**ANSWER QUESTION 28 IF BOX 2 OF QUESTION 27 IS CHECKED**  
 IF PRESENT MORTGAGE IS A REFINANCED OR RENEWED MORTGAGE:

28a. What was the chief purpose of the last refinancing?  
 (Check one)

1  Increase the amount of the loan in order to make improvements or repairs on this property  
 2  Increase the amount of the loan for reasons other than making improvements or repairs on this property  
 3  Secure better terms (lower the interest rate, extend payment period, etc.)  
 4  Renew or extend a loan that has fallen due, without increasing the amount  
 5  Other reasons. Explain \_\_\_\_\_

28b. Was the last refinancing with the same lender?  
 (Check one)

1  Same lender as before refinancing  
 2  Different lender

**ANSWER QUESTION 29 IF BOX 3 OF QUESTION 27 IS CHECKED**

29. If your present mortgage was placed later than time building was acquired, what was its chief purpose?  
 (Check one)

1  Make improvements or repairs on this property  
 2  Invest in other properties  
 3  Invest in business other than real estate  
 4  Other purposes. Explain \_\_\_\_\_

30. What was the purchase price of this property when you acquired it? (If structure was built by you, what were total land and construction costs?)  
 \$ 7,500

31. How much do you think this mortgaged property would sell for at current market prices?  
 \$ 10,500

32. What was the amount of taxes on this mortgaged property (land and buildings) payable during the year 1949? (Do not include taxes in arrears from previous years.)

a. Real estate taxes \$150  
 If 1949 taxes did not include this building, check here

b. Special assessments for public improvements (include only amount required to be paid during the year 1949 for such public improvements as sidewalks, pavement, sewers, etc.)  
 \$ \_\_\_\_\_ or None

33a. How much were the total receipts from rent from this mortgaged property in 1949? . . . . . \$ 1340 or None   
 How much of these receipts were from:

(1) Residential units . . . . . \$ 620 or None   
 (2) Business units . . . . . \$ 720 or None

33b. How much was paid by the owner for:

(1) Utilities and fuel (water, electricity, gas, coal, oil, wood, etc.) for these units during 1949? . . \$ \_\_\_\_\_ or None   
 (2) Personal services included in rent such as janitor, elevator operator, etc. . . . . \$ \_\_\_\_\_ or None

33c. How many of these units were in the rental market (either rented or for rent) for the entire year 1949?  
 (1) Residential units . . . . . Number 2  
 (2) Business units . . . . . Number 1

33d. How many of these units were in the rental market for only part of the year 1949 (such as those purchased or constructed during 1949)?  
 (1) Residential units . . . . . Number 0  
 (2) Business units . . . . . Number 0

If the number of dwelling units reported in 33c and 33d do not equal the number of dwelling units reported in question 21b, explain in the Notes section.

Name of person giving information:  
Richard Rae  
 (First name) (Middle initial) (Last name)

Notes and explanations:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

For office use:  
 \_\_\_\_\_

**CONFIDENTIAL:** This inquiry is authorized by Act of Congress (46 Stat. 21; 13 U. S. C. 201-218) which requires that a report be made. The information furnished is accorded confidential treatment. The Census report cannot be used for purposes of taxation, investigation, or regulation.

FORM  
P54  
MORTGAGEE

U. S. DEPARTMENT OF COMMERCE  
BUREAU OF THE CENSUS  
**SURVEY OF RESIDENTIAL FINANCING**  
1950 CENSUS OF HOUSING

a. Name of Mortgagee or Agent *Smith Savings Bank* b. Ctl. No. \_\_\_\_\_  
 c. Street and Number *125 Main St* M \_\_\_\_\_  
 d. City, Town, or Village *Boston* e. County \_\_\_\_\_ f. State *Mass.*

1. The questions on this report form relate to the mortgage, deed of trust, or sales contract on the property at the following address:  
 Street and Number *476 Water St*  
 City and State *Boston, Mass.*  
 Name of Owner *Jones Corporation*

2. Do you hold or service a mortgage, deed of trust, or sales contract on the property at the above address?  
 1.  Hold a mortgage, deed of trust, or sales contract  
 2.  Service a mortgage  
 3.  Neither hold nor service a mortgage

3. If you do not hold or service a mortgage, deed of trust, or sales contract on this property, please give the name and address of the mortgage holder (if known) and return this form immediately.  
 Name \_\_\_\_\_  
 Street and Number \_\_\_\_\_  
 City and State \_\_\_\_\_

4. What type of indebtedness do you own or service on this property?  
 1.  A first mortgage or deed of trust  
 2.  A second mortgage or second deed of trust  
 3.  Both a first and a second mortgage (or deed of trust)  
 4.  A sales contract (including land contract, contract for deed, etc.)  
 5.  Other indebtedness. Explain \_\_\_\_\_

The word "mortgage," as used in the following questions, includes all forms of debt for which this property or buildings is given as security, such as mortgages, deeds of trust, and similar instruments, including sales contracts.

The questions below apply to both first and second mortgages  
 If you hold or service the first mortgage, use column "A."  
 If you hold or service the second mortgage, use column "B."

	First Mortgage or Sales Contract (A)	Second Mortgage (B)
5. Is the present mortgage: 1. Insured by Federal Housing Administration (FHA) . . . . . 2. Guaranteed or insured by Veterans Administration (VA) . . . . . 3. Not insured or guaranteed by FHA or VA . . . . .	1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input checked="" type="checkbox"/>	x x x x 2. <input type="checkbox"/> 3. <input type="checkbox"/>
6. In what year was this mortgage first made or assumed by the present property owner?	<i>1944</i> (Year)	_____ (Year)
7. What was the term in years of this mortgage when first made or assumed by the present property owner? (If mortgage reads "on demand" so state.)	<i>10</i> years	_____ years
8. What was the amount of this mortgage when first made or assumed by the present property owner?	<i>\$200,000</i>	\$ _____
9a. What is the present unpaid balance on this mortgage?	<i>\$160,400</i>	\$ _____
9b. As of what date was this balance computed?	<i>Aug 4, 1950</i> (Date)	_____ (Date)
10. What is the rate of interest being paid on this mortgage at the present time? (Do not include FHA insurance premium.)	<i>4</i> %	_____ %
11. Are regular payments required on this mortgage for: 1. Interest and principal at the same time in a constant total amount . . . . . 2. Interest and principal at the same time in a decreasing or increasing total amount . . . . . 3. Interest and principal at different times . . . . . 4. Interest only . . . . . 5. Principal only . . . . . 6. Not required to make regular interest or principal payments . . . . .	(Check one) 1. <input type="checkbox"/> 2. <input checked="" type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/>	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/>

If box 6 is checked, you need not answer questions 12-17 about this mortgage.      If box 6 is checked, you need not answer questions 12-17 about this mortgage.

	First Mortgage or Sales Contract	Second Mortgage
	(A)	(B)
<b>12. Which of the following are included in the regular required payments?</b> 1. Real estate taxes . . . . . 2. Fire and hazard insurance premiums . . . . . 3. FHA mortgage insurance premiums . . . . . 4. Life insurance premiums . . . . . 5. Ground rent . . . . . 6. Employees' compensation ins. premium . . . . . 7. Reserve for equipment replacements . . . . . 8. Mortgage service charge . . . . . 9. Other (Specify) . . . . .	(Check all that apply) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/> 8. <input type="checkbox"/> 9. <input type="checkbox"/>	(Not required for second mortgage) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/> 8. <input type="checkbox"/> 9. <input type="checkbox"/>
<b>13. How often are regular payments required for interest?</b> 1. Weekly . . . . . 2. Monthly . . . . . 3. Quarterly . . . . . 4. Semiannually . . . . . 5. Annually . . . . . 6. Some other regular interval (Specify) . . . . . 7. No regular payments required for interest . . . . .	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input checked="" type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/>	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/>
<b>14. How often are regular payments required for principal?</b> 1. Weekly . . . . . 2. Monthly . . . . . 3. Quarterly . . . . . 4. Semiannually . . . . . 5. Annually . . . . . 6. Some other regular interval (Specify) . . . . . 7. No regular payments required for principal . . . . .	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input checked="" type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/>	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> 6. <input type="checkbox"/> 7. <input type="checkbox"/>
<b>IF INTEREST AND PRINCIPAL ARE PAID AT THE SAME TIME:</b>		
<b>15a. What is the amount of the regular required payment?</b> 1. Total regular payment . . . . . a. For interest and principal . . . . . b. For all other items . . . . . or <input type="checkbox"/> None	\$ _____ \$ _____ \$ _____ or <input type="checkbox"/> None	\$ _____ \$ _____ \$ _____ or <input type="checkbox"/> None
<b>IF INTEREST AND PRINCIPAL ARE NOT PAID AT THE SAME TIME:</b>		
<b>15b. What was the amount of the regular required payment?</b> 1. For principal . . . . . 2. For interest (most recent payment) . . . . .	\$ 1650.00 \$ 6482.00	\$ _____ \$ _____

	First Mortgage or Sales Contract	Second Mortgage
	(A)	(B)
<b>16. Will the regular required payments on this mortgage pay off the loan completely by date of maturity?</b> 1. Yes . . . . . 2. No . . . . .	(Check one) 1. <input type="checkbox"/> 2. <input checked="" type="checkbox"/>	(Check one) 1. <input type="checkbox"/> 2. <input type="checkbox"/>
<b>17. What is the current status of the mortgage payments?</b> 1. Ahead in scheduled payments . . . . . 2. Up-to-date in payments (or less than 30 days past due) . . . . . 3. Delinquent by 30 days or more . . . . . If delinquent: a. How many payments are past due? b. Are legal foreclosure proceedings now in process? 1. Yes . . . . . 2. No . . . . .	1. <input type="checkbox"/> 2. <input checked="" type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> (Number)	1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> (Number)
<b>18. Which one of the following is the holder of this mortgage (mortgagee)?</b> 1. <input type="checkbox"/> Commercial bank or trust company 2. <input checked="" type="checkbox"/> Mutual savings bank 3. <input type="checkbox"/> Savings and loan association (include building and loan association, cooperative bank in New England, homestead association in Louisiana) 4. <input type="checkbox"/> Life insurance company 5. <input type="checkbox"/> Mortgage company 6. <input type="checkbox"/> Federal National Mortgage Association (FNMA) 7. <input type="checkbox"/> Individual or individual's estate 8. <input type="checkbox"/> Other (State type of mortgagee)		
<b>19. Did the holder of this mortgage purchase it from someone else or originate it?</b> 1. <input type="checkbox"/> Purchased this mortgage 2. <input checked="" type="checkbox"/> Originated it		
<b>Name of person giving information</b> James _____ (First name)      _____ (Middle initial)      Brown _____ (Last name) Vice President _____ (Title)		
<b>Notes and explanations:</b>		

\* U.S. GOVERNMENT PRINTING OFFICE: O-1953

ILLUSTRATIVE EXAMPLE OF FORM P-54, MORTGAGEE SCHEDULE

APPENDIX