

Chapter 4

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 DWELLING UNITS

Tables 1 to 3 present statistics for the United States, by government insurance status of the mortgage. Tables 4 to 15 present data for the United States for all mortgages. The tables are numbered to correspond with tables containing essentially the same subjects in all chapters.

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OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	1,235,829	5,188,091	49,882	308,828	162,801	1,043,957	1,023,156	3,835,306
Average debt per property.....	...	4.2	...	6.2	...	6.4	...	3.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	131,113	116,996	307	135	959	730	129,848	116,131
\$2,000 to \$2,999.....	171,711	291,598	3,350	4,847	5,748	11,640	162,614	275,111
\$3,000 to \$3,999.....	184,976	454,800	3,983	8,661	10,441	29,227	170,554	416,912
\$4,000 to \$4,999.....	166,688	544,157	6,248	17,079	15,109	55,036	145,331	472,042
\$5,000 to \$5,999.....	148,264	603,714	5,795	25,097	19,907	87,886	122,571	490,731
\$6,000 to \$6,999.....	117,741	587,468	6,637	32,271	23,102	127,860	88,004	427,337
\$7,000 to \$7,999.....	98,051	586,372	5,161	33,811	26,401	166,431	66,493	386,130
\$8,000 to \$8,999.....	62,219	414,675	3,372	23,970	15,901	114,872	42,953	275,833
\$9,000 to \$9,999.....	41,329	332,106	4,169	37,264	17,642	112,968	23,522	181,874
\$10,000 to \$10,999.....	36,306	312,684	2,852	27,421	11,697	106,372	21,760	178,891
\$11,000 to \$11,999.....	16,135	155,294	1,929	20,724	5,147	50,862	9,057	83,708
\$12,000 to \$14,999.....	37,656	431,833	4,518	52,723	10,236	118,086	22,907	261,024
\$15,000 to \$19,999.....	18,373	263,892	1,296	19,337	4,009	58,010	13,067	186,545
\$20,000 or more.....	5,287	92,502	279	5,488	511	3,977	4,497	83,037
Median loan.....dollars..	4,700	...	6,700	...	7,200	...	4,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	314,448	350,833	6,866	8,172	4,682	6,691	302,902	335,970
\$2,000 to \$2,999.....	206,799	501,964	4,468	10,870	9,789	24,783	192,546	466,311
\$3,000 to \$3,999.....	171,235	583,892	5,534	19,000	19,027	65,950	146,676	498,952
\$4,000 to \$4,999.....	147,602	652,008	4,351	19,809	20,818	93,229	122,434	538,960
\$5,000 to \$5,999.....	110,755	599,432	4,232	23,245	22,955	126,031	83,567	450,156
\$6,000 to \$6,999.....	89,323	572,824	5,886	38,259	25,794	165,693	57,646	368,872
\$7,000 to \$7,999.....	56,896	421,181	2,905	21,133	17,017	125,869	37,976	274,179
\$8,000 to \$8,999.....	38,246	321,282	3,247	27,609	13,793	115,928	21,206	177,745
\$9,000 to \$9,999.....	32,199	302,151	3,433	32,323	12,088	113,685	16,682	156,143
\$10,000 to \$10,999.....	16,971	176,369	2,912	30,143	4,740	49,425	9,319	96,801
\$11,000 to \$11,999.....	12,633	143,633	2,765	31,516	3,601	40,866	6,266	71,221
\$12,000 to \$14,999.....	27,283	359,130	2,329	30,580	7,272	95,616	17,685	232,934
\$15,000 to \$19,999.....	9,640	155,846	754	11,752	1,129	17,688	7,758	126,406
\$20,000 or more.....	1,817	47,546	209	4,417	100	2,473	1,509	40,656
Median debt.....dollars..	3,500	...	5,800	...	6,100	...	3,100	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	5,016,188	4,588,238	427,950	1,290,430	212,985	62,168	1,035,024	3,690,734	3,384,197	306,537	171,962	14,603	157,359
Average debt per mortgage.....	4.1	4.0	4.7	5.8	5.4	7.2	6.4	3.6	3.6	4.1	1.8	1.7	1.8
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	786,511	734,287	52,224	82,947	65,362	13,809	249,021	454,541	429,876	24,665	14,848	2,723	12,125
Mutual savings bank.....	714,033	648,265	65,768	33,999	22,138	11,861	207,015	473,019	435,084	37,935	6,272	3,121	3,151
Savings and loan association.....	1,767,682	1,620,117	147,565	49,232	39,569	5,641	459,784	1,258,666	1,136,281	122,385	15,446	1,682	13,764
Life insurance company.....	339,292	298,376	40,916	99,579	74,278	21,887	71,361	168,352	153,397	14,955	5,692	4,960	732
Mortgage company.....	34,767	25,989	8,778	9,966	4,229	5,646	5,362	19,439	16,398	3,041	3,681	1,382	2,299
Federal National Mortgage Association.....	35,627	29,782	5,845	9,589	4,371	3,324	26,038	...	...	...	719	719	...
Individual.....	1,183,024	1,088,581	94,443	...	...	...	960	1,182,064	1,087,621	94,443	120,884	...	120,884
Other.....	155,254	142,841	12,413	5,118	3,038	...	15,483	134,653	125,580	9,073	4,420	16	4,404
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	675,119	598,430	76,689	122,367	90,389	25,552	136,323	416,430	376,732	39,698	23,742	5,602	18,140
Originated.....	4,341,069	3,989,808	351,261	168,063	122,596	36,616	898,702	3,274,304	3,007,465	266,839	148,220	9,001	139,219
ORIGIN OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	3,604,077	3,248,341	355,736	256,582	180,930	60,476	1,002,657	2,344,838	2,103,137	241,701	140,768	14,205	126,563
Refinanced or renewed mortgage.....	987,138	937,489	49,649	24,888	23,196	1,692	26,668	935,582	893,210	42,372	16,837	398	16,439
Mortgage placed later than acquisition of property.....	424,973	402,408	22,565	8,960	8,859	...	5,699	410,314	387,850	22,464	14,357	...	14,357
AMORTIZATION													
Fully amortized.....	4,006,581	3,655,069	351,512	290,430	212,985	62,168	1,035,024	2,681,127	2,451,028	230,099	105,314	14,603	90,711
Partially amortized.....	540,984	900,855	40,129	...	...	...	...	540,984	500,855	40,129	20,982	...	20,982
Not amortized.....	194,510	174,855	19,655	...	...	...	...	194,510	174,855	19,655	27,986	...	27,986
On demand.....	274,113	257,459	16,654	...	...	...	...	274,113	257,459	16,654	17,680	...	17,680
Regular principal payments required.....	118,004	111,312	6,692	...	...	...	...	118,004	111,312	6,692	2,591	...	2,591
No regular principal payments required.....	156,109	146,147	9,962	...	...	...	...	156,109	146,147	9,962	15,089	...	15,089

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

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	Total first mortgages			Government insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	1,235,829	1,144,467	91,362	149,882	39,499	8,692	162,801	1,023,156	949,091	74,071	96,146	8,694	87,454
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	208,410	196,776	11,634	16,234	13,680	2,123	43,207	148,980	141,456	7,524	8,747	1,925	6,823
Mutual savings bank.....	176,689	164,554	12,135	6,670	5,060	1,610	30,637	139,384	131,271	8,013	3,990	1,648	2,343
Savings and loan association.....	415,722	385,469	30,253	8,784	7,576	718	72,274	334,666	308,129	26,537	12,215	920	11,395
Life insurance company.....	59,988	53,563	6,425	14,932	11,370	3,112	9,866	35,197	32,425	2,772	3,656	3,108	548
Mortgage company.....	6,658	5,491	1,167	1,491	748	736	642	4,524	4,101	423	1,927	736	1,191
Federal National Mortgage Association.....	4,412	3,818	595	896	355	397	3,517	...	...	...	...	343	...
Individual.....	318,566	292,569	25,997	...	...	...	172	318,395	292,398	25,997	61,972	...	61,972
Other.....	45,390	42,222	3,168	889	708	...	479	42,024	39,215	2,809	3,196	14	3,182
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	157,538	143,320	14,218	20,687	16,386	3,730	18,922	118,359	108,966	9,393	12,957	3,656	9,303
Originated.....	1,078,266	1,001,150	77,116	29,195	23,115	4,963	144,275	904,797	840,122	64,675	83,182	5,036	78,144
FORM OF DEBT													
Mortgage or deed of trust.....	1,156,364	1,065,983	90,381	49,882	39,499	8,692	162,818	943,690	870,606	73,084	91,719	8,692	83,026
Contract to purchase.....	79,468	78,484	984	...	...	...	...	79,468	78,484	984	4,422	...	4,422
SERVICE OF MORTGAGE													
Hold and service mortgage.....	1,105,425	1,028,325	77,100	28,133	22,985	3,905	47,247	930,028	864,592	65,436	82,002	3,996	78,009
Hold mortgage only.....	130,404	116,139	14,265	21,747	16,512	4,787	15,549	93,128	84,494	8,634	14,136	4,697	9,437
AMORTIZATION													
Fully amortized.....	931,271	859,609	71,662	49,882	39,499	8,692	162,800	718,603	664,236	54,367	64,368	8,692	55,680
Partially amortized.....	144,182	134,576	9,606	...	...	...	...	144,182	134,576	9,606	10,383	...	10,383
Not amortized.....	65,959	61,462	5,097	...	...	...	...	65,959	61,462	5,097	12,994	...	12,994
On demand.....	93,823	88,820	5,003	...	...	...	...	93,823	88,820	5,003	8,402	...	8,402
Regular principal payments required.....	39,861	37,581	2,280	...	...	...	...	39,861	37,581	2,280	890	...	890
No regular principal payments required.....	53,962	51,239	2,723	...	...	...	...	53,962	51,239	2,723	7,512	...	7,512
FREQUENCY OF INTEREST PAYMENT													
Monthly.....	961,315	884,846	76,469	49,872	39,499	8,692	162,467	748,978	689,803	59,175	68,036	8,692	59,346
Quarterly, semi-annually or annually.....	239,500	225,847	13,653	...	...	...	334	239,166	225,513	13,653	18,199	...	18,199
Other regular interval.....	5,815	5,400	415	...	...	...	...	5,815	5,400	415	300	...	300
No regular payment.....	29,194	28,369	825	...	...	...	...	29,194	28,369	825	9,609	...	9,609
FREQUENCY OF PRINCIPAL PAYMENT													
Monthly.....	967,448	891,815	75,633	49,882	39,499	8,692	162,377	755,203	696,777	58,426	68,193	8,692	59,506
Quarterly, semi-annually or annually.....	137,847	130,712	7,135	...	...	...	422	137,426	130,379	7,047	7,111	...	7,111
Other regular interval.....	5,816	5,422	394	...	...	...	...	5,816	5,422	394	284	...	284
No regular payment.....	124,717	116,517	8,200	...	...	...	...	124,717	116,517	8,200	20,597	...	20,597
METHOD OF PAYMENT													
Interest and principal at same time in constant total amount.....	942,624	867,082	75,542	49,882	39,499	8,692	161,189	731,559	673,316	58,243	62,750	8,692	54,058
Interest and principal at same time in increasing or decreasing total amount.....	147,511	140,215	7,296	...	...	...	1,610	145,900	138,604	7,296	10,613	...	10,613
Payment of interest only.....	99,519	92,091	7,428	...	...	...	...	99,519	92,091	7,428	12,529	...	12,529
Interest and principal at different times, or principal only.....	21,390	21,007	383	...	...	...	...	21,390	21,007	383	2,185	...	2,185
No regular interest or principal payments.....	24,792	24,077	715	...	...	...	...	24,792	24,077	715	8,067	...	8,067
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	1,147,279	1,062,282	84,997	48,673	38,956	8,051	154,540	944,071	875,453	68,618	82,042	8,068	73,979
Delinquent:													
Foreclosure in process.....	2,510	2,311	199	...	...	...	235	2,275	2,076	199	146	...	146
Foreclosure not in process.....	61,249	55,795	5,454	1,209	543	640	8,027	52,021	47,484	4,537	6,355	624	5,732
No regular payments required.....	24,792	24,077	715	...	...	...	...	24,792	24,077	715	7,598	...	7,598
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	171,484	159,923	11,561	5,091	3,778	1,093	12,822	153,572	143,929	9,643	22,344	1,093	21,250
1949.....	238,243	216,377	21,866	8,642	6,750	1,661	26,381	203,223	185,823	17,400	26,153	1,607	24,547
1948.....	218,440	195,218	23,222	9,809	5,644	3,082	27,574	181,062	163,144	17,918	22,778	3,136	19,645
1947.....	194,912	181,427	13,485	6,883	4,579	2,294	45,431	142,597	132,879	9,718	12,097	2,294	9,804
1946.....	158,486	150,669	7,817	3,389	2,780	565	48,183	106,915	100,845	6,070	4,811	565	4,247
1942 to 1945.....	149,774	140,945	8,829	6,974	6,871	...	2,412	140,391	133,665	6,726	4,496	...	4,496
1940 to 1941.....	38,034	36,902	1,132	3,844	3,844	...	...	34,191	33,059	1,132	711	...	711
1935 to 1939.....	31,075	28,686	2,389	3,260	5,260	...	...	25,816	25,427	2,389	629	...	629
1930 to 1934.....	14,824	14,792	32	...	...	...	...	14,824	14,792	32	327	...	327
1929 or earlier.....	20,583	19,535	1,048	...	...	...	...	20,583	19,535	1,048	1,804	...	1,804
TERM OF MORTGAGE													
On demand.....	93,820	88,819	5,001	...	...	...	...	93,820	88,819	5,001	8,401	...	8,401
Less than 5 years.....	113,771	105,399	8,372	346	321	...	332	113,094	104,747	8,347	27,537	...	27,537
5 to 9 years.....	222,362	206,280	16,082	176	176	...	2,431	219,757	204,050	15,707	25,774	41	25,733
10 to 12 years.....	365,710	338,559	27,151	3,469	3,365	...	20,096	342,147	315,912	26,235	17,796	...	17,796
13 to 14 years.....	46,065	41,811	4,254	194	190	...	7,151	38,724	34,961	3,763	1,185	31	1,154
15 years.....	173,507	162,523	10,984	9,076	8,198	837	41,277	123,158	114,588	8,570	3,735	1,057	2,678
16 to 19 years.....	54,372	48,326	6,046	2,572	2,172	63	16,168	35,634	31,529	4,105	1,987	83	1,903
20 years.....	123,901	116,343	7,558	21,291	16,641	4,409	63,638	38,975	37,467	1,508	6,703	5,252	1,452
21 to 24 years.....	11,251	10,257	994	1,934	1,934	...	1,493	7,253	6,874	384	316	178	138
25 years.....	27,395	22,645	4,750	10,257	6,510	3,191	10,101	7,037	6,764	273	2,558	2,054	504
26 years or more.....	3,695	3,511	184	...	...	...	113	3,531	3,397	184	159	...	159
Median term.....years..	11	11	12	20	20	...	18	11	11	11	3	...	7

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

RESIDENTIAL FINANCING

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

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

Table with columns for Subject, Total first mortgages, Government-insured first mortgages (FHA, VA), Conventional first mortgages, and Total junior mortgages. Rows include Year Mortgage Due, Interest Rate, Mortgage Loan, Outstanding Debt, and Monthly Interest and Principal Payment per Dwelling Unit.

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

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

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand.....	8,401	2,771	2,339	277	3,014	17,691	7,517	5,308	...	4,866
Fully amortized.....	64,423	32,439	29,797	1,823	364	105,456	53,028	50,356	1,792	280
Less than 5 years.....	13,558	10,764	2,723	71	...	10,536	8,794	1,735	7	...
5 to 9 years.....	20,214	8,398	10,852	964	...	31,287	12,931	17,476	880	...
10 to 14 years.....	16,010	8,006	7,370	354	280	35,277	18,842	15,970	369	96
15 to 19 years.....	5,087	2,403	2,434	214	36	10,428	5,989	4,173	92	174
20 years or more.....	9,554	2,868	6,418	220	48	17,928	6,472	11,002	444	10
Median term.....years..	9	8	10	...	...	...	...	...	...	...
Partially or not amortized.....	23,327	13,340	7,498	2,396	93	48,815	30,822	14,430	3,497	66
Less than 5 years.....	13,980	9,181	3,175	1,624	...	27,344	20,028	5,367	1,949	...
5 to 9 years.....	5,559	2,567	2,919	62	11	12,590	6,654	5,897	39	...
10 to 14 years.....	2,977	982	1,285	710	...	6,908	2,546	2,853	1,509	...
15 years or more.....	811	610	119	...	82	1,973	1,594	313	...	66
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	6,004	3,083	1,907	98	916	12,280	7,134	3,257	344	1,545
4.0 percent.....	20,385	8,317	9,848	1,624	596	35,825	16,400	17,037	1,949	439
4.1 to 4.5 percent.....	2,458	1,166	990	281	21	5,605	3,783	1,126	673	23
4.6 to 5.0 percent.....	24,124	11,522	10,753	1,082	767	47,331	24,318	20,791	1,035	1,187
5.1 to 6.0 percent.....	39,623	21,710	15,384	1,370	1,159	67,037	37,181	26,570	1,275	2,011
6.1 percent or more.....	3,557	2,752	752	41	12	3,884	2,551	1,313	12	8
Median interest rate.....percent..	5.0	5.5	5.0	...	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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

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

Table with 14 columns: Subject, Total, Amortization arrangement (Fully, Partially, Not), On demand (Regular, No regular), and Outstanding debt (thousands of dollars) with sub-columns for Total, Amortization arrangement, and On demand. The table is divided into sections for Total first mortgages, First mortgages on properties acquired in 1949 to 1950, New structures, and Term of first mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan						
		Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more
Total first mortgages.....	1,235,825	136,753	368,653	322,534	212,088	95,686	80,131	20,014
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages.....	1,107,650	100,249	322,977	296,591	199,334	92,234	78,657	17,625
Less than \$480.....	491,151	93,862	261,059	115,905	18,452	1,035	250	590
\$480 to \$599.....	191,668	4,282	31,119	95,582	54,253	6,069	364	...
\$600 to \$719.....	150,088	1,267	21,626	55,518	46,787	20,593	4,209	92
\$720 to \$839.....	100,166	371	3,942	15,788	39,066	24,533	16,470	...
\$840 to \$959.....	61,678	277	1,684	4,969	22,141	16,205	16,190	214
\$960 to \$1,079.....	34,111	190	610	1,796	4,596	13,302	11,052	2,566
\$1,080 to \$1,199.....	24,551	...	779	1,997	6,921	5,024	8,266	1,564
\$1,200 to \$1,799.....	42,488	...	1,865	4,548	5,539	4,142	19,448	6,949
\$1,800 or more.....	11,749	...	293	488	1,579	1,331	2,408	5,650
Median payment.....dollars..	513	240	368	515	663	804	974	1,476
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	186,634	6,919	34,991	48,195	44,507	23,216	22,778	6,040
Less than \$480.....	40,470	5,978	23,493	9,075	1,292	196	...	438
\$480 to \$599.....	36,580	445	5,349	17,414	12,160	1,214	...	...
\$600 to \$719.....	33,521	233	3,063	11,938	12,030	5,011	1,249	...
\$720 to \$839.....	22,271	44	1,502	3,850	8,374	4,509	3,995	...
\$840 to \$959.....	16,991	197	611	1,255	6,176	4,076	4,677	...
\$960 to \$1,199.....	16,945	22	456	2,108	2,328	5,941	4,926	1,164
\$1,200 to \$1,799.....	16,202	...	349	2,489	1,375	1,671	7,617	2,702
\$1,800 or more.....	3,654	...	168	66	772	598	314	1,736
Median payment.....dollars..	652	...	424	578	682	854	1,041	...
INTEREST RATE								
Total first mortgages.....	1,235,823	136,752	368,650	322,530	212,084	95,682	80,127	20,014
Less than 4.0 percent.....	16,574	2,306	5,603	3,504	2,142	1,190	747	1,083
4.0 percent.....	259,609	9,233	39,858	62,887	66,083	36,554	37,739	7,262
4.1 to 4.5 percent.....	166,659	8,211	37,712	55,347	31,472	17,525	11,521	4,875
4.6 to 5.0 percent.....	419,230	38,164	145,613	115,178	71,005	24,802	19,954	4,517
5.1 to 6.0 percent.....	344,184	63,289	130,458	82,340	41,079	14,805	10,023	2,192
6.1 percent or more.....	29,567	15,549	9,406	3,274	303	806	143	85
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.5	4.5	4.5
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	197,782	8,747	37,808	51,312	46,536	23,718	23,258	6,409
Less than 4.0 percent.....	2,322	115	294	644	676	124	155	315
4.0 percent.....	50,978	431	3,844	10,817	15,907	8,398	9,458	2,127
4.1 to 4.5 percent.....	23,082	603	1,050	5,408	6,338	3,839	3,677	2,168
4.6 to 5.0 percent.....	59,349	1,580	13,677	14,917	14,077	6,432	7,254	1,413
5.1 to 6.0 percent.....	57,182	5,091	16,281	18,453	9,441	4,890	2,641	386
6.1 percent or more.....	4,869	927	2,662	1,073	97	38	73	...
Median interest rate.....percent..	5.0	...	5.1	5.0	5.0	4.5	4.5	...
TERM OF MORTGAGE								
Total first mortgages.....	1,235,825	136,753	368,653	322,534	212,088	95,686	80,131	20,014
On demand.....	93,817	19,694	34,409	19,086	14,745	2,689	1,662	1,531
Less than 5 years.....	113,770	46,110	38,849	19,563	6,485	1,713	644	405
5 to 9 years.....	222,187	37,953	93,237	54,613	21,302	6,539	7,065	1,478
10 to 12 years.....	365,704	26,828	132,300	105,980	58,387	22,999	15,524	3,692
13 to 14 years.....	46,062	1,681	8,655	12,988	10,814	6,261	5,235	433
15 years.....	173,505	2,547	34,957	56,994	41,487	19,104	13,496	4,925
16 to 19 years.....	54,369	923	7,345	14,007	16,156	9,975	4,348	1,622
20 years.....	123,901	737	13,611	29,993	37,092	19,783	20,015	2,678
21 to 24 years.....	11,248	104	1,108	3,372	2,186	1,259	2,963	259
25 years or more.....	31,262	176	4,182	5,938	3,434	5,364	9,179	2,991
Median term.....years..	11	6	10	12	15	15	15	15
First mortgages on properties acquired in 1949 to 1950.....								
Total first mortgages.....	197,780	8,750	37,809	51,310	46,539	23,718	23,258	6,411
On demand.....	5,367	1,363	2,101	277	628	588	298	112
Less than 5 years.....	16,043	2,670	5,240	5,119	1,916	744	242	112
5 to 9 years.....	35,133	3,300	11,329	10,826	5,904	2,142	876	755
10 to 14 years.....	71,548	1,298	15,803	24,152	13,762	6,562	8,430	1,548
15 years.....	29,115	...	1,629	5,382	11,563	5,340	3,212	1,992
16 to 19 years.....	10,582	...	302	2,093	4,428	2,182	1,428	152
20 years or more.....	29,992	119	1,405	3,461	8,338	6,160	8,772	1,740
Median term.....years..	12	...	10	11	15	15	15	...

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	Total	Total mortgage loan on property as percent of purchase price						
		Less than 60 percent	60 to 69 percent	70 to 79 percent	80 to 84 percent	85 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	71,220	6,832	8,297	12,305	11,171	10,081	9,819	12,739
VETERAN STATUS OF OWNER								
Veteran of World War II.....	26,059	1,647	1,711	5,138	3,318	3,447	4,286	6,513
Veteran of World War I only.....	4,223	651	1,079	488	182	902	493	431
Other service or nonveteran.....	40,931	4,533	5,502	6,673	7,667	5,727	5,036	5,790
PURCHASE PRICE								
Total properties.....	71,220	6,832	8,297	12,305	11,171	10,081	9,819	12,739
Less than \$4,000.....	4,272	101	68	266	219	413	406	2,799
\$4,000 to \$5,999.....	11,787	816	896	1,026	2,477	1,938	1,440	3,197
\$6,000 to \$7,999.....	10,816	989	697	1,381	2,273	2,063	2,469	2,947
\$8,000 to \$9,999.....	11,866	312	955	2,738	2,093	1,846	2,142	1,785
\$10,000 to \$11,999.....	9,313	567	1,126	2,285	1,412	1,302	1,859	767
\$12,000 to \$14,999.....	10,605	1,143	1,606	2,821	1,510	565	1,401	1,561
\$15,000 or more.....	12,561	2,904	2,949	1,788	1,187	1,954	1,102	683
Properties acquired in 1949 to 1950.....	25,091	2,424	2,345	5,950	3,200	3,857	4,421	2,907
Less than \$4,000.....	1,345	92	68	13	55	48	35	1,034
\$4,000 to \$5,999.....	2,673	18	536	342	448	296	679	357
\$6,000 to \$7,999.....	3,786	80	215	409	686	1,192	951	255
\$8,000 to \$9,999.....	4,220	230	227	1,193	320	856	1,029	366
\$10,000 to \$11,999.....	3,213	442	320	699	666	459	387	241
\$12,000 to \$14,999.....	4,238	116	356	2,203	363	182	580	440
\$15,000 or more.....	5,616	1,446	623	1,091	662	824	760	214
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	71,213	6,831	8,291	12,301	11,169	10,075	9,814	12,736
Two mortgages.....	68,971	6,756	7,933	12,083	10,964	10,042	9,126	12,070
Three mortgages or more.....	2,242	75	358	218	205	33	688	666
Properties acquired in 1949 to 1950.....	25,086	2,423	2,341	5,945	3,199	3,854	4,420	2,905
Two mortgages.....	24,501	2,348	2,341	5,906	3,058	3,854	4,151	2,844
Three mortgages or more.....	585	75	...	39	141	...	269	61
INTEREST RATE ON FIRST MORTGAGE								
Total properties.....	71,214	6,832	8,291	12,304	11,168	10,076	9,815	12,736
Less than 4.0 percent.....	750	325	...	...	...	...	230	195
4.0 percent.....	12,719	522	452	2,090	1,117	2,474	2,197	3,870
4.1 to 4.5 percent.....	9,738	264	789	1,299	1,063	2,078	2,572	1,673
4.6 to 5.0 percent.....	24,826	3,577	3,063	4,556	4,594	3,222	2,530	3,287
5.1 to 6.0 percent.....	20,438	2,064	3,306	4,194	4,116	1,966	1,688	3,105
6.1 percent or more.....	2,743	80	681	165	278	336	598	606
Properties acquired in 1949 to 1950.....	25,087	2,425	2,341	5,948	3,198	3,854	4,422	2,903
Less than 4.0 percent.....	...	...	...	...	...	...	...	...
4.0 percent.....	5,078	194	188	1,765	478	1,070	875	510
4.1 to 4.5 percent.....	3,102	39	85	443	232	487	1,427	390
4.6 to 5.0 percent.....	7,544	1,491	886	1,968	879	818	638	835
5.1 to 6.0 percent.....	7,657	662	501	1,738	1,372	1,307	909	1,168
6.1 percent or more.....	1,706	39	681	34	237	172	543	...

RESIDENTIAL FINANCING

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

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

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties.....	70,445	6,156	11,694	12,976	10,335	9,939	11,132	8,228
VETERAN STATUS OF OWNER								
Veteran of World War II.....	25,618	2,383	5,046	4,351	3,952	3,687	5,081	1,118
Veteran of World War I only.....	4,223	633	882	901	387	668	467	287
Other service or nonveteran.....	40,603	3,142	5,764	7,719	5,993	5,583	5,580	6,822
PURCHASE PRICE								
Total properties.....	70,445	6,156	11,694	12,976	10,335	9,939	11,132	8,228
Less than \$4,000.....	3,532	55	86	869	283	294	1,120	826
\$4,000 to \$5,999.....	11,765	50	2,617	2,287	1,920	1,564	1,757	1,573
\$6,000 to \$7,999.....	10,814	689	2,179	2,249	1,236	1,520	1,685	1,258
\$8,000 to \$9,999.....	11,851	970	1,377	1,681	1,798	2,766	1,928	1,335
\$10,000 to \$11,999.....	9,313	1,214	1,099	1,796	1,404	1,124	1,417	1,263
\$12,000 to \$14,999.....	10,583	1,184	2,213	1,582	1,647	1,444	2,046	465
\$15,000 or more.....	12,587	1,994	2,123	2,512	2,047	1,227	1,179	1,508
Properties acquired in 1949 to 1950.....	25,087	2,521	3,938	4,496	3,060	4,192	4,827	2,063
Less than \$6,000.....	4,007	89	81	237	597	950	1,828	228
\$6,000 to \$9,999.....	7,989	914	1,229	1,414	1,015	1,473	915	1,032
\$10,000 to \$14,999.....	7,450	446	1,915	1,304	1,100	974	1,363	350
\$15,000 or more.....	5,641	1,072	713	1,541	348	795	721	453
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	70,445	6,157	11,691	12,972	10,332	9,939	11,128	8,227
Two mortgages.....	68,220	6,157	11,607	12,941	10,130	9,548	10,471	7,367
Three mortgages or more.....	2,225	...	84	31	202	391	654	860
Properties acquired in 1949 to 1950.....	25,076	2,522	3,939	4,496	3,060	4,193	4,824	2,062
Two mortgages.....	24,476	2,522	3,855	4,465	2,990	3,957	4,645	2,062
Three mortgages or more.....	600	...	84	31	70	236	179	...
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	70,440	6,155	11,692	12,970	10,334	9,938	11,125	8,227
Less than 4.0 percent.....	4,436	102	201	719	677	831	1,464	441
4.0 percent.....	14,138	1,074	3,037	4,367	3,449	112	790	1,308
4.1 to 4.5 percent.....	1,797	52	73	251	...	440	53	247
4.6 to 5.0 percent.....	18,481	2,557	2,135	2,288	2,489	3,200	3,136	2,677
5.1 to 6.0 percent.....	29,621	2,228	5,217	4,971	3,642	4,793	5,520	3,253
6.1 percent or more.....	1,967	142	349	374	77	562	162	301
Properties acquired in 1949 to 1950.....	25,087	2,522	3,936	4,492	3,061	4,192	4,822	2,063
Less than 4.0 percent.....	1,939	93	8	15	67	527	1,039	189
4.0 percent.....	3,941	332	1,337	1,014	1,042	...	61	154
4.1 to 4.5 percent.....	572	...	203	...	...	294	53	22
4.6 to 5.0 percent.....	7,277	1,441	981	1,602	726	943	1,171	414
5.1 to 6.0 percent.....	10,502	603	1,266	1,849	1,226	1,904	2,498	1,158
6.1 percent or more.....	856	53	141	12	...	524	...	126

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	New structure					Previously occupied structure				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	72,879	21,183	35,753	3,126	12,830	717,935	169,267	379,673	110,280	58,729
PURCHASE PRICE										
Less than \$3,000.....	4,332	2,036	1,045	876	376	38,752	3,468	15,053	14,056	6,176
\$3,000 to \$3,999.....	1,698	467	1,000	62	170	53,184	8,913	24,152	14,670	5,452
\$4,000 to \$4,999.....	3,648	1,290	773	239	1,347	66,763	9,817	34,614	16,026	6,308
\$5,000 to \$5,999.....	2,061	284	460	283	1,035	71,014	12,623	34,419	15,229	8,745
\$6,000 to \$6,999.....	4,899	534	1,248	546	2,570	80,708	17,358	40,950	14,677	7,723
\$7,000 to \$7,999.....	4,407	865	2,356	314	874	74,465	15,165	42,558	11,221	5,524
\$8,000 to \$8,999.....	6,087	1,972	3,675	125	315	60,344	16,186	33,793	6,815	3,550
\$9,000 to \$9,999.....	5,258	756	3,651	18	834	44,850	13,662	24,674	3,873	2,641
\$10,000 to \$10,999.....	5,927	1,357	2,414	48	2,111	51,627	13,787	31,076	4,648	2,117
\$11,000 to \$11,999.....	2,320	751	1,412	...	157	26,094	7,717	14,872	2,219	1,285
\$12,000 to \$14,999.....	9,281	2,441	5,228	501	1,113	69,514	23,522	39,989	3,356	2,648
\$15,000 to \$19,999.....	14,354	5,967	6,887	101	1,401	44,008	15,176	26,655	1,544	634
\$20,000 or more.....	7,284	1,958	5,110	...	216	20,986	8,562	11,226	679	519
Property not acquired by purchase.....	...	...	...	...	...	1,401	272	916	...	213
Not reported.....	1,323	505	494	13	311	14,225	3,039	4,726	1,267	5,194
Median purchase price.....dollars..	10,500	12,000	11,700	...	...	7,500	8,900	7,800	5,600	6,000
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	18,805	4,041	9,470	380	4,918	109,513	31,569	54,437	11,074	12,435
50 to 59 percent.....	10,456	3,337	5,940	156	1,025	93,935	23,797	52,028	11,248	6,923
60 to 64 percent.....	6,361	2,053	3,045	483	780	60,213	16,014	32,218	9,941	2,041
65 to 69 percent.....	6,637	2,094	3,115	173	1,258	64,626	15,078	33,809	12,163	3,577
70 to 74 percent.....	3,598	1,262	1,643	56	636	64,227	12,555	33,093	14,533	4,045
75 to 79 percent.....	5,127	648	3,206	249	1,024	56,022	13,815	28,531	9,395	4,282
80 to 84 percent.....	6,013	2,774	2,006	359	874	62,534	13,235	28,636	13,361	5,304
85 to 89 percent.....	3,848	624	1,673	479	1,072	47,658	10,508	24,493	9,160	3,496
90 to 94 percent.....	5,342	1,678	2,529	719	418	42,461	10,576	22,358	5,432	4,097
95 to 99 percent.....	2,434	1,171	940	49	276	42,052	8,486	26,498	3,041	4,033
100 percent or more.....	3,393	1,047	1,925	9	412	62,093	10,925	39,005	7,983	4,181
Purchase price not reported or property not acquired by purchase.....	862	452	262	13	135	12,599	2,767	4,563	951	4,319
Median percent.....	65	67	64	...	...	72	69	72	74	73
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	17,367	3,948	8,617	205	4,600	90,448	25,930	42,896	9,857	11,766
50 to 59 percent.....	9,651	2,919	5,553	118	1,063	85,799	19,191	49,435	9,901	7,275
60 to 64 percent.....	6,188	1,473	3,172	483	1,060	54,466	13,191	29,360	9,854	2,062
65 to 69 percent.....	5,832	1,208	3,196	173	1,258	62,789	15,103	33,040	11,400	3,246
70 to 74 percent.....	4,002	1,843	1,468	56	636	65,142	13,069	33,636	14,448	3,988
75 to 79 percent.....	4,580	694	2,613	249	1,024	58,663	15,464	29,409	9,772	4,020
80 to 84 percent.....	5,403	2,566	1,605	359	874	71,017	15,143	33,587	17,137	5,153
85 to 89 percent.....	4,094	671	1,871	479	1,072	55,445	13,850	28,427	9,478	3,693
90 to 94 percent.....	5,937	2,238	2,564	719	418	47,064	13,101	24,491	5,356	4,120
95 to 99 percent.....	1,533	824	705	6	...	16,264	3,852	9,252	1,556	1,609
100 percent or more.....	6,968	2,292	3,898	266	512	95,215	18,061	60,500	10,257	6,400
Purchase price not reported or property not acquired by purchase.....	1,323	505	494	13	311	15,616	3,310	5,642	1,267	5,398
Median percent.....	67	72	65	...	...	74	74	75	75	73

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

RESIDENTIAL FINANCING

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

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

Subject	Total	Market value of property							
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$11,999	\$12,000 to \$14,999	\$15,000 to \$19,999	\$20,000 or more
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY									
Properties with both interest and principal in first mortgage payments.....	1,099,639	51,489	115,611	176,981	179,110	176,039	169,684	147,500	83,246
Less than \$480.....	468,182	42,108	85,463	107,671	78,042	64,163	51,604	30,271	8,859
\$480 to \$599.....	185,297	4,938	16,870	34,243	40,610	37,829	28,547	15,789	6,475
\$600 to \$719.....	145,006	3,097	8,507	16,483	27,960	33,439	25,992	21,221	8,313
\$720 to \$839.....	101,691	645	1,840	8,735	12,794	19,404	23,862	24,865	9,547
\$840 to \$959.....	63,706	132	1,700	4,215	7,094	8,264	17,760	16,801	7,743
\$960 to \$1,079.....	40,101	317	419	2,009	2,823	5,273	9,086	13,895	6,280
\$1,080 to \$1,199.....	27,213	63	89	1,875	6,275	2,210	4,833	6,743	5,126
\$1,200 to \$1,499.....	39,178	146	708	1,503	1,546	4,014	5,149	12,012	14,103
\$1,500 to \$1,799.....	14,939	...	...	101	439	404	2,488	3,493	8,016
\$1,800 or more.....	14,326	43	15	146	1,527	1,039	363	2,410	8,784
Median payment.....dollars..	527	287	374	433	508	550	616	745	967
OCCUPATION OF OWNER									
Properties with owner who is head of household..	960,255	51,809	99,193	160,975	165,790	156,095	138,370	121,245	66,791
Professional, technical, and kindred workers:									
Salaried.....	42,374	455	2,138	4,692	6,446	5,874	9,291	9,452	4,029
Self-employed.....	10,077	34	869	167	873	1,978	841	2,255	3,060
Managers, officials, and proprietors, including farm:									
Salaried.....	43,844	374	2,309	3,861	5,355	6,762	12,554	6,748	5,883
Self-employed.....	88,481	2,109	4,570	12,495	12,867	10,313	14,246	18,704	13,178
Glerical and kindred workers.....	62,153	3,481	5,299	8,803	11,468	11,958	10,196	7,296	3,693
Sales workers.....	60,665	2,138	5,461	8,849	9,371	10,818	9,213	10,758	4,061
Craftsmen, foremen, and kindred workers.....	196,106	8,341	23,043	37,203	38,737	35,761	27,088	16,884	9,050
Operatives and kindred workers.....	189,422	14,940	22,236	36,945	33,345	33,219	24,741	18,080	5,917
Service workers, including private household.....	64,687	5,472	9,725	9,555	12,557	8,005	8,539	7,113	3,720
Laborers, except mine.....	43,408	5,726	5,980	10,644	7,372	4,878	4,221	2,615	1,970
Occupation not reported.....	159,038	8,739	17,563	27,761	27,399	26,529	17,440	21,380	12,230

OWNER-OCCUPIED PROPERTIES WITH 2 TO 4 UNITS

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commer- cial bank or trust company	Mutu- al sav- ings bank	Savings and loan associa- tion	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- socia- tion	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	Other
Total.....	1,235,824	208,405	176,686	415,758	60,053	6,662	4,415	318,566	45,289	5,188	808	741	1,820	355	37	38	1,230	160
BUSINESS FLOOR SPACE ON PROPERTY																		
None.....	1,173,239	191,585	167,946	399,063	58,657	6,206	4,406	301,565	43,818	4,929	749	700	1,757	346	34	37	1,151	157
Less than half.....	62,585	16,820	8,740	16,695	1,396	456	9	17,001	1,471	259	59	41	63	10	3	...	80	4
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED																		
New.....	155,296	29,135	23,038	46,300	15,448	2,311	882	35,121	3,161	709	112	98	245	95	11	11	127	10
Previously occupied.....	1,080,526	179,262	153,649	369,459	44,605	4,451	3,531	283,445	42,128	4,479	696	643	1,575	260	26	27	1,103	150
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE																		
Less than 20 percent.....	253,632	55,459	38,667	73,485	11,821	1,594	...	59,071	13,536	352	76	54	98	26	3	...	78	17
20 to 39 percent.....	390,926	67,929	59,555	126,461	15,521	1,960	...	103,361	16,135	1,266	226	206	408	68	7	...	307	44
40 to 59 percent.....	301,853	46,202	38,413	113,420	16,610	1,372	134	78,759	6,748	1,614	237	207	610	124	12	2	381	41
60 to 69 percent.....	118,556	14,410	15,742	42,848	7,509	258	278	33,900	3,607	746	98	101	269	61	2	2	191	23
70 to 79 percent.....	79,117	11,055	10,970	31,898	3,928	717	750	17,673	2,124	568	83	78	237	36	7	8	106	14
80 to 89 percent.....	45,105	6,722	7,264	14,319	2,391	59	744	12,305	1,303	334	52	57	105	22	...	6	85	8
90 to 99 percent.....	20,847	3,173	2,425	6,054	1,285	430	2,163	4,381	939	167	20	21	50	13	5	17	36	6
100 percent or more.....	15,138	1,524	1,708	4,457	312	40	339	6,383	378	97	10	9	31	2	...	5	38	2
Market value not reported.....	10,652	1,944	1,944	2,819	681	32	...	2,724	518	43	6	8	13	3	...	...	8	4
Median percent.....	38	34	36	41	43	...	...	39	31	...	...	...	...	...	...	...	...	...
VETERAN STATUS OF OWNER																		
Veteran of World War II.....	317,949	66,161	41,563	118,971	20,874	2,493	3,207	55,427	9,241	1,762	321	254	683	152	19	27	262	46
Veteran of World War I only.....	93,267	17,636	15,975	30,626	5,829	244	333	19,947	2,678	351	57	52	114	30	2	4	82	10
Other service or nonveteran.....	824,621	124,608	119,153	266,164	33,349	3,926	875	243,194	33,370	3,074	429	435	1,023	174	15	7	886	105
OCCUPATION OF OWNER																		
Properties with owner who is head of household.....	952,483	165,028	131,005	329,368	47,019	5,483	3,645	236,720	34,224	3,877	620	537	1,401	262	30	31	677	118
Professional, technical, and kindred workers:																		
Salaried.....	42,565	5,839	6,608	15,889	4,710	...	753	7,317	1,450	223	27	35	81	25	...	7	36	12
Self-employed.....	10,076	2,190	1,290	3,016	556	...	...	2,904	121	68	21	11	18	5	...	...	13	...
Managers, officials, and proprietors, including farm:																		
Salaried.....	42,329	10,425	4,165	12,428	4,681	23	394	8,649	1,563	221	47	23	67	30	...	3	43	9
Self-employed.....	86,993	20,399	8,340	28,241	7,272	804	154	17,877	3,905	428	82	44	149	41	8	3	84	18
Clerical and kindred workers.....	61,976	7,094	7,412	29,450	3,799	618	575	11,501	1,528	290	29	36	137	25	3	3	49	8
Sales workers.....	60,348	9,372	6,042	19,991	4,587	484	261	17,880	1,733	285	35	27	106	30	2	3	78	4
Craftsmen, foremen, and kindred workers.....	195,585	33,500	28,893	73,096	7,411	1,256	672	43,303	7,458	770	123	123	299	36	9	5	155	19
Operatives and kindred workers..	187,662	37,994	25,999	64,837	6,376	1,262	515	46,433	4,245	720	131	103	282	32	3	4	152	14
Service workers, including private household.....	64,475	11,173	9,346	22,301	1,382	277	13	17,953	2,031	219	36	30	84	6	1	...	55	7
Laborers, except mine.....	42,713	4,828	6,618	14,273	828	237	134	13,766	2,030	129	15	22	45	5	...	1	38	4
Occupation not reported.....	157,761	22,214	26,292	45,846	5,417	522	174	49,137	8,160	523	75	84	133	27	5	2	175	23

Chapter 5

TOTAL RENTAL PROPERTIES

Tables 1 to 3 present statistics for the United States and for each of the four census regions, by government insurance status of the mortgage. Tables 4 to 16, and corresponding tables with suffix letters, present data for the United States by government insurance status, and for territory inside and outside standard metropolitan areas. The tables are numbered to correspond with tables containing essentially the same subjects in all chapters. The suffix identification and page numbers for the tables are given in the index below.

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
SOUTH—Con.								
Total Outstanding Debt on Property								
Less than \$2,000.....	111,623	104,725	1,114	1,053	1,840	1,882	108,671	101,790
\$2,000 to \$3,999.....	77,420	218,092	10,285	30,730	4,524	13,652	62,610	173,710
\$4,000 to \$5,999.....	44,814	221,625	11,387	58,703	6,813	34,340	26,617	128,582
\$6,000 to \$7,999.....	26,911	185,199	11,228	76,668	2,527	17,971	12,160	90,560
\$8,000 to \$9,999.....	13,848	122,549	4,022	36,540	1,598	13,931	6,235	72,078
\$10,000 to \$11,999.....	8,932	97,311	4,201	47,268	85	874	4,646	49,171
\$12,000 to \$14,999.....	4,658	61,252	1,368	17,965	59	741	3,233	42,546
\$15,000 to \$19,999.....	3,036	50,515	163	3,021	25	387	2,849	47,107
\$20,000 to \$24,999.....	2,918	63,586	...	...	...	...	2,918	63,586
\$25,000 to \$29,999.....	954	25,047	...	...	...	...	954	25,047
\$30,000 to \$49,999.....	2,152	79,721	193	8,311	...	...	1,999	71,410
\$50,000 to \$74,999.....	578	34,446	139	8,431	...	...	438	26,015
\$75,000 to \$99,999.....	448	58,313	277	23,923	...	...	171	14,390
\$100,000 to \$149,999.....	797	90,022	475	52,642	...	...	323	37,380
\$150,000 to \$199,999.....	400	68,912	327	56,041	...	...	73	12,871
\$200,000 to \$299,999.....	238	59,171	78	18,520	...	...	160	40,651
\$300,000 to \$499,999.....	258	102,716	143	56,805	...	...	115	45,831
\$500,000 to \$699,999.....	133	77,000	91	52,750	...	...	42	24,250
\$700,000 to \$999,999.....	108	90,820	89	74,840	...	...	29	15,980
\$1,000,000 or more.....	160	310,460	134	230,010	...	...	26	80,450
Median debt.....dollars..	2,800	...	6,000	...	4,800	...	2,200	...
WEST								
Total.....	216,930	1,622,871	27,703	334,616	15,534	92,999	1,73,695	1,195,256
Average debt per property.....	...	7.5	...	12.1	...	6.0	...	6.9
Total Mortgage Loan on Property								
Less than \$2,000.....	22,811	20,109	41	37	175	201	22,596	19,871
\$2,000 to \$3,999.....	52,033	153,616	3,208	6,975	1,228	3,228	47,598	143,413
\$4,000 to \$5,999.....	46,397	176,577	5,138	19,841	4,248	18,624	37,018	138,112
\$6,000 to \$7,999.....	33,818	195,195	8,375	54,245	5,080	30,565	20,370	110,385
\$8,000 to \$9,999.....	21,047	158,196	5,380	44,306	3,420	27,003	12,217	86,887
\$10,000 to \$11,999.....	10,091	87,364	2,174	21,202	1,082	9,840	6,886	56,322
\$12,000 to \$14,999.....	10,326	113,533	1,765	21,544	227	2,614	6,315	89,375
\$15,000 to \$19,999.....	7,630	100,323	538	8,334	53	...	7,093	91,989
\$20,000 to \$24,999.....	3,502	62,695	...	...	...	...	3,420	61,771
\$25,000 to \$29,999.....	2,490	54,468	15	317	...	...	2,475	54,151
\$30,000 to \$49,999.....	2,642	78,464	6	180	...	...	2,605	78,284
\$50,000 to \$74,999.....	2,045	102,332	370	19,878	...	...	1,675	82,454
\$75,000 to \$99,999.....	728	54,136	134	11,604	...	...	593	42,532
\$100,000 to \$149,999.....	623	66,807	212	23,472	...	...	413	43,335
\$150,000 to \$199,999.....	515	82,514	296	50,549	...	...	219	31,965
\$200,000 to \$299,999.....	98	19,842	25	5,742	...	...	73	14,100
\$300,000 to \$499,999.....	80	20,380	5	2,040	...	...	75	18,340
\$500,000 to \$699,999.....	22	10,080	3	1,640	...	...	19	8,440
\$700,000 to \$999,999.....	19	14,320	11	9,050	...	...	8	5,270
\$1,000,000 or more.....	27	51,920	16	33,660	...	...	11	18,260
Median loan.....dollars..	5,300	...	7,200	...	6,800	...	4,700	...
Total Outstanding Debt on Property								
Less than \$2,000.....	47,734	96,409	1,611	2,073	403	570	45,700	93,766
\$2,000 to \$3,999.....	55,149	158,824	4,119	12,116	2,282	7,199	48,700	139,509
\$4,000 to \$5,999.....	38,083	185,609	4,113	20,652	5,259	26,663	28,714	138,294
\$6,000 to \$7,999.....	30,407	207,966	9,095	62,556	4,510	30,897	16,805	114,513
\$8,000 to \$9,999.....	15,359	134,004	4,368	38,222	2,737	23,420	8,213	72,362
\$10,000 to \$11,999.....	8,772	94,486	1,943	21,469	196	2,080	6,693	70,937
\$12,000 to \$14,999.....	7,132	94,927	945	12,460	99	1,246	6,089	81,221
\$15,000 to \$19,999.....	4,513	76,427	433	6,989	53	924	4,027	68,514
\$20,000 to \$24,999.....	2,957	65,531	13	262	...	...	2,944	65,269
\$25,000 to \$29,999.....	1,496	40,615	14	365	...	...	1,461	40,250
\$30,000 to \$49,999.....	2,064	81,108	59	2,795	...	...	2,006	78,313
\$50,000 to \$74,999.....	1,573	91,988	323	18,236	...	...	1,252	73,752
\$75,000 to \$99,999.....	474	41,902	130	11,716	...	...	344	30,186
\$100,000 to \$149,999.....	669	80,882	211	24,615	...	...	499	56,267
\$150,000 to \$199,999.....	346	59,501	280	48,118	...	...	66	11,383
\$200,000 to \$299,999.....	134	30,022	25	5,742	...	...	110	24,280
\$300,000 to \$499,999.....	29	11,410	6	2,860	...	...	23	8,550
\$500,000 to \$699,999.....	13	7,210	1	660	...	...	12	6,550
\$700,000 to \$999,999.....	19	16,020	11	9,050	...	...	8	6,970
\$1,000,000 or more.....	23	48,030	16	33,660	...	...	7	14,370
Median debt.....dollars..	4,200	...	6,700	...	5,900	...	3,600	...

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
UNITED STATES—Con.													
Number of Mortgages													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	17,971	17,434	537	713	701	12	2,101	15,162	14,760	402	481	...	481
\$60 to \$64.....	15,673	13,773	1,900	1,051	883	367	833	13,740	12,207	1,533	80	...	80
\$65 to \$69.....	8,418	7,961	457	199	146	53	416	7,804	7,399	405	97	...	97
\$70 to \$79.....	14,459	14,035	424	394	394	...	488	13,579	13,155	424	226	...	226
\$80 to \$99.....	10,497	10,408	89	437	437	...	172	9,890	9,801	89	76	...	76
\$100 to \$119.....	10,369	9,795	574	...	...	...	215	10,155	9,581	574	263	...	263
\$120 or more.....	6,404	5,984	420	...	...	...	...	6,374	5,984	420	717	...	717
Median payment.....dollars..	23	24	22	32	31	34	30	22	22	17	12	10	13
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	329,470	294,518	34,952	100,378	79,560	16,640	48,739	180,443	168,259	12,184	...	...	...
\$25 to \$29.....	97,081	89,005	8,076	6,762	5,761	521	7,944	82,390	75,599	6,791	...	...	...
\$30 to \$34.....	31,303	29,244	2,059	7,687	7,187	360	3,748	19,871	18,507	1,364	...	...	...
\$35 to \$39.....	35,064	32,514	2,550	10,536	9,129	699	3,213	19,325	18,381	944	...	...	...
\$40 to \$44.....	31,606	27,853	3,753	12,549	10,097	2,053	6,423	12,644	11,405	1,239	...	...	...
\$45 to \$49.....	31,192	25,584	5,608	15,251	10,654	3,752	5,122	10,822	10,080	742	...	...	...
\$50 to \$54.....	24,762	20,587	4,175	12,635	8,837	3,495	4,380	7,754	7,458	296	...	...	...
\$55 to \$59.....	26,320	24,153	2,167	14,811	13,107	1,665	5,025	6,501	6,357	144	...	...	...
\$60 to \$64.....	17,862	15,374	2,488	9,046	7,001	1,790	3,621	5,201	4,980	221	...	...	...
\$65 to \$69.....	12,122	9,963	2,159	4,665	2,931	1,133	3,006	4,460	4,329	131	...	...	...
\$70 to \$79.....	6,943	5,869	1,074	3,208	2,289	511	1,982	1,756	1,627	129	...	...	...
\$80 to \$89.....	6,669	6,298	371	1,663	1,386	278	1,448	3,560	3,467	93	...	...	...
\$90 to \$99.....	5,146	4,699	447	1,238	855	383	656	3,256	3,191	65	...	...	...
\$100 to \$119.....	1,712	1,687	25	122	122	...	104	1,486	1,461	25	...	...	...
\$120 or more.....	1,634	1,634	...	204	204	...	67	1,364	1,364	...	...	...	...
Amount for other items not reported.....	54	54	...	1	1	...	...	53	53	...	...	...	...
Median payment.....dollars..	35	34	40	44	43	46	41	26	27	22	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:	329,491	294,539	34,952	100,321	79,506	16,639	48,728	180,481	168,302	12,179	...	...	...
No other items.....	94,990	75,027	19,963	94,983	75,032	16,218	...	...	...	...	...	...	...
Other items.....	5,338	4,474	864	5,338	4,474	421	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	120,994	114,144	6,850	...	...	...	39,928	81,066	75,576	5,490	...	...	...
Real estate taxes.....	81,931	76,364	5,567	...	...	...	6,091	75,846	70,851	4,995	...	...	...
Fire and hazard insurance premiums.....	5,299	5,048	251	...	...	...	763	4,536	4,285	251	...	...	...
Other combinations:													
Including real estate taxes.....	16,432	15,133	1,299	...	...	...	1,946	14,516	13,235	1,281	...	...	...
Not including real estate taxes.....	4,507	4,349	158	...	...	...	...	4,517	4,355	162	...	...	...
NORTHEAST													
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	4,976,410	4,087,931	888,479	499,863	464,581	10,020	102,089	4,374,458	3,527,066	847,392	277,161	2,051	275,110
Average debt per mortgage.....	13.7	12.5	23.6	39.6	45.8	6.9	5.8	13.1	11.8	24.7	6.8	1.4	7.0
Type of Mortgage Holder													
Commercial bank or trust company.....	465,408	390,123	75,285	91,553	90,324	1,229	23,548	350,307	278,259	72,048	13,730	305	13,425
Mutual savings bank.....	2,494,650	2,030,385	464,265	284,229	271,656	7,678	39,778	2,170,643	1,719,440	451,203	10,351	1,620	8,731
Savings and loan association.....	281,385	250,115	31,270	15,296	12,692	1,113	5,405	235,886	210,528	25,358	1,248	126	1,122
Life insurance company.....	927,520	735,576	191,944	79,310	60,434	...	30,203	842,805	669,737	173,068	3,119	...	3,119
Mortgage company.....	51,795	46,183	5,612	7,553	7,553	...	...	44,242	38,630	5,612	4,296	...	4,296
Federal National Mortgage Association.....	2,993	2,993	...	...	...	...	2,993	...	...	...	...	...	...
Individual.....	504,478	430,576	73,902	...	...	...	101	504,377	430,475	73,902	198,683	...	198,683
Other.....	248,181	201,980	46,201	21,922	21,922	...	61	226,198	179,997	46,201	45,734	...	45,734
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,326,059	1,036,737	289,322	223,792	214,378	6,617	15,511	1,086,756	806,971	279,785	34,142	1,351	32,791
Originated.....	3,650,351	3,051,194	599,157	276,071	250,203	3,403	86,578	3,287,702	2,720,095	567,607	243,019	700	242,319
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	2,481,744	1,998,459	483,285	484,137	448,855	10,020	93,355	1,904,252	1,462,054	442,198	...	...	...
Mortgage refinanced or renewed.....	2,163,653	1,791,404	372,249	11,242	11,242	...	3,014	2,149,397	1,777,148	372,249	...	...	...
Mortgage placed later than acquisition of property.....	331,013	298,068	32,945	4,484	4,484	...	5,720	320,809	287,864	32,945	...	...	...

TOTAL RENTAL PROPERTIES

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

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

Table with columns: Subject, Total first mortgages, Government-insured first mortgages (FHA, With VA guaranteed), Conventional first mortgages, and Total junior mortgages. Rows include categories like Amortization, Current Status of Payments, Year Mortgage Made or Assumed, Year Mortgage Due, Interest Rate, and Mortgage Loan, with detailed numerical data for each category.

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

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

Table with columns: Subject, Total first mortgages, Government-insured first mortgages (FHA, VA total), Conventional first mortgages, Total junior mortgages. Rows include: Year Mortgage Due--Con., Interest Rate, Mortgage Loan, Outstanding Debt, Monthly Interest and Principal Payment Per Dwelling Unit.

RESIDENTIAL FINANCING

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

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

Table with 14 columns: Subject, Total first mortgages, Government-insured first mortgages (FHA, VA total), Conventional first mortgages, Total junior mortgages (VA guaranteed, Conventional). Rows include SOUTH--Con., Year Mortgage Made or Assumed, Term of Mortgage, Year Mortgage Due, Interest Rate, and Mortgage Loan.

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

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

Table with columns: Subject, Total first mortgages, Government-insured first mortgages (FHA, VA), Conventional first mortgages, Total junior mortgages. Rows include WEST, Total outstanding debt, Average debt per mortgage, Type of Mortgage Holder, Manner Mortgage Acquired by Present Holder, Origin of First Mortgage, Amortization, Current Status of Payments, Year Mortgage Made or Assumed, Year Mortgage Due.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	4,621	4,515	106	179	179	...	896	3,548	3,442	106	233	...	233
\$60 to \$64.....	4,588	3,960	628	355	13	342	41	4,192	3,906	286	60	...	60
\$65 to \$69.....	2,789	2,508	281	106	53	53	...	2,684	2,455	229	...	...	...
\$70 to \$79.....	3,658	3,658	...	303	303	...	...	3,355	3,355	...	53	...	53
\$80 to \$99.....	3,096	3,055	41	16	16	...	41	3,040	2,999	41	...	...	...
\$100 to \$119.....	3,817	3,435	382	...	...	...	...	3,817	3,435	382	128	...	128
\$120 or more.....	1,669	1,529	140	...	...	...	...	1,669	1,529	140	342	...	342
Median payment.....dollars..	32	32	30	33	31	37	39	30	31	26	14	10	16
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....	60,915	51,381	9,534	27,661	20,603	5,706	13,083	20,193	18,186	2,007	...	...	...
Less than \$25.....	8,053	7,298	755	848	784	12	1,306	5,902	5,226	676	...	...	...
\$25 to \$29.....	4,672	4,346	326	2,224	2,099	20	281	2,170	2,054	116	...	...	...
\$30 to \$34.....	5,517	5,193	324	3,107	2,958	149	423	1,994	1,819	175	...	...	...
\$35 to \$39.....	7,069	6,077	992	3,346	2,776	207	1,153	2,374	2,213	161	...	...	...
\$40 to \$44.....	7,991	5,891	2,100	3,885	2,129	1,468	2,040	2,067	1,744	323	...	...	...
\$45 to \$49.....	6,499	5,087	1,412	3,312	2,097	927	2,056	1,134	980	154	...	...	...
\$50 to \$54.....	7,182	6,530	652	4,244	3,593	635	1,840	1,100	1,100	...	...	...	...
\$55 to \$59.....	5,797	4,369	1,428	3,141	1,923	1,167	1,951	704	695	9	...	...	...
\$60 to \$64.....	3,414	2,898	516	1,385	985	209	1,164	866	791	75	...	...	...
\$65 to \$69.....	1,881	1,480	401	941	595	348	627	312	259	53	...	...	...
\$70 to \$79.....	1,419	1,226	193	525	345	181	244	650	638	12	...	...	...
\$80 to \$99.....	996	561	435	672	289	383	...	326	273	53	...	...	...
\$100 to \$119.....	363	363	...	31	31	...	...	352	332	...	...	...	...
\$120 or more.....	9	9	...	...	...	...	...	9	9	...	...	...	...
Amount for other items not reported.....	53	53	...	...	...	...	...	53	53	...	...	...	...
Median payment.....dollars..	43	42	45	45	43	50	48	35	34	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....	60,848	51,318	9,530	27,608	20,548	5,703	13,062	20,181	18,178	2,003	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	26,342	19,448	6,894	26,343	19,452	5,534	...	...	...	...	...	...	...
Other items.....	1,266	1,097	169	1,265	1,096	162	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	25,165	23,271	1,894	...	...	...	12,302	12,861	11,431	1,430	...	...	...
Real estate taxes.....	4,680	4,385	295	...	...	...	345	4,336	4,041	295	...	...	...
Fire and hazard insurance premiums.....	451	451	...	...	...	...	...	177	177	...	...	...	...
Other combinations:													
Including real estate taxes.....	1,249	1,103	146	...	...	...	141	1,111	965	146	...	...	...
Not including real estate taxes.....	1,695	1,563	132	...	...	...	...	1,696	1,564	132	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
UNITED STATES—Con.													
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments	586,197	537,116	49,081	52,712	46,298	4,771	1,644	27,095	25,970	1,125	506,408	464,875	41,554
Less than 30 percent.....	90,906	88,224	2,682	3,520	3,495	25	...	875	875	...	86,522	83,899	2,627
30 to 39 percent.....	79,190	74,721	4,469	7,427	7,158	181	88	1,125	1,125	...	70,635	66,436	4,200
40 to 49 percent.....	85,943	79,056	6,887	13,047	12,703	232	114	4,095	4,095	...	68,803	62,267	6,541
50 to 59 percent.....	66,011	59,662	6,349	9,904	8,848	867	188	3,830	3,666	164	52,276	47,147	5,133
60 to 69 percent.....	67,212	58,359	8,853	11,421	8,567	2,260	593	2,838	2,799	39	52,958	47,001	5,956
70 to 79 percent.....	43,319	39,468	3,851	2,932	2,011	874	47	4,696	4,463	233	35,692	32,999	2,700
80 to 89 percent.....	33,644	30,696	2,948	2,252	1,948	75	229	3,597	3,573	24	27,798	25,178	2,620
90 to 99 percent.....	25,965	22,127	3,838	497	387	108	2	2,002	1,920	82	23,464	19,819	3,648
100 percent or more.....	94,007	84,803	9,204	1,712	1,181	149	383	4,037	3,454	583	88,260	80,169	8,091
Median percent.....	56	54	65	52	50	65	...	72	71	...	55	54	64
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments	586,197	537,116	49,081	52,712	46,298	4,771	1,644	27,095	25,970	1,125	506,408	464,875	41,554
Less than 30 percent.....	54,611	52,794	1,817	2,289	2,264	25	...	805	805	...	51,526	49,735	1,792
30 to 39 percent.....	60,838	59,226	1,612	4,538	4,538	...	...	401	401	...	55,898	54,287	1,612
40 to 49 percent.....	70,795	66,607	4,188	9,240	8,821	331	88	1,818	1,818	...	59,739	55,974	3,769
50 to 59 percent.....	61,633	56,137	5,496	8,658	7,808	566	286	3,713	3,713	...	49,255	44,616	4,644
60 to 69 percent.....	62,806	56,406	6,400	8,486	7,448	796	244	3,492	3,330	162	50,841	45,639	5,200
70 to 79 percent.....	54,485	48,055	6,430	9,243	7,688	1,376	180	2,684	2,643	41	42,563	37,729	4,835
80 to 89 percent.....	39,062	34,122	4,940	2,412	1,129	1,074	210	4,206	4,186	20	32,442	28,812	3,630
90 to 99 percent.....	35,337	30,597	4,740	2,371	2,063	88	220	2,557	2,329	228	30,398	26,205	4,203
100 percent or more.....	132,495	120,223	12,272	3,766	3,073	284	410	6,924	6,250	674	121,808	110,911	10,905
Taxes not payable in 1949 or not reported	14,135	12,949	1,186	1,709	1,466	231	6	495	495	...	11,938	10,967	957
Median percent.....	66	63	77	61	59	74	...	81	80	...	66	65	77
NORTHEAST													
Total properties.....	363,676	326,091	37,585	12,610	10,142	1,446	1,024	17,475	16,700	775	333,590	299,251	34,340
Structures on Property													
1 structure.....	314,913	282,950	31,963	11,904	9,451	1,439	1,017	16,241	15,474	767	286,769	258,027	28,739
2 structures or more.....	48,762	43,140	5,622	706	691	8	7	1,232	1,224	8	46,820	41,223	5,599
Dwelling Units on Property													
1 dwelling unit.....	110,246	103,602	6,644	9,905	8,074	1,221	613	9,554	9,165	389	90,784	86,361	4,421
2 to 4 dwelling units.....	113,768	104,514	9,254	1,528	1,254	186	88	6,930	6,545	385	105,307	96,719	8,595
5 to 49 dwelling units.....	131,927	112,257	19,670	762	406	40	316	989	989	...	130,178	110,863	19,315
50 to 99 dwelling units.....	6,422	4,690	1,732	229	229	...	...	...	...	...	6,193	4,462	1,732
100 dwelling units or more.....	1,318	1,034	284	188	181	...	7	...	...	...	1,130	853	277
Business Floor Space on Property													
None.....	296,595	268,208	28,387	12,592	10,126	1,447	1,024	16,580	15,813	767	267,428	242,277	25,151
Less than half.....	67,077	57,883	9,194	18	18	...	...	895	887	8	66,164	56,978	9,186
Year Structure Built ²													
1950 (part).....	3,211	3,149	62	413	413	...	...	303	303	...	2,496	2,433	62
1949.....	5,274	5,000	274	551	417	127	7	135	135	...	4,588	4,450	140
1948.....	8,014	7,321	693	4,766	4,362	404	...	840	629	211	2,407	2,328	78
1947.....	6,590	6,027	563	2,437	2,052	181	204	799	799	...	3,353	3,176	178
1946.....	2,407	2,175	232	68	8	60	...	342	342	...	1,999	1,827	172
1942 to 1945.....	3,301	2,734	567	615	527	...	88	308	308	...	2,375	1,897	479
1940 to 1941.....	6,270	5,661	609	648	320	123	204	506	506	...	5,118	4,836	282
1930 to 1939.....	30,534	27,516	3,018	289	193	96	...	3,186	3,170	16	27,056	24,153	2,905
1929 or earlier.....	284,908	255,473	29,435	2,586	1,816	453	316	10,443	9,895	548	273,877	243,763	28,120
Not reported.....	13,182	11,047	2,135	241	37	...	204	614	614	...	12,327	10,396	1,931
Year Structure Acquired ²													
1950 (part).....	28,092	23,080	5,012	2,085	1,063	298	725	2,541	2,463	78	23,466	19,557	3,912
1949.....	34,675	29,695	4,980	1,500	1,005	487	7	3,737	3,324	413	29,437	25,367	4,071
1948.....	35,735	31,844	3,891	4,710	4,455	253	...	2,668	2,457	211	28,355	24,932	3,427
1947.....	38,843	32,928	5,915	2,316	2,010	307	...	3,979	3,979	...	32,550	26,942	5,607
1946.....	32,016	28,937	3,079	170	70	100	...	2,120	2,048	72	29,732	26,823	2,907
1942 to 1945.....	61,090	55,252	5,838	822	734	...	88	2,362	2,362	...	57,907	52,156	5,750
1940 to 1941.....	25,246	23,506	1,740	331	127	...	204	51	51	...	24,864	23,329	1,536
1930 to 1939.....	46,733	43,298	3,435	678	678	...	...	2	2	...	46,052	42,618	3,435
1929 or earlier.....	58,598	54,921	3,677	...	...	...	...	16	16	...	58,580	54,905	3,677
Not reported.....	2,665	2,645	20	1	1	...	...	...	...	...	2,664	2,644	20
Structure New or Previously Occupied When Acquired ²													
New.....	47,051	44,119	2,932	8,094	7,383	499	211	1,862	1,855	7	37,100	34,885	2,215
Previously occupied.....	316,622	281,974	34,648	4,518	2,762	945	813	15,616	14,848	768	296,494	264,371	32,123

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
NORTHEAST—Con.													
Purchase Price													
Less than \$2,000.....	14,590	14,240	350	...	...	...	...	2,358	2,358	...	12,233	11,882	350
\$2,000 to \$3,999.....	44,936	42,819	2,117	1,015	1,015	...	...	1,900	1,860	40	42,018	39,943	2,077
\$4,000 to \$5,999.....	48,854	46,096	2,758	741	741	...	...	2,554	2,554	...	45,558	42,801	2,757
\$6,000 to \$7,999.....	46,768	43,215	3,553	6,980	5,849	517	613	2,960	2,929	31	46,832	44,439	2,394
\$8,000 to \$9,999.....	31,007	26,768	4,239	748	368	380	...	3,410	3,151	259	28,849	25,248	3,600
\$10,000 to \$11,999.....	24,810	21,826	2,984	866	499	366	...	2,116	2,077	39	21,827	19,251	2,577
\$12,000 to \$14,999.....	26,052	22,893	3,159	338	270	68	...	720	558	162	24,990	22,064	2,929
\$15,000 to \$19,999.....	25,965	21,892	4,073	580	149	115	316	948	744	204	24,439	21,000	3,439
\$20,000 to \$24,999.....	13,783	12,311	1,472	287	287	...	...	46	46	...	13,450	11,980	1,472
\$25,000 to \$29,999.....	9,412	8,327	1,085	79	79	...	...	175	175	...	9,157	8,073	1,085
\$30,000 to \$39,999.....	17,850	14,930	2,920	...	...	...	...	175	175	...	17,850	14,930	2,920
\$40,000 to \$49,999.....	8,036	6,528	1,508	5	5	...	...	...	...	...	8,029	6,524	1,508
\$75,000 to \$99,999.....	4,750	3,451	1,299	1	1	...	...	...	...	...	4,749	3,450	1,299
\$100,000 to \$199,999.....	8,795	6,750	2,045	91	91	...	...	...	...	...	8,702	6,660	2,045
\$200,000 to \$499,999.....	4,877	3,445	1,432	207	207	...	...	...	...	...	4,671	3,239	1,432
\$500,000 or more.....	1,684	1,410	274	316	309	...	...	7	...	...	1,369	1,102	267
Property not acquired by purchase.....	15,998	15,129	869	76	76	...	...	162	162	...	15,763	14,892	869
Not reported.....	15,549	14,096	1,453	284	196	...	...	88	125	86	15,138	13,812	1,325
Median purchase price.....dollars..	8,600	8,100	13,300	7,500	7,400	...	...	7,300	7,100	...	8,900	8,400	14,300
Market Value													
Less than \$2,000.....	3,201	3,201	...	...	...	...	...	...	...	...	3,201	3,201	...
\$2,000 to \$3,999.....	20,828	19,827	1,001	123	123	...	...	1,525	1,525	...	19,184	18,181	1,001
\$4,000 to \$5,999.....	28,944	27,504	1,440	518	455	63	...	1,514	1,514	...	26,915	25,540	1,377
\$6,000 to \$7,999.....	46,519	43,798	2,721	1,290	733	353	204	5,027	4,980	47	46,203	38,081	2,117
\$8,000 to \$9,999.....	43,826	40,365	3,461	6,877	6,326	346	204	3,399	3,148	251	39,549	30,890	2,661
\$10,000 to \$11,999.....	35,140	31,939	3,201	1,325	621	499	204	2,343	2,304	39	31,473	29,013	2,458
\$12,000 to \$14,999.....	30,687	28,667	2,020	591	522	68	...	1,706	1,512	194	28,395	26,638	1,758
\$15,000 to \$19,999.....	42,082	36,871	5,211	377	146	115	316	986	782	204	40,519	35,944	4,577
\$20,000 to \$24,999.....	20,000	16,926	3,074	126	126	...	...	428	428	...	19,444	16,372	3,074
\$25,000 to \$29,999.....	12,630	11,324	1,306	326	326	...	...	215	215	...	12,086	10,783	1,306
\$30,000 to \$39,999.....	21,324	17,560	3,764	20	20	...	...	39	39	...	21,263	17,501	3,764
\$40,000 to \$49,999.....	10,939	8,985	1,954	...	...	...	...	...	...	...	10,940	8,985	1,954
\$75,000 to \$99,999.....	5,628	4,183	1,445	6	6	...	...	...	...	...	5,622	4,178	1,445
\$100,000 to \$199,999.....	8,089	5,830	2,259	70	70	...	...	...	...	...	8,020	5,760	2,259
\$200,000 to \$499,999.....	4,802	3,586	1,216	179	179	...	...	...	...	...	4,624	3,407	1,216
\$500,000 or more.....	1,981	1,707	274	325	318	...	...	7	...	...	1,657	1,390	267
Not reported.....	27,078	23,843	3,235	261	173	...	...	88	298	259	26,516	23,409	3,108
Median market value.....dollars..	10,900	10,600	18,100	8,600	8,600	...	...	8,300	8,100	...	12,200	11,400	19,600
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	57,537	55,681	1,856	546	546	...	...	70	70	...	56,917	55,064	1,856
20 to 39 percent.....	107,394	101,216	6,178	942	738	...	204	2,851	2,851	...	103,598	97,623	5,974
40 to 59 percent.....	95,041	85,485	9,556	1,050	1,043	8	...	3,707	3,675	32	90,284	80,770	9,517
60 to 69 percent.....	29,703	24,484	5,219	661	600	60	...	2,402	2,394	8	26,645	21,493	5,151
70 to 79 percent.....	18,985	13,466	5,519	1,261	476	468	316	3,141	2,735	406	14,586	10,258	4,330
80 to 84 percent.....	12,854	10,620	2,234	4,395	4,273	121	1	2,516	2,470	46	5,943	3,878	2,066
85 to 89 percent.....	4,677	4,034	643	1,416	1,251	160	5	1,062	1,062	...	2,200	1,721	478
90 to 94 percent.....	3,259	2,368	891	1,129	878	250	1	725	725	...	1,405	765	640
95 to 99 percent.....	2,059	766	1,293	812	149	255	409	268	229	39	979	388	591
100 percent or more.....	5,103	4,147	956	137	14	123	...	436	232	204	4,527	3,901	627
Market value not reported.....	27,077	23,842	3,235	261	173	...	...	298	259	39	26,515	23,408	3,108
Median percent.....	41	39	59	82	82	...	...	68	67	...	39	37	56
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
207,712	181,994	25,718	12,333	9,863	1,447	1,024	15,109	14,335	774	180,269	157,798	22,472	
Less than 50 percent.....	44,328	35,647	8,681	63	63	...	...	16	16	...	44,250	35,568	8,681
50 to 59 percent.....	29,712	25,967	3,745	340	16	8	316	201	201	...	29,170	25,749	3,421
60 to 64 percent.....	16,980	14,887	2,093	652	591	60	...	118	118	...	16,212	14,183	2,033
65 to 69 percent.....	19,898	17,750	2,148	513	435	80	...	521	301	220	18,861	17,014	1,848
70 to 74 percent.....	15,660	13,826	1,834	799	446	353	...	1,035	896	139	13,831	12,485	1,343
75 to 79 percent.....	13,017	12,002	1,015	923	638	284	1	1,192	1,075	117	10,900	10,289	611
80 to 84 percent.....	12,867	11,041	1,826	712	411	296	5	1,704	1,696	8	10,453	8,937	1,517
85 to 89 percent.....	11,149	10,106	1,043	1,262	691	366	205	1,998	1,998	...	7,889	7,417	472
90 to 94 percent.....	5,643	5,206	437	648	239	...	...	2,433	2,433	...	2,562	2,534	28
95 to 99 percent.....	4,439	4,030	409	433	433	...	...	1,761	1,557	204	2,242	2,037	205
100 percent or more.....	20,662	19,618	1,044	5,670	5,670	...	...	3,973	3,926	47	11,019	10,022	997
Purchase price not reported or property not acquired by purchase.....	13,356	11,913	1,443	318	230	...	...	88	157	118	12,879	11,563	1,316
Median percent.....	67	67	59	96	100+	...	...	91	92	...	63	64	56

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
NORTHEAST—Con.													
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	207,712	181,994	25,718	12,333	9,863	1,447	1,024	15,109	14,335	774	180,269	157,798	22,472
Less than 50 percent.....	36,831	35,647	1,184	63	63	...	...	16	16	...	36,753	35,568	1,184
50 to 59 percent.....	27,655	25,967	1,688	16	16	...	...	201	201	...	27,437	25,749	1,688
60 to 64 percent.....	16,374	14,887	1,487	599	591	8	...	118	118	...	15,662	14,183	1,479
65 to 69 percent.....	19,135	17,750	1,385	435	435	...	...	301	301	...	18,396	17,014	1,385
70 to 74 percent.....	15,121	13,822	1,299	446	446	...	...	896	896	...	13,784	12,485	1,295
75 to 79 percent.....	15,408	12,006	3,406	954	638	...	316	1,075	1,075	...	13,380	10,289	3,091
80 to 84 percent.....	13,755	11,041	2,714	533	411	121	1	1,939	1,696	243	11,283	8,937	2,349
85 to 89 percent.....	12,462	10,106	2,356	957	691	263	2	2,176	1,998	178	9,333	7,417	1,913
90 to 94 percent.....	6,531	5,206	1,325	532	239	289	4	2,449	2,433	16	3,344	2,534	1,015
95 to 99 percent.....	4,765	4,030	735	541	433	108	...	1,557	1,557	...	2,666	2,037	627
100 percent or more.....	26,327	19,618	6,709	6,940	5,670	656	613	4,224	3,926	298	15,162	10,022	5,143
Purchase price not reported or property not acquired by purchase.....	13,356	11,913	1,443	318	230	...	88	157	118	39	12,881	11,563	1,316
Median percent.....	69	67	83	100+	100+	...	...	92	92	...	66	64	81
Type of Owner													
Individual.....	300,385	272,335	28,050	5,255	3,205	1,440	613	16,980	16,409	571	278,152	252,725	25,429
Partnership.....	14,093	12,341	1,752	163	156	7	...	275	275	...	13,659	11,912	1,745
Corporation.....	49,193	41,417	7,776	7,193	6,783	...	411	220	16	204	41,781	34,618	7,162
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	207,709	181,986	25,723	12,331	9,866	1,447	1,024	15,106	14,331	775	180,270	157,792	22,478
Mortgage refinanced or renewed.....	111,398	101,348	10,050	117	117	...	...	450	450	...	110,832	100,780	10,050
To increase loan for improvements or repairs.....	19,623	17,878	1,745	1	1	...	...	47	47	...	19,575	17,829	1,745
To increase loan for other reasons.....	8,869	8,551	318	...	...	...	...	60	60	...	8,809	8,490	318
To secure better terms.....	25,848	23,558	2,290	68	68	...	...	301	301	...	25,482	23,191	2,290
To renew or extend loan without increasing amount.....	48,639	43,897	4,742	5	5	...	...	42	42	...	48,593	43,849	4,742
For other purpose.....	8,419	7,464	955	43	43	...	...	...	...	...	8,373	7,421	955
Mortgage placed later than acquisition of property.....	44,598	42,780	1,818	164	164	...	...	1,918	1,918	...	42,515	40,698	6,818
To make improvements or repairs.....	21,300	20,197	1,103	164	164	...	...	41	41	...	21,095	19,992	1,103
To invest in other properties.....	8,716	8,428	288	...	...	...	...	1,865	1,865	...	6,851	6,563	288
To invest in business other than real estate.....	3,805	3,787	18	...	...	...	...	...	...	...	3,805	3,787	18
For other purpose.....	10,777	10,368	409	...	...	...	...	12	12	...	10,764	10,256	409
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	111,398	101,348	10,050	117	117	...	...	450	450	...	110,832	100,780	10,050
Same lender.....	83,038	76,049	6,989	110	110	...	...	141	141	...	82,787	75,795	6,989
Different lender.....	28,360	25,299	3,061	7	7	...	...	309	309	...	28,045	24,985	3,061
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....													
	258,192	232,000	26,192	9,399	8,288	609	502	7,395	6,845	550	241,400	216,875	24,530
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	3,354	2,786	568	250	8	242	...	489	411	78	2,617	2,368	248
\$2.50 to \$4.99.....	2,685	2,537	148	...	...	...	...	...	...	...	2,685	2,537	148
\$5.00 to \$7.49.....	4,811	4,172	639	249	249	...	...	65	65	...	4,497	3,858	639
\$7.50 to \$9.99.....	6,437	5,658	779	88	88	...	...	288	288	...	6,062	5,284	779
\$10.00 to \$12.49.....	12,032	10,858	1,174	186	126	60	...	538	538	...	11,306	10,192	1,114
\$12.50 to \$14.99.....	13,974	12,638	1,336	758	758	...	...	883	883	...	12,332	10,999	1,336
\$15.00 to \$17.49.....	23,565	21,766	1,799	4,162	4,099	63	...	1,006	966	40	18,394	16,703	1,695
\$17.50 to \$19.99.....	13,945	13,135	810	1,585	1,585	...	...	529	513	16	11,833	11,038	794
\$20.00 to \$24.99.....	39,610	36,107	3,503	1,124	655	60	408	1,168	1,160	8	37,318	34,290	3,027
\$25.00 or more.....	113,439	100,439	13,000	812	629	183	...	2,346	1,938	408	110,280	97,876	12,408
Taxes not payable in 1949 ²	1,576	1,550	26	22	16	2	7	...	...	1	1,554	1,526	17
Taxes or value not reported.....	22,755	20,345	2,410	160	72	...	88	85	85	...	22,507	20,189	2,322
Median taxes.....dollars..	24.64	24.45	25+	16.85	16.75	...	...	19.33	18.62	...	25+	25+	25+
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	24,256	22,064	2,192	2	2	...	...	645	645	...	23,609	21,417	2,192
\$20 to \$29.....	57,686	54,164	3,522	211	211	...	...	1,403	1,356	47	56,071	52,599	3,476
\$30 to \$39.....	72,612	64,679	7,933	510	450	60	...	1,617	1,617	...	70,484	62,611	7,872
\$40 to \$49.....	36,676	31,658	5,018	712	624	...	88	719	679	40	35,247	30,358	4,890
\$50 to \$59.....	22,222	20,502	1,720	175	175	...	...	900	900	...	21,148	19,428	1,720
\$60 to \$69.....	11,292	9,315	1,977	328	60	...	...	598	598	...	10,309	8,392	1,917
\$70 to \$79.....	12,446	11,319	1,127	5,377	5,273	63	1	583	340	243	6,526	5,705	820
\$80 to \$89.....	7,588	6,565	1,023	989	481	303	205	247	43	204	6,350	6,042	310
\$90 to \$99.....	3,899	3,764	135	49	45	...	4	553	553	...	3,298	3,166	131
\$100 or more.....	9,515	7,970	1,545	1,026	699	123	204	130	114	16	8,398	7,157	1,222
Median receipts.....dollars..	36	36	39	75	74	...	...	40	38	...	35	35	38

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
NORTHEAST—Con.													
Monthly Residential Rental Receipts¹ Per Dwelling Unit													
Less than \$20.....	29,660	26,870	2,790	2	2	...	...	660	652	8	29,002	26,217	2,782
\$20 to \$29.....	64,555	60,226	4,329	211	211	...	...	1,577	1,538	39	62,769	58,478	4,290
\$30 to \$39.....	75,566	67,235	8,331	510	450	60	...	1,552	1,552	...	73,500	65,232	8,270
\$40 to \$49.....	33,480	28,780	4,700	712	624	...	88	670	630	40	32,101	27,528	4,572
\$50 to \$59.....	19,806	18,208	1,598	176	176	...	...	890	890	...	18,744	17,144	1,598
\$60 to \$69.....	8,862	7,365	1,497	391	331	60	...	598	598	...	7,875	6,439	1,437
\$70 to \$79.....	11,263	10,327	936	5,339	5,275	63	1	515	272	243	5,409	4,779	629
\$80 to \$89.....	6,381	5,492	889	984	476	303	205	247	43	204	5,149	4,974	176
\$90 to \$99.....	2,745	2,639	106	49	45	...	...	553	...	...	2,143	2,040	102
\$100 or more.....	5,860	4,850	1,010	1,025	698	123	204	130	114	16	4,705	4,038	667
Median receipts.....dollars..	34	34	37	75	74	...	...	39	37	...	33	33	36
Total Rental Receipts¹ as Percent of Market Value													
Less than 5 percent.....	17,388	16,219	1,169	248	248	...	...	687	648	39	16,451	15,323	1,130
5 to 9 percent.....	79,491	73,011	6,480	4,747	4,317	426	4	2,865	2,841	24	71,880	65,858	6,022
10 to 14 percent.....	84,818	76,588	8,230	3,371	3,104	60	206	2,743	2,296	447	78,702	71,187	7,515
15 to 19 percent.....	34,384	28,330	6,054	186	63	123	...	733	693	40	33,466	27,576	5,891
20 to 24 percent.....	13,824	12,743	1,081	75	75	...	...	161	161	...	13,586	12,506	1,081
25 to 29 percent.....	3,520	3,010	510	204	...	...	...	...	...	...	3,316	3,010	306
30 to 34 percent.....	2,316	1,977	339	...	...	...	...	...	...	...	2,317	1,977	339
35 to 39 percent.....	644	400	244	...	...	...	...	...	...	...	644	400	244
40 percent or more.....	1,796	1,783	13	409	409	...	...	123	123	...	1,264	1,251	13
Market value not reported.....	19,975	17,902	2,073	159	71	...	...	85	85	...	19,731	17,747	1,985
Median percent.....	11	11	13	10	9	...	...	10	10	...	11	11	13
Residential Receipts as Percent of Total Rental Receipts¹													
Less than 50 percent.....	10,095	8,785	1,310	...	...	...	...	8	...	8	10,086	8,785	1,302
50 to 79 percent.....	22,840	20,497	2,343	4	4	...	...	491	491	...	22,347	20,002	2,343
80 to 89 percent.....	9,245	7,947	1,298	...	...	...	...	123	123	...	9,124	7,825	1,298
90 to 99 percent.....	4,574	3,779	795	16	16	...	...	...	...	...	4,559	3,763	795
100 percent or more.....	211,430	190,985	20,445	9,378	8,265	609	502	6,774	6,232	542	195,280	176,489	18,790
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units.....													
	216,134	194,833	21,301	9,395	8,284	609	502	6,773	6,231	542	199,958	180,322	19,649
Less than \$20.....	2,379	2,060	319	...	...	...	...	175	175	...	2,204	1,885	319
\$20 to \$39.....	18,426	16,888	1,538	25	25	...	...	696	696	...	17,705	16,167	1,538
\$40 to \$59.....	37,282	33,576	3,706	295	295	...	...	606	566	40	36,381	32,713	3,667
\$60 to \$79.....	36,204	32,697	3,507	344	256	...	88	1,122	1,122	...	34,737	31,318	3,419
\$80 to \$99.....	33,868	30,392	3,476	423	363	60	...	952	952	...	32,491	29,078	3,416
\$100 to \$119.....	21,887	19,659	2,228	519	459	60	...	549	549	...	20,820	18,655	2,168
\$120 to \$139.....	17,914	16,576	1,338	1,006	1,006	...	...	1,081	1,081	...	15,828	14,491	1,338
\$140 to \$159.....	16,577	14,633	1,944	4,796	4,733	63	...	509	470	39	11,269	9,430	1,842
\$160 to \$199.....	11,309	10,329	980	878	492	182	204	365	326	39	10,068	9,514	555
\$200 to \$299.....	11,244	9,835	1,409	747	299	244	204	679	255	424	9,815	9,279	537
\$300 or more.....	6,022	5,518	504	334	334	...	...	39	39	...	5,648	5,144	504
Taxes not payable in 1949.....	421	409	12	26	20	...	6	...	...	...	395	389	6
Taxes not reported.....	2,601	2,261	340	2	2	...	...	...	...	...	2,597	2,259	340
Median taxes.....dollars..	82	82	83	144	142	...	...	92	87	...	80	80	79
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts¹													
Properties with both interest and principal in first mortgage payments.....													
	210,190	186,877	23,313	9,397	8,286	608	502	7,393	6,843	550	193,404	171,750	21,653
Less than 30 percent.....	56,489	54,539	1,950	678	678	...	...	331	331	...	55,485	53,532	1,950
30 to 39 percent.....	39,958	36,393	3,565	458	370	...	88	333	333	...	39,168	35,690	3,477
40 to 49 percent.....	32,345	27,196	5,149	1,201	1,073	123	5	1,411	1,411	...	29,732	24,713	5,021
50 to 59 percent.....	23,092	19,639	3,453	1,917	1,916	...	1	1,042	927	55	20,133	16,736	3,397
60 to 69 percent.....	21,588	17,856	3,732	4,445	3,935	305	204	627	627	...	16,518	13,295	3,223
70 to 79 percent.....	9,275	7,925	1,350	183	63	...	...	817	613	204	8,274	7,248	1,026
80 to 89 percent.....	7,797	6,781	1,016	267	4	...	120	848	848	...	6,679	5,928	752
90 to 99 percent.....	4,473	3,451	1,022	...	...	...	...	429	429	...	4,043	3,022	1,022
100 percent or more.....	15,173	13,097	2,076	247	247	...	...	1,555	1,264	291	13,372	11,586	1,785
Median percent.....	43	41	53	61	60	...	...	69	66	...	41	39	51
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.....													
	210,190	186,877	23,305	9,397	8,286	609	496	7,393	6,843	550	193,404	173,750	21,648
Less than 30 percent.....	29,350	28,198	1,153	660	660	...	...	331	331	...	28,362	27,208	1,153
30 to 39 percent.....	31,929	30,678	1,251	335	335	...	...	49	49	...	31,545	30,294	1,251
40 to 49 percent.....	30,219	27,191	3,028	516	305	123	88	505	505	...	29,197	26,381	2,817
50 to 59 percent.....	21,546	18,230	3,316	776	776	...	...	1,090	1,090	...	19,677	16,365	3,316
60 to 69 percent.....	20,974	18,482	2,492	1,290	1,290	...	...	712	673	39	18,977	16,521	2,453
70 to 79 percent.....	20,343	16,614	3,729	4,143	4,140	...	...	455	439	16	15,746	12,032	3,713
80 to 89 percent.....	11,859	9,302	2,557	650	80	366	204	601	601	...	10,607	8,621	1,987
90 to 99 percent.....	9,587	8,310	1,277	327	123	...	204	948	744	204	8,310	7,442	868
100 percent or more.....	32,124	27,874	4,250	673	555	120	...	2,702	2,411	291	28,744	24,909	3,838
Taxes not payable in 1949 or not reported.....	2,254	2,000	252	25	25	...	...	...	...	...	2,240	1,977	252
Median percent.....	56	54	71	73	72	...	...	89	86	...	54	51	69

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

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
NORTH CENTRAL													
Total properties.....	273,900	259,591	14,309	14,433	12,286	1,973	178	16,826	16,025	801	242,645	231,288	11,360
Structures on Property													
1 structure.....	249,765	238,104	11,661	13,786	11,644	1,973	172	16,355	15,563	792	219,625	210,901	8,727
2 structures or more.....	24,133	21,483	2,650	646	640	...	6	471	462	9	23,016	20,382	2,635
Dwelling Units on Property													
1 dwelling unit.....	139,614	134,506	5,108	11,105	8,983	1,073	152	10,848	10,514	334	117,661	115,011	2,652
2 to 4 dwelling units.....	76,861	71,648	5,213	2,115	2,095	...	20	4,681	4,646	35	70,061	64,906	5,158
5 to 49 dwelling units.....	55,786	52,017	3,769	1,134	1,128	...	6	1,296	864	432	53,358	50,028	3,332
50 to 99 dwelling units.....	1,330	1,144	186	49	49	...	...	...	...	...	1,281	1,095	186
100 dwelling units or more.....	314	283	31	32	32	...	...	...	...	...	282	251	31
Business Floor Space on Property													
None.....	253,001	239,821	13,180	14,412	12,264	1,973	178	16,655	15,854	801	221,937	211,709	10,231
Less than half.....	20,901	19,773	1,128	22	22	...	...	170	170	...	20,678	19,552	1,128
Year Structure Built¹													
1950 (part).....	1,453	1,430	23	91	76	15	...	197	197	...	1,167	1,159	8
1949.....	10,461	10,062	399	1,576	1,374	202	...	147	149	...	8,742	8,546	197
1948.....	9,237	8,415	822	3,311	2,836	474	...	445	445	...	5,483	5,138	347
1947.....	8,085	7,587	498	1,585	1,232	195	158	1,098	1,098	...	5,404	5,258	146
1946.....	5,303	4,373	730	936	242	694	...	848	848	...	3,518	3,482	36
1942 to 1945.....	9,281	7,213	2,068	1,750	1,750	...	...	567	567	...	6,964	4,899	2,068
1940 to 1941.....	5,860	5,742	118	1,724	1,618	106	...	561	561	...	3,578	3,567	12
1930 to 1939.....	27,654	27,090	564	788	773	15	...	1,621	1,669	152	25,044	24,649	397
1929 or earlier.....	108,713	179,918	8,795	2,177	1,971	186	20	10,762	10,113	649	175,775	167,836	7,939
Not reported.....	7,885	7,587	298	508	423	85	...	386	386	...	6,992	6,780	213
Year Structure Acquired¹													
1950 (part).....	33,672	31,817	1,855	1,174	865	309	...	2,660	2,660	...	29,838	28,295	1,546
1949.....	39,301	37,844	1,457	2,440	2,162	278	...	2,750	2,750	37	34,077	32,938	1,143
1948.....	37,991	34,561	3,432	3,551	3,042	509	...	2,906	2,254	652	31,540	29,271	2,271
1947.....	36,475	34,020	2,455	2,355	1,351	846	158	3,378	3,378	...	30,741	29,293	1,451
1946.....	26,452	25,116	1,336	797	747	30	20	4,542	4,430	112	21,113	19,942	1,174
1942 to 1945.....	44,511	41,746	2,765	2,484	2,484	...	...	552	552	...	41,475	38,712	2,765
1940 to 1941.....	13,115	12,930	185	642	642	...	...	...	...	...	12,473	12,289	185
1930 to 1939.....	23,261	22,684	577	888	888	...	...	7	7	...	22,366	21,791	577
1929 or earlier.....	16,956	16,693	263	113	113	...	...	...	...	...	16,841	16,580	263
Not reported.....	2,199	2,199	...	...	...	...	...	...	...	...	2,199	2,199	...
Structure New or Previously Occupied When Acquired													
New.....	36,385	34,193	2,192	7,766	6,482	1,126	158	1,366	1,366	...	27,261	26,353	908
Previously occupied.....	237,521	225,399	12,122	6,671	5,806	344	20	15,462	14,661	801	215,385	204,939	10,455
Purchase Price													
Less than \$2,000.....	27,123	26,694	429	489	489	...	...	91	91	...	26,543	26,115	429
\$2,000 to \$3,999.....	57,381	56,060	1,321	746	594	152	...	2,958	2,946	12	53,677	52,522	1,157
\$4,000 to \$5,999.....	41,321	40,339	982	1,493	1,493	...	...	5,236	4,993	243	34,593	33,856	739
\$6,000 to \$7,999.....	35,666	32,832	2,834	2,777	1,608	1,168	...	3,118	3,102	15	29,774	28,126	1,651
\$8,000 to \$9,999.....	23,480	21,474	2,006	3,304	2,735	418	152	2,471	1,963	508	17,707	16,780	929
\$10,000 to \$11,999.....	18,113	17,149	964	2,134	1,880	234	20	1,487	1,478	9	14,486	13,793	701
\$12,000 to \$14,999.....	14,744	12,577	2,167	641	641	...	...	442	428	14	11,659	11,508	2,153
\$15,000 to \$19,999.....	12,660	11,823	837	1,111	1,111	...	...	35	35	...	11,516	10,679	837
\$20,000 to \$24,999.....	6,245	5,834	411	146	146	...	...	87	87	...	6,012	5,601	411
\$25,000 to \$29,999.....	3,260	2,999	261	42	42	...	...	70	70	...	3,148	2,888	261
\$30,000 to \$39,999.....	8,815	8,028	787	20	20	...	...	...	...	...	8,792	8,009	787
\$40,000 to \$49,999.....	4,555	4,091	464	23	23	...	...	...	...	...	4,531	4,068	464
\$50,000 to \$74,999.....	1,392	1,142	250	443	443	...	...	...	...	...	950	699	250
\$75,000 to \$99,999.....	2,571	2,430	141	492	492	...	...	...	...	...	2,078	1,939	141
\$100,000 to \$199,999.....	973	915	58	103	97	...	6	...	...	...	869	818	52
\$200,000 or more.....	244	227	17	42	42	...	...	...	...	...	185	17	
Property not acquired by purchase.....	7,960	7,752	208	76	76	...	...	144	144	...	7,739	7,532	208
Not reported.....	7,451	7,257	194	362	362	...	...	698	698	...	6,388	6,197	194
Median purchase price.....dollars..	6,100	5,900	9,500	8,700	8,900	...	...	5,900	5,800	...	5,900	5,703	11,500
Market Value													
Less than \$2,000.....	9,976	9,703	273	...	...	...	...	...	...	...	9,976	9,703	273
\$2,000 to \$3,999.....	40,349	39,167	1,182	954	802	152	...	1,732	1,732	...	37,661	36,633	1,031
\$4,000 to \$5,999.....	41,120	40,408	712	133	133	...	...	2,759	2,607	152	38,229	37,672	560
\$6,000 to \$7,999.....	39,872	37,573	2,299	2,306	1,517	789	...	4,495	4,381	114	33,075	31,681	1,396
\$8,000 to \$9,999.....	28,941	27,075	1,866	4,029	3,410	620	...	2,608	2,505	103	22,306	21,165	1,144
\$10,000 to \$11,999.....	24,813	23,327	1,486	1,694	1,243	299	152	2,454	2,045	409	20,666	20,042	626
\$12,000 to \$14,999.....	21,453	20,522	931	1,694	1,870	113	20	746	737	9	18,708	17,918	789
\$15,000 to \$19,999.....	20,402	17,996	2,406	1,349	1,349	...	...	323	309	14	18,728	16,342	2,392
\$20,000 to \$24,999.....	9,289	9,042	247	146	146	...	...	125	125	...	9,015	8,771	247
\$25,000 to \$29,999.....	5,624	5,044	580	133	133	...	...	67	67	...	5,424	4,844	580
\$30,000 to \$39,999.....	11,982	11,183	799	42	42	...	...	70	70	...	11,870	11,072	799
\$40,000 to \$49,999.....	5,276	4,812	464	54	54	...	...	...	...	...	5,224	4,759	464
\$50,000 to \$74,999.....	1,830	1,739	91	378	378	...	...	...	...	...	1,452	1,361	91
\$75,000 to \$99,999.....	3,065	2,859	406	605	599	...	6	...	...	...	2,460	2,059	400
\$100,000 to \$199,999.....	1,095	1,044	51	107	107	...	...	...	...	...	988	938	51
\$200,000 or more.....	298	283	15	47	47	...	...	...	...	...	251	236	15
Not reported.....	8,570	8,055	515	463	463	...	...	1,456	1,456	...	6,652	6,136	515
Median market value.....dollars..	8,000	7,900	10,400	9,700	10,000	...	...	7,400	7,400	...	7,900	7,700	13,400

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

TOTAL RENTAL PROPERTIES

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

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	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
NORTH CENTRAL—Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	51,742	49,212	2,530	1,051	1,051	...	...	182	182	...	50,511	47,982	2,530
20 to 39 percent.....	85,659	84,254	1,405	2,118	2,118	...	...	1,834	1,820	14	81,706	80,318	1,391
40 to 59 percent.....	67,743	64,570	3,173	3,637	3,617	20	...	4,628	4,528	100	59,478	56,427	3,053
60 to 69 percent.....	29,516	27,521	1,995	2,336	2,245	91	...	3,671	3,659	12	23,509	21,619	1,892
70 to 79 percent.....	14,241	11,527	2,714	2,842	1,430	1,260	152	2,900	2,339	561	8,503	7,761	742
80 to 84 percent.....	4,721	4,188	533	741	619	122	...	421	307	114	3,555	3,261	297
85 to 89 percent.....	4,390	3,878	512	494	251	243	...	902	902	...	2,993	2,726	269
90 to 94 percent.....	3,537	3,150	387	409	161	242	6	530	530	...	2,597	2,459	139
95 to 99 percent.....	915	717	198	136	121	15	...	289	289	...	490	307	183
100 percent or more.....	2,905	2,545	360	216	216	...	...	15	15	...	2,673	2,314	360
Market value not reported.....	8,570	8,055	515	463	463	...	...	1,456	1,456	...	6,652	6,136	515
Median percent.....	39	38	59	61	55	...	...	63	62	...	37	36	50
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
Less than 50 percent.....	32,664	27,737	4,927	263	243	...	20	127	127	...	32,269	27,368	4,907
50 to 59 percent.....	23,889	22,159	1,730	837	837	...	...	669	647	22	22,392	20,680	1,708
60 to 64 percent.....	18,456	17,637	819	733	684	49	...	1,349	1,349	...	16,375	15,607	770
65 to 69 percent.....	18,345	17,062	1,283	2,298	1,285	1,013	...	592	477	115	15,458	15,304	155
70 to 74 percent.....	14,841	13,818	1,023	2,745	2,654	91	...	1,898	1,398	500	10,201	9,771	432
75 to 79 percent.....	12,634	12,110	524	1,476	1,222	247	6	1,535	1,535	...	9,625	9,354	271
80 to 84 percent.....	11,399	10,737	662	1,644	1,414	229	...	1,113	961	152	8,647	8,366	282
85 to 89 percent.....	10,216	9,852	364	735	392	343	...	962	962	...	8,523	8,502	21
90 to 94 percent.....	12,331	12,155	176	1,291	1,139	...	152	2,726	2,714	12	8,321	8,310	12
95 to 99 percent.....	4,819	4,798	21	347	347	...	...	1,136	1,136	...	3,337	3,316	21
100 percent or more.....	16,946	16,911	35	440	440	...	...	3,273	3,273	...	13,233	13,198	35
Purchase price not reported or property not acquired by purchase.....	5,873	5,546	327	362	362	...	...	726	726	...	4,786	4,460	327
Median percent.....	69	69	55	74	74	...	...	87	89	...	66	67	44
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
Less than 50 percent.....	30,338	27,737	2,601	243	243	...	...	127	127	...	29,969	27,368	2,601
50 to 59 percent.....	22,582	22,159	423	837	837	...	...	647	647	...	21,102	20,680	423
60 to 64 percent.....	18,077	17,637	440	684	684	...	...	1,363	1,349	14	16,029	15,607	422
65 to 69 percent.....	17,807	17,062	745	1,285	1,285	...	...	477	477	...	16,045	15,304	745
70 to 74 percent.....	14,508	13,818	690	2,654	2,654	...	...	1,398	1,398	...	10,458	9,771	690
75 to 79 percent.....	12,879	12,110	769	1,222	1,222	...	...	1,543	1,535	8	10,113	9,354	761
80 to 84 percent.....	12,317	10,737	1,580	2,224	1,414	804	6	970	961	9	9,126	8,366	761
85 to 89 percent.....	10,594	9,852	742	785	392	394	...	977	962	15	8,833	8,502	333
90 to 94 percent.....	12,785	12,155	630	1,307	1,139	148	20	2,714	2,714	...	8,772	8,310	462
95 to 99 percent.....	5,534	4,798	736	580	347	80	152	1,545	1,136	408	3,409	3,316	95
100 percent or more.....	19,130	16,911	2,219	986	440	546	...	3,619	3,273	346	14,524	13,198	1,329
Purchase price not reported or property not acquired by purchase.....	5,873	5,546	327	362	362	...	...	726	726	...	4,786	4,460	327
Median percent.....	70	69	80	78	74	...	...	90	89	...	67	67	71
Type of Owner													
Individual.....	250,674	237,974	12,700	9,904	7,912	1,821	172	15,644	15,254	390	225,121	214,809	10,317
Partnership.....	9,379	8,441	938	335	182	152	...	816	406	410	8,230	7,856	377
Corporation.....	13,853	13,180	673	4,194	4,188	...	6	364	364	...	9,295	8,627	667
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	182,387	170,503	11,884	13,155	11,005	1,973	178	16,094	15,293	801	153,143	144,207	8,935
Mortgage refinanced or renewed.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
To increase loan for improvements or repairs.....	11,335	10,997	338	112	112	...	...	91	91	...	11,131	10,794	338
To increase loan for other reasons.....	7,158	7,063	95	86	86	...	...	...	...	...	7,072	6,978	95
To secure better terms.....	9,661	9,340	321	515	515	...	...	476	476	...	8,669	8,350	321
To renew or extend loan without increasing amount.....	10,221	9,681	540	80	80	...	...	...	...	...	10,139	9,601	540
For other purpose.....	5,035	4,934	101	28	28	...	...	...	...	...	5,008	4,906	101
Mortgage placed later than acquisition of property.....	48,141	47,104	1,037	459	459	...	...	165	165	...	47,515	46,482	1,037
To make improvements or repairs.....	15,971	15,753	218	318	318	...	...	144	144	...	15,508	15,292	218
To invest in other properties.....	11,306	11,135	171	15	15	...	...	...	...	...	11,291	11,120	171
To invest in business other than real estate.....	5,248	5,175	73	91	91	...	...	...	...	...	5,155	5,084	73
For other purpose.....	15,616	15,041	575	35	35	...	...	21	21	...	15,561	14,986	575
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
Same lender.....	29,606	28,694	912	394	394	...	...	133	133	...	29,076	28,167	912
Different lender.....	13,804	13,321	483	427	427	434	434	...	12,943	12,462	483

RESIDENTIAL FINANCING

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NORTH CENTRAL—Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year with rental receipts ¹ reported.....	160,101	151,662	8,439	8,938	7,606	1,154	178	7,051	6,890	161	144,123	137,191	6,946
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	3,421	3,296	125	109	109	...	...	162	162	...	3,152	3,027	125
\$2.50 to \$4.99.....	11,946	10,002	1,944	783	631	152	...	122	122	...	11,041	9,249	1,792
\$5.00 to \$7.49.....	18,016	17,500	516	1,577	1,112	45	...	936	936	...	15,925	15,455	472
\$7.50 to \$9.99.....	15,202	14,690	512	733	683	30	20	906	906	...	13,563	13,102	462
\$10.00 to \$12.49.....	25,526	24,477	1,049	1,475	1,378	91	6	1,213	1,061	152	22,842	22,042	800
\$12.50 to \$14.99.....	17,975	16,244	1,731	1,581	613	816	152	840	840	...	15,554	14,792	763
\$15.00 to \$17.49.....	16,163	15,670	493	1,129	1,129	...	...	659	659	...	14,380	13,887	493
\$17.50 to \$19.99.....	10,389	9,779	610	295	295	...	...	91	91	...	10,001	9,393	610
\$20.00 to \$24.99.....	17,659	17,197	462	605	605	...	...	226	217	9	16,826	16,374	453
\$25.00 or more.....	16,099	15,537	562	675	675	...	...	869	869	...	14,558	13,995	563
Taxes not payable in 1949 ²	163	143	20	22	4	20	...	7	7	...	132	122	10
Taxes or value not reported.....	7,510	7,106	404	364	364	...	...	1,016	1,016	...	6,124	5,727	404
Median taxes.....dollars..	12.78	12.83	12.14	12.52	11.95	...	...	11.79	11.86	...	12.87	12.96	11.28
Monthly Total Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	13,534	12,991	543	8	8	...	...	371	371	...	13,154	12,612	543
\$20 to \$29.....	32,472	31,491	981	910	890	20	...	617	608	9	30,942	29,993	951
\$30 to \$39.....	47,570	46,116	1,454	663	511	152	...	3,141	2,989	152	43,766	42,617	1,151
\$40 to \$49.....	24,628	23,491	1,137	974	937	17	20	1,113	1,113	...	22,546	21,445	1,100
\$50 to \$59.....	16,574	14,514	2,033	1,403	1,403	...	...	913	913	...	14,233	12,205	2,033
\$60 to \$69.....	9,778	8,714	1,064	1,577	898	679	...	411	411	...	7,794	7,430	385
\$70 to \$79.....	5,308	5,052	256	1,703	1,508	195	...	183	183	...	3,426	3,366	61
\$80 to \$89.....	3,833	3,785	48	694	678	...	6	100	100	...	3,040	2,998	42
\$90 to \$99.....	2,143	1,730	413	555	312	91	152	111	111	...	1,476	1,307	170
\$100 or more.....	4,288	3,778	510	451	451	...	...	91	91	...	3,746	3,238	510
Median receipts.....dollars..	37	36	55	63	60	...	...	38	38	...	36	36	47
Monthly Residential Rental Receipts ¹ Per Dwelling Unit													
Less than \$20.....	15,218	14,545	673	8	8	...	...	371	371	...	14,835	14,166	673
\$20 to \$29.....	34,513	33,429	1,084	910	890	20	...	641	632	9	32,958	31,904	1,055
\$30 to \$39.....	48,774	47,197	1,577	663	511	152	...	3,141	2,989	152	44,928	43,697	1,234
\$40 to \$49.....	24,442	23,373	1,069	974	937	17	20	1,096	1,096	...	22,372	21,344	1,032
\$50 to \$59.....	14,833	12,848	1,985	1,403	1,403	...	...	913	913	...	12,516	10,534	1,985
\$60 to \$69.....	8,908	7,881	927	1,579	900	679	...	411	411	...	6,817	6,373	248
\$70 to \$79.....	4,941	4,681	260	1,701	1,506	195	...	183	183	...	3,059	2,995	65
\$80 to \$89.....	3,712	3,435	277	694	688	...	6	92	92	...	2,927	2,656	271
\$90 to \$99.....	1,596	1,183	413	555	312	91	152	111	111	...	930	760	170
\$100 or more.....	3,318	3,099	219	451	451	...	...	91	91	...	2,775	2,556	219
Median receipts.....dollars..	36	35	48	63	60	...	...	38	38	...	35	35	44
Total Rental Receipts ¹ as Percent of Market Value													
Less than 5 percent.....	11,491	11,095	396	439	399	20	20	342	342	...	10,709	10,354	356
5 to 9 percent.....	63,943	61,112	2,831	5,915	5,023	891	...	2,089	1,928	161	55,941	54,167	1,778
10 to 14 percent.....	48,982	45,379	3,603	2,187	1,786	243	158	2,304	2,304	...	44,492	41,292	3,202
15 to 19 percent.....	17,329	16,444	885	37	37	...	...	1,141	1,141	...	16,150	15,268	885
20 to 24 percent.....	8,061	7,728	333	...	...	...	...	187	187	...	7,871	7,542	333
25 to 29 percent.....	2,078	1,963	115	...	...	...	...	...	...	...	2,077	1,963	115
30 to 34 percent.....	993	990	3	...	...	...	...	...	...	...	993	990	3
35 to 39 percent.....	643	639	4	...	...	...	...	...	...	...	643	639	4
40 percent or more.....	988	903	85	...	...	...	...	...	...	...	988	903	85
Market value not reported.....	5,594	5,409	185	355	355	...	...	984	984	...	4,251	4,069	185
Median percent.....	10	10	11	8	8	...	...	11	11	...	10	10	12
Residential Receipts as Percent of Total Rental Receipts ¹													
Less than 50 percent.....	3,256	2,890	366	...	...	...	...	26	26	...	3,229	2,864	366
50 to 79 percent.....	7,130	6,786	344	...	...	...	...	8	8	...	7,120	6,778	344
80 to 89 percent.....	1,427	1,371	56	...	...	...	...	...	...	...	1,427	1,371	56
90 to 99 percent.....	831	807	24	3	3	...	...	...	...	...	828	804	24
100 percent or more.....	147,403	139,764	7,639	8,923	7,593	1,154	178	7,012	6,851	161	131,466	125,316	6,148
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units	148,280	140,603	7,677	8,938	7,606	1,154	178	7,020	6,859	161	132,320	126,154	6,185
Less than \$20.....	15,322	14,930	392	...	...	...	...	99	99	...	15,222	14,830	392
\$20 to \$39.....	41,729	38,925	2,804	276	276	...	...	3,131	3,131	...	38,319	35,520	2,804
\$40 to \$59.....	31,844	30,196	1,648	1,575	1,251	304	20	1,300	1,139	161	28,968	27,808	1,164
\$60 to \$79.....	18,383	18,074	309	1,332	1,287	45	...	898	898	...	16,156	15,892	264
\$80 to \$99.....	14,084	13,517	567	1,700	1,670	30	...	978	978	...	11,405	10,872	537
\$100 to \$119.....	8,730	7,612	1,118	1,523	853	664	6	395	395	...	6,810	6,363	448
\$120 to \$139.....	4,889	4,735	154	480	389	91	...	54	54	...	4,355	4,294	63
\$140 to \$159.....	4,157	3,910	247	975	823	...	152	105	105	...	3,079	2,985	95
\$160 to \$199.....	3,434	3,400	34	329	329	...	...	...	...	...	3,106	3,072	34
\$200 to \$299.....	2,827	2,740	87	708	708	...	...	...	...	...	2,120	2,033	87
\$300 or more.....	803	733	70	1	1	...	...	...	...	...	801	732	70
Taxes not payable in 1949.....	206	178	28	30	10	20	...	14	14	...	162	154	8
Taxes not reported.....	1,872	1,653	219	9	9	...	...	46	46	...	1,817	1,599	219
Median taxes.....dollars..	45	45	41	90	87	...	...	39	38	...	43	44	33

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
NORTH CENTRAL--Con.														
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts ¹														
Properties with both interest and principal in first mortgage payments	138,122	130,498	7,624	8,935	7,603	1,154	178	7,051	6,890	161	122,128	116,015	6,113	
Less than 30 percent.....	15,638	15,299	339	296	296	...	...	186	186	...	15,158	14,818	339
30 to 39 percent.....	15,586	15,341	245	1,152	1,152	...	...	442	442	...	13,989	13,745	245
40 to 49 percent.....	18,671	18,196	475	1,886	1,886	...	...	1,060	1,060	...	15,729	15,255	475
50 to 59 percent.....	15,769	14,785	984	1,851	1,456	243	152	992	992	...	12,924	12,337	589	
60 to 69 percent.....	16,434	15,171	1,263	2,196	1,380	816	...	616	616	...	13,618	13,176	447	
70 to 79 percent.....	11,184	10,644	540	848	799	43	6	822	813	9	9,517	9,037	482	
80 to 89 percent.....	9,788	9,286	502	307	292	15	...	1,359	1,359	...	8,121	7,637	487	
90 to 99 percent.....	8,929	7,126	1,803	20	20	...	...	809	809	...	8,096	6,296	1,803
100 percent or more.....	26,123	24,650	1,473	379	322	37	20	765	613	152	24,976	23,734	1,242	
Median percent.....	62	61	79	56	53	...	...	73	72	...	62	61	90
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes														
Properties with both interest and principal in first mortgage payments	138,122	130,498	7,624	8,935	7,603	1,154	178	7,051	6,890	161	122,128	116,015	6,113	
Less than 30 percent.....	11,802	11,455	347	283	283	...	...	116	116	...	11,401	11,055	347
30 to 39 percent.....	11,626	11,433	193	501	501	...	...	141	141	...	10,984	10,791	193
40 to 49 percent.....	12,932	12,731	201	1,088	1,088	...	...	534	534	...	11,311	11,112	201
50 to 59 percent.....	15,117	14,309	808	1,729	1,334	243	152	1,003	1,003	...	12,384	11,971	413	
60 to 69 percent.....	15,180	14,628	552	1,603	1,603	...	...	1,082	1,082	...	12,499	11,947	552
70 to 79 percent.....	12,302	11,293	1,009	1,763	947	816	...	517	517	...	10,024	9,833	193	
80 to 89 percent.....	9,032	8,623	409	286	238	43	6	1,588	1,588	...	7,155	6,797	360	
90 to 99 percent.....	11,336	9,102	2,234	679	679	...	...	400	400	...	10,252	8,023	2,234
100 percent or more.....	37,021	35,394	1,627	964	912	32	20	1,610	1,449	161	34,451	33,039	1,414	
Taxes not payable in 1949 or not reported.....	1,774	1,530	244	39	18	20	...	60	60	...	1,667	1,447	224	
Median percent.....	71	70	91	65	64	...	...	81	80	...	72	70	93
SOUTH														
Total properties.....	300,381	275,461	24,920	45,703	36,561	7,515	1,628	17,465	16,851	614	237,205	222,044	15,166	
Structures on Property														
1 structure.....	258,550	237,237	21,313	44,161	35,112	7,429	1,621	16,963	16,439	524	197,424	185,684	11,741	
2 structures or more.....	41,829	38,222	3,607	1,542	1,449	87	6	502	412	90	39,781	36,360	3,424	
Dwelling Units on Property														
1 dwelling unit.....	183,128	168,903	14,225	33,331	25,174	6,609	1,548	15,428	15,013	415	134,370	128,716	5,653	
2 to 4 dwelling units.....	83,853	76,882	6,971	10,309	9,389	885	36	1,867	1,668	199	71,674	65,824	5,851	
5 to 49 dwelling units.....	32,259	28,630	3,629	1,581	1,522	22	37	168	168	...	30,512	26,944	3,571	
50 to 99 dwelling units.....	627	562	65	216	212	...	4	...	...	...	410	349	61
100 dwelling units or more.....	516	482	34	272	270	...	2	...	...	...	244	219	32
Business Floor Space on Property														
None.....	287,606	263,727	23,879	45,585	36,469	7,494	1,623	17,455	16,841	614	224,566	210,414	14,150	
Less than half.....	12,770	11,730	1,040	120	94	22	4	9	9	...	12,637	11,626	1,014	
Year Structure Built ²														
1950 (part).....	6,672	6,172	500	1,942	1,714	228	...	1,020	1,020	...	3,714	3,442	272	
1949.....	17,105	14,681	2,424	5,795	4,377	1,183	236	625	625	...	10,689	9,683	1,007	
1948.....	26,435	22,278	4,157	11,824	8,952	2,845	27	1,224	1,134	90	13,388	12,194	1,197	
1947.....	20,139	18,072	2,067	5,741	4,363	1,375	4	2,351	2,129	222	12,052	11,585	466	
1946.....	13,154	12,208	946	2,107	1,456	625	25	2,025	2,000	25	9,023	8,753	270	
1942 to 1945.....	28,740	26,446	2,294	10,441	8,738	403	1,303	1,756	1,732	24	16,547	15,983	564	
1940 to 1941.....	15,920	15,152	768	2,967	2,680	288	...	1,837	1,728	109	11,118	10,745	372	
1930 to 1939.....	43,669	41,689	1,980	2,581	2,458	101	22	1,778	1,743	35	39,309	37,487	1,822	
1929 or earlier.....	117,275	108,359	8,916	994	994	...	...	3,577	3,468	109	112,705	103,900	8,808
Not reported.....	11,275	10,400	875	1,323	841	471	11	1,279	1,279	...	8,671	8,280	393	
Year Structure Acquired ²														
1950 (part).....	34,689	29,144	5,545	7,147	3,978	2,432	736	4,709	4,501	208	22,835	20,665	2,168	
1949.....	48,596	42,599	5,997	9,935	7,935	1,738	265	2,153	1,996	157	36,509	32,671	3,840	
1948.....	49,564	45,626	3,938	11,340	9,411	1,832	99	3,519	3,270	249	34,706	32,945	1,761	
1947.....	35,055	31,055	4,000	5,076	3,792	1,104	181	2,876	2,876	...	27,102	24,388	2,712	
1946.....	30,642	28,800	1,842	1,677	1,263	402	12	3,585	3,585	...	25,362	23,953	1,429	
1942 to 1945.....	48,536	47,150	1,386	8,118	7,775	9	335	338	338	...	40,083	39,041	1,042	
1940 to 1941.....	14,086	13,760	326	1,306	1,306	...	...	109	109	...	12,673	12,347	326
1930 to 1939.....	21,051	20,060	991	1,100	1,100	...	...	181	181	...	19,772	18,780	991
1929 or earlier.....	15,923	15,201	722	12	12	...	...	...	...	...	15,908	15,189	722
Not reported.....	2,252	2,071	181	...	...	...	...	...	...	...	2,252	2,071	181
Structure New or Previously Occupied When Acquired ²														
New.....	91,453	84,901	6,552	26,960	23,801	3,071	88	5,461	5,371	90	59,030	55,729	3,301	
Previously occupied.....	208,923	190,551	18,372	18,749	12,765	4,445	1,539	12,003	11,479	524	178,175	166,311	11,867	

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

RESIDENTIAL FINANCING

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

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

Table with multiple columns: Subject, Total mortgaged properties (Total, With no second mortgage, With second mortgage), Properties with government-insured first mortgage (FHA: Total, With no second mortgage, With VA guaranteed second mortgage, With conventional second mortgage; VA: Total, With no second mortgage, With conventional second mortgage), Properties with conventional first mortgage (Total, With no second mortgage, With conventional second mortgage). Rows include Monthly Residential Rental Receipts, Total Rental Receipts, Residential Receipts as Percent of Total Rental Receipts, Real Estate Taxes, Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts, and Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts Less Real Estate Taxes.

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

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
WEST--Con.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	31,611	31,045	566	1,318	1,265	...	53	19	19	...	30,272	29,759	513
20 to 39 percent.....	62,027	58,989	3,038	3,324	3,314	...	10	524	524	...	58,182	55,153	3,028
40 to 59 percent.....	54,512	49,445	5,067	5,978	5,329	88	362	2,815	2,718	97	45,923	41,402	4,522
60 to 69 percent.....	22,693	19,200	3,493	4,243	3,901	202	141	3,240	3,135	105	15,211	12,168	3,045
70 to 79 percent.....	19,921	15,918	4,003	6,022	4,479	1,329	215	2,947	2,938	9	10,951	8,502	2,452
80 to 84 percent.....	7,609	5,761	1,848	1,885	819	1,009	57	2,913	2,858	55	2,811	2,084	728
85 to 89 percent.....	5,134	2,684	2,450	2,577	652	1,551	377	814	770	44	1,741	1,265	479
90 to 94 percent.....	2,972	1,811	1,161	1,222	282	796	145	436	416	20	1,313	1,115	200
95 to 99 percent.....	1,414	969	445	297	116	169	12	368	327	41	749	528	223
100 percent or more.....	4,351	2,979	1,372	628	65	564	...	1,128	1,087	41	2,597	1,828	769
Market value not reported.....	4,710	4,177	533	420	379	41	...	339	286	53	3,955	3,516	439
Median percent.....	45	42	69	68	61	86	...	73	73	...	39	37	60
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	156,038	135,193	20,845	25,887	18,907	5,679	1,309	15,229	14,764	465	114,939	101,541	13,400
Less than 50 percent.....	36,074	28,594	7,480	1,299	1,124	176	...	224	224	...	34,552	27,245	7,304
50 to 59 percent.....	26,366	23,087	3,279	2,761	2,419	53	289	693	649	44	22,913	20,018	2,894
60 to 64 percent.....	13,569	11,805	1,764	1,908	1,478	326	105	613	455	158	11,047	9,873	1,176
65 to 69 percent.....	8,698	7,592	1,106	1,840	982	353	507	539	498	41	6,323	6,115	208
70 to 74 percent.....	12,298	9,541	2,757	4,782	2,732	1,983	65	630	555	55	6,910	6,257	654
75 to 79 percent.....	10,581	9,031	1,550	3,547	2,265	1,226	57	803	803	...	6,234	5,966	268
80 to 84 percent.....	11,982	10,833	1,149	3,385	2,486	901	...	2,272	2,190	82	6,321	6,154	167
85 to 89 percent.....	7,995	7,153	842	2,810	2,098	567	145	1,763	1,722	41	3,425	3,336	90
90 to 94 percent.....	6,729	6,566	163	1,512	1,372	141	...	1,701	1,701	...	3,520	3,498	22
95 to 99 percent.....	1,914	1,898	16	164	164	...	...	372	372	...	1,378	1,362	16
100 percent or more.....	15,400	15,239	161	1,193	1,193	...	...	4,892	4,848	44	9,317	9,200	117
Purchase price not reported or property not acquired by purchase.....	4,432	3,854	578	686	594	94	...	747	747	...	2,999	2,517	484
Median percent.....	65	66	58	75	76	75	...	89	90	...	59	61	44
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	156,038	135,193	20,845	25,887	18,907	5,679	1,309	15,229	14,764	465	114,939	101,541	13,400
Less than 50 percent.....	29,483	28,594	889	1,124	1,124	...	...	224	224	...	28,135	27,245	889
50 to 59 percent.....	24,240	23,087	1,153	2,419	2,419	...	...	649	649	...	21,172	20,018	1,153
60 to 64 percent.....	13,318	11,805	1,513	1,566	1,478	88	...	455	455	...	11,295	9,873	1,425
65 to 69 percent.....	8,985	7,592	1,393	1,840	982	53	...	542	498	44	7,410	6,115	1,296
70 to 74 percent.....	11,243	9,541	1,702	2,836	2,732	88	17	660	555	105	7,749	6,257	1,492
75 to 79 percent.....	10,782	9,031	1,751	2,694	2,265	285	145	803	803	...	7,286	5,966	1,322
80 to 84 percent.....	12,496	10,833	1,663	2,752	2,486	270	...	2,231	2,190	41	7,509	6,154	1,355
85 to 89 percent.....	10,142	7,153	2,989	3,510	2,098	760	651	1,775	1,722	53	4,862	3,336	1,525
90 to 94 percent.....	9,231	6,566	2,665	3,236	1,372	1,823	41	1,715	1,701	14	4,287	3,498	789
95 to 99 percent.....	3,360	1,898	1,462	1,266	164	1,091	12	392	372	20	1,701	1,362	338
100 percent or more.....	18,326	15,239	3,087	2,760	1,193	1,129	442	5,036	4,848	188	10,532	9,200	1,331
Purchase price not reported or property not acquired by purchase.....	4,432	3,854	578	686	594	94	...	747	747	...	2,999	2,517	484
Median percent.....	70	66	85	82	76	93	...	90	90	...	63	61	76
Type of Owner													
Individual.....	202,639	179,738	22,901	22,213	15,170	5,675	1,370	15,047	14,594	453	165,377	149,978	15,403
Partnership.....	6,235	5,466	769	1,217	1,149	69	...	172	172	...	4,846	4,146	700
Corporation.....	8,062	7,768	294	4,277	4,277	...	...	315	306	9	3,473	3,189	285
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	156,020	135,181	20,839	25,879	18,895	5,676	1,308	15,220	14,758	462	114,927	101,531	13,396
Mortgage refinanced or renewed.....	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
To increase loan for improvements or repairs.....	7,711	7,030	681	258	258	...	...	...	...	...	7,450	6,773	681
To increase loan for other reasons.....	3,841	3,340	501	100	100	...	...	12	12	...	5,729	5,228	501
To secure better terms.....	6,496	6,144	352	520	452	16	53	9	9	...	5,968	5,687	283
To renew or extend loan without increasing amount.....	4,525	4,346	179	227	227	...	...	...	...	...	4,257	4,079	179
For other purpose.....	3,162	2,859	303	151	98	53	...	41	41	...	2,957	2,709	250
Mortgage placed later than acquisition of property.....	33,204	32,087	1,117	576	566	...	10	200	200	...	32,422	31,319	1,107
To make improvements or repairs.....	9,792	9,176	616	366	356	...	10	175	175	...	9,248	8,644	606
To invest in other properties.....	10,200	10,019	181	184	184	...	...	...	...	...	10,015	9,836	181
To invest in business other than real estate.....	3,563	3,494	69	5	5	...	...	...	...	...	3,558	3,489	69
For other purpose.....	9,649	9,398	251	21	21	...	...	25	25	...	9,601	9,350	251
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
Same lender.....	17,524	16,294	1,230	838	717	69	53	94	94	...	16,591	15,488	1,108
Different lender.....	10,211	9,425	786	418	418	...	...	21	21	...	9,770	8,988	786

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	PHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
WEST—Con.													
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units	101,718	92,533	9,185	11,713	10,062	1,392	261	5,864	5,607	257	84,159	76,887	7,282
Less than \$20.....	6,274	5,804	470	137	137	...	...	160	160	...	5,977	5,508	470
\$20 to \$39.....	19,123	17,323	1,800	274	186	88	...	820	806	14	18,030	16,334	1,699
\$40 to \$59.....	19,907	18,212	1,695	1,538	1,200	287	53	1,113	1,072	41	17,257	15,941	1,317
\$60 to \$79.....	15,455	13,966	1,489	1,048	937	57	53	1,370	1,326	44	13,042	11,706	1,336
\$80 to \$99.....	13,661	12,106	1,555	2,558	2,233	228	98	773	688	85	10,336	9,190	1,146
\$100 to \$119.....	8,286	7,648	638	2,031	1,698	292	41	653	633	20	5,604	5,318	285
\$120 to \$139.....	5,580	5,032	548	1,656	1,428	228	...	449	396	53	3,477	3,211	267
\$140 to \$159.....	3,858	3,592	266	764	764	...	...	333	333	...	2,763	2,498	266
\$160 to \$199.....	2,805	2,631	174	879	863	...	16	193	193	...	1,732	1,577	158
\$200 to \$299.....	2,659	2,576	83	190	190	...	...	...	...	...	2,468	2,386	83
\$300 or more.....	918	913	5	...	...	...	...	...	...	...	918	913	5
Taxes not payable in 1949.....	1,353	1,121	232	557	426	131	...	...	...	...	797	696	101
Taxes not reported.....	1,839	1,609	230	81	...	81	...	...	...	...	1,758	1,609	149
Median taxes.....dollars..	60	60	60	95	96	...	...	67	67	...	54	54	55
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,905	5,649	256	81,813	74,440	7,377
Less than 30 percent.....	8,890	8,691	199	1,185	1,185	...	...	224	224	...	7,486	7,285	199
30 to 39 percent.....	9,992	9,731	261	1,884	1,884	...	...	170	170	...	7,935	7,674	261
40 to 49 percent.....	13,201	12,507	694	2,950	2,869	82	...	877	877	...	9,375	8,764	612
50 to 59 percent.....	11,317	10,433	884	1,398	994	393	10	1,082	1,082	...	8,838	8,357	482
60 to 69 percent.....	14,044	12,475	1,569	1,710	1,079	578	53	560	546	14	11,777	10,853	926
70 to 79 percent.....	8,489	7,585	904	704	556	132	16	1,291	1,271	20	6,494	5,760	738
80 to 89 percent.....	8,924	7,953	971	962	662	...	...	863	863	...	7,101	6,129	971
90 to 99 percent.....	5,654	4,845	809	257	149	108	...	324	242	82	5,075	4,454	621
100 percent or more.....	18,906	15,919	2,987	662	381	100	182	514	374	140	17,732	15,164	2,567
Median percent.....	64	63	81	49	47	...	...	70	69	...	66	65	85
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts ¹ Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,903	5,647	256	81,813	74,440	7,377
Less than 30 percent.....	6,211	6,083	128	755	755	...	...	224	224	...	5,238	5,111	128
30 to 39 percent.....	7,600	7,592	8	1,075	1,075	...	...	65	65	...	6,460	6,452	8
40 to 49 percent.....	10,053	9,451	602	2,253	2,253	...	...	438	438	...	7,365	6,762	602
50 to 59 percent.....	10,114	9,467	647	1,687	1,390	298	...	880	880	...	7,548	7,197	349
60 to 69 percent.....	11,306	9,913	1,393	1,427	1,084	280	63	772	758	14	9,105	8,069	1,036
70 to 79 percent.....	9,959	9,408	556	1,344	1,072	272	...	923	923	...	7,693	7,409	285
80 to 89 percent.....	7,791	6,835	956	451	329	122	...	968	948	20	6,374	5,560	815
90 to 99 percent.....	6,804	6,035	769	871	767	88	...	376	376	...	5,554	4,892	662
100 percent or more.....	26,412	22,655	3,757	1,197	896	120	182	1,257	1,035	222	23,960	20,726	3,235
Taxes not payable in 1949 or not reported.	3,167	2,705	462	652	438	213	...	...	...	...	2,516	2,262	254
Median percent.....	73	71	92	59	55	...	...	76	75	...	75	73	95

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company	Federal National Mortgage Association	Individual	Other
Total	1,154,860	223,391	137,141	283,738	109,333	10,924	9,859	328,916	51,572	10,251	1,341	2,592	1,178	2,833	145	70	1,510	583
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	193,417	20,542	29,199	16,611	47,729	1,895	9,859	58,042	9,546	2,567	149	934	67	840	47	70	298	161
Originated.....	961,443	202,849	107,942	267,127	61,604	9,029	...	270,874	42,026	7,684	1,191	1,658	1,111	1,992	98	...	1,212	422
FORM OF DEBT																		
Mortgage or deed of trust.....	1,084,980	219,816	136,804	275,645	107,804	10,558	9,859	277,926	46,576	9,924	1,327	2,577	1,153	2,811	140	71	1,288	557
Contract to purchase.....	69,875	3,575	336	8,092	1,524	367	...	50,990	4,996	327	13	15	25	22	5	...	222	26
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	994,431	210,649	129,913	280,907	53,305	9,233	...	267,371	43,064	8,377	1,227	2,401	1,160	1,816	102	...	1,220	461
Hold mortgage only.....	160,426	12,741	7,229	2,833	56,025	1,694	9,860	61,552	8,506	1,874	114	191	18	1,017	42	70	289	122
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	739,480	127,912	72,235	179,191	84,766	8,259	9,774	223,839	33,517	6,431	869	1,187	810	1,942	90	70	1,057	406
Mortgage refinanced or renewed..	226,163	38,328	50,935	56,055	16,309	1,529	45	54,786	8,202	2,998	264	1,265	234	752	45	...	304	133
To increase loan for improvements or repairs.....	50,194	8,687	6,144	22,358	2,394	104	...	8,637	1,868	355	50	71	87	75	1	...	42	29
To increase loan for other reasons.....	28,524	5,099	3,448	11,332	2,842	43	...	5,263	502	336	40	72	53	132	2	...	24	12
To secure better terms.....	56,249	10,298	12,600	10,892	5,077	581	9	14,046	2,752	1,026	87	462	46	290	26	...	74	40
To renew or extend loan without increasing amount.....	69,751	10,717	25,869	4,638	4,724	526	36	20,549	2,701	1,110	71	601	20	217	14	...	138	49
For other purpose.....	21,445	3,527	2,874	6,835	1,272	275	...	6,291	379	170	17	58	28	39	1	...	25	2
Mortgage placed later than acquisition of property.....	189,218	57,162	13,977	48,497	8,260	1,140	39	50,301	9,860	823	208	140	134	138	9	...	149	43
To make improvements or repairs.....	70,215	19,563	5,298	20,605	2,093	442	...	17,256	4,974	279	66	66	49	33	2	...	51	12
To invest in other properties.....	46,133	14,623	3,819	12,431	2,138	311	...	10,736	2,078	198	64	16	43	28	1	...	31	15
To invest in business other than real estate.....	20,693	8,953	1,214	4,585	898	138	...	4,426	484	76	31	8	15	7	...	...	11	2
For other purpose.....	52,177	14,023	3,654	10,876	3,131	249	39	17,883	2,324	270	47	50	27	70	6	...	56	14
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	226,163	38,328	50,935	56,055	16,309	1,529	45	54,786	8,202	2,997	265	1,265	235	752	45	...	304	132
Same lender.....	158,372	27,617	39,852	38,173	9,524	1,132	36	36,787	5,263	1,946	175	813	149	472	34	...	213	90
Different lender.....	67,791	10,711	11,083	17,882	6,785	397	9	17,999	2,939	1,051	90	452	86	280	11	...	91	42
AMORTIZATION																		
Fully amortized.....	808,220	157,000	48,869	272,957	96,261	9,414	9,858	181,802	32,067	5,624	863	585	1,123	1,834	97	70	791	262
Partially amortized.....	175,294	35,134	55,900	7,951	11,828	1,130	...	51,754	11,598	3,796	328	1,800	45	960	47	...	354	262
Not amortized.....	80,480	16,353	6,502	785	732	163	...	50,951	5,000	399	77	45	3	33	1	...	202	38
On demand.....	90,862	14,903	25,870	2,044	507	218	...	44,410	2,908	432	73	163	6	6	1	...	162	21
Regular principal payments required.....	34,039	5,521	16,193	1,523	422	218	...	9,289	872	207	28	124	5	4	1	...	42	4
No regular principal payments required.....	56,823	9,382	9,677	521	85	...	...	35,121	2,036	225	45	39	1	2	...	...	120	17
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments.....	1,055,776	205,365	133,527	264,458	106,106	9,409	9,279	281,363	46,280	9,873	1,267	2,572	1,119	2,776	143	62	1,372	562
Delinquent.....	61,608	9,239	3,083	19,154	3,144	1,501	580	21,447	3,467	270	45	17	59	53	2	9	72	13
No regular payments required.....	37,474	8,788	529	128	81	16	...	26,109	1,824	109	29	3	...	3	...	...	65	8
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	219,075	51,920	24,967	52,257	14,900	2,072	3,137	59,719	10,105	1,855	267	465	254	434	29	18	285	103
1949.....	266,690	54,322	24,666	71,293	24,922	2,895	3,066	75,442	10,081	2,519	367	580	323	739	29	27	347	108
1948.....	212,381	38,348	22,813	49,482	24,583	1,685	2,995	63,939	8,833	2,032	277	462	226	618	21	21	303	103
1947.....	154,747	33,639	16,584	38,192	15,660	1,171	638	43,933	4,838	1,377	198	327	157	376	16	5	185	112
1946.....	105,520	19,949	10,373	28,025	9,417	1,598	22	31,132	4,803	892	105	228	112	213	37	...	141	55
1942 to 1945.....	119,036	17,008	17,394	30,405	15,058	1,216	...	31,962	6,001	1,079	83	338	83	348	10	...	157	60
1940 to 1941.....	28,810	3,849	3,354	7,930	2,993	157	...	7,204	1,329	229	13	97	13	75	1	...	23	6
1935 to 1939.....	25,721	3,113	3,676	4,817	1,626	121	...	6,673	3,695	139	26	38	7	23	1	...	31	14
1930 to 1934.....	8,156	632	2,749	1,028	68	...	...	2,610	1,072	63	2	30	2	1	...	...	14	14
1929 or earlier.....	14,728	619	6,370	309	103	16	...	6,301	814	66	2	27	1	4	24	8

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of first mortgages								Outstanding debt on first mortgages (millions of dollars)										
	Total	Holder of first mortgage							Total	Holder of first mortgage									
		Commer- cial bank or trust company	Mutu- al sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other	
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																			
Mortgages made or assumed at time property was purchased.....	739,499	127,925	72,235	179,191	84,775	8,266	9,777	223,839	33,517	6,431	869	1,187	810	1,942	90	70	1,057	406	
<i>Less than 50 percent.....</i>	146,516	27,579	17,024	33,233	13,472	1,191	29	48,502	5,472	677	108	91	118	158	7	...	173	23	
<i>50 to 59 percent.....</i>	101,836	18,777	8,009	27,938	11,883	941	...	30,678	3,613	694	98	111	134	176	5	...	142	27	
<i>60 to 64 percent.....</i>	63,826	10,618	5,264	21,148	6,052	231	283	17,979	2,251	481	55	114	91	112	1	2	81	25	
<i>65 to 69 percent.....</i>	61,990	11,955	4,664	16,532	7,096	446	656	18,934	1,667	484	57	85	79	144	4	3	99	12	
<i>70 to 74 percent.....</i>	53,366	8,044	5,396	14,138	7,245	233	369	16,174	1,773	569	58	161	75	145	4	2	102	23	
<i>75 to 79 percent.....</i>	53,672	9,314	4,941	12,341	5,262	974	654	17,046	2,850	530	67	104	63	137	11	5	98	44	
<i>80 to 84 percent.....</i>	52,126	8,821	3,765	9,924	7,386	741	862	17,991	2,642	536	91	83	54	172	6	5	124	20	
<i>85 to 89 percent.....</i>	42,759	6,476	4,584	6,921	7,505	572	642	11,975	4,086	567	59	118	33	249	6	5	65	33	
<i>90 to 94 percent.....</i>	35,646	7,604	2,187	10,250	4,207	591	398	8,739	1,676	490	70	87	43	164	15	4	35	72	
<i>95 to 99 percent.....</i>	19,290	2,498	1,328	3,201	5,155	560	1,361	4,085	1,102	377	65	64	18	164	6	9	19	31	
<i>100 percent or more.....</i>	77,088	11,560	9,069	15,881	6,604	1,632	4,118	23,436	4,799	687	101	96	66	205	21	28	86	85	
Purchase price not reported or property not acquired by purchase.....	31,424	4,679	6,004	7,684	2,608	154	405	8,300	1,586	320	40	73	34	116	5	6	33	12	
Median percent.....	68	67	68	66	72	80	98	68	77	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																			
<i>Less than \$2,000.....</i>	344,270	73,666	23,278	99,174	6,506	3,062	...	120,426	18,161	395	74	26	109	8	3	...	158	17	
<i>\$2,000 to \$3,999.....</i>	301,700	61,943	28,867	83,469	21,189	1,586	547	92,982	11,121	858	178	83	236	64	5	2	258	32	
<i>\$4,000 to \$5,999.....</i>	186,298	33,685	20,539	48,519	20,514	2,310	4,170	50,061	6,510	904	164	100	235	103	11	21	237	32	
<i>\$6,000 to \$7,999.....</i>	119,562	24,141	20,228	24,300	17,828	1,580	3,284	23,676	4,538	819	164	141	167	123	11	14	159	31	
<i>\$8,000 to \$9,999.....</i>	59,471	10,581	9,729	9,894	10,078	585	1,112	13,975	3,526	525	94	86	87	90	5	10	121	31	
<i>\$10,000 to \$11,999.....</i>	33,224	4,865	4,506	6,540	8,381	272	544	7,385	740	359	52	49	71	92	3	6	78	8	
<i>\$12,000 to \$14,999.....</i>	24,507	4,204	4,110	4,662	3,649	490	79	5,691	1,625	325	56	54	62	49	7	1	75	21	
<i>\$15,000 to \$19,999.....</i>	22,690	3,453	5,261	3,644	3,722	75	106	5,457	974	383	58	89	61	64	1	2	91	17	
<i>\$20,000 to \$24,999.....</i>	14,716	2,138	3,586	1,374	2,100	181	...	4,062	1,278	326	47	82	31	46	4	...	89	28	
<i>\$25,000 to \$49,999.....</i>	21,516	2,640	6,235	1,556	6,005	280	...	3,654	1,208	746	89	221	51	212	9	...	120	43	
<i>\$50,000 to \$99,999.....</i>	13,625	1,005	5,005	490	4,131	408	3	1,325	1,261	969	65	376	33	291	31	...	85	89	
<i>\$100,000 or more.....</i>	13,292	3,185	5,803	132	5,230	166	16	223	638	3,643	299	1,286	34	1,691	55	5	38	235	
Median debt.....dollars..	3,400	3,000	5,400	2,800	6,700	4,600	6,200	2,800	3,300	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	8,900	6,000	18,900	7,200	25,900	13,200	7,100	9,600	11,300	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAY- MENTS WITH INTEREST AND PRINCIPAL																			
Mortgages with payments which include other items..	329,951	54,386	34,538	127,166	67,338	5,900	9,858	15,527	15,259	3,439	481	569	572	1,384	73	70	92	197	
<i>Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:</i>																			
<i>No other items.....</i>	94,978	24,781	10,679	7,096	41,293	2,700	5,283	...	3,149	941	195	121	49	466	20	38	...	53	
<i>Other items.....</i>	5,361	1,767	1,004	639	1,684	70	40	...	157	988	136	217	18	522	25	4	...	66	
<i>Real estate taxes, and fire and hazard insurance premiums.....</i>	121,150	18,041	4,027	60,426	16,500	1,667	4,491	7,531	8,476	653	94	29	250	151	18	28	44	37	
<i>Real estate taxes.....</i>	81,937	7,702	15,877	44,234	6,121	1,336	...	4,236	2,434	702	47	175	202	214	9	...	26	30	
<i>Fire and hazard insurance premiums.....</i>	5,333	643	130	2,221	123	18	...	2,200	...	18	2	2	6	1	...	...	7	...
<i>Other combinations: Including real estate taxes...</i>	16,337	574	2,535	10,239	1,204	109	44	841	793	111	4	20	40	25	...	...	12	9
<i>Not including real estate taxes.....</i>	4,855	878	286	2,311	413	...	...	719	250	26	3	6	7	5	...	...	3	1

RESIDENTIAL FINANCING

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							Other
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan assoca- tion	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- socia- tion	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associa- tion	Indi- vidual	
Total.....	987,124	173,425	117,822	256,087	57,563	7,215	...	328,884	46,129	7,970	896	2,209	1,016	1,792	95	...	1,510	452
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	126,232	10,074	21,920	13,459	15,381	865	...	58,030	6,503	1,606	60	735	52	358	22	...	298	82
Originated.....	860,892	163,351	95,902	242,628	42,182	6,350	...	270,854	39,626	6,364	836	1,474	964	1,435	73	...	1,212	370
FORM OF DEBT																		
Mortgage or deed of trust.....	917,994	169,902	117,486	248,507	56,196	6,860	...	277,894	41,148	7,647	884	2,194	995	1,771	90	...	1,288	426
Contract to purchase.....	69,128	3,522	336	7,579	1,365	356	...	50,990	4,984	323	13	15	21	21	4	...	222	26
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	892,506	169,973	116,837	254,142	36,416	6,711	...	267,351	41,080	7,056	864	2,190	1,009	1,321	71	...	1,220	380
Hold mortgage only.....	94,619	3,452	986	1,947	21,146	506	...	61,540	5,050	915	33	19	7	471	23	...	289	72
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	581,937	81,993	55,092	152,872	35,149	4,802	...	223,807	28,227	4,251	443	824	655	953	41	...	1,057	279
Mortgage refinanced or renewed..	220,667	36,171	50,678	54,995	14,478	1,385	...	54,786	8,199	2,917	252	1,255	227	705	44	...	303	129
To increase loan for improve- ments or repairs.....	48,825	8,099	6,089	22,278	1,748	104	...	8,637	1,868	346	47	69	86	72	1	...	42	29
To increase loan for other reasons.....	28,135	4,908	3,448	11,248	2,728	43	...	5,263	502	305	39	72	53	103	2	...	24	12
To secure better terms.....	53,377	9,319	12,445	10,046	4,340	437	...	14,046	2,750	998	81	459	41	281	26	...	74	37
To renew or extend loan with- out increasing amount.....	69,347	10,421	25,864	4,588	4,707	526	...	20,549	2,701	1,101	69	599	19	212	14	...	138	49
For other purpose.....	20,983	3,424	2,832	6,835	955	275	...	6,291	378	167	16	56	28	37	1	...	25	2
Mortgage placed later than acquisition of property.....	184,520	55,267	12,060	48,223	7,940	1,031	...	50,301	9,711	801	201	129	134	133	9	...	149	43
To make improvements or repairs.....	68,298	18,129	5,250	20,571	1,798	364	...	17,256	4,934	266	61	61	49	29	2	...	51	12
To invest in other properties..	43,888	14,289	1,954	12,415	2,138	280	...	10,736	2,078	191	63	10	43	28	1	...	31	15
To invest in business other than real estate.....	20,488	8,862	1,214	4,585	893	138	...	4,426	375	75	31	8	15	7	...	...	11	2
For other purpose.....	51,846	13,987	3,642	10,652	3,111	249	...	17,883	2,324	269	46	50	27	69	6	...	56	14
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	220,667	36,171	50,678	54,995	14,478	1,385	...	54,786	8,199	2,918	252	1,255	228	705	44	...	304	129
Same lender.....	155,408	26,497	39,599	37,723	8,418	1,132	...	36,787	5,262	1,887	169	806	145	430	34	...	213	89
Different lender.....	65,259	9,674	11,079	17,272	6,060	253	...	17,999	2,937	1,031	83	449	83	275	10	...	91	40
AMORTIZATION																		
Fully amortized.....	640,487	107,034	29,551	245,306	44,495	5,705	...	181,770	26,626	3,343	418	202	961	794	47	...	791	131
Partially amortized.....	175,294	35,134	55,900	7,951	11,828	1,130	...	51,754	11,598	3,796	328	1,800	45	960	47	...	354	262
Not amortized.....	80,480	16,353	6,502	785	732	163	...	50,951	5,000	399	77	45	3	33	1	...	202	38
On demand.....	90,862	14,903	25,870	2,044	507	218	...	44,410	2,908	432	73	163	6	6	1	...	162	21
Regular principal payments required.....	34,039	5,521	16,193	1,523	422	218	...	9,289	872	207	28	124	5	4	1	...	42	4
No regular principal payments required.....	56,823	9,382	9,677	521	85	...	...	35,121	2,036	225	45	39	1	2	...	...	120	17
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in sched- uled payments.....	897,523	158,542	114,647	240,295	55,806	5,736	...	281,331	41,172	7,671	842	2,195	973	1,763	93	...	1,372	434
Delinquent.....	52,124	6,096	2,646	15,664	1,676	1,465	...	21,447	3,134	191	26	11	43	26	2	...	72	10
No regular payments required...	37,474	8,788	529	128	81	16	...	26,109	1,824	109	29	3	...	3	...	...	65	8
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	191,546	42,924	22,192	48,858	7,557	1,631	...	59,711	8,675	1,480	199	394	228	268	20	...	284	86
1949.....	232,141	45,521	20,375	65,313	13,386	2,500	...	75,430	9,619	1,812	226	456	280	415	18	...	347	71
1948.....	175,120	29,806	16,253	45,273	11,297	1,112	...	63,939	7,440	1,433	193	347	197	312	10	...	303	71
1947.....	125,803	24,325	13,329	31,702	7,939	684	...	43,933	3,897	1,071	120	288	124	263	10	...	185	81
1946.....	86,649	12,670	9,203	22,915	5,441	776	...	31,120	4,525	780	63	220	90	182	32	...	141	52
1942 to 1945.....	104,264	12,494	16,533	29,088	8,638	457	...	31,962	5,098	919	58	316	76	258	4	...	157	49
1940 to 1941.....	26,119	2,482	5,081	7,806	2,220	...	...	7,204	1,329	220	10	95	13	71	...	...	23	6
1935 to 1939.....	22,686	1,957	5,631	3,802	920	41	...	6,673	3,662	127	23	36	6	17	...	...	31	14
1930 to 1934.....	8,068	632	2,661	1,028	68	...	...	2,610	1,072	62	2	29	2	1	...	...	14	14
1929 or earlier.....	14,728	619	6,570	309	103	16	...	6,301	814	66	2	27	1	4	...	...	24	8

RESIDENTIAL FINANCING

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)									
	Total	Holder of first mortgage								Total	Holder of first mortgage								
		Commer- cial bank or trust company	Mutu- al sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Nati- onal Mort- gage Associ- ation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Nati- onal Mort- gage Associ- ation	Indi- vidual	Other	
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																			
Mortgages made or assumed at time property was purchased.....	581,949	82,002	55,092	152,872	35,154	4,805	...	223,807	28,230	4,253	440	824	655	955	41	...	1,057	279	
Less than 50 percent.....	142,556	26,793	16,878	32,951	10,925	1,054	...	48,502	5,447	656	100	90	118	146	6	...	173	23	
50 to 59 percent.....	93,302	16,443	7,545	26,761	7,533	900	...	30,678	3,444	645	87	107	130	147	5	...	142	27	
60 to 64 percent.....	55,209	7,373	4,751	19,869	3,185	213	...	17,979	1,839	435	41	111	84	93	1	...	81	23	
65 to 69 percent.....	52,544	9,007	4,219	14,637	3,839	253	...	18,934	1,655	421	38	81	69	118	3	...	99	12	
70 to 74 percent.....	37,782	2,400	4,295	11,302	2,173	95	...	16,174	1,347	438	13	155	58	87	3	...	102	20	
75 to 79 percent.....	37,150	3,288	3,381	10,208	1,506	100	...	17,046	1,627	361	23	75	50	77	4	...	98	33	
80 to 84 percent.....	34,365	3,119	2,377	7,670	1,272	117	...	17,979	1,833	332	39	54	39	58	2	...	124	15	
85 to 89 percent.....	25,634	2,033	1,978	4,738	1,500	24	...	11,975	3,389	241	14	47	17	80	1	...	65	17	
90 to 94 percent.....	20,008	1,924	921	5,843	236	189	...	8,731	1,165	154	14	21	19	34	4	...	35	27	
95 to 99 percent.....	9,364	679	980	1,442	735	535	...	4,085	908	75	4	15	7	15	4	...	19	11	
100 percent or more.....	47,697	5,735	2,328	10,123	900	1,201	...	23,424	3,990	281	44	22	39	25	6	...	86	61	
Purchase price not reported or property not acquired by purchase.....	26,338	3,208	5,439	6,328	1,350	124	...	8,300	1,586	214	23	46	25	75	2	...	33	10	
Median percent.....	64	58	60	63	58	68	...	68	73	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																			
Less than \$2,000.....	332,736	66,650	22,906	95,976	5,978	2,696	...	120,426	18,105	380	65	25	105	7	2	...	158	17	
\$2,000 to \$3,999.....	266,166	49,487	25,441	76,417	10,924	1,133	...	92,982	9,799	751	141	73	215	32	3	...	258	28	
\$4,000 to \$5,999.....	142,088	21,942	17,562	40,265	6,115	1,312	...	50,061	4,833	681	106	85	195	30	7	...	237	23	
\$6,000 to \$7,999.....	74,925	12,139	11,743	18,866	4,997	452	...	23,652	3,120	511	82	81	129	35	3	...	159	21	
\$8,000 to \$9,999.....	44,183	6,742	7,586	7,972	4,715	158	...	13,975	3,041	390	60	67	71	42	1	...	121	27	
\$10,000 to \$11,999.....	25,924	3,785	3,885	5,835	4,244	66	...	7,385	729	277	40	42	63	45	1	...	78	8	
\$12,000 to \$14,999.....	21,625	3,608	3,862	3,990	2,640	432	...	5,683	1,613	290	48	51	53	35	6	...	75	21	
\$15,000 to \$19,999.....	21,058	3,059	4,967	3,322	3,228	75	...	5,497	949	356	51	84	56	56	1	...	91	16	
\$20,000 to \$24,999.....	14,683	2,125	3,566	1,374	2,100	181	...	4,062	1,278	325	47	82	31	46	4	...	89	28	
\$25,000 to \$49,999.....	21,093	2,620	6,235	1,554	5,615	215	...	3,654	1,202	726	89	221	51	194	9	...	120	42	
\$50,000 to \$99,999.....	12,100	746	4,771	449	3,413	384	...	1,325	1,014	853	48	355	30	242	29	...	85	63	
\$100,000 or more.....	10,347	546	5,302	71	3,634	116	...	223	455	2,428	119	1,043	16	1,028	29	...	38	156	
Median debt.....dollars..	3,000	2,700	4,900	2,700	8,400	3,600	...	2,800	2,900	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	8,100	5,200	18,700	4,000	31,100	13,100	...	4,600	9,800	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																			
Mortgages with payments which include other items..	180,480	13,562	18,223	105,050	16,103	2,214	...	15,503	9,838	1,230	72	199	431	348	23	...	92	66	
Real estate taxes, and fire and hazard insurance premiums.....	81,130	5,384	2,020	50,137	8,809	860	...	7,507	6,417	430	26	17	197	106	14	...	44	26	
Real estate taxes.....	75,846	6,835	13,702	41,411	5,907	1,336	...	4,236	2,422	665	42	157	189	212	9	...	26	30	
Fire and hazard insurance premiums.....	4,532	410	92	1,811	3	18	...	2,200	...	15	1	1	5	1	...	...	7	...
Other combinations: Including real estate taxes... Not including real estate taxes.....	14,516 4,456	366 567	2,211 198	9,342 2,349	1,009 375	...	...	841 719	749 250	98 24	2 1	18 6	32 7	24 5	...	...	12 3	9 1

RESIDENTIAL FINANCING

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

[Outstanding debt not shown where amount is less than \$50,000. Median not shown where number of sample cases reported is less than 100]

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage								Total	Holder of first mortgage							Other
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other		Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	
OUTSTANDING DEBT																		
Less than \$2,000.....	6,154	3,676	175	1,992	22	289	...	...	...	8	5	...	3	...	...	...	...
\$2,000 to \$3,999.....	16,982	5,921	2,315	6,679	1,239	88	226	...	517	51	18	7	20	4	...	1	...	
\$4,000 to \$5,999.....	20,391	6,374	1,718	5,553	3,456	149	2,497	...	644	103	34	9	27	18	1	13	...	
\$6,000 to \$7,999.....	14,110	4,852	1,296	3,471	2,512	348	826	24	787	98	33	9	24	18	3	6	...	
\$8,000 to \$9,999.....	7,703	2,248	1,473	1,409	1,345	64	987	...	176	67	20	12	12	12	1	9	...	
\$10,000 or more.....	1,950	311	655	791	175	...	...	8	12	25	3	9	10	2	...	...	...
Median debt.....dollars..	5,000	4,600	5,500	4,300	5,800	...	5,600	...	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	5,200	4,800	5,900	4,800	6,000	4,800	6,200	8,300	5,500	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items..	49,132	14,276	4,632	14,419	8,220	916	4,535	24	2,115	280	78	33	75	49	4	28	...	12
Real estate taxes, and fire and hazard insurance premiums.....	40,020	12,657	2,007	10,289	7,691	807	4,491	24	2,059	223	69	13	53	46	4	28	...	11
Real estate taxes.....	6,091	867	2,175	2,823	214	12	38	5	18	13	2
Other combinations:																		
Including real estate taxes...	1,821	208	324	897	195	109	44	...	44	14	1	2	8	1	...	...	...
Not including real estate taxes.....	1,200	544	126	410	120	...	...	...	...	6	3	1	1	1	...	...	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)								
	Total	Holder of first mortgage							Total	Holder of first mortgage								
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan assoc- iation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soc- iation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Assoc- iation	Indi- vidual	Other
Total.....	759,239	116,767	116,536	177,327	84,920	8,847	6,695	212,018	36,137	8,802	938	2,500	876	2,605	138	48	1,175	521
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER																		
Purchased.....	151,903	14,163	27,725	12,369	37,312	1,842	6,695	43,801	7,990	2,370	124	927	57	758	47	48	255	154
Originated.....	607,336	102,604	88,801	164,958	47,608	7,005	...	168,217	28,147	6,432	814	1,574	820	1,846	91	...	920	367
FORM OF DEBT																		
Mortgage or deed of trust.....	715,155	114,423	116,199	171,721	84,101	8,481	6,694	180,923	32,618	8,554	930	2,485	859	2,587	133	48	1,013	499
Contract to purchase.....	44,080	2,345	336	5,607	816	367	...	31,095	3,517	247	9	15	17	17	5	...	162	22
SERVICE OF MORTGAGE																		
Hold and service mortgage.....	630,635	106,926	109,823	175,548	40,690	7,265	...	161,660	28,730	7,104	848	2,313	862	1,664	96	...	926	405
Hold mortgage only.....	128,603	9,842	6,713	1,781	44,228	1,585	6,695	50,365	7,405	1,697	90	187	14	941	42	47	249	116
ORIGIN AND PURPOSE OF FIRST MORTGAGE																		
Mortgage made or assumed at time property acquired.....	489,969	70,093	62,342	112,567	63,727	6,309	6,610	143,978	24,352	5,415	641	1,130	606	1,733	83	47	816	358
Mortgage refinanced or renewed..	172,961	23,451	46,313	36,958	14,671	1,511	45	43,183	6,844	2,820	198	1,250	183	741	44	...	275	128
To increase loan for improve- ments or repairs.....	33,374	5,021	4,715	13,857	2,038	86	...	6,224	1,432	289	29	63	63	73	1	...	33	27
To increase loan for other reasons.....	21,829	3,681	3,307	7,666	2,439	43	...	4,224	471	313	35	72	43	129	2	...	21	11
To secure better terms.....	42,595	5,268	12,061	6,907	4,613	581	9	11,020	2,140	978	61	461	38	286	26	...	67	39
To renew or extend loan with- out increasing amount.....	59,855	7,766	24,058	4,098	4,362	526	36	16,593	2,422	1,087	61	598	19	215	14	...	130	49
For other purpose.....	15,308	1,715	2,172	4,430	1,219	275	...	5,122	379	153	12	56	20	38	1	...	24	2
Mortgage placed later than acquisition of property.....	96,310	23,229	7,882	27,807	6,524	1,031	39	24,863	4,944	567	99	120	87	131	9	...	85	34
To make improvements or repairs.....	35,178	7,910	3,775	10,647	1,640	442	...	8,418	2,350	185	26	62	31	31	2	...	27	6
To invest in other properties. To invest in business other than real estate.....	24,821	6,831	1,540	7,891	1,954	311	...	5,354	942	128	32	8	29	27	1	...	17	14
For other purpose.....	26,969	5,633	1,873	6,522	2,458	249	39	8,814	1,382	213	30	44	18	67	6	...	34	13
LENDER OF REFINANCED OR RENEWED MORTGAGE																		
Total refinanced or renewed mortgages.....	172,961	23,451	46,313	36,958	14,671	1,511	45	43,183	6,844	2,820	198	1,250	184	741	45	...	275	128
Same lender.....	121,267	15,757	36,089	24,837	8,844	1,114	36	30,006	4,592	1,824	123	801	114	467	34	...	196	89
Different lender.....	51,694	7,694	10,224	12,121	5,827	397	9	13,177	2,252	996	75	449	70	274	11	...	79	39
AMORTIZATION																		
Fully amortized.....	516,553	83,803	37,562	170,281	72,678	7,353	6,694	115,600	22,587	4,513	592	523	830	1,614	90	48	592	225
Partially amortized.....	143,281	23,069	53,858	5,427	11,000	1,130	...	40,572	8,225	3,657	271	1,790	40	953	47	...	315	243
Not amortized.....	43,597	4,377	4,992	694	732	147	...	29,282	3,377	311	46	43	3	33	1	...	151	35
On demand.....	55,806	5,519	20,122	926	507	218	...	26,564	1,948	320	29	145	4	6	1	...	117	19
Regular principal payments required.....	27,673	2,862	14,877	760	422	218	...	7,674	859	182	14	117	4	4	1	...	39	4
No regular principal payments required.....	28,133	2,657	5,245	166	85	...	...	18,890	1,089	138	15	28	...	2	...	...	78	15
CURRENT STATUS OF PAYMENTS																		
Ahead or up-to-date in scheduled payments.....	709,975	111,147	114,667	167,221	82,510	7,374	6,263	187,965	32,831	8,547	901	2,484	837	2,557	136	44	1,085	503
Delinquent.....	35,472	3,948	1,339	9,989	2,329	1,474	431	13,466	2,501	195	28	14	40	44	1	4	54	11
No regular payments required....	13,792	1,673	529	118	81	...	...	10,588	803	60	10	3	...	3	...	...	37	7
YEAR MORTGAGE MADE OR ASSUMED																		
1950 (part).....	133,039	24,338	21,130	30,458	11,377	1,615	2,209	35,915	5,998	1,549	168	454	189	397	28	14	214	86
1949.....	159,775	25,563	19,347	41,771	18,193	2,559	2,102	44,893	5,352	2,097	247	547	231	680	27	16	257	92
1948.....	140,784	20,189	19,875	31,639	19,321	1,205	1,905	39,297	7,350	1,711	180	449	171	559	20	14	232	86
1947.....	102,436	17,929	14,376	23,162	12,497	953	457	29,752	3,312	1,192	156	314	109	337	16	4	147	108
1946.....	71,992	11,151	9,050	18,517	6,580	1,329	22	21,294	4,051	775	76	218	89	201	37	...	104	51
1942 to 1945.....	90,995	11,735	15,838	21,669	12,660	896	...	23,032	5,167	1,008	72	333	68	329	9	...	138	59
1940 to 1941.....	23,349	2,297	5,316	6,856	2,849	157	...	5,051	826	222	11	97	12	75	1	...	21	5
1935 to 1939.....	18,673	2,566	4,262	2,380	1,368	121	...	5,086	2,891	128	25	35	5	22	1	...	26	13
1934 or earlier.....	18,200	1,006	7,342	878	80	16	...	7,694	1,187	120	3	53	1	5	...	...	36	20

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of first mortgages									Outstanding debt on first mortgages (millions of dollars)											
	Total	Holder of first mortgage							Total	Holder of first mortgage											
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other			
MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE																					
Mortgages made or assumed at time property was purchased.....	489,946	70,100	62,341	112,567	63,736	6,314	6,610	143,978	24,348	5,415	641	1,130	606	1,733	83	47	816	358			
Less than 50 percent.....	95,712	14,305	14,772	21,344	11,096	738	29	30,067	3,350	547	73	83	94	144	6	...	128	19			
50 to 59 percent.....	71,139	11,248	7,269	19,208	8,238	678	...	22,066	2,434	591	76	108	106	158	4	...	115	22			
60 to 64 percent.....	41,585	6,466	4,414	12,941	4,189	49	283	11,204	2,037	409	38	111	68	100	1	2	63	24			
65 to 69 percent.....	40,671	4,375	4,127	10,555	5,592	262	656	13,861	1,244	422	40	83	60	137	3	3	85	11			
70 to 74 percent.....	38,489	5,541	4,765	9,659	4,962	233	63	11,635	1,633	509	49	159	59	130	4	...	85	22			
75 to 79 percent.....	37,076	5,977	3,607	7,973	3,925	795	401	12,006	2,399	453	51	98	48	123	10	3	80	41			
80 to 84 percent.....	36,198	5,312	3,281	7,007	5,574	449	659	11,385	2,534	450	67	80	42	135	4	4	98	19			
85 to 89 percent.....	31,682	5,053	4,071	5,253	5,791	463	439	6,866	3,747	484	49	114	26	209	5	3	47	31			
90 to 94 percent.....	21,359	3,529	1,730	4,382	3,938	482	289	5,725	1,289	404	41	82	29	152	15	3	22	62			
95 to 99 percent.....	11,149	1,012	1,287	1,662	3,060	560	1,097	1,925	544	319	58	53	10	166	6	7	10	28			
100 percent or more.....	43,797	5,071	7,949	7,615	5,170	1,451	2,478	11,959	2,110	557	75	90	38	188	21	18	58	69			
Purchase price not reported or property not acquired by purchase.....	21,129	2,211	5,069	4,968	2,201	154	216	5,277	1,027	271	24	70	26	110	5	2	25	9			
Median percent.....	68	67	68	65	72	84	97	67	77	...	...	...	...	...	...	...	...	...
OUTSTANDING DEBT																					
Less than \$2,000.....	170,893	26,729	16,100	49,102	5,469	1,923	...	61,030	10,541	226	.00	18	55	6	1	...	106	10			
\$2,000 to \$3,999.....	188,447	30,711	21,493	53,559	12,240	1,214	343	62,303	6,587	541	90	62	155	37	4	1	174	19			
\$4,000 to \$5,999.....	130,228	21,174	17,977	31,566	13,802	2,096	2,747	35,883	4,990	635	104	87	155	70	10	14	171	24			
\$6,000 to \$7,999.....	93,796	16,739	18,102	18,855	14,168	1,361	2,214	18,406	3,960	645	114	126	130	99	9	16	124	27			
\$8,000 to \$9,999.....	48,570	7,064	9,465	7,784	8,533	476	792	11,157	3,305	429	62	84	69	76	4	7	97	29			
\$10,000 to \$11,999.....	28,620	3,704	4,383	5,601	7,700	272	456	5,817	692	310	40	48	61	85	3	5	61	7			
\$12,000 to \$14,999.....	20,452	3,147	3,962	3,948	3,162	474	79	4,842	838	272	43	52	53	42	7	1	64	11			
\$15,000 to \$19,999.....	19,353	2,850	4,564	3,601	3,213	75	53	4,044	956	327	47	77	60	55	1	1	68	16			
\$20,000 to \$24,999.....	13,047	1,129	3,512	1,227	2,100	172	...	3,685	1,225	290	26	80	27	46	4	...	80	27			
\$25,000 to \$49,999.....	20,102	1,812	6,221	1,549	5,778	220	...	3,347	1,177	696	60	220	51	203	9	...	112	42			
\$50,000 to \$99,999.....	13,236	773	5,003	416	4,077	408	3	1,317	1,241	945	50	375	28	287	31	...	84	88			
\$100,000 or more.....	12,499	945	5,757	129	4,679	166	8	190	627	3,486	272	1,271	33	1,598	55	3	25	221			
Median debt.....dollars..	4,200	4,000	6,300	3,400	7,500	5,100	6,500	3,300	4,300	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	11,600	8,000	21,500	4,900	30,700	15,600	7,100	5,500	12,400	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																					
Mortgages with payments which include other items..	247,575	39,822	30,327	93,110	48,023	4,725	6,694	11,958	12,927	2,951	393	532	458	1,185	69	48	82	186			
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																					
No other items.....	68,979	18,234	9,921	4,282	28,032	2,208	3,300	...	3,004	716	141	118	34	330	17	24	...	52			
Other items.....	4,102	848	957	612	1,424	70	37	...	153	925	128	200	17	490	25	2	...	62			
Real estate taxes, and fire and hazard insurance premiums.....	85,545	12,639	3,127	39,735	12,165	1,398	3,313	6,234	6,939	519	75	24	181	126	18	22	41	33			
Real estate taxes.....	70,712	7,123	13,624	38,118	5,323	1,031	...	3,529	1,963	662	45	163	186	209	9	...	22	28			
Other combinations:																					
Including real estate taxes...	12,410	365	2,412	7,519	690	...	44	589	793	98	2	19	32	23	...	...	11	9		
Not including real estate taxes.....	5,827	613	286	2,844	389	18	...	1,606	75	31	2	7	9	6	...	...	7	1		

RESIDENTIAL FINANCING

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

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

Subject	Number of first mortgages								Outstanding debt on first mortgages (millions of dollars)									
	Total	Holder of first mortgage							Total	Holder of first mortgage								
		Commer- cial bank or trust company	Mutual sav- ings bank	Savings and loan associ- ation	Life insur- ance company	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual		Other	Commer- cial bank or trust company	Mutu- al sav- ings bank	Sav- ings and loan as- soci- ation	Life insur- ance com- pany	Mort- gage com- pany	Federal Na- tional Mort- gage Associ- ation	Indi- vidual	Other
OUTSTANDING DEBT																		
Less than \$2,000.....	173,377	46,937	7,178	50,072	1,037	1,139	...	59,396	7,620	168	44	8	54	2	2	...	52	7
\$2,000 to \$3,999.....	113,253	31,232	7,374	29,910	8,949	372	204	30,679	4,534	316	88	22	82	26	1	1	84	13
\$4,000 to \$5,999.....	56,070	12,511	2,562	16,953	6,712	214	1,423	14,178	1,520	268	60	12	81	33	1	7	66	8
\$6,000 to \$7,999.....	25,766	7,402	2,126	5,445	3,660	219	1,070	5,270	578	174	50	15	37	25	2	7	35	4
\$8,000 to \$9,999.....	10,901	3,517	264	2,110	1,545	109	320	2,818	221	96	32	2	18	14	1	3	24	2
\$10,000 to \$14,999.....	8,659	2,218	271	1,653	1,168	16	88	2,417	835	102	26	3	19	14	...	1	28	10
\$15,000 to \$24,999.....	5,006	1,612	771	190	509	9	53	1,790	71	92	32	14	4	8	...	1	31	1
\$25,000 to \$49,999.....	1,414	828	14	7	227	...	...	307	31	50	30	1	...	9	...	...	9	1
\$50,000 or more.....	1,182	372	48	76	605	...	8	41	31	184	42	16	7	97	...	4	3	15
Median debt.....dollars..	2,300	2,300	2,600	2,100	4,700	...	...	1,900	2,000	...	...	...	...	...	...	...	...	...
Average debt.....dollars..	3,700	3,800	4,400	2,800	9,300	3,200	7,200	2,900	4,000	...	...	...	...	...	...	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL																		
Mortgages with payments which include other items..	85,443	14,905	4,398	35,671	19,599	1,175	3,164	4,250	2,332	488	88	38	114	200	4	23	11	11
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:																		
No other items.....	25,999	6,547	758	2,814	13,261	492	1,943	...	145	225	54	3	14	136	3	14	...	1
Other items.....	1,259	919	47	27	260	...	3	...	4	63	8	16	1	31	...	3	...	4
Real estate taxes, and fire and hazard insurance premiums.....	35,605	5,402	900	20,691	4,335	269	1,178	1,297	1,537	134	20	6	70	25	1	6	3	4
Real estate taxes.....	11,225	579	2,253	6,116	798	305	...	707	471	40	2	12	16	5	...	...	4	2
Other combinations:																		
Including real estate taxes...	3,927	209	123	2,720	514	109	...	252	...	13	1	1	8	2	...	...	1	...
Not including real estate taxes.....	7,428	1,249	317	3,303	391	...	...	1,994	175	12	3	1	4	...	...	...	3	1

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	1,260,270	539,878	514,884	124,337	81,171	10,731,503	4,618,148	4,475,225	1,114,539	523,591
Average debt per mortgage...dollars..	8,500	8,500	8,700	9,000	6,500	...	...	...	...	...
Total first mortgages.....	1,154,914	485,628	472,901	119,047	77,338	10,251,068	4,373,589	4,302,180	1,079,035	496,264
Average debt per mortgage...dollars..	8,900	9,000	9,100	9,100	6,400	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	206,688	102,324	67,257	20,215	16,892	168,887	95,738	49,586	13,595	9,968
\$2,000 to \$3,999.....	309,176	132,565	118,876	34,297	23,438	710,763	337,402	236,447	101,083	35,831
\$4,000 to \$5,999.....	220,487	89,820	92,969	23,675	14,023	849,831	399,681	343,320	69,617	37,213
\$6,000 to \$7,999.....	149,683	59,240	69,985	12,803	7,655	847,380	377,128	393,403	51,437	25,412
\$8,000 to \$9,999.....	76,532	29,945	36,046	7,092	3,449	550,884	242,915	255,409	35,505	17,055
\$10,000 to \$11,999.....	45,682	18,013	20,309	4,862	2,498	396,377	175,551	169,746	35,933	15,147
\$12,000 to \$14,999.....	36,718	13,826	17,641	3,055	2,196	394,526	168,369	184,216	27,575	14,366
\$15,000 to \$19,999.....	31,889	12,686	14,662	3,068	1,473	430,160	191,519	191,238	32,261	15,142
\$20,000 to \$24,999.....	16,452	6,657	7,275	1,361	1,159	301,560	135,630	130,683	16,220	13,027
\$25,000 to \$49,999.....	30,341	10,330	13,165	4,364	2,482	811,349	317,753	333,914	111,148	48,503
\$50,000 or more.....	15,291	4,626	8,354	1,509	801	913,959	288,453	510,358	76,730	38,418
Median loan.....dollars..	4,500	4,100	5,000	4,400	3,800	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	807,985	344,709	349,181	82,927	31,168	5,625,055	2,709,408	2,376,559	453,143	85,945
Partially amortized.....	175,297	73,664	75,125	18,088	8,420	3,795,967	1,390,013	1,685,148	523,771	197,035
Not amortized.....	80,479	46,669	25,780	5,126	2,904	397,770	181,878	132,152	38,634	45,106
On demand.....	91,110	20,581	22,792	12,898	3,839	432,278	92,290	108,311	63,502	168,175
Regular principal payments required.....	34,285	9,337	6,940	4,885	1,323	207,428	57,784	38,892	30,168	80,584
No regular principal payments required....	56,825	11,244	15,852	8,013	2,176	224,850	34,506	69,419	33,334	87,591
TERM OF FIRST MORTGAGE										
On demand.....	90,841	20,336	22,792	12,857	34,856	432,016	91,873	108,311	63,424	168,408
Fully amortized.....	808,345	339,854	356,060	81,628	30,803	5,623,962	2,648,119	2,442,074	449,595	84,174
Less than 5 years.....	59,273	43,145	15,861	243	24	83,591	66,568	16,862	60	101
5 to 9 years.....	182,022	86,566	81,248	13,930	278	515,669	303,517	187,926	24,087	139
10 to 12 years.....	270,260	104,820	124,824	31,288	9,328	1,201,345	538,901	590,779	64,237	7,428
13 to 14 years.....	27,653	10,542	10,935	4,192	1,993	177,587	85,667	72,862	16,640	2,438
15 years.....	73,266	25,166	33,655	9,803	4,642	679,393	295,624	320,141	53,082	10,546
16 to 19 years.....	37,497	14,185	15,308	4,191	3,813	355,804	141,304	132,745	71,783	9,972
20 years.....	77,708	29,958	34,636	6,682	6,432	654,237	307,394	286,647	41,171	19,025
21 to 24 years.....	16,099	7,412	5,156	3,093	1,438	136,829	60,704	46,109	27,424	2,592
25 years.....	54,844	14,770	30,687	6,744	2,643	429,840	130,092	250,121	40,830	8,797
26 years or more.....	9,713	2,889	3,750	1,612	1,612	1,389,667	718,348	537,882	110,281	23,156
Median term.....years..	11	11	11	12	15	...	...	...	...	...
Partially or not amortized.....	255,747	125,500	94,030	24,518	11,699	4,195,085	1,633,597	1,751,785	566,024	243,679
Less than 5 years.....	99,660	71,476	27,217	303	308	593,358	388,394	199,533	2,093	3,338
5 to 9 years.....	92,097	33,266	48,234	9,507	990	1,144,884	433,680	582,757	114,999	11,448
10 to 14 years.....	51,923	19,340	15,347	11,781	5,455	1,878,235	690,955	715,418	335,378	136,484
15 to 19 years.....	6,283	1,077	1,917	2,073	1,216	352,353	99,022	164,998	85,157	43,176
20 years or more.....	5,784	541	1,315	854	3,074	186,255	21,546	89,079	28,397	47,233
Median term.....years..	6	4	7	10	12	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	24,699	7,995	11,016	2,740	2,948	818,393	217,373	422,935	120,928	57,57
4.0 percent.....	211,483	65,412	120,079	16,950	9,042	4,130,173	1,663,367	1,922,265	379,073	165,468
4.1 to 4.5 percent.....	174,696	71,541	61,294	27,439	14,422	2,285,189	999,191	832,889	325,849	127,260
4.6 to 5.0 percent.....	330,580	133,234	133,070	34,801	29,475	1,765,336	817,892	721,595	133,089	92,760
5.1 to 5.5 percent.....	30,930	13,143	11,119	2,728	3,940	148,895	67,792	47,144	12,829	12,170
5.6 to 6.0 percent.....	338,361	168,914	123,708	29,801	15,938	1,029,423	554,836	334,234	101,015	39,338
6.1 percent or more.....	44,131	25,385	12,595	4,585	1,566	73,659	44,178	21,108	6,265	2,108
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	105,356	54,250	41,983	5,290	3,833	480,435	244,559	173,045	35,504	27,327
Average debt per mortgage...dollars..	4,600	4,500	4,100	6,700	7,100	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	16,496	11,357	3,739	772	628	7,978	5,697	1,636	403	242
\$1,000 to \$1,999.....	30,492	15,331	13,657	664	840	32,633	18,154	13,190	481	808
\$2,000 to \$2,999.....	16,882	7,446	8,004	892	540	30,668	14,789	14,501	543	835
\$3,000 to \$3,999.....	9,782	5,013	4,042	682	45	26,158	15,094	9,104	1,898	102
\$4,000 to \$4,999.....	5,267	3,169	1,612	222	18,920	12,536	5,283	1,839	643	458
\$5,000 to \$9,999.....	8,540	4,334	3,581	246	379	40,829	22,744	14,969	1,090	2,026
\$10,000 to \$14,999.....	5,770	2,435	1,132	952	251	38,544	16,970	13,219	6,512	1,843
\$15,000 to \$24,999.....	4,842	1,706	2,332	282	522	42,726	17,461	19,129	1,615	4,521
\$25,000 to \$49,999.....	3,457	1,504	1,995	174	52,500	26,536	22,389	1,662	1,913	1,913
\$50,000 or more.....	2,293	1,107	927	141	118	70,123	35,263	28,022	3,213	3,625
Median loan.....dollars..	1,535	848	362	211	114	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	62,109	33,835	26,161	1,988	125	174,706	102,885	60,791	10,723	307
Partially amortized.....	18,965	9,280	8,432	1,130	123	162,678	89,248	63,960	8,773	697
Not amortized.....	12,217	7,247	4,044	466	460	73,680	31,829	31,959	5,671	4,221
On demand.....	12,052	3,879	3,343	1,706	3,124	69,371	20,597	16,335	10,337	22,102
Regular principal payments required.....	2,659	1,055	895	373	336	8,625	2,615	2,908	727	2,335
No regular principal payments required....	9,393	2,824	2,448	1,333	2,788	60,746	17,982	13,427	9,570	19,767

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

RESIDENTIAL FINANCING

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand.....	12,172	3,877	3,465	1,707	3,123	70,329	20,597	17,291	10,339	22,102
Fully amortized.....	62,001	33,841	26,045	1,989	126	173,748	102,885	59,835	10,721	307
Less than 5 years.....	14,031	11,233	2,782	16	...	21,530	18,012	3,513	5	...
5 to 9 years.....	14,996	6,041	8,107	811	37	48,127	32,211	15,270	644	2
10 to 14 years.....	13,766	6,853	5,881	977	55	59,175	27,434	22,778	8,931	32
15 to 19 years.....	6,838	4,745	1,899	161	33	19,718	12,483	6,572	500	163
20 to 24 years.....	2,330	3,135	4,172	23	...	16,953	9,579	6,733	641	...
25 years or more.....	5,040	1,834	3,204	1	1	8,245	3,166	4,969	...	110
Median term.....years..	10	9	11	...	...	...	...	...	...	...
Partially or not amortized.....	31,183	16,527	12,475	1,597	584	236,358	121,077	95,919	14,444	4,918
Less than 5 years.....	13,989	10,131	3,586	3	269	58,085	43,123	13,852	220	890
5 to 9 years.....	11,716	4,669	6,079	836	132	98,287	45,471	45,047	6,336	1,433
10 to 14 years.....	4,636	1,330	2,557	706	23	63,607	28,921	28,113	6,069	504
15 years or more.....	842	377	253	52	160	16,379	3,562	8,907	1,819	2,091
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,858	1,332	1,638	493	395	30,706	7,613	12,478	3,439	7,176
4.0 percent.....	22,040	11,180	9,802	905	153	75,024	39,808	23,972	9,751	1,493
4.1 to 5.0 percent.....	32,563	16,280	12,307	2,243	1,733	225,705	110,457	86,920	16,976	11,352
5.1 to 6.0 percent.....	41,092	22,838	15,420	1,430	1,404	130,762	71,597	46,885	5,206	7,074
6.1 percent or more.....	5,796	2,614	2,817	220	145	18,238	15,084	2,790	132	232
Median interest rate.....percent..	5.0	5.0	5.0	5.0	...	...	...	...	...	...

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

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	1,075,836	469,034	421,807	109,555	75,440	8,428,596	3,524,769	3,447,537	953,995	502,295
Average debt per mortgage...dollars..	7,800	7,500	8,200	8,700	6,700	...	...	...	...	...
Total first mortgages.....	987,158	423,545	387,732	104,274	71,607	7,970,036	3,291,873	3,284,693	918,502	474,968
Average debt per mortgage...dollars..	8,100	7,800	8,500	8,800	6,600	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	202,810	101,083	65,997	19,444	16,286	165,916	94,415	48,572	13,188	9,741
\$2,000 to \$3,999.....	281,204	122,609	108,144	29,669	20,782	642,719	310,704	210,265	89,988	31,762
\$4,000 to \$5,999.....	174,940	74,027	71,154	17,654	12,105	652,455	320,753	251,537	47,648	22,517
\$6,000 to \$7,999.....	101,404	41,668	41,774	10,762	7,200	538,384	258,522	215,781	39,844	23,836
\$8,000 to \$9,999.....	56,167	21,722	24,246	6,800	3,999	387,136	173,841	163,124	33,388	16,783
\$10,000 to \$11,999.....	37,625	14,144	16,448	4,542	2,491	317,936	137,337	133,461	33,002	15,136
\$12,000 to \$14,999.....	29,905	11,348	13,692	2,689	2,196	313,094	137,144	137,884	23,700	14,366
\$15,000 to \$19,999.....	30,108	11,893	13,674	3,068	1,473	402,499	179,023	176,033	32,261	15,142
\$20,000 to \$24,999.....	16,290	6,657	7,113	1,361	1,159	298,665	135,630	127,788	16,220	19,027
\$25,000 to \$49,999.....	30,102	10,118	13,143	4,364	2,477	802,001	309,126	333,404	111,348	48,323
\$50,000 to \$99,999.....	13,891	4,064	7,662	1,464	801	819,016	253,821	452,625	74,152	38,418
\$100,000 or more.....	12,712	4,212	4,785	2,477	1,238	2,630,255	982,156	1,034,219	403,963	209,917
Median loan.....dollars..	4,000	3,700	4,500	4,200	3,800	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	640,249	282,632	264,020	68,155	25,442	3,344,023	1,627,692	1,359,072	292,610	64,649
Partially amortized.....	175,297	73,664	75,125	18,088	8,420	3,795,967	1,990,013	1,685,148	523,771	197,035
Not amortized...f.....	80,479	46,669	25,780	5,126	2,904	397,770	181,878	132,152	38,634	45,106
On demand.....	91,110	20,581	22,792	12,898	34,839	432,278	92,290	108,311	63,902	168,175
Regular principal payments required.....	34,285	9,337	6,940	4,885	2,078	207,428	57,784	38,892	30,168	80,584
No regular principal payments required.....	56,825	11,244	15,852	8,013	21,716	224,850	34,506	69,419	33,334	87,591
TERM OF FIRST MORTGAGE										
On demand.....	90,841	20,336	22,792	12,857	34,856	432,016	91,873	108,311	63,424	168,408
Fully amortized.....	640,597	277,771	270,898	66,855	25,073	3,342,930	1,566,403	1,424,587	289,062	62,878
Less than 5 years.....	58,926	42,929	15,730	243	24	83,371	66,499	16,711	60	101
5 to 9 years.....	177,871	83,662	80,001	13,930	278	508,998	298,564	186,208	24,087	139
10 to 12 years.....	259,173	101,359	118,560	30,252	9,002	1,167,908	524,782	572,382	63,417	7,327
13 to 14 years.....	23,053	8,300	8,969	4,191	1,593	158,962	75,726	64,648	16,170	2,418
15 years.....	60,489	23,032	24,670	8,694	4,093	627,643	284,144	282,552	50,911	10,036
16 to 19 years.....	24,829	7,222	10,558	3,676	3,073	282,862	100,560	104,404	68,848	9,050
20 to 24 years.....	27,934	9,629	9,705	4,444	4,156	369,393	162,689	145,175	47,260	14,269
25 years or more.....	8,322	1,338	2,705	1,425	2,854	143,793	53,439	52,507	18,309	19,538
Median term.....years..	10	10	11	11	15	...	...	...	...	...
Partially or not amortized.....	255,747	125,500	94,030	24,518	11,699	4,195,055	1,633,597	1,751,785	566,024	243,679
Less than 5 years.....	99,650	71,176	27,217	303	964	159,388	98,394	593,533	2,093	3,338
5 to 9 years.....	92,097	33,366	48,234	9,507	990	1,144,884	433,680	582,757	114,999	13,448
10 to 14 years.....	51,923	19,340	15,347	11,781	5,455	1,878,235	690,955	715,418	335,378	136,484
15 to 19 years.....	6,283	1,077	1,917	2,073	1,216	392,353	99,022	164,998	85,157	43,176
20 years or more.....	5,784	541	1,315	854	3,074	186,255	21,546	89,079	28,397	47,233
Median term.....years..	6	4	7	10	12	...	...	...	...	...

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	24,085	7,934	10,652	2,658	2,841	694,966	179,950	363,508	99,077	52,431
4.0 percent.....	104,586	29,988	51,525	14,591	8,482	2,347,224	819,914	1,069,211	296,980	161,119
4.1 to 4.5 percent.....	117,230	44,979	45,082	15,399	11,770	1,914,583	798,484	727,951	269,850	118,298
4.6 to 5.0 percent.....	327,817	133,202	133,036	34,512	27,067	1,761,286	817,759	721,527	132,499	89,501
5.1 to 5.5 percent.....	30,930	13,143	11,119	2,728	3,940	148,895	76,752	47,144	12,829	12,170
5.6 to 6.0 percent.....	338,361	168,914	123,708	29,801	15,938	1,029,423	554,836	334,234	101,015	39,338
6.1 percent or more.....	44,131	25,385	12,595	4,585	1,566	73,659	44,179	21,108	6,265	2,108
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total Junior mortgages.....	88,678	45,489	34,075	5,281	3,833	458,560	232,896	162,844	35,493	27,327
Average debt per mortgage...dollars..	5,200	5,100	4,800	6,700	7,100	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	13,814	10,061	2,353	772	628	6,211	4,795	771	403	242
\$1,000 to \$1,999.....	18,814	8,765	8,554	655	840	17,758	9,573	6,907	470	808
\$2,000 to \$2,999.....	15,002	6,741	6,829	892	540	26,700	13,227	12,095	543	835
\$3,000 to \$3,999.....	9,344	4,819	3,798	682	45	24,893	14,476	8,457	1,858	102
\$4,000 to \$4,999.....	5,267	3,169	1,612	264	222	18,920	12,536	5,283	643	458
\$5,000 to \$6,999.....	8,540	4,334	3,581	246	379	40,829	22,744	14,969	1,090	2,026
\$7,000 to \$9,999.....	5,770	2,435	2,132	952	251	38,544	16,970	13,219	6,512	1,843
\$10,000 to \$14,999.....	4,842	1,706	2,332	282	522	42,726	17,461	19,129	1,615	4,521
\$15,000 to \$24,999.....	3,457	1,504	1,595	184	174	52,500	26,336	22,389	1,662	1,913
\$25,000 to \$49,999.....	2,293	1,107	927	141	118	70,123	35,263	28,022	3,213	3,625
\$50,000 or more.....	1,535	848	362	211	114	119,356	59,315	31,603	17,484	10,954
Median loan.....dollars..	2,700	2,500	2,800	3,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	45,436	25,077	18,255	1,979	125	152,831	91,222	50,590	10,712	307
Partially amortized.....	18,565	9,280	8,432	1,130	123	162,678	89,248	63,960	8,773	697
Not amortized.....	12,217	7,247	4,044	466	460	75,680	31,829	31,959	5,671	4,221
On demand.....	12,052	3,879	3,343	1,706	3,124	69,371	20,597	16,335	10,337	22,102
Regular principal payments required.....	2,659	1,055	895	373	336	8,625	2,615	2,908	767	2,335
No regular principal payments required...	9,393	2,824	2,448	1,333	2,788	60,746	17,982	13,427	9,570	19,767
TERM OF JUNIOR MORTGAGE										
On demand.....	12,172	3,877	3,465	1,707	3,123	70,329	20,597	17,291	10,339	22,102
Fully amortized.....	45,323	25,079	18,138	1,980	126	151,873	91,222	49,634	10,710	307
Less than 5 years.....	14,031	11,233	2,782	16	...	21,530	18,012	3,513	5	...
5 to 9 years.....	14,894	5,939	8,107	811	37	48,021	32,105	15,270	644	2
10 to 14 years.....	12,442	5,712	5,698	977	55	57,512	26,105	22,444	8,931	32
15 years or more.....	3,956	2,195	1,551	176	34	24,810	15,000	8,407	1,130	273
Median term.....years..	7	6	8	...	...	...	...	...	...	...
Partially or not amortized.....	31,183	16,527	12,475	1,597	584	236,358	121,077	95,919	14,444	4,918
Less than 5 years.....	13,989	10,131	3,586	3	269	58,085	43,123	13,852	220	890
5 to 9 years.....	11,716	4,669	6,079	836	132	98,287	45,471	45,047	6,336	1,433
10 to 14 years.....	4,636	1,350	2,557	793	23	63,607	28,921	28,113	6,069	504
15 years or more.....	842	377	253	52	160	16,379	3,562	8,907	1,819	2,091
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,805	1,332	1,585	493	395	30,643	7,613	12,415	3,439	7,176
4.0 percent.....	5,419	2,422	1,948	896	153	53,212	28,145	13,834	9,740	1,493
4.1 to 4.5 percent.....	2,997	1,319	943	272	463	32,587	14,280	12,826	1,692	3,689
4.6 to 5.0 percent.....	29,566	14,961	11,364	1,971	1,270	193,118	96,077	74,094	15,284	7,663
5.1 to 6.0 percent.....	41,092	22,838	15,420	1,430	1,404	130,762	71,597	46,885	5,206	7,074
6.1 percent or more.....	5,796	2,614	2,817	220	145	18,238	15,084	2,790	132	232
Median interest rate.....percent..	6.0	6.0	6.0	5.0	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total first mortgages.....	100,458	37,849	42,971	13,907	5,731	1,929,617	949,385	800,846	158,090	21,296
Average debt per mortgage...dollars..	19,200	25,100	18,600	11,400	3,700	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$4,000.....	15,074	3,495	3,234	5,083	3,262	33,372	9,105	8,785	11,186	4,296
\$4,000 to \$5,999.....	25,905	9,313	9,182	5,492	1,918	112,633	47,255	40,721	19,961	4,696
\$6,000 to \$7,999.....	31,919	13,159	16,282	2,023	455	207,242	87,448	106,720	11,498	1,576
\$8,000 to \$9,999.....	10,531	4,437	5,752	292	50	86,159	37,830	45,940	2,117	272
\$10,000 to \$14,999.....	10,727	4,621	5,396	703	7	119,052	52,656	59,603	6,782	11
\$15,000 to \$99,999.....	3,039	1,440	1,549	45	5	126,022	53,828	69,436	2,578	180
\$100,000 or more.....	3,263	1,384	1,576	269	34	1,245,137	661,263	469,641	103,968	10,265
Median loan.....dollars..	6,600	6,800	7,200	4,400	3,700	...	...	...	...	...
TERM OF FIRST MORTGAGE										
Less than 10 years.....	934	563	371	...	...	1,775	864	911	...	...
10 to 14 years.....	3,285	1,898	340	721	326	8,287	5,568	1,644	974	101
15 to 19 years.....	8,579	3,833	2,099	1,358	1,289	40,424	25,240	9,645	4,107	1,432
20 to 24 years.....	38,940	18,491	12,689	5,046	2,714	259,002	146,852	84,595	20,207	7,348
25 years or more.....	48,716	13,064	27,470	6,781	1,401	1,620,129	770,861	704,051	132,802	12,415
Median term.....years..	24	20	25	24	20	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	614	61	364	82	107	123,427	37,423	59,427	21,851	4,726
4.0 percent.....	39,607	11,192	26,361	1,494	568	1,431,534	711,122	636,413	79,650	4,349
4.1 to 4.5 percent.....	57,466	26,562	16,212	12,040	2,652	370,606	200,707	104,938	55,999	8,962
4.6 to 5.0 percent.....	2,763	32	34	289	2,408	4,050	133	68	590	3,259
Median interest rate.....percent..	4.5	4.5	4.0	4.5	4.5	...	...	...	...	...

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

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

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

Subject	Number of mortgages			Outstanding debt (thousands of dollars)			Subject	Number of mortgages			Outstanding debt (thousands of dollars)		
	Total	Year mortgage made or assumed		Total	Year mortgage made or assumed			Total	Year mortgage made or assumed		Total	Year mortgage made or assumed	
		1949 to 1950 ¹	1945 to 1948		1949 to 1950 ¹	1945 to 1948			1949 to 1950 ¹	1945 to 1948		1949 to 1950 ¹	1945 to 1948
Total mortgages.....	83,976	32,995	50,981	373,290	143,994	229,296	Total junior mortgages..	16,678	8,761	7,917	21,875	11,663	10,212
Average debt per mortgage...dollars..	4,400	4,400	4,500	...	...	...	Average debt per mortgage...dollars..	1,300	1,300	1,300	...	...	...
Total first mortgages..	67,298	24,234	43,064	351,415	132,331	219,084	JUNIOR MORTGAGE LOAN						
Average debt per mortgage...dollars..	5,200	5,500	5,100	...	...	...	Less than \$1,000.....	2,682	1,296	1,386	1,767	902	865
FIRST MORTGAGE LOAN							\$1,000 to \$1,999.....	11,678	6,566	5,112	14,873	8,581	6,294
Less than \$4,000.....	16,776	7,702	9,074	37,643	18,916	18,727	\$2,000 to \$2,999.....	1,880	705	1,175	3,968	1,562	2,406
\$4,000 to \$5,999.....	19,642	6,480	13,162	84,743	31,673	53,070	\$3,000 to \$3,999.....	438	194	244	1,265	618	647
\$6,000 to \$7,999.....	16,360	4,413	11,947	101,754	30,757	70,997	\$4,000 or more.....	...	...	...	...	...	...
\$8,000 to \$9,999.....	9,834	3,786	6,048	77,589	31,244	46,345	Median loan.....dollars..	1,400	1,400	1,500	...	...	...
\$10,000 or more.....	4,686	1,853	2,833	49,686	19,741	29,945	TERM OF JUNIOR MORTGAGE						
Median loan.....dollars..	5,700	5,500	5,800	...	...	...	Less than 15 years.....	1,426	1,243	183	1,769	1,435	334
TERM OF FIRST MORTGAGE							15 to 19 years.....	4,037	3,255	782	5,010	4,185	825
Less than 10 years.....	3,564	2,557	1,007	5,116	4,158	958	20 to 24 years.....	6,641	2,807	3,834	8,519	4,075	4,444
10 to 14 years.....	12,412	4,206	8,206	43,775	18,492	25,283	25 years or more.....	4,574	1,457	3,117	6,577	1,968	4,609
15 to 19 years.....	16,866	4,964	11,902	84,268	26,984	57,284	Median term.....years..	20	19	20	...	...	...
20 to 24 years.....	26,933	9,250	17,683	162,671	58,557	104,114							
25 years or more.....	7,519	3,297	4,262	55,585	24,140	31,445							
Median term.....years..	20	20	20	...	...	...				

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	838,600	333,591	346,103	95,638	63,268	9,226,920	3,862,198	3,827,735	1,041,498	495,489
Average debt per mortgage...dollars..	11,000	11,600	11,100	10,900	7,800	***	***	***	***	***
Total first mortgages.....	759,273	292,667	315,373	91,003	60,230	8,801,654	3,646,025	3,678,319	1,007,932	469,378
Average debt per mortgage...dollars..	11,600	12,500	11,700	11,100	7,800	***	***	***	***	***
FIRST MORTGAGE LOAN										
Less than \$2,000.....	85,559	37,399	28,268	10,426	9,466	72,771	37,234	22,432	7,267	5,838
\$2,000 to \$3,999.....	181,227	68,530	69,000	25,715	17,982	432,750	178,769	138,740	86,937	28,304
\$4,000 to \$5,999.....	150,475	58,918	61,353	18,621	11,583	577,065	263,664	226,535	55,977	30,889
\$6,000 to \$7,999.....	114,101	43,908	52,465	10,801	6,327	647,675	282,958	297,821	43,575	23,321
\$8,000 to \$9,999.....	61,855	23,729	29,022	6,068	3,036	449,936	194,081	208,477	32,168	15,210
\$10,000 to \$11,999.....	37,868	14,685	17,016	3,957	2,210	332,165	144,149	145,738	28,506	13,772
\$12,000 to \$14,999.....	29,802	10,457	14,606	2,857	1,882	322,700	128,283	155,184	26,615	12,618
\$15,000 to \$19,999.....	26,815	10,175	12,315	2,852	1,473	362,990	155,198	162,176	30,474	15,142
\$20,000 to \$24,999.....	14,302	5,536	6,397	1,217	1,152	262,523	112,908	115,792	14,857	18,966
\$25,000 to \$49,999.....	27,515	9,603	11,201	4,254	2,457	749,425	294,937	297,677	108,873	47,938
\$50,000 or more.....	14,611	4,456	7,851	1,507	797	876,429	278,152	483,279	76,710	38,288
\$100,000 or more.....	15,143	5,271	5,879	2,728	1,265	3,715,225	1,575,692	1,424,468	495,973	219,092
Median loan.....dollars..	5,400	5,300	5,900	4,800	4,400	***	***	***	***	***
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	516,315	205,142	226,549	60,696	23,928	4,513,779	2,148,857	1,887,719	400,123	77,080
Partially amortized.....	143,282	55,826	63,128	16,653	7,675	3,657,350	1,314,556	1,626,906	520,073	195,815
Not amortized.....	43,596	21,670	15,487	4,134	2,305	310,191	124,864	104,998	36,181	44,148
On demand.....	56,051	10,034	10,188	9,515	26,314	320,335	57,748	58,686	51,569	152,332
Regular principal payments required.....	27,918	5,745	5,031	4,690	12,452	182,100	42,837	33,214	27,668	78,381
No regular principal payments required.....	28,133	4,289	5,157	4,825	13,862	138,235	14,911	25,472	23,901	73,951
TERM OF FIRST MORTGAGE										
On demand.....	55,784	9,789	10,188	9,474	26,333	320,073	57,331	58,686	51,491	152,565
Fully amortized.....	516,668	208,282	233,428	59,394	23,564	4,512,687	2,087,568	1,953,234	396,576	75,309
Less than 5 years.....	23,708	17,065	6,619	... ..	24	37,956	30,886	6,969	...	101
5 to 9 years.....	94,800	43,241	42,121	8,440	278	313,529	181,097	113,707	18,586	139
10 to 12 years.....	175,046	63,650	82,927	21,018	7,451	865,327	375,643	437,316	46,394	5,974
13 to 14 years.....	21,183	8,763	8,259	3,029	1,132	152,396	75,192	60,921	13,968	2,315
15 years.....	58,653	19,534	27,011	8,426	3,682	615,569	265,861	289,621	49,926	10,161
16 to 19 years.....	27,263	9,740	11,241	6,288	2,654	305,111	118,473	107,657	70,052	8,929
20 years.....	52,014	19,603	23,215	4,729	4,467	503,165	227,915	224,123	35,707	15,420
21 to 24 years.....	12,708	5,068	4,184	3,018	438	119,743	47,398	42,359	27,394	2,592
25 years or more.....	52,013	13,618	27,851	7,106	3,438	1,599,891	765,103	670,561	134,549	29,678
Median term.....years..	12	11	12	13	15	...	...	...	...	...
Partially or not amortized.....	186,844	82,662	71,738	22,090	10,354	3,968,881	1,501,126	1,666,380	559,874	241,501
Less than 5 years.....	58,572	38,693	18,781	303	795	486,358	303,658	177,683	2,093	2,924
5 to 9 years.....	74,017	26,314	38,378	8,368	957	1,073,096	405,120	542,051	112,500	13,425
10 to 14 years.....	43,875	16,296	11,538	10,880	5,158	1,840,252	679,079	695,672	333,274	136,227
15 to 19 years.....	5,858	1,024	1,885	1,889	1,060	589,299	184,108	164,108	84,121	42,940
20 years or more.....	4,525	335	1,156	650	2,384	179,876	19,139	86,866	27,886	45,985
Median term.....years..	7	5	7	10	12	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	15,345	3,240	7,799	2,324	1,982	758,783	200,476	389,850	115,125	53,332
4.0 percent.....	145,770	45,108	80,018	13,240	7,404	3,731,275	1,519,627	1,689,345	360,513	161,790
4.1 to 4.5 percent.....	141,170	56,528	49,625	23,629	11,388	2,106,399	900,777	766,844	316,188	122,590
4.6 to 5.0 percent.....	238,600	89,900	95,610	28,205	24,889	3,394,792	1,363,168	572,039	113,988	85,597
5.1 to 5.5 percent.....	22,570	10,178	7,442	2,113	2,837	121,222	65,615	32,548	11,624	11,435
5.6 to 6.0 percent.....	181,640	79,748	70,526	20,712	10,654	664,054	320,551	220,639	89,442	33,422
6.1 percent or more.....	14,156	7,975	4,336	774	1,071	25,129	15,811	7,044	1,065	1,209
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	79,327	40,924	30,730	4,635	3,038	425,266	216,173	149,416	33,566	26,111
Average debt per mortgage...dollars..	5,400	5,300	4,900	7,200	8,600	***	***	***	***	***
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	9,513	6,621	2,021	772	99	4,676	3,325	902	403	46
\$1,000 to \$1,999.....	20,190	10,844	8,094	555	697	22,672	13,067	8,587	372	646
\$2,000 to \$2,999.....	13,658	6,058	6,168	892	540	24,617	11,965	11,274	543	835
\$3,000 to \$3,999.....	7,937	3,980	3,709	203	45	20,908	12,127	8,333	346	102
\$4,000 to \$4,999.....	4,815	2,765	1,602	226	222	17,284	11,082	5,251	493	458
\$5,000 to \$6,999.....	6,816	3,609	2,582	246	379	32,769	18,783	10,370	1,090	2,026
\$7,000 to \$9,999.....	5,190	2,375	1,764	123	128	35,216	16,521	11,365	6,365	985
\$10,000 to \$14,999.....	4,666	1,667	2,195	282	522	40,997	17,030	17,831	1,615	4,521
\$15,000 to \$24,999.....	2,790	1,070	1,362	184	174	41,386	18,286	19,525	1,666	1,913
\$25,000 to \$49,999.....	2,249	1,091	899	141	118	68,982	34,882	27,262	3,213	3,625
\$50,000 or more.....	1,503	844	334	211	114	115,759	59,105	28,216	17,484	10,954
Median loan.....dollars..	2,700	2,400	2,800	3,400	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	46,037	25,556	18,384	1,972	125	141,560	83,708	46,894	10,651	307
Partially amortized.....	16,509	8,296	7,069	1,130	14	154,921	87,087	58,386	8,773	675
Not amortized.....	8,713	4,582	3,205	466	460	66,300	25,774	30,634	5,671	4,221
On demand.....	8,059	2,484	2,070	1,068	2,437	62,485	19,604	13,502	6,471	20,908
Regular principal payments required.....	1,805	620	704	198	283	7,461	2,265	2,540	347	2,309
No regular principal payments required.....	6,254	1,864	1,366	870	2,154	55,024	17,339	10,962	8,124	18,599

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

RESIDENTIAL FINANCING

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
TERM OF JUNIOR MORTGAGE										
On demand.....	8,182	2,483	2,193	1,069	2,437	63,443	19,604	14,458	8,473	20,908
Fully amortized.....	45,926	25,561	18,266	1,973	126	140,602	83,708	45,938	10,649	307
Less than 5 years.....	10,003	7,560	2,427	16	...	17,211	13,871	3,335	5	...
5 to 9 years.....	11,094	5,355	4,891	811	37	40,107	29,615	9,846	644	2
10 to 14 years.....	11,036	5,374	4,646	961	55	49,204	21,544	18,769	8,859	32
15 to 19 years.....	4,914	3,502	1,218	161	33	16,627	10,840	5,124	500	163
20 to 24 years.....	4,993	2,117	2,853	23	...	10,528	4,781	5,106	641	...
25 years or more.....	3,886	1,653	2,231	1	1	6,925	3,057	3,758	...	110
Median term.....years..	10	9	11	...	...	...	...	...	...	...
Partially or not amortized.....	25,223	12,878	10,273	1,597	475	221,221	112,861	89,020	14,444	4,896
Less than 5 years.....	11,319	8,209	2,838	3	269	53,716	40,149	12,457	220	890
5 to 9 years.....	9,490	3,487	5,035	836	132	93,512	42,232	43,511	6,336	1,433
10 to 14 years.....	3,936	1,038	2,169	706	23	60,472	27,297	26,602	6,069	504
15 years or more.....	478	144	231	52	51	13,521	3,183	6,450	1,819	2,069
Median term.....years..	5	4	7	...	...	...	...	...	...	...
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	3,107	896	1,337	479	395	28,505	7,131	10,854	3,344	7,176
4.0 percent.....	15,717	8,498	6,640	426	153	64,688	36,293	18,663	8,239	1,493
4.1 to 5.0 percent.....	27,443	13,532	10,377	2,189	1,345	205,394	101,288	77,082	16,754	10,270
5.1 to 6.0 percent.....	29,776	15,925	11,424	1,321	1,106	110,298	57,272	40,967	5,097	6,962
6.1 percent or more.....	3,279	2,069	954	220	36	16,381	14,189	1,850	...	132
Median interest rate.....percent..	5.0	5.0	5.0	5.0	...	...	...	...	...	...

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

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
Total mortgages.....	421,670	206,287	168,781	28,699	17,903	1,504,583	755,950	647,490	73,041	28,102
Average debt per mortgage...dollars..	3,600	3,700	3,800	2,500	1,600	...	...	...	...	...
Total first mortgages.....	395,641	192,961	157,528	28,044	17,108	1,449,414	727,564	623,861	71,103	26,886
Average debt per mortgage...dollars..	3,700	3,800	4,000	2,500	1,600	...	...	...	...	...
FIRST MORTGAGE LOAN										
Less than \$2,000.....	121,129	64,925	38,989	9,789	7,426	96,116	58,504	27,154	6,328	4,130
\$2,000 to \$3,999.....	127,949	64,035	49,876	8,582	5,456	278,013	158,633	97,707	14,146	7,527
\$4,000 to \$5,999.....	70,012	30,902	31,616	5,054	2,440	272,766	136,017	116,785	13,640	6,324
\$6,000 to \$7,999.....	35,582	15,332	17,520	2,002	728	199,705	94,170	95,582	7,862	2,091
\$8,000 to \$9,999.....	14,677	6,216	7,024	1,024	413	100,948	48,834	46,932	3,337	1,845
\$10,000 to \$14,999.....	14,730	6,697	6,328	1,103	602	136,038	71,498	53,040	8,387	3,123
\$15,000 to \$24,999.....	7,224	3,632	3,225	360	7	106,207	59,043	43,953	3,150	61
\$25,000 to \$49,999.....	2,826	727	1,964	110	25	61,924	22,847	36,237	2,275	565
\$50,000 or more.....	1,512	495	986	20	11	197,697	78,028	106,471	11,978	1,220
Median loan.....dollars..	3,100	2,900	3,500	2,900	2,400	...	...	...	...	...
AMORTIZATION OF FIRST MORTGAGE										
Fully amortized.....	291,670	139,567	122,632	22,231	7,240	1,111,276	560,551	488,840	53,020	8,865
Partially amortized.....	32,015	17,838	11,997	1,435	745	138,617	75,457	58,242	3,698	1,220
Not amortized.....	36,883	24,999	10,293	992	599	87,579	57,014	27,154	2,453	958
On demand.....	35,099	10,547	12,604	3,383	8,525	111,943	34,542	49,625	11,933	15,843
Regular principal payments required.....	6,367	3,592	1,909	195	671	25,328	14,947	5,678	2,500	2,203
No regular principal payments required.....	28,692	6,955	10,695	3,188	7,854	86,615	19,595	43,947	9,433	13,640
TERM OF FIRST MORTGAGE										
On demand.....	35,057	10,547	12,604	3,383	8,523	111,943	34,542	49,625	11,933	15,843
Fully amortized.....	291,677	139,572	122,632	22,234	7,239	1,111,275	560,551	488,840	53,019	8,865
Less than 5 years.....	35,565	26,080	9,242	243	...	45,635	35,682	9,893	60	...
5 to 9 years.....	87,942	43,325	39,127	5,490	...	202,140	122,420	74,219	5,501	...
10 to 12 years.....	95,214	41,170	41,897	10,270	1,877	336,018	163,258	153,463	17,843	1,454
13 to 14 years.....	6,480	2,180	2,676	1,163	461	25,191	10,475	11,941	2,672	103
15 years.....	14,613	5,632	6,644	1,377	960	63,824	29,763	30,520	3,156	385
16 to 19 years.....	10,234	4,445	4,067	563	1,159	50,693	22,831	25,088	1,731	1,043
20 years.....	25,694	10,355	11,421	1,953	1,965	151,072	79,479	62,524	5,464	3,605
21 to 24 years.....	3,391	2,344	972	75	...	17,086	13,306	3,750	30	...
25 years or more.....	12,544	4,041	6,586	1,100	817	219,616	83,337	117,442	16,562	2,275
Median term.....years..	10	10	10	11	...	...	...	...	...	...
Partially or not amortized.....	68,903	42,838	22,292	2,428	1,345	226,196	132,471	85,396	6,151	2,178
Less than 5 years.....	41,088	32,483	8,436	...	169	107,000	84,736	21,850	...	414
5 to 9 years.....	18,080	7,052	9,856	1,139	33	71,788	28,560	40,706	2,499	23
10 to 14 years.....	8,051	3,044	3,809	901	297	37,975	15,876	19,737	2,105	257
15 years or more.....	1,684	259	191	388	846	9,433	3,299	3,103	1,547	1,484
Median term.....years..	4	3	6	...	...	...	...	...	...	...

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of mortgages					Outstanding debt (thousands of dollars)				
	Total	Year mortgage made or assumed				Total	Year mortgage made or assumed			
		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ¹	1946 to 1948	1942 to 1945	1941 or earlier
INTEREST RATE ON FIRST MORTGAGE										
Less than 4.0 percent.....	9,354	4,755	3,217	416	966	59,610	16,897	33,085	5,803	3,825
4.0 percent.....	65,713	20,304	40,061	3,710	1,638	398,898	143,740	232,920	18,560	3,678
4.1 to 4.5 percent.....	33,526	15,013	11,669	3,810	3,034	178,790	98,414	66,045	9,661	4,670
4.6 to 5.0 percent.....	91,976	43,334	37,460	6,596	4,586	370,544	194,724	149,556	19,101	7,163
5.1 to 5.5 percent.....	8,360	2,965	3,677	615	1,103	27,673	11,137	14,596	1,205	735
5.6 to 6.0 percent.....	156,721	89,166	53,182	9,089	5,284	365,369	234,285	113,595	11,573	5,916
6.1 percent or more.....	29,975	17,410	8,259	3,811	495	48,530	28,367	14,064	5,200	899
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	...	...	...	...	...
Total junior mortgages.....	26,029	13,326	11,253	655	795	55,169	28,386	23,629	1,938	1,216
Average debt per mortgage...dollars..	2,100	2,100	2,100	3,000	1,500	...	...	...	...	...
JUNIOR MORTGAGE LOAN										
Less than \$1,000.....	6,983	4,736	1,718	...	529	3,302	2,372	734	...	196
\$1,000 to \$1,999.....	10,302	4,487	5,563	109	143	9,961	5,087	4,603	109	162
\$2,000 to \$3,999.....	5,069	2,421	2,169	479	...	11,301	5,791	3,998	1,512	...
\$4,000 to \$9,999.....	2,756	1,189	1,277	67	123	13,024	5,864	5,985	317	858
\$10,000 or more.....	919	493	426	...	...	17,581	9,272	8,309	...	...
Median loan.....dollars..	1,500	1,400	1,700	...	...	...	...	...	...	...
AMORTIZATION OF JUNIOR MORTGAGE										
Fully amortized.....	16,072	8,279	7,777	16	...	33,146	19,177	13,897	72	...
Partially amortized.....	2,456	984	1,363	...	109	7,757	2,161	5,374	...	22
Not amortized.....	3,504	2,665	839	...	...	7,380	6,055	1,325	...	...
On demand.....	3,993	1,395	1,273	638	687	6,886	993	2,833	1,866	1,194
Regular principal payments required.....	854	435	191	175	53	1,164	350	368	420	26
No regular principal payments required...	3,139	960	1,082	463	634	5,722	643	2,465	1,446	1,168
TERM OF JUNIOR MORTGAGE										
On demand.....	3,990	1,394	1,272	638	686	6,886	993	2,833	1,866	1,194
Fully amortized.....	16,075	8,280	7,779	16	...	33,146	19,177	13,897	72	...
Less than 5 years.....	4,028	3,673	355	...	...	4,319	4,141	178	...	...
5 to 9 years.....	3,902	686	3,216	...	...	8,020	2,596	5,424	...	...
10 to 14 years.....	2,730	1,479	1,235	16	...	9,971	5,890	4,009	72	...
15 to 19 years.....	1,924	1,243	681	...	...	3,091	1,643	1,448	...	...
20 to 24 years.....	2,337	1,018	1,319	...	...	6,425	4,798	1,627	...	...
25 years or more.....	1,154	181	973	...	...	1,320	109	1,211	...	...
Median term.....years..	10	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	5,960	3,649	2,202	...	109	15,137	8,216	6,899	...	22
Less than 5 years.....	2,670	1,922	748	...	...	4,369	2,974	1,395	...	...
5 to 9 years.....	2,226	1,182	1,044	...	...	4,775	3,239	1,536	...	...
10 years or more.....	1,064	545	410	...	109	5,993	2,003	3,968	...	22
INTEREST RATE ON JUNIOR MORTGAGE										
Less than 4.0 percent.....	751	436	301	14	...	2,201	482	1,624	95	...
4.0 percent.....	6,323	2,682	3,162	479	...	10,336	3,515	5,309	1,512	...
4.1 to 5.0 percent.....	5,120	2,748	1,930	54	388	20,311	9,169	9,828	222	1,082
5.1 to 6.0 percent.....	11,316	6,913	3,996	109	298	20,464	14,325	5,918	109	112
6.1 percent or more.....	2,517	545	1,863	...	109	1,857	895	940	...	22
Median interest rate.....percent..	6.0	6.0	6.0	...	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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

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

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement			On demand		Total	Amortization arrangement			On demand	
		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required
Total	1,075,824	689,309	190,914	92,719	36,579	66,353	8,428,586	3,508,521	3,946,045	472,788	214,582	286,650
FIRST MORTGAGE LOAN												
Total first mortgages	987,158	643,666	171,943	80,495	33,921	56,957	7,970,026	3,355,690	3,783,367	399,108	205,957	225,904
Less than \$2,000	202,808	135,077	14,730	28,995	4,332	19,671	165,903	107,140	13,563	24,756	3,590	16,854
\$2,000 to \$3,999	281,162	200,647	32,557	21,942	9,108	16,912	642,641	456,508	73,755	52,105	19,592	40,681
\$4,000 to \$5,999	174,949	122,031	25,891	12,467	7,378	7,182	652,455	444,731	101,483	54,141	24,239	27,861
\$6,000 to \$7,999	101,399	65,691	18,915	7,044	4,314	5,446	338,384	237,817	101,307	39,439	17,445	28,907
\$8,000 to \$9,999	56,170	35,105	12,757	2,215	2,424	2,671	187,136	119,996	86,444	22,566	16,239	18,070
\$10,000 to \$11,999	37,620	21,967	9,870	1,986	1,803	1,994	117,926	68,061	37,247	18,625	12,006	16,997
\$12,000 to \$14,999	29,903	19,288	7,239	1,163	1,489	733	113,094	78,465	38,465	14,079	13,919	5,910
\$15,000 to \$19,999	30,155	16,602	10,620	1,340	861	733	113,094	200,721	143,567	18,420	11,446	8,905
\$20,000 to \$24,999	16,292	8,768	5,970	627	713	217	402,537	155,664	115,865	12,859	11,258	3,019
\$25,000 to \$49,999	30,100	12,521	14,947	869	856	908	802,001	314,511	414,047	29,512	21,314	22,617
\$50,000 to \$99,999	13,892	3,726	8,901	497	341	427	819,016	209,892	539,385	24,405	20,487	24,847
\$100,000 or more	12,708	2,443	9,546	350	302	72	2,630,258	473,160	2,023,239	86,201	34,422	11,236
Median loan	4,000	3,800	7,200	2,900	4,700	3,000						
First mortgages on properties acquired in 1949 to 1950												
Total	225,727	173,434	29,062	13,043	4,760	5,469	1,837,910	1,092,492	647,394	51,356	30,914	15,754
Less than \$2,000	42,529	32,296	2,708	4,004	1,263	2,257	41,873	32,415	2,419	3,378	1,508	2,153
\$2,000 to \$3,999	65,166	53,472	4,881	3,553	1,735	1,526	163,077	133,516	12,128	8,593	4,623	4,217
\$4,000 to \$5,999	40,847	31,291	5,513	2,614	757	678	176,067	135,090	23,821	11,400	3,403	2,353
\$6,000 to \$7,999	25,441	19,467	3,622	1,995	339	821	159,046	120,246	23,664	7,506	2,170	3,260
\$8,000 to \$9,999	14,308	10,641	2,527	735	381	25	114,512	84,555	20,741	5,813	3,253	1,570
\$10,000 to \$11,999	9,367	7,024	1,822	380	7	131	90,442	67,343	18,369	3,750	3	1,177
\$12,000 to \$14,999	6,986	5,412	1,391	146	26	11	84,827	65,214	17,415	1,792	334	72
\$15,000 to \$24,999	11,882	8,292	3,106	363	113	8	201,564	138,118	56,034	5,684	1,634	94
\$25,000 to \$49,999	5,001	3,598	1,366	5	...	12	152,617	110,373	41,788	178	...	278
\$50,000 or more	4,230	1,941	2,106	48	139	...	653,885	209,822	430,815	3,262	13,986	...
Median loan	4,200	4,000	6,800	3,300	3,300	2,900						
New structures												
Total	35,806	28,291	2,910	2,642	615	1,352	309,242	220,895	72,622	8,921	1,962	4,842
Less than \$2,000	5,588	3,786	190	945	205	463	4,805	3,344	171	655	297	338
\$2,000 to \$3,999	11,012	8,989	885	615	232	289	27,339	22,203	2,081	1,633	641	781
\$4,000 to \$5,999	6,897	5,482	787	407	90	133	29,903	24,231	2,846	1,989	344	493
\$6,000 to \$7,999	4,735	3,744	134	93	...	328	29,271	23,136	844	3,268	...	2,023
\$8,000 to \$9,999	2,358	1,950	261	631	77	8	18,497	15,276	2,084	507	600	30
\$10,000 to \$14,999	2,724	2,298	224	70	...	131	30,468	26,178	2,454	659	...	1,177
\$15,000 to \$49,999	1,967	1,629	316	11	11	...	39,729	32,436	7,003	210	80	...
\$50,000 or more	525	413	113	...	...	...	129,230	74,091	55,139	...	...	...
Median loan	4,300	4,400	...	...	...	...		
TERM OF FIRST MORTGAGE												
Total first mortgages	987,135	643,858	171,935	80,491	33,916	56,954	7,970,026	3,355,690	3,783,367	399,108	205,957	225,904
On demand	90,868	...	...	...	33,916	56,954	431,861	...	...	...	205,957	225,904
Less than 5 years	158,532	58,926	49,754	49,854	...	...	676,493	83,371	434,965	158,157	...	...
5 to 9 years	270,523	178,432	70,101	21,999	...	...	1,654,950	510,066	1,015,849	129,035	...	...
10 to 12 years	308,624	261,882	41,468	5,277	...	...	2,985,552	1,182,810	1,751,743	50,997	...	...
13 to 14 years	24,956	23,050	1,529	378	...	...	221,848	158,962	60,765	...	...	...
15 years	65,977	60,489	4,819	670	...	...	996,267	627,643	345,649	...	...	...
16 to 19 years	25,621	24,828	649	144	...	...	306,591	282,862	20,207	...	...	...
20 to 24 years	32,107	27,932	2,375	1,802	...	...	478,861	369,393	83,971	...	...	...
25 years or more	9,927	8,319	1,240	367	...	...	217,603	140,583	70,216	...	...	...
Median term	10	10	7	4	...	...				
First mortgages on properties acquired in 1949 to 1950												
Total	225,693	173,430	29,005	13,040	4,757	5,470	1,837,922	1,092,492	647,406	51,356	30,914	15,754
On demand	10,227	...	...	...	4,757	5,470	46,668	...	...	...	30,914	15,754
Less than 5 years	41,909	21,438	10,721	9,751	...	...	167,446	36,438	98,552	32,456	...	...
5 to 9 years	64,659	51,673	10,347	2,644	...	...	383,257	197,649	172,141	13,467	...	...
10 to 12 years	72,060	64,909	6,750	402	...	...	690,751	381,189	306,038	3,524	...	...
13 to 14 years	6,982	6,705	262	16	...	...	76,074	61,527	14,330	217	...	...
15 years	15,227	14,489	676	64	...	...	214,524	174,358	39,560	606	...	...
16 to 19 years	5,564	5,501	62	...	...	...	79,803	73,893	5,910	...	...	...
20 to 24 years	7,877	7,724	107	46	...	...	132,755	126,685	5,775	295	...	...
25 years or more	1,188	991	80	117	...	...	46,644	40,753	5,100	791	...	...
Median term	10	10	6	3	...	...				
New structures												
Total	35,798	28,286	2,909	2,642	615	1,352	309,242	220,895	72,622	8,921	1,962	4,842
On demand	1,967	...	...	...	615	1,352	6,804	...	...	...	1,962	4,842
Less than 5 years	6,477	3,153	1,236	2,089	...	...	16,245	5,498	4,336	6,409	...	...
5 to 9 years	8,886	7,514	929	445	...	...	42,448	28,632	11,867	1,949	...	...
10 to 14 years	11,440	10,750	673	20	...	...	104,142	63,215	40,732	195	...	...
15 to 19 years	4,460	4,391	69	...	...	...	54,652	43,927	10,825	...	...	...
20 years or more	2,568	2,478	2	88	...	...	84,951	79,723	4,860	368	...	...
Median term	10	11	...	...	...	...		

TOTAL RENTAL PROPERTIES

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

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

Subject	Number of mortgages						Outstanding debt (thousands of dollars)							
	Total	Amortization arrangement				On demand		Total	Amortization arrangement				On demand	
		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required	Fully amortized		Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required		
JUNIOR MORTGAGE LOAN														
Total junior mortgages.....	88,666	45,443	18,971	12,224	2,658	9,396	458,560	152,831	162,678	73,680	8,625	60,746		
Less than \$1,000.....	13,813	7,219	1,235	2,354	477	2,533	6,211	3,304	432	1,169	163	1,143		
\$1,000 to \$1,999.....	18,812	12,778	1,671	2,803	377	1,187	17,758	11,217	1,648	3,214	348	1,331		
\$2,000 to \$2,999.....	15,000	8,159	3,685	1,158	694	1,307	26,700	14,104	6,209	2,400	1,113	2,874		
\$3,000 to \$3,999.....	9,343	4,982	2,172	1,257	263	672	24,893	12,980	5,442	3,716	692	2,063		
\$4,000 to \$4,999.....	5,265	2,869	721	878	289	509	18,920	10,170	2,507	3,440	1,157	1,646		
\$5,000 to \$5,999.....	8,539	3,744	2,374	1,239	247	937	40,829	17,185	10,826	6,776	999	5,033		
\$7,000 to \$9,999.....	5,770	1,826	2,114	1,052	24	755	38,544	11,052	14,002	8,009	119	5,362		
\$10,000 to \$14,999.....	4,843	1,813	1,728	473	113	716	42,726	15,003	16,140	4,388	719	6,476		
\$15,000 to \$24,999.....	3,456	1,171	1,609	310	148	220	52,500	18,022	23,677	5,586	1,598	3,617		
\$25,000 to \$49,999.....	2,291	475	1,082	572	10	155	70,123	12,481	33,466	19,156	244	4,776		
\$50,000 or more.....	1,534	407	580	128	16	405	119,356	27,313	48,319	15,826	1,473	26,425		
Median loan.....dollars..	2,700	2,300	5,000	2,800	...	2,700	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....														
	27,642	16,651	5,148	3,565	736	1,547	156,331	63,876	63,273	14,218	1,778	13,186		
Less than \$1,000.....	6,171	3,506	640	956	296	774	2,863	1,799	198	441	145	280		
\$1,000 to \$1,999.....	4,752	3,276	287	1,079	73	36	5,297	3,721	273	1,140	73	50		
\$2,000 to \$2,999.....	4,160	3,364	506	62	63	165	8,551	6,862	1,077	1,118	101	393		
\$3,000 to \$3,999.....	3,459	2,087	849	524	...	...	10,501	6,509	2,535	1,457	...	...
\$4,000 to \$4,999.....	1,617	1,004	318	6	289	...	6,631	4,223	1,227	24	1,157	...		
\$5,000 to \$5,999.....	2,648	1,312	713	450	...	174	14,156	6,836	3,749	2,615	...	...
\$7,000 to \$9,999.....	1,559	671	578	129	...	181	10,451	4,723	3,506	956	...	1,266		
\$10,000 to \$24,999.....	1,769	1,105	355	286	15	8	25,861	16,516	3,398	3,497	302	148		
\$25,000 or more.....	1,507	326	902	73	...	209	72,060	12,687	45,310	3,970	...	10,093		
Median loan.....dollars..	2,600	2,400	4,900	...	...	...	...	...	...	...	...	...
TERM OF JUNIOR MORTGAGE														
Total junior mortgages.....	88,664	45,442	18,968	12,222	2,657	9,366	458,560	152,831	162,678	73,680	8,625	60,746		
On demand.....	12,045	...	...	...	2,657	9,366	69,371	...	...	...	8,625	60,746
Less than 5 years.....	28,018	14,031	7,243	6,749	...	...	79,615	21,530	33,861	24,224	...	...
5 to 9 years.....	26,607	14,892	8,929	2,787	...	...	146,308	48,021	77,181	21,106	...	...
10 to 14 years.....	17,077	12,441	2,427	2,214	...	...	121,119	57,512	43,375	20,232	...	...
15 to 19 years.....	2,992	2,799	178	15	...	...	19,061	14,708	3,200	1,153	...	...
20 years or more.....	1,925	1,279	191	457	...	...	23,086	11,060	5,051	6,965	...	...
Median term.....years..	6	7	6	4	...	...	...	...	...	...	...	...
Junior mortgages on properties acquired in 1949 to 1950.....														
	27,640	16,649	5,147	3,565	736	1,544	156,331	63,876	63,273	14,218	1,778	13,186		
On demand.....	2,282	...	...	...	736	1,544	14,964	...	...	...	1,778	13,186
Less than 5 years.....	10,325	5,451	2,586	2,290	...	...	26,819	8,960	12,455	5,404	...	...
5 to 9 years.....	6,941	4,422	1,766	753	...	...	49,208	17,306	25,834	6,065	...	...
10 to 14 years.....	5,640	4,695	609	277	...	...	47,620	23,349	21,869	2,402	...	...
15 to 19 years.....	1,470	1,396	74	...	...	...	9,683	8,062	1,023	...	...	...
20 years or more.....	982	685	52	245	...	...	8,638	6,199	2,092	347	...	...
Median term.....years..	6	8	4	...	...	...	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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

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

Subject	Number of mortgages						Outstanding debt (thousands of dollars)					
	Total	Amortization arrangement			On demand		Total	Amortization arrangement			On demand	
		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required		Fully amortized	Partially amortized	Not amortized	Regular principal payments required	No regular principal payments required
Total.....	838,594	565,982	156,439	52,321	29,357	34,520	9,226,910	4,667,007	3,799,671	377,829	188,090	194,133
FIRST MORTGAGE LOAN												
Total first mortgages.....	759,273	519,939	139,925	43,603	27,553	28,265	8,801,644	4,525,447	3,644,750	311,529	180,629	139,289
Less than \$2,000.....	85,558	58,678	7,775	9,406	2,598	7,101	72,758	45,927	8,200	9,747	1,999	6,885
\$2,000 to \$3,999.....	181,184	129,544	22,458	12,603	6,895	9,686	432,672	313,097	50,695	30,553	14,830	23,537
\$4,000 to \$5,999.....	150,488	115,469	18,543	8,435	6,208	3,828	577,065	432,448	73,546	36,351	19,815	14,505
\$6,000 to \$7,999.....	114,036	86,051	16,132	4,935	4,051	2,915	647,675	501,756	86,822	26,894	16,172	16,031
\$8,000 to \$9,999.....	61,856	44,612	11,418	2,425	2,187	1,214	449,936	327,241	82,585	17,609	14,356	8,145
\$10,000 to \$11,999.....	37,851	24,260	8,971	1,764	1,543	1,322	332,165	214,315	79,148	16,659	10,753	11,290
\$12,000 to \$14,999.....	29,803	20,915	6,352	771	1,380	386	322,700	228,653	67,574	9,570	12,772	4,131
\$15,000 to \$19,999.....	26,862	14,728	9,742	1,135	810	457	363,068	199,454	131,385	16,194	11,165	4,870
\$20,000 to \$24,999.....	14,303	7,139	5,737	516	702	211	262,523	126,163	111,441	10,915	11,069	2,935
\$25,000 to \$49,999.....	27,513	10,750	14,567	764	536	896	749,425	283,258	404,550	26,591	12,789	22,237
\$50,000 to \$99,999.....	14,612	4,899	8,704	497	341	181	876,429	289,449	528,811	24,405	20,487	13,277
\$100,000 or more.....	15,137	4,934	9,526	302	68	68	3,715,228	1,563,726	2,019,993	86,041	34,422	11,046
Median loan.....dollars..	5,400	5,200	8,900	3,900	5,000	3,300	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950.....												
	170,636	140,667	20,453	4,701	2,795	2,033	2,397,354	1,728,828	607,128	29,805	25,990	5,603
Less than \$2,000.....	16,179	13,909	531	363	451	925	15,964	13,576	636	461	509	782
\$2,000 to \$3,999.....	33,314	28,036	2,489	1,265	881	645	88,806	74,955	6,312	3,236	2,562	1,741
\$4,000 to \$5,999.....	35,137	29,745	3,490	1,213	593	84	161,089	136,479	15,687	5,883	2,703	3,317
\$6,000 to \$7,999.....	30,263	25,864	3,119	614	339	331	197,999	168,981	20,701	3,968	2,170	2,179
\$8,000 to \$9,999.....	18,037	14,951	2,288	525	257	17	148,265	122,960	18,695	4,212	2,278	120
\$10,000 to \$11,999.....	10,313	8,385	1,720	199	7	...	101,966	82,629	17,355	1,979	3	...
\$12,000 to \$14,999.....	6,589	5,786	636	130	26	11	81,794	71,856	7,957	1,575	334	72
\$15,000 to \$24,999.....	10,218	7,068	2,717	323	102	8	173,813	118,024	49,199	5,051	1,445	94
\$25,000 to \$49,999.....	4,857	3,454	1,386	5	...	12	149,130	106,886	41,788	178	...	278
\$50,000 or more.....	5,729	3,469	2,077	48	139	...	1,278,528	832,482	428,798	3,262	13,986	...
Median loan.....dollars..	6,000	5,900	8,400	5,300	...	...	...	...	...	...	...	...
New structures.....												
	29,667	27,516	1,153	729	61	214	873,417	804,803	63,524	4,106	411	573
Less than \$2,000.....	2,531	2,355	9	36	9	123	2,131	1,952	8	43	5	123
\$2,000 to \$3,999.....	3,397	3,021	293	82	...	...	7,959	7,169	565	225	...	...
\$4,000 to \$5,999.....	4,680	4,267	57	319	...	39	22,566	20,609	219	1,621	...	117
\$6,000 to \$7,999.....	7,527	7,208	76	193	...	52	50,115	47,952	482	1,348	...	333
\$8,000 to \$9,999.....	4,168	3,804	261	63	41	...	33,976	31,059	2,084	507	326	...
\$10,000 to \$14,999.....	4,081	3,927	118	36	...	...	46,035	44,283	1,390	362	...	...
\$15,000 to \$49,999.....	1,671	1,405	255	...	11	...	33,967	28,233	5,654	...	80	...
\$50,000 or more.....	1,612	1,529	84	...	...	...	676,668	623,546	53,122	...	...	...
Median loan.....dollars..	7,200	7,100	...	...	...	...	...	...	...	...	...	...
TERM OF FIRST MORTGAGE												
Total first mortgages.....	759,252	519,929	139,921	43,601	27,550	28,263	8,801,644	4,525,447	3,644,750	311,529	180,629	139,289
On demand.....	55,812	...	...	...	27,550	28,263	319,918	...	...	...	180,629	139,289
Less than 5 years.....	82,227	23,708	35,017	23,504	...	...	524,078	37,956	382,005	104,117	...	...
5 to 9 years.....	168,657	94,641	59,893	14,126	...	...	1,387,693	814,997	966,337	106,799	...	...
10 to 12 years.....	216,704	177,758	35,402	3,547	...	...	2,646,258	1,720,288	45,443	...	...	...
13 to 14 years.....	22,833	21,183	1,342	309	...	...	214,020	152,396	60,299	1,326	...	...
15 years.....	63,734	58,653	4,616	465	...	...	981,402	615,512	343,913	21,977	...	...
16 to 19 years.....	28,036	27,260	632	144	...	...	328,577	305,168	19,887	3,522	...	...
20 years.....	55,112	52,010	1,868	1,235	...	...	601,178	503,165	78,147	19,866	...	...
21 to 24 years.....	12,965	12,707	115	144	...	...	126,964	119,743	3,647	3,974	...	...
25 years or more.....	53,172	52,009	1,036	127	...	...	1,671,556	1,596,681	69,930	4,945	...	...
Median term.....years..	11	12	7	4	...	...	...	...	...	...	...	...
First mortgages on properties acquired in 1949 to 1950.....												
	170,579	140,662	20,397	4,698	2,794	2,032	2,397,366	1,728,828	607,140	29,805	25,990	5,603
On demand.....	4,826	...	...	...	2,794	2,032	31,593	...	...	...	25,990	5,603
Less than 5 years.....	18,022	8,782	6,146	3,094	...	...	111,136	14,903	79,365	16,868	...	...
5 to 9 years.....	36,187	26,963	8,072	1,153	...	...	287,886	118,452	160,311	9,123	...	...
10 to 14 years.....	54,410	48,701	5,330	382	...	...	662,783	346,978	312,476	3,329	...	...
15 to 19 years.....	21,176	20,415	738	23	...	...	300,749	255,089	45,470	190	...	...
20 to 24 years.....	22,485	22,408	31	46	...	...	241,604	236,891	4,418	295	...	...
25 years or more.....	13,473	13,393	80	...	...	...	761,615	756,515	5,100	...	...	...
Median term.....years..	11	12	7	3	...	...	...	...	...	...	...	...
JUNIOR MORTGAGE LOAN												
Total junior mortgages.....	79,321	46,043	16,514	8,718	1,804	6,255	425,266	141,560	154,921	66,300	7,461	55,024
Less than \$1,000.....	9,514	6,140	804	1,237	188	1,147	4,676	3,083	300	653	18	622
\$1,000 to \$1,999.....	20,189	16,198	1,466	1,896	143	528	22,672	18,165	1,474	2,294	177	562
\$2,000 to \$2,999.....	13,656	8,956	2,246	893	606	956	24,617	15,913	3,740	1,914	955	2,095
\$3,000 to \$3,999.....	7,937	4,926	2,119	612	88	193	20,908	12,808	5,410	1,902	272	516
\$4,000 to \$4,999.....	4,814	2,633	701	726	289	465	17,284	9,425	2,429	2,802	1,557	1,471
\$5,000 to \$6,999.....	6,816	2,734	2,165	850	179	887	32,769	12,595	10,058	4,590	729	4,797
\$7,000 to \$9,999.....	5,189	1,387	2,109	1,052	24	618	35,216	8,717	13,962	8,009	119	4,409
\$10,000 to \$14,999.....	4,667	1,709	1,670	473	113	702	40,997	14,022	15,582	4,388	719	6,286
\$15,000 to \$24,999.....	2,789	52	1,600	285	148	206	41,386	7,827	23,568	5,048	1,598	3,345
\$25,000 to \$49,999.....	2,248	441	1,082	570	10	148	68,982	11,692	33,466	19,084	244	4,496
\$50,000 or more.....	1,502	407	552	124	16	405	115,759	27,313	44,932	15,616	1,473	26,425
Median loan.....dollars..	2,700	2,000	5,400	3,500	...	4,600	...	...	...	...	...	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
ALL HOLDERS								
Total first mortgages.....	1,155,357	515,694	220,557	149,728	76,863	82,412	78,706	31,475
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both								
Total first mortgages.....	963,329	384,799	195,008	134,339	69,721	75,916	73,783	29,850
Less than \$480.....	397,573	293,284	75,797	25,700	1,743	471	588	...
\$480 to \$599.....	136,669	37,159	48,469	37,841	11,220	1,513	450	25
\$600 to \$719.....	101,910	26,423	38,017	20,269	13,215	3,602	387	...
\$720 to \$839.....	62,574	6,796	10,323	20,996	11,549	12,453	265	...
\$840 to \$959.....	52,715	14,230	8,739	12,918	6,423	10,072	332	9
\$960 to \$1,079.....	24,222	1,907	2,228	4,266	7,587	6,840	1,400	...
\$1,080 to \$1,199.....	23,014	384	4,227	2,948	6,023	6,296	3,142	1
\$1,200 to \$1,499.....	50,243	2,878	5,045	6,153	7,140	18,891	10,063	81
\$1,500 to \$1,799.....	22,631	411	803	1,753	1,834	9,328	8,519	9
\$1,800 to \$2,399.....	30,497	1,155	550	969	2,424	4,666	20,347	394
\$2,400 to \$2,999.....	15,157	128	552	199	398	1,136	11,904	845
\$3,000 to \$3,599.....	9,194	...	...	156	132	340	6,797	1,771
\$3,600 to \$4,799.....	9,038	33	...	170	53	192	5,769	2,823
\$4,800 to \$5,999.....	8,013	...	28	...	...	38	2,183	5,765
\$6,000 or more.....	19,879	11	28	1	...	78	1,637	18,127
Median payment.....dollars..	548	335	528	615	804	1,131	2,140	6,000+
First mortgages on properties acquired in 1949 to 1950.....								
Less than \$480.....	243,163	90,538	49,000	38,527	21,193	20,616	17,208	6,132
\$480 to \$599.....	90,051	65,164	18,444	6,360	247	23	36	...
\$600 to \$719.....	35,632	10,396	10,481	11,801	2,955	20	5	...
\$720 to \$839.....	32,606	8,784	11,534	6,328	3,091	872	...	...
\$840 to \$959.....	16,799	2,140	2,726	3,118	2,262	3,661	36	...
\$960 to \$1,199.....	11,201	1,347	2,213	3,707	1,536	2,373	27	...
\$1,200 to \$1,499.....	13,687	597	1,455	2,034	4,720	3,942	949	...
\$1,500 to \$1,799.....	13,440	1,077	1,598	2,554	2,167	4,207	2,040	...
\$1,800 to \$2,399.....	6,345	354	217	494	3,301	1,322	25	...
\$2,400 to \$2,999.....	8,037	608	74	190	475	1,673	4,997	25
\$3,000 to \$3,599.....	6,490	38	430	81	238	434	4,791	481
\$3,600 to \$5,999.....	3,951	33	...	60	...	41	2,524	1,297
\$6,000 or more.....	4,904	...	28	...	...	49	501	4,329
Median payment.....dollars..	580	358	543	619	803	1,163	2,300	6,000+
Interest Rate								
Total first mortgages.....	1,154,882	515,876	220,497	149,688	76,540	82,386	78,692	31,266
Less than 4.0 percent.....	24,696	9,543	2,342	3,178	1,133	2,262	3,239	3,012
4.0 percent.....	211,483	54,677	36,308	41,218	23,918	19,897	19,534	15,947
4.1 to 4.5 percent.....	174,700	35,521	41,864	30,608	13,541	20,932	22,394	9,845
4.6 to 5.0 percent.....	330,572	134,552	70,617	46,953	23,977	25,323	11,890	1,890
5.1 to 5.5 percent.....	30,930	14,318	6,768	3,399	2,257	1,942	2,162	91
5.6 to 6.0 percent.....	338,363	230,752	57,552	22,959	11,109	9,772	5,748	480
6.1 percent or more.....	44,138	36,513	5,046	1,371	625	296	292	1
Median interest rate.....percent..	5.0	6.0	5.0	4.5	4.5	4.5	4.5	4.0
First mortgages on properties acquired in 1949 to 1950.....								
Less than 4.0 percent.....	282,788	115,458	56,357	41,882	22,610	22,431	17,894	6,180
4.0 percent.....	5,277	2,670	660	739	217	324	525	146
4.1 to 4.5 percent.....	48,295	10,878	9,794	9,641	6,964	4,939	2,557	3,528
4.6 to 5.0 percent.....	44,645	5,370	11,007	10,716	4,866	5,522	5,550	1,613
5.1 to 5.5 percent.....	69,551	23,443	13,475	12,232	6,271	6,629	6,840	665
5.6 to 6.0 percent.....	8,092	2,912	1,375	1,395	544	777	880	11
6.1 percent or more.....	94,444	59,587	18,534	6,911	3,652	4,016	1,531	217
Median interest rate.....percent..	12,484	10,598	1,312	248	96	224	11	...
Median interest rate.....percent..	5.0	6.0	5.0	4.5	4.5	5.0	4.6	4.0
Term of Mortgage								
Total first mortgages.....	1,155,357	515,694	220,557	149,728	76,863	82,412	78,706	31,475
On demand.....	90,841	50,020	14,561	9,758	5,095	6,010	4,260	1,141
Less than 5 years.....	158,943	111,469	21,868	8,431	5,429	4,591	5,067	2,094
5 to 9 years.....	274,112	154,619	41,891	24,109	13,946	13,698	20,535	5,324
10 to 12 years.....	320,276	141,475	65,599	32,891	16,790	27,393	25,602	10,536
13 to 14 years.....	29,570	9,957	6,868	4,316	2,762	2,609	560	...
15 years.....	78,604	17,656	19,019	14,332	6,803	5,984	11,310	3,110
16 to 19 years.....	38,603	7,053	10,539	8,845	4,446	3,176	3,520	1,000
20 years.....	81,442	14,925	22,447	19,710	9,745	9,694	3,184	1,747
21 to 24 years.....	16,357	2,783	4,160	5,035	2,068	1,414	660	243
25 years.....	56,048	4,069	12,370	21,679	9,348	7,206	1,113	271
26 years or more.....	10,561	1,638	1,235	622	431	743	846	5,049
Median term.....years..	10	8	11	15	12	12	11	12
First mortgages on properties acquired in 1949 to 1950.....								
On demand.....	10,200	6,779	1,437	1,160	399	175	133	120
Less than 5 years.....	41,921	29,342	5,695	2,412	1,806	1,199	1,147	322
5 to 9 years.....	67,604	40,877	9,541	5,745	3,302	3,486	3,934	720
10 to 12 years.....	75,289	30,230	17,050	9,100	4,233	6,742	6,606	1,331
13 to 14 years.....	8,899	2,863	1,821	951	1,475	1,115	419	216
15 years.....	16,931	2,007	3,815	4,285	1,634	1,648	3,139	216
16 to 19 years.....	12,387	1,737	3,086	3,326	1,663	1,054	858	656
20 years.....	25,235	927	7,314	4,389	4,021	4,021	756	738
21 to 24 years.....	7,298	464	1,954	2,604	1,274	626	372	3
25 years or more.....	17,261	522	4,701	5,210	2,413	2,317	488	1,611
Median term.....years..	11	8	12	15	15	12	11	15

RESIDENTIAL FINANCING

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
SAVINGS AND LOAN ASSOCIATIONS								
Total first mortgages.....	283,737	152,440	56,983	32,301	15,798	15,256	10,129	855
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	282,082	151,816	56,260	32,228	15,666	15,181	10,098	852
Less than \$480.....	156,725	136,942	16,658	2,924	69	8	127	...
\$480 to \$599.....	40,213	9,557	22,551	6,923	1,176	8	...	...
\$600 to \$719.....	26,108	4,062	12,700	7,466	2,013	41	29	...
\$720 to \$839.....	17,061	552	2,897	8,374	3,477	1,765	...	...
\$840 to \$959.....	10,341	916	541	4,682	1,836	2,369	...	...
\$960 to \$1,079.....	5,494	122	201	720	2,848	1,555	49	...
\$1,080 to \$1,199.....	4,763	...	156	268	2,115	1,880	345	...
\$1,200 to \$1,499.....	7,876	7	48	956	1,203	4,673	989	...
\$1,500 to \$1,799.....	3,733	22	120	53	248	1,750	1,441	...
\$1,800 to \$2,399.....	5,492	...	7	61	581	1,091	3,751	...
\$2,400 or more.....	4,276	11	6	1	...	41	3,367	852
Median payment.....dollars..	426	260	535	698	906	1,192	2,125	...
<u>Interest Rate</u>								
Less than 4.0 percent.....	353	189	46	28	...	19	35	34
4.0 percent.....	23,042	11,208	8,993	6,322	3,012	2,206	1,428	282
4.1 to 4.5 percent.....	21,606	4,795	6,103	3,939	1,590	3,028	2,060	94
4.6 to 5.0 percent.....	83,809	34,089	19,777	12,251	6,237	6,454	4,719	290
5.1 to 5.5 percent.....	16,020	7,095	3,968	1,881	1,408	736	1,408	58
5.6 to 6.0 percent.....	118,399	86,070	17,668	7,694	3,250	2,618	997	103
6.1 percent or more.....	10,516	8,994	823	189	307	198	8	...
Median interest rate.....percent..	5.5	6.0	5.0	5.0	5.0	5.0	4.7	...
<u>Term of Mortgage</u>								
On demand.....	2,045	878	829	86	65	63	120	2
Less than 5 years.....	6,445	5,551	309	51	495	11	19	9
5 to 9 years.....	54,198	43,178	5,360	2,183	1,135	1,467	856	24
10 to 12 years.....	140,772	84,096	28,635	11,898	5,771	6,232	3,958	205
13 to 14 years.....	9,680	3,484	2,618	1,568	926	471	586	29
15 years.....	31,560	7,951	8,211	7,206	3,029	1,899	3,058	211
16 to 19 years.....	14,489	2,920	4,776	3,625	1,250	934	866	123
20 to 24 years.....	18,846	3,986	5,129	3,361	2,286	3,429	515	148
25 years or more.....	5,702	396	1,116	2,323	861	750	151	104
Median term.....years..	11	10	12	15	14	12	13	...
LIFE INSURANCE COMPANIES								
Total first mortgages.....	109,330	15,649	22,570	20,315	10,088	15,020	15,022	10,690
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	108,460	15,375	22,367	20,296	10,061	15,018	14,873	10,478
Less than \$480.....	38,495	13,340	16,891	8,164	25	2	70	4
\$480 to \$599.....	15,251	1,146	2,780	8,158	2,944	161	61	...
\$600 to \$719.....	8,473	603	1,340	2,437	2,897	1,188	9	...
\$720 to \$959.....	12,090	282	1,177	1,092	2,828	6,552	155	9
\$960 to \$1,199.....	4,876	4	166	155	1,020	2,802	730	...
\$1,200 to \$2,399.....	11,710	...	13	268	347	4,225	6,822	36
\$2,400 to \$3,599.....	5,582	...	...	22	...	55	4,858	647
\$3,600 to \$5,999.....	4,761	...	...	...	...	...	1,895	2,865
\$6,000 or more.....	7,222	...	...	...	...	33	273	6,917
Median payment.....dollars..	601	271	312	503	679	924	2,331	6,000+
<u>Interest Rate</u>								
Less than 4.0 percent.....	1,262	...	64	14	152	4	382	645
4.0 percent.....	37,947	2,170	5,341	9,839	5,333	5,873	3,797	5,599
4.1 to 4.5 percent.....	45,252	4,672	12,764	8,330	3,434	5,028	6,906	4,122
4.6 to 5.0 percent.....	17,418	4,324	3,117	1,961	751	3,437	3,515	312
5.1 to 6.0 percent.....	6,624	3,697	1,263	1,666	415	662	417	8
6.1 percent or more.....	827	787	18	2	3	14	3	1
Median interest rate.....percent..	4.5	5.0	4.5	4.5	4.0	4.5	4.5	4.0
<u>Term of Mortgage</u>								
On demand.....	507	242	16	79	9	...	149	13
Less than 10 years.....	11,092	3,935	1,720	759	552	656	2,330	1,140
10 to 14 years.....	23,449	5,775	2,743	1,304	1,919	4,545	4,694	2,474
15 years.....	16,151	725	2,530	2,223	1,192	1,742	5,289	2,451
16 to 19 years.....	7,077	793	1,795	1,512	420	842	955	764
20 years.....	20,865	1,729	6,633	5,561	2,372	2,424	948	1,203
21 to 24 years.....	5,181	1,171	5,551	5,517	554	312	25	55
25 years or more.....	25,008	1,279	5,582	7,360	3,070	4,499	632	2,590
Median term.....years..	18	12	20	20	20	18	15	15
MORTGAGE COMPANIES								
Total first mortgages.....	10,932	3,535	2,624	1,513	1,044	792	769	660
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	10,758	3,448	2,624	1,460	1,044	771	758	660
Less than \$480.....	4,435	2,750	1,315	357	12	...	4	...
\$480 to \$599.....	1,721	451	420	430	410	...	...	...
\$600 to \$719.....	1,553	178	751	255	221	150	...	...
\$720 to \$1,199.....	1,110	49	55	379	260	367	...	...
\$1,200 or more.....	1,939	20	73	39	141	254	754	660

RESIDENTIAL FINANCING

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
ALL HOLDERS								
Total first mortgages.....	987,020	483,835	175,005	101,407	56,177	67,518	76,522	26,607
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both								
Total first mortgages.....	795,589	352,953	149,459	86,062	49,348	61,042	71,599	25,189
Less than \$480.....	308,228	262,311	35,808	7,344	1,710	471	588	...
\$480 to \$599.....	96,780	36,439	44,187	11,947	2,221	1,513	450	25
\$600 to \$719.....	86,900	26,280	36,943	17,117	4,436	1,737	387	...
\$720 to \$839.....	50,868	6,796	10,412	20,450	9,192	3,759	265	...
\$840 to \$959.....	49,935	14,230	8,648	12,589	6,247	7,895	332	...
\$960 to \$1,079.....	22,756	1,897	2,228	4,266	7,578	5,912	881	...
\$1,080 to \$1,199.....	21,625	384	4,227	2,948	6,003	5,604	2,464	1
\$1,200 to \$1,499.....	49,082	2,878	5,045	6,153	7,140	18,402	9,389	81
\$1,500 to \$1,799.....	22,558	411	803	1,753	1,814	9,328	8,449	6
\$1,800 to \$2,399.....	30,454	1,155	550	969	2,424	4,666	20,304	394
\$2,400 to \$2,999.....	14,630	128	552	199	398	1,136	11,717	505
\$3,000 to \$3,999.....	8,867	...	...	156	132	340	6,792	1,449
\$3,600 to \$4,799.....	8,578	33	...	170	53	192	5,769	2,363
\$4,800 to \$5,999.....	7,088	...	28	...	...	38	2,183	4,840
\$6,000 or more.....	17,240	...	28	1	...	49	1,629	15,525
Median payment.....dollars..	585	346	580	753	968	1,253	2,166	6,000+
First mortgages on properties acquired in 1949 to 1950.....								
Less than \$480.....	186,030	82,732	33,437	22,087	12,886	14,538	16,202	4,184
\$480 to \$599.....	63,166	57,637	4,625	627	238	23	16	...
\$600 to \$719.....	21,840	10,257	9,460	1,997	102	20	5	...
\$720 to \$839.....	26,419	8,644	10,987	5,576	1,115	98	...	...
\$840 to \$959.....	12,005	2,140	2,641	4,924	1,668	598	36	...
\$960 to \$1,199.....	9,801	1,347	2,122	3,550	1,502	1,255	27	...
\$1,200 to \$1,499.....	12,080	597	1,455	2,034	4,720	2,994	289	...
\$1,500 to \$1,799.....	13,177	1,077	1,398	2,554	2,167	4,077	1,906	...
\$1,800 to \$2,399.....	6,345	354	217	494	661	3,301	1,322	...
\$2,400 to \$2,999.....	8,016	608	74	190	475	1,673	4,976	25
\$3,000 to \$3,999.....	5,877	38	430	81	238	434	4,604	55
\$3,600 to \$5,999.....	3,739	33	...	60	...	41	2,524	1,085
\$6,000 or more.....	3,565	...	28	...	...	24	497	3,019
Median payment.....dollars..	630	374	623	783	1,044	1,362	2,337	...
Interest Rate								
Total first mortgages.....	987,144	484,028	174,951	101,414	56,174	67,520	76,510	26,603
Less than 4.0 percent.....	24,083	9,437	2,342	3,125	981	2,258	3,239	2,713
4.0 percent.....	104,588	35,975	12,102	8,728	8,034	9,970	18,019	11,770
4.1 to 4.5 percent.....	117,233	24,703	20,992	14,941	9,220	15,997	21,727	9,658
4.6 to 5.0 percent.....	327,809	132,330	70,149	46,891	23,948	27,285	25,323	1,890
5.1 to 5.5 percent.....	30,930	14,318	6,768	3,399	2,297	1,942	2,162	91
5.6 to 6.0 percent.....	338,363	230,752	57,552	22,959	11,109	9,772	5,748	480
6.1 percent or more.....	44,138	36,513	5,046	1,371	625	296	292	1
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	5.0	4.5	4.0
First mortgages on properties acquired in 1949 to 1950.....								
Less than 4.0 percent.....	225,655	107,653	40,795	25,446	14,308	16,357	16,889	4,232
4.0 percent.....	5,215	2,670	660	739	217	324	525	84
4.1 to 4.5 percent.....	15,036	5,208	1,673	1,550	1,341	1,461	2,047	1,762
4.6 to 5.0 percent.....	20,833	3,235	3,566	2,371	2,187	2,926	5,055	1,493
5.1 to 5.5 percent.....	69,551	23,443	13,475	12,232	6,271	6,629	6,840	665
5.6 to 6.0 percent.....	8,092	2,912	1,395	544	777	880	11	11
6.1 percent or more.....	94,444	59,587	18,534	6,911	3,652	4,016	1,531	217
Median interest rate.....percent..	12,484	10,598	1,312	248	96	224	11	...
5.5	6.0	5.5	5.0	5.0	5.0	5.0	4.6	4.5
Term of Mortgage								
Total first mortgages.....	987,020	483,835	175,005	101,407	56,177	67,518	76,522	26,607
On demand.....	90,841	50,020	14,561	9,758	5,095	6,010	4,260	1,141
Less than 5 years.....	158,586	111,112	21,868	8,431	5,429	4,591	5,067	2,094
5 to 9 years.....	269,961	150,785	41,594	24,088	13,946	13,698	20,535	5,324
10 to 12 years.....	309,188	135,241	62,060	32,042	16,684	27,029	25,602	10,536
13 to 14 years.....	24,959	7,244	5,764	3,915	2,400	2,471	2,609	558
15 years.....	65,826	13,343	14,312	11,510	6,190	5,694	11,277	3,507
16 to 19 years.....	25,621	4,486	7,146	4,475	2,541	2,512	3,470	993
20 to 24 years.....	32,110	8,373	5,785	5,979	2,898	4,521	2,703	1,862
25 years or more.....	9,928	3,231	1,915	1,209	994	992	999	592
Median term.....years..	10	8	10	11	11	11	11	11
First mortgages on properties acquired in 1949 to 1950.....								
On demand.....	10,200	6,779	1,437	1,160	399	175	133	120
Less than 5 years.....	41,899	29,320	5,695	1,806	2,412	1,199	1,147	322
5 to 9 years.....	64,750	38,233	9,344	5,731	3,302	3,486	3,934	720
10 to 14 years.....	79,016	30,257	17,479	9,587	5,327	7,755	7,025	1,547
15 to 19 years.....	20,810	2,238	4,450	4,900	2,261	2,216	3,972	768
20 to 24 years.....	7,869	701	1,969	1,575	1,098	1,325	537	664
25 years or more.....	1,137	168	476	78	91	151	100	73
Median term.....years..	10	7	10	11	11	11	11	...

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
COMMERCIAL BANKS								
Total first mortgages.....	173,428	91,646	31,498	16,505	8,964	11,311	11,628	1,896
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	146,835	74,293	28,156	14,262	7,631	10,214	10,729	1,570
Less than \$480.....	53,339	47,534	4,961	749		32	9	1
\$480 to \$599.....	19,044	10,753	6,242	1,644	154	101	128	25
\$600 to \$719.....	15,565	7,691	6,003	1,542	26	77	226	...
\$720 to \$839.....	9,850	2,595	1,926	3,757	758	799	19	...
\$840 to \$959.....	8,215	1,958	2,523	2,660	792	231	51	...
\$960 to \$1,079.....	4,854	1,230	707	758	1,421	731	7	...
\$1,080 to \$1,199.....	6,205	256	2,602	1,091	1,433	497	328	...
\$1,200 to \$1,499.....	9,753	1,378	2,021	1,090	1,740	2,603	924	...
\$1,500 to \$1,799.....	9,362	139	420	337	429	3,253	785	...
\$1,800 to \$2,399.....	5,518	643	258	254	629	1,119	2,617	2
\$2,400 to \$3,599.....	4,683	90	465	228	193	619	3,036	54
\$3,600 or more.....	4,447	26	28	152	3	152	2,599	1,488
Median payment.....dollars..	602	369	651	816	1,125	1,497	2,482	...
<u>Interest Rate</u>								
Less than 4.0 percent.....	2,375	347	198	276	30	377	846	303
4.0 percent.....	23,477	10,245	3,052	2,039	2,224	2,162	2,743	1,002
4.1 to 4.5 percent.....	19,013	4,594	4,362	2,878	1,292	3,417	2,057	415
4.6 to 5.0 percent.....	62,844	28,152	13,013	8,041	4,243	4,107	5,136	153
5.1 to 6.0 percent.....	59,038	43,758	8,754	3,259	1,162	1,245	850	18
6.1 percent or more.....	6,321	4,190	2,104	12	13	3	...	...
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.5	4.6	...
<u>Term of Mortgage</u>								
On demand.....	14,904	8,009	2,012	1,796	802	1,121	850	317
Less than 5 years.....	45,945	33,379	6,677	2,267	867	1,208	1,302	249
5 to 9 years.....	53,969	30,978	9,090	4,138	2,432	2,574	4,266	495
10 to 14 years.....	48,442	16,512	11,204	6,693	3,508	5,876	4,021	631
15 to 19 years.....	6,129	1,299	1,545	834	1,045	305	1,017	90
20 years or more.....	4,039	1,469	970	777	310	227	172	114
Median term.....years..	8	6	9	10	10	10	9	...
MUTUAL SAVINGS BANKS								
Total first mortgages.....	117,823	36,968	17,772	14,508	8,654	11,530	16,922	11,490
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	101,381	27,018	15,174	13,226	8,106	10,501	16,089	11,270
Less than \$480.....	36,554	23,564	9,710	2,458	374	375	74	...
\$480 to \$599.....	10,530	1,602	3,061	1,425	1,425	713	57	...
\$600 to \$719.....	7,866	1,048	1,576	2,607	1,789	723	123	...
\$720 to \$839.....	7,212	517	386	2,903	1,991	1,254	162	...
\$840 to \$959.....	4,504	48	358	638	936	2,375	150	...
\$960 to \$1,199.....	5,722	95	20	497	1,106	2,180	1,825	1
\$1,200 to \$1,499.....	6,028	7	49	95	433	2,011	3,353	78
\$1,500 to \$1,799.....	3,082	...	14	204	50	412	2,402	...
\$1,800 to \$2,399.....	4,537	130	...	153	1	377	3,862	16
\$2,400 to \$3,599.....	4,655	...	...	...	...	21	3,267	1,367
\$3,600 to \$5,999.....	3,720	7	...	1	1	55	555	3,102
\$6,000 or more.....	6,971	...	...	...	...	5	259	6,706
Median payment.....dollars..	649	269	369	616	742	944	1,781	6,000+
<u>Interest Rate</u>								
Less than 4.0 percent.....	3,155	201	39	1	368	317	837	1,394
4.0 percent.....	24,229	4,039	1,559	2,048	1,919	2,853	5,968	5,843
4.1 to 4.5 percent.....	37,181	7,923	5,732	3,171	3,085	4,083	7,361	3,830
4.6 to 5.0 percent.....	46,945	20,674	9,612	6,740	2,780	2,750	2,755	408
5.1 to 6.0 percent.....	6,106	4,042	731	547	486	296	...	6
6.1 percent or more.....	402	286	100	...	16	...	...	...
Median interest rate.....percent..	4.5	5.0	5.0	5.0	4.5	4.5	4.5	4.0
<u>Term of Mortgage</u>								
On demand.....	25,868	10,305	5,501	2,805	958	3,099	2,213	488
Less than 5 years.....	20,619	9,384	3,143	2,500	1,484	1,116	1,906	1,091
5 to 9 years.....	25,905	5,917	2,439	3,967	2,452	3,130	5,440	2,560
10 to 14 years.....	27,277	5,189	2,685	2,746	1,961	2,483	5,818	6,395
15 to 19 years.....	11,262	3,351	2,763	1,264	1,247	1,095	1,046	501
20 years or more.....	6,892	2,322	1,241	1,226	552	607	499	455
Median term.....years..	9	8	10	9	9	9	10	10
SAVINGS AND LOAN ASSOCIATIONS								
Total first mortgages.....	256,083	144,893	48,400	25,933	12,943	13,395	9,781	753
<u>Annual Total of Interest and Principal Payments</u>								
Mortgages with payments which include both.....	254,427	144,270	47,682	25,861	12,809	13,320	9,750	749
Less than \$480.....	140,608	129,476	10,107	846	45	8	127	...
\$480 to \$599.....	34,250	9,477	21,096	3,589	81	8	...	...
\$600 to \$719.....	23,506	4,062	12,332	6,555	605	25	29	...
\$720 to \$839.....	13,339	592	2,784	8,137	3,163	687	...	...
\$840 to \$959.....	9,436	541	825	4,655	1,836	2,082	...	...
\$960 to \$1,079.....	5,038	122	201	720	2,839	1,206	11	...
\$1,080 to \$1,199.....	4,538	...	156	268	2,108	1,827	169	...
\$1,200 to \$1,499.....	7,734	7	48	956	1,203	4,595	925	...
\$1,500 to \$1,799.....	3,663	22	120	53	348	1,750	1,371	...
\$1,800 to \$2,399.....	5,492	...	7	61	581	1,091	3,751	...
\$2,400 or more.....	4,173	11	6	1	...	41	3,367	749
Median payment.....dollars..	428	261	552	743	983	1,247	2,153	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan							
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more	
SAVINGS AND LOAN ASSOCIATIONS—Con.									
<u>Interest Rate</u>									
Less than 4.0 percent.....	345	189	46	28	...	19	35	26	
4.0 percent.....	10,968	4,965	1,964	1,295	474	873	1,214	189	
4.1 to 4.5 percent.....	17,082	4,387	4,278	2,620	1,282	2,499	1,927	93	
4.6 to 5.0 percent.....	82,765	33,195	19,655	12,231	6,228	6,454	4,719	290	
5.1 to 5.5 percent.....	16,020	7,095	3,968	1,891	1,408	736	876	58	
5.6 to 6.0 percent.....	118,399	86,070	17,668	7,694	3,250	2,618	997	103	
6.1 percent or more.....	10,516	8,994	823	189	307	198	...	...
Median interest rate.....percent..	6.0	6.0	5.0	5.0	5.0	5.0	4.7	...	
<u>Term of Mortgage</u>									
On demand.....	2,045	878	829	86	65	63	120	2	
Less than 5 years.....	6,423	5,529	309	51	495	11	19	9	
5 to 9 years.....	53,294	42,483	5,163	2,169	1,135	1,467	856	24	
10 to 12 years.....	136,674	81,778	27,262	11,584	5,733	6,154	3,958	205	
13 to 14 years.....	9,406	3,246	2,582	1,568	471	471	566	29	
15 years.....	27,327	6,561	6,357	6,536	2,756	1,875	3,033	211	
16 to 19 years.....	10,748	1,950	3,930	2,334	831	716	866	123	
20 to 24 years.....	8,880	2,194	1,597	1,133	1,000	2,516	300	146	
25 years or more.....	1,286	274	371	472	...	122	43	4	
Median term.....years..	11	10	12	12	12	12	12	...	
LIFE INSURANCE COMPANIES									
Total first mortgages.....	57,562	10,171	8,008	4,855	3,782	8,298	14,284	8,176	
<u>Annual Total of Interest and Principal Payments</u>									
Mortgages with payments which include both.....	56,691	9,898	7,809	4,839	3,756	8,297	14,136	7,964	
Less than \$480.....	11,853	8,044	2,983	726	25	2	70	4	
\$480 to \$599.....	4,299	965	2,221	863	29	161	61	...	
\$600 to \$719.....	4,291	603	1,249	1,745	225	461	9	...	
\$720 to \$959.....	5,991	282	1,177	1,060	2,110	1,211	155	...	
\$960 to \$1,199.....	3,937	4	166	155	1,020	2,321	362	...	
\$1,200 to \$2,399.....	11,481	...	13	268	347	4,172	6,648	33	
\$2,400 to \$3,599.....	4,880	...	...	22	...	55	4,671	132
\$3,600 to \$5,999.....	4,039	...	...	...	...	...	1,895	2,143
\$6,000 or more.....	5,920	...	...	...	...	4	265	5,652
Median payment.....dollars..	1,084	289	524	651	...	1,203	2,357	6,000+	
<u>Interest Rate</u>									
Less than 4.0 percent.....	981	...	64	14	...	...	382	521
4.0 percent.....	11,148	642	945	995	717	1,435	3,147	3,270	
4.1 to 4.5 percent.....	21,062	1,151	2,671	1,718	1,895	2,749	6,819	4,062	
4.6 to 5.0 percent.....	16,921	3,897	3,047	1,961	751	3,437	3,515	312	
5.1 to 6.0 percent.....	6,624	3,697	1,263	166	415	662	417	8	
6.1 percent or more.....	827	787	18	2	3	14	3	1	
Median interest rate.....percent..	4.5	5.0	5.0	4.5	...	4.5	4.5	4.2	
<u>Term of Mortgage</u>									
On demand.....	507	242	16	79	9	...	149	13	
Less than 10 years.....	10,718	2,561	1,720	759	552	456	2,330	1,140	
10 to 14 years.....	21,890	4,882	2,471	1,272	1,557	4,545	4,694	2,473	
15 to 19 years.....	18,664	901	2,697	2,080	1,330	2,204	6,244	3,211	
20 years or more.....	5,783	585	1,104	665	334	893	867	1,339	
Median term.....years..	12	10	12	15	...	12	15	15	
MORTGAGE COMPANIES									
Total first mortgages.....	7,221	3,058	1,538	675	357	295	714	582	
<u>Annual Total of Interest and Principal Payments</u>									
Mortgages with payments which include both.....	7,048	2,971	1,540	623	358	273	703	583	
Less than \$600.....	3,431	2,727	661	28	12	...	4	...	
\$600 to \$719.....	1,111	175	751	177	8	...	...	...
\$720 to \$1,199.....	699	49	55	379	197	19	...	...
\$1,200 or more.....	1,807	20	73	39	141	254	699	583	
<u>Interest Rate</u>									
Less than 4.0 percent.....	71	28	...	35	...	...	6	2
4.0 percent.....	239	...	31	53	43	14	63	37	
4.1 to 4.5 percent.....	1,321	18	99	158	151	...	389	505	
4.6 to 5.0 percent.....	1,302	231	399	272	35	152	200	13	
5.1 to 6.0 percent.....	2,417	926	1,010	157	128	114	56	26	
6.1 percent or more.....	1,672	1,656	...	...	...	16	...	...
<u>Term of Mortgage</u>									
On demand.....	218	198	...	16	...	...	...	4
Less than 5 years.....	1,649	1,485	73	53	...	7	22	9	
5 to 9 years.....	1,962	953	452	68	154	22	288	24	
10 to 19 years.....	3,242	407	982	510	203	266	392	482	
20 years or more.....	150	15	31	28	...	...	12	63

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
INDIVIDUAL HOLDERS								
Total first mortgages.....	328,890	173,020	61,736	35,614	18,937	18,747	18,988	1,886
Annual Total of Interest and Principal Payments								
Mortgages with payments which include both.....	237,894	113,158	49,044	26,792	15,286	15,793	16,364	1,481
Less than \$480.....	92,837	79,940	9,802	1,729	923	49	394	...
\$480 to \$599.....	27,347	13,846	10,646	1,996	495	367	...	...
\$600 to \$719.....	31,137	11,001	14,479	3,914	1,296	451	...	...
\$720 to \$839.....	17,536	3,809	5,255	5,819	1,748	866	36	...
\$840 to \$959.....	13,102	2,255	2,478	4,469	2,026	1,855	21	...
\$960 to \$1,199.....	12,509	411	2,567	3,615	3,283	2,238	399	...
\$1,200 to \$1,499.....	18,706	1,553	3,297	3,716	3,023	4,740	2,381	...
\$1,500 to \$1,799.....	7,020	18	210	922	953	2,959	1,957	...
\$1,800 to \$2,399.....	8,615	307	200	497	1,215	1,484	4,571	343
\$2,400 or more.....	9,085	18	110	115	324	784	6,605	1,138
Median payment.....dollars..	589	334	628	833	1,025	1,325	2,187	...
Interest Rate								
Less than 4.0 percent.....	14,371	7,744	1,557	1,924	552	1,392	1,090	116
4.0 percent.....	27,974	13,011	3,789	2,173	2,531	2,435	3,697	340
4.1 to 4.5 percent.....	14,126	2,729	3,069	2,310	1,335	1,973	2,096	617
4.6 to 5.0 percent.....	101,375	38,792	22,101	15,977	8,630	7,904	7,386	587
5.1 to 6.0 percent.....	149,221	92,375	29,519	12,082	5,598	4,982	4,442	225
6.1 percent or more.....	21,822	18,368	1,695	1,150	267	64	281	...
Median interest rate.....percent..	6.0	6.0	5.5	5.0	5.0	5.0	4.7	...
Term of Mortgage								
On demand.....	44,411	28,280	5,900	4,678	2,956	1,562	834	202
Less than 5 years.....	71,885	53,675	10,511	3,277	2,123	1,213	926	163
5 to 9 years.....	115,553	62,859	21,419	12,351	6,699	4,567	7,042	617
10 to 12 years.....	64,277	20,066	16,515	9,519	3,846	7,814	6,035	486
13 to 14 years.....	8,849	2,696	2,294	1,198	909	916	736	103
15 to 19 years.....	12,792	2,292	3,157	2,421	1,209	1,690	1,902	122
20 to 24 years.....	7,916	2,047	1,231	1,823	847	767	1,073	130
25 years or more.....	3,207	1,105	709	347	328	218	440	63
Median term.....years..	8	6	9	9	9	11	10	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan						Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more	
Total first mortgages..	100,448	15,070	25,905	31,917	10,534	10,730	6,302	INTEREST RATE--Con.								
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								First mortgages on properties acquired in 1949 to 1950.....	35,106	2,344	8,949	12,225	4,371	4,389	2,826	
Total first mortgages....	100,448	15,070	25,905	31,917	10,534	10,730	6,302	Less than 4.0 percent.....	62	...	...	...	...	...	62
Less than \$480.....	54,245	14,682	25,119	14,421	24	...	...	4.0 percent.....	11,232	2,059	1,508	3,880	1,692	1,793	2,149
\$480 to \$599.....	23,289	375	754	16,472	5,690	...	...	4.1 to 4.5 percent.....	23,812	2,135	7,441	8,345	2,679	2,596	615
\$600 to \$719.....	5,577	3	32	1,006	3,330	1,208	...	4.6 to 5.0 percent.....	...	...	...	...	...	...	...
\$720 to \$839.....	8,089	...	...	18	1,439	6,634	...	Median interest rate percent..	4.5	...	4.5	4.5	4.5	4.5	...
\$840 to \$959.....	1,567	...	...	...	42	1,516	9	TERM OF MORTGAGE							
\$960 to \$1,199.....	2,307	10	...	...	9	1,290	999	Total first mortgages....	100,544	15,081	25,906	31,960	10,548	10,750	6,309
\$1,200 to \$2,999.....	1,023	...	...	...	...	53	972	Less than 10 years.....	944	944	...	...	...	...	...
\$3,000 to \$5,999.....	1,712	...	...	...	...	...	1,290	10 to 14 years.....	3,286	2,838	365	30	51	...	2
\$6,000 or more.....	2,639	...	...	...	...	29	2,610	15 to 19 years.....	8,893	3,200	2,641	1,756	837	376	85
Median payment.....dollars..	456	255	360	485	585	789	5,292	20 to 24 years.....	39,003	5,890	12,967	11,431	3,578	4,301	840	
First mortgages on properties acquired in 1949 to 1950.....	35,104	2,345	8,948	12,226	4,375	4,392	2,827	25 years or more.....	48,418	2,209	9,933	18,743	6,082	6,073	5,382	
Less than \$480.....	16,004	2,317	8,586	5,103	...	...	...	Median term.....years..	24	20	20	25+	25+	25+	25+
\$480 to \$599.....	8,643	28	362	6,716	1,539	...	...	First mortgages on properties acquired in 1949 to 1950.....	35,090	2,346	8,950	12,227	4,374	4,391	2,808
\$600 to \$719.....	2,761	...	...	407	1,836	520	...	Less than 15 years.....	1,514	1,353	149	12	...	...	...
\$720 to \$959.....	3,983	...	...	...	1,000	2,984	...	15 to 19 years.....	3,624	194	1,340	994	505	253	341
\$960 to \$1,199.....	1,367	...	...	...	...	835	533	20 to 24 years.....	17,485	690	4,681	6,634	2,440	2,465	977
\$1,200 to \$5,999.....	1,007	...	...	...	...	28	980	25 years or more.....	12,467	109	2,780	4,587	1,429	1,673	1,890
\$6,000 or more.....	1,339	...	...	...	...	25	1,314	Median term.....years..	20	...	20	21	20	20	...
Median payment.....dollars..	495	...	398	492	636	812	...	INTEREST RATE								
INTEREST RATE								Total first mortgages....	100,448	15,072	25,905	31,917	10,529	10,724	6,302	
Total first mortgages....	100,448	15,072	25,905	31,917	10,529	10,724	6,302	Less than 4.0 percent.....	613	106	...	53	152	4	299	
Less than 4.0 percent.....	613	106	...	53	152	4	299	4.0 percent.....	39,605	1,926	4,565	16,133	6,047	5,785	5,149	
4.0 percent.....	39,605	1,926	4,565	16,133	6,047	5,785	5,149	4.1 to 4.5 percent.....	57,467	10,818	20,872	15,667	4,321	4,935	854	
4.1 to 4.5 percent.....	57,467	10,818	20,872	15,667	4,321	4,935	854	4.6 to 5.0 percent.....	2,763	2,222	468	64	9	...	...
4.6 to 5.0 percent.....	2,763	2,222	468	64	9	...	...	Median interest rate percent..	4.5	4.5	4.5	4.0	4.0	4.0	4.0
Median interest rate percent..	4.5	4.5	4.5	4.0	4.0	4.0	4.0									

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

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

Subject	Total	First mortgage loan					Subject	Total	First mortgage loan					
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 or more			Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 or more	
Total first mortgages.....	67,293	16,778	19,646	16,361	9,838	4,687	TERM OF MORTGAGE							
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS							Total first mortgages.....	67,293	16,778	19,646	16,361	9,838	4,687	
Total first mortgages.....	67,292	16,776	19,644	16,360	9,838	4,687	Less than 10 years.....	3,564	3,247	297	21	...	...
Less than \$480.....	35,100	16,291	14,870	3,935	9	...	10 to 14 years.....	12,413	6,109	4,278	1,220	417	396	
\$480 to \$599.....	16,600	345	3,528	9,422	3,309	...	15 to 19 years.....	16,867	3,710	5,459	5,436	1,681	586	
\$600 to \$719.....	9,433	140	1,042	2,146	5,449	657	20 to 24 years.....	26,686	3,445	7,855	7,335	5,337	2,715	
\$720 to \$959.....	4,830	...	204	857	1,051	2,721	25 years or more.....	7,763	267	1,757	2,349	2,403	990	
\$960 or more.....	1,329	...	...	...	20	1,309	Median term.....years..	20	13	19	20	20	20
Median payment.....dollars..	463	285	418	528	629	812	First mortgages on properties acquired in 1949 to 1950....	22,074	5,506	6,614	4,213	3,930	1,812	
First mortgages on properties acquired in 1949 to 1950....	22,029	5,461	6,615	4,214	3,932	1,813	Less than 15 years.....	6,334	3,949	1,440	466	381	102	
Less than \$480.....	10,881	5,210	5,233	430	9	...	15 to 19 years.....	4,904	1,312	1,111	1,717	531	233	
\$480 to \$599.....	5,169	111	659	3,088	1,314	...	20 to 24 years.....	7,179	...	2,618	1,485	2,125	948	
\$600 to \$719.....	3,426	140	547	345	2,140	254	25 years or more.....	3,657	245	1,445	545	893	529	
\$720 to \$959.....	2,211	...	176	351	469	1,217	Median term.....years..	19	10	20	...	...	...
\$960 or more.....	342	...	...	...	...	342							
Median payment.....dollars..	477	276	407	539	...	...						

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan						
		Less than \$4,000	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$49,999	\$50,000 or more
Total first mortgages.....	759,874	266,769	150,540	114,145	62,176	67,682	68,654	29,961
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS								
Mortgages With Payments Which Include Both								
Total first mortgages.....	667,343	215,819	134,015	104,103	57,385	62,810	64,655	28,606
Less than \$480.....	246,743	170,748	54,874	18,877	1,743	329	182	...
\$480 to \$599.....	95,156	16,985	35,024	31,555	9,769	1,472	327	25
\$600 to \$719.....	67,265	11,389	25,311	16,087	11,210	2,883	387	...
\$720 to \$839.....	46,903	3,220	6,711	15,933	9,459	11,322	265	...
\$840 to \$959.....	42,558	10,840	5,865	10,115	5,928	9,539	268	9
\$960 to \$1,079.....	18,033	388	1,538	2,843	6,232	5,648	1,387	...
\$1,080 to \$1,199.....	18,174	191	1,684	2,384	5,287	5,775	2,857	1
\$1,200 to \$1,499.....	37,215	1,333	1,944	4,166	5,208	15,278	9,208	81
\$1,500 to \$1,799.....	17,062	69	921	1,229	1,197	5,857	8,282	9
\$1,800 to \$2,399.....	24,255	611	397	617	1,010	3,518	17,715	394
\$2,400 to \$3,599.....	20,634	38	190	279	965	16,325	16,325	2,550
\$3,600 to \$5,999.....	14,679	7	28	17	53	184	6,303	8,087
\$6,000 or more.....	18,666	...	28	1	...	40	1,149	17,450
Median payment.....dollars..	584	325	516	606	790	1,078	2,104	6,000+
First mortgages on properties acquired in 1949 to 1950.....								
Less than \$480.....	146,498	35,147	30,065	27,980	16,942	16,102	14,606	5,683
\$480 to \$599.....	41,271	25,481	11,478	4,060	247	4	5	...
\$600 to \$719.....	22,193	3,672	6,545	9,469	2,485	20	4	...
\$720 to \$839.....	19,763	2,986	7,635	4,508	3,949	686	...	...
\$840 to \$959.....	12,094	1,184	1,622	4,192	2,128	2,935	36	...
\$960 to \$1,079.....	8,367	792	1,198	2,733	1,423	2,195	27	...
\$1,080 to \$1,199.....	10,630	196	1,027	1,426	4,166	3,061	760	...
\$1,200 to \$1,499.....	9,185	498	380	1,030	1,915	3,449	1,913	...
\$1,500 to \$2,399.....	10,741	293	84	541	629	3,379	5,797	25
\$2,400 to \$5,999.....	7,830	45	68	21	...	342	5,741	1,614
\$6,000 or more.....	4,424	...	28	...	...	31	323	4,044
Median payment.....dollars..	653	368	539	606	815	1,145	2,229	6,000+
INTEREST RATE								
Total first mortgages.....	759,249	266,796	150,483	114,104	61,859	67,656	68,641	29,754
Less than 4.0 percent.....	15,342	4,492	1,152	1,737	777	1,517	2,786	2,891
4.0 percent.....	145,772	21,866	23,241	30,717	19,447	17,790	17,893	14,828
4.1 to 4.5 percent.....	141,170	23,885	31,723	25,285	11,432	17,505	21,610	9,737
4.6 to 5.0 percent.....	238,596	85,379	51,343	37,107	20,446	22,337	20,238	1,751
5.1 to 5.5 percent.....	22,569	9,093	4,816	2,808	1,890	1,942	1,948	75
5.6 to 6.0 percent.....	181,640	110,011	36,910	15,991	7,699	6,508	4,055	471
6.1 percent or more.....	14,160	12,070	1,298	459	168	57	111	1
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.5	4.5	4.0
First mortgages on properties acquired in 1949 to 1950.....								
Less than 4.0 percent.....	170,581	49,495	35,082	30,266	18,038	16,902	15,081	5,732
4.0 percent.....	1,766	432	189	535	92	134	246	141
4.1 to 4.5 percent.....	32,591	3,545	6,690	7,038	5,547	4,424	2,087	3,263
4.6 to 5.0 percent.....	33,837	3,447	7,266	8,258	3,724	4,131	5,481	1,531
5.1 to 5.5 percent.....	46,432	12,225	9,073	8,417	5,555	4,913	5,675	576
5.6 to 6.0 percent.....	6,077	1,585	1,272	1,130	491	777	812	11
6.1 percent or more.....	44,904	23,924	10,232	4,691	2,588	2,492	769	210
Median interest rate.....percent..	5.0	6.0	5.0	4.5	4.5	4.5	4.5	4.0
TERM OF MORTGAGE								
Total first mortgages.....	759,874	266,769	150,540	114,145	62,176	67,682	68,654	29,961
On demand.....	55,785	26,279	10,036	6,964	3,401	4,631	3,585	891
Less than 5 years.....	82,290	48,603	13,889	6,429	3,988	3,203	4,152	2,031
5 to 9 years.....	168,094	75,433	28,881	18,470	10,909	11,456	17,775	5,175
10 to 12 years.....	217,268	79,863	44,984	24,826	13,997	21,147	21,992	10,466
13 to 14 years.....	22,835	6,736	5,229	3,375	2,126	2,420	2,392	560
15 years.....	63,735	12,431	13,881	11,136	6,291	5,619	10,891	3,496
16 to 19 years.....	28,353	3,907	6,588	7,078	3,914	2,697	3,174	996
20 years.....	54,929	7,220	13,891	14,584	7,180	8,006	2,470	1,583
21 to 24 years.....	12,966	1,742	3,333	3,813	1,828	1,359	653	243
25 years or more.....	53,619	4,555	9,828	17,470	8,542	7,144	1,570	4,520
Median term.....years..	11	9	11	15	13	12	11	12
First mortgages on properties acquired in 1949 to 1950.....								
On demand.....	4,807	2,901	677	670	275	44	122	120
Less than 5 years.....	18,014	10,351	3,064	1,942	1,192	392	754	322
5 to 9 years.....	36,287	18,075	6,017	3,182	2,563	2,510	3,229	709
10 to 14 years.....	54,383	15,750	12,231	7,885	4,855	6,248	5,897	1,521
15 to 19 years.....	21,507	1,755	3,803	5,937	2,837	2,312	3,783	1,082
20 to 24 years.....	22,476	584	6,071	6,601	4,224	3,352	1,032	611
25 years or more.....	13,372	325	3,274	4,050	2,087	2,037	225	1,375
Median term.....years..	11	8	12	15	15	13	11	15

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Junior mortgage loan						Subject	Total	Junior mortgage loan						
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more	
ALL HOLDERS								MAJOR INSTITUTIONAL HOLDERS—Con.								
Total junior mortgages...	88,675	13,815	33,819	14,618	14,315	4,842	7,288	Interest Rate								
Second mortgages.....	84,078	12,989	32,385	13,784	13,586	4,536	6,820	Less than 4.0 percent.....	164	6	98	2	41	4	13	
Other junior mortgages...	4,597	826	1,434	834	729	306	468	4.0 percent.....	942	332	252	2	12	86	258	
								4.1 to 5.0 percent.....	6,483	1,523	2,393	959	900	399	313	
Annual Total of Interest and Principal Payments								5.1 to 6.0 percent.....	7,027	1,812	3,433	622	674	315	172	
Mortgages with payments which include both								6.1 percent or more.....	2,080	320	1,650	109	...	...	1
Total junior mortgages.....	65,313	8,510	26,692	11,254	9,967	3,566	5,343	Median interest rate percent..	6.0	...	6.0	...	...	...	...
Less than \$120.....	3,167	2,344	802	...	22	...	...	Term of Mortgage							
\$120 to \$239.....	7,583	2,177	5,395	12	...	...	...	On demand.....	2,266	1,356	428	...	135	321	29
\$240 to \$479.....	20,416	2,566	13,814	3,195	842	...	3	Less than 5 years.....	5,404	2,066	2,000	563	427	222	126	
\$480 to \$719.....	11,827	1,384	4,277	3,517	2,500	23	128	5 to 9 years.....	4,920	303	3,102	686	476	13	341	
\$720 to \$1,199.....	9,911	39	1,548	2,536	3,802	1,759	230	10 to 14 years.....	3,297	120	1,924	396	431	222	206	
\$1,200 to \$2,399.....	7,532	...	795	1,867	2,086	1,300	1,487	15 years or more.....	817	148	376	51	160	26	55	
\$2,400 or more.....	4,877	...	61	127	715	484	3,495	Median term.....years..	6	...	7	...	...	...	...
Median payment.....dollars..	504	219	358	639	854	...	2,400+	INDIVIDUAL HOLDERS								
Junior mortgages on properties acquired in 1949 to 1950.....	21,736	4,193	7,334	4,506	3,071	667	1,971	Total junior mortgages...		64,160	8,335	23,502	11,691	11,491	3,492	5,664
Less than \$120.....	1,739	1,560	159	...	20	...	...	Annual Total of Interest and Principal Payments							
\$120 to \$239.....	2,575	931	1,645	...	...	...	...	Mortgages with payments which include both							
\$240 to \$479.....	6,663	1,205	3,586	1,677	197	...	...	Total junior mortgages.....	45,850	4,904	17,522	8,650	7,738	2,775	4,268
\$480 to \$719.....	3,206	497	1,292	854	550	14	...	Less than \$240.....	5,235	2,256	2,960	...	20	...	...
\$720 to \$1,199.....	3,463	...	378	1,375	1,193	298	219	\$240 to \$479.....	14,330	1,461	9,399	2,733	736	...	2	
\$1,200 to \$2,399.....	2,543	...	274	596	856	313	504	\$480 to \$719.....	9,196	1,187	3,490	2,313	2,057	22	128	
\$2,400 or more.....	1,547	...	...	4	255	42	1,248	\$720 to \$1,199.....	7,966	...	1,236	2,126	2,965	1,410	230
Median payment.....dollars..	470	...	359	636	...	...	...	\$1,200 to \$2,399.....	6,022	...	437	1,364	1,692	1,260	1,260
								\$2,400 or more.....	3,101	...	...	114	268	83	2,639
Interest Rate								Median payment.....dollars..	562	266	382	639	834	...	2,400+	
Total junior mortgages.....	88,675	13,815	33,819	14,618	14,315	4,842	7,288	Junior mortgages on properties acquired in 1949 to 1950.....		16,418	2,474	5,069	4,069	2,557	640	1,612
Less than 4.0 percent.....	3,803	755	1,163	634	569	328	357	Less than \$240.....	2,280	1,330	931	...	20	...	...
4.0 percent.....	5,418	688	1,320	1,070	1,108	277	955	\$240 to \$479.....	5,074	844	2,629	1,425	177	...	...
4.1 to 4.5 percent.....	2,996	64	739	289	543	664	699	\$480 to \$719.....	2,310	300	913	669	415	14	...	
4.6 to 5.0 percent.....	29,566	2,875	8,602	5,271	7,016	2,331	3,481	\$720 to \$1,199.....	3,131	...	366	1,375	872	298	219	
5.1 to 6.0 percent.....	41,094	8,288	18,448	6,848	4,808	1,157	1,552	\$1,200 or more.....	3,623	...	230	600	1,073	328	1,393	
6.1 percent or more.....	5,798	1,145	3,547	506	271	85	246	Median payment.....dollars..	563	...	380	...	...	...	...
Median interest rate percent..	6.0	6.0	6.0	5.5	5.0	5.0	4.7	Interest Rate								
Junior mortgages on properties acquired in 1949 to 1950.....	27,646	6,171	8,914	5,080	4,210	891	2,386	Total junior mortgages.....	64,160	8,335	23,502	11,691	11,491	3,492	5,664	
Less than 4.0 percent.....	826	256	183	84	234	...	69	Less than 4.0 percent.....	3,336	737	1,012	591	495	324	180	
4.0 percent.....	1,437	524	249	84	167	156	255	4.0 percent.....	3,647	204	986	857	816	191	593	
4.1 to 4.5 percent.....	700	36	192	24	20	231	199	4.1 to 5.0 percent.....	23,025	1,319	6,160	4,109	5,869	2,239	3,335	
4.6 to 5.0 percent.....	9,523	1,408	2,297	1,992	2,469	210	1,150	5.1 to 6.0 percent.....	30,642	5,359	13,510	5,757	4,049	653	1,321	
5.1 to 6.0 percent.....	14,204	3,740	5,605	2,828	1,207	294	532	6.1 percent or more.....	3,507	716	1,834	377	262	85	235	
6.1 percent or more.....	956	207	388	68	113	...	181	Median interest rate percent..	6.0	6.0	6.0	6.0	5.0	...	4.8	
Median interest rate percent..	6.0	6.0	6.0	6.0	5.0	Junior mortgages on properties acquired in 1949 to 1950.....		20,726	3,550	6,482	4,640	3,407	646	2,006
Junior mortgages on properties acquired in 1949 to 1950.....	27,646	6,171	8,914	5,078	4,211	892	2,386	Less than 4.0 percent.....	791	256	163	80	234	...	58	
On demand.....	12,048	3,010	3,567	1,732	1,961	829	953	4.0 percent.....	1,039	204	195	84	166	150	238	
Less than 5 years.....	28,021	7,727	10,728	4,581	2,944	998	736	4.1 to 5.0 percent.....	6,918	424	1,693	1,791	1,768	210	1,035	
5 to 9 years.....	26,609	1,380	10,833	4,583	3,903	941	2,976	5.1 to 6.0 percent.....	11,051	2,471	4,051	2,617	1,135	286	494	
10 to 14 years.....	17,081	1,440	7,219	2,230	2,727	1,385	2,090	6.1 percent or more.....	927	195	380	68	104	...	181	
15 years or more.....	4,921	257	1,474	1,181	784	692	538	Median interest rate percent..	6.0	...	6.0	6.0	...	...	...
Median term.....years..	6	3	7	6	7	...	9	Term of Mortgage								
Junior mortgages on properties acquired in 1949 to 1950.....	27,646	6,169	8,915	5,078	4,211	892	2,386	Total junior mortgages.....	64,157	8,335	23,500	11,689	11,491	3,495	5,669	
On demand.....	2,284	1,070	339	289	354	...	232	On demand.....	9,397	1,654	2,976	1,707	1,732	508	821	
Less than 5 years.....	10,327	4,020	3,401	1,481	944	272	211	Less than 5 years.....	19,582	4,822	7,655	3,710	2,480	383	536	
5 to 9 years.....	6,942	196	2,177	1,612	2,295	27	634	10 to 14 years.....	19,377	926	7,281	3,547	4,525	799	2,302	
10 to 14 years.....	5,640	844	2,244	721	444	412	981	15 to 19 years.....	12,177	824	4,672	1,718	2,163	1,151	1,647	
15 years or more.....	2,453	39	754	975	174	181	330	20 years or more.....	2,056	102	375	589	370	512	111	
Median term.....years..	6	3	7	7	...	...	...	Median term.....years..	7	3	6	6	7	...	9
MAJOR INSTITUTIONAL HOLDERS								Junior mortgages on properties acquired in 1949 to 1950.....		20,723	3,549	6,481	4,637	3,406	647	2,006
Total junior mortgages...	16,696	3,993	7,826	1,694	1,627	804	757	Less than 4.0 percent.....	1,500	414	299	289	266	...	232	
Annual Total of Interest and Principal Payments								Less than 5 years.....	7,949	2,524	2,830	1,465	919	53	160	
Mortgages with payments which include both.....	13,833	2,347	7,280	1,602	1,589	469	555	5 to 9 years.....	5,227	166	1,318	1,586	1,685	25	446	
Less than \$240.....	3,538	1,217	2,322	...	...	...	...	10 to 14 years.....	4,044	445	1,527	433	387	388	868
\$240 to \$479.....	5,431	1,091	3,993	259	90	...	1	15 years or more.....	2,003	...	507	864	149	181	302	
\$480 to \$719.....	1,732	...	603	841	287	1	...	Median term.....years..	6	...	5	7	...	...	...
\$720 to \$1,199.....	1,113	39	258	60	544	214	...	Term of Mortgage								
\$1,200 to \$2,399.....	1,036	...	104	442	347	38	107	Total junior mortgages.....	64,157	8,335	23,500	11,689	11,491	3,495	5,669	
\$2,400 or more.....	983	...	...	...	321	216	447	On demand.....	9,397	1,654	2,976	1,707	1,732	508	821
Median payment.....dollars..	383	...	313	Less than 5 years.....	19,582	4,822	7,655	3,710	2,480	383	536	

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

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

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

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

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

Subject	Total	Junior mortgage loan						Subject	Total	Junior mortgage loan														
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 or more									
Total junior mortgages...	79,320	9,513	33,849	12,757	12,010	4,666	6,546	INTEREST RATE--Con.	Total junior mortgages on properties acquired in 1949 to 1950.....	28,580	5,084	12,409	4,562	3,704	876	1,954								
Second mortgages.....	75,735	9,020	32,963	11,923	11,304	4,468	6,078										Less than 4.0 percent.....	487	74	26	84	234	...	69
Other junior mortgages.....	3,585	493	886	834	706	198	468										4.0 percent.....	7,763	1,284	5,623	278	167	156	255
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS																	4.1 to 5.0 percent.....	8,430	765	1,999	1,793	2,346	441	1,132
Mortgages With Payments Which Include Both																	5.1 to 6.0 percent.....	11,173	2,877	4,519	2,339	844	279	317
Total junior mortgages.....	62,896	6,818	29,086	10,715	8,237	3,403	4,652										6.1 percent or more.....	727	84	282	68	113	...	181
Less than \$120.....	9,046	3,253	5,774	...	22	...	...										Median interest rate percent..							
\$120 to \$239.....	10,041	1,602	8,314	125	...	...	...										5.0							
\$240 to \$479.....	15,096	1,618	9,570	3,124	782	...	3										6.0							
\$480 to \$719.....	8,972	306	3,216	3,456	1,844	23	128										5.0							
\$720 to \$959.....	4,804	...	753	1,160	2,401	470	23	5.0																
\$960 to \$1,199.....	4,447	39	603	1,316	1,005	1,276	207	5.0																
\$1,200 to \$2,399.....	6,241	...	795	1,407	1,630	1,150	1,263	5.0																
\$2,400 or more.....	4,249	...	61	127	553	484	3,028	5.0																
Median payment.....dollars..	431	126	245	620	861	1,181	2,400+	5.0																
Junior mortgages on properties acquired in 1949 to 1950.....								TERM OF MORTGAGE	Total junior mortgages.....	79,330	9,513	33,851	12,759	12,013	4,669	6,549								
Less than \$120.....	5,400	2,127	3,253	...	20	...	...										On demand.....	8,058	1,335	2,236	1,035	1,708	815	932
\$120 to \$239.....	4,372	780	3,591	...	...	...	...										Less than 5 years.....	21,322	4,702	8,441	3,753	2,708	998	722
\$240 to \$479.....	5,375	695	2,958	1,755	168	...	...										5 to 9 years.....	20,584	879	6,804	4,290	4,978	896	2,740
\$480 to \$719.....	2,659	208	1,098	834	506	14	...										10 to 14 years.....	14,973	1,317	6,155	2,243	2,155	1,268	1,844
\$720 to \$959.....	3,341	...	296	1,375	1,153	298	219										15 to 19 years.....	5,107	168	3,143	790	304	547	159
\$960 to \$1,199.....	1,924	...	274	415	639	298	299										20 to 24 years.....	5,272	653	4,109	199	25	144	146
\$1,200 to \$2,399.....	1,297	...	...	4	202	42	1,050										25 years or more.....	4,014	459	2,963	449	135	1	6
\$2,400 or more.....	1,297	...	...	...	...	...	...										Median term.....years..							
Median payment.....dollars..	342	101	197	600	...	...	2,400+										8							
INTEREST RATE								Junior mortgages on properties acquired in 1949 to 1950.....	Total	28,585	5,083	12,411	4,560	3,705	877	1,956								
Total junior mortgages.....	79,320	9,513	33,849	12,757	12,010	4,666	6,546										On demand.....	1,531	322	334	289	354	...	232
Less than 4.0 percent.....	3,105	421	855	628	553	314	337										Less than 5 years.....	7,938	3,104	2,618	905	834	272	206
4.0 percent.....	15,717	2,194	10,636	832	929	277	851										5 to 9 years.....	6,486	207	2,105	1,592	1,939	12	630
4.1 to 5.0 percent.....	27,442	1,825	7,695	4,867	6,363	2,894	3,808										10 to 14 years.....	5,437	1,025	2,110	699	433	412	763
5.1 to 6.0 percent.....	29,777	4,269	13,107	6,111	3,894	1,096	1,304										15 years or more.....	7,193	425	5,244	1,075	145	181	125
6.1 percent or more.....	3,279	804	1,556	319	271	85	246										Median term.....years..							
Median interest rate percent..																	9							
5.0																	4							
6.0																	12							
5.5								8																
5.0								7																
5.0								...																
4.7								...																

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Junior mortgage loan					Subject	Total	Junior mortgage loan					
		Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 or more			Less than \$1,000	\$1,000 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	\$10,000 or more	
Total junior mortgages.....	26,029	6,984	13,529	2,299	2,305	918								
Second mortgages.....	25,017	6,651	12,961	2,299	2,282	810								
Other junior mortgages.....	1,012	333	568	...	23	108								
ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS						INTEREST RATE								
Mortgages with payments which include both.....	19,093	4,374	11,164	978	1,730	854	Less than 4.0 percent.....	751	334	361	6	16	34	
Less than \$120.....	4,830	1,762	3,068	...	...	...	4.0 percent.....	6,322	1,176	4,190	676	179	104
\$120 to \$239.....	3,183	586	2,599	...	...	...	4.1 to 5.0 percent.....	5,120	1,114	1,646	693	1,196	473
\$240 to \$479.....	5,646	948	4,244	397	60	...	5.1 to 6.0 percent.....	11,317	4,019	5,341	737	914	307	
\$480 to \$719.....	2,855	1,078	1,061	61	656	...	6.1 percent or more.....	2,519	341	1,991	187	...	...
\$720 to \$1,199.....	660	...	192	60	396	13	Median interest rate...percent..	6.0	...	6.0	...	...	...
\$1,200 to \$2,399.....	1,291	...	...	460	456	374	TERM OF MORTGAGE						
\$2,400 or more.....	628	...	...	...	162	467	On demand.....	3,990	1,675	1,331	697	253	35
Median payment.....dollars..	299	...	230	...	...	...	Less than 5 years.....	6,699	3,025	2,287	1,138	236	14
							5 to 9 years.....	6,127	512	4,120	293	925	281	
							10 to 14 years.....	3,432	486	1,937	75	572	363	
							15 to 19 years.....	1,925	597	1,030	94	205	...	
							20 to 24 years.....	2,672	352	2,070	...	23	227	
							25 years or more.....	1,183	336	755	...	92	...	
							Median term.....years..	8	...	9	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	632,014	120,429	90,171	113,465	93,289	86,217	53,378	75,253
PURCHASE PRICE								
Total properties.....	632,014	120,429	90,171	113,465	93,289	86,217	53,378	75,253
Less than \$2,000.....	41,805	4,104	3,901	5,862	5,230	7,395	2,634	12,686
\$2,000 to \$3,999.....	111,646	14,641	11,897	21,866	13,422	16,840	15,671	17,332
\$4,000 to \$5,999.....	109,311	17,452	11,348	19,082	17,346	16,879	12,461	14,761
\$6,000 to \$7,999.....	100,630	17,214	13,317	16,326	14,343	13,299	9,302	16,859
\$8,000 to \$9,999.....	67,284	12,594	10,809	10,512	12,427	11,095	3,998	5,874
\$10,000 to \$11,999.....	48,579	10,794	7,551	8,551	8,210	7,259	3,779	2,453
\$12,000 to \$14,999.....	41,903	10,028	7,693	9,182	7,326	3,481	1,766	2,439
\$15,000 to \$19,999.....	35,937	9,314	7,777	8,611	4,900	3,283	899	1,174
\$20,000 to \$24,999.....	19,753	7,593	4,772	3,359	1,779	1,213	699	349
\$25,000 to \$49,999.....	33,627	12,455	7,246	6,240	4,690	2,058	410	544
\$50,000 to \$99,999.....	12,712	3,437	2,920	2,691	1,677	1,409	291	291
\$100,000 or more.....	8,827	803	940	1,183	1,939	2,006	1,468	491
Median purchase price.....dollars..	7,000	8,800	8,700	7,000	7,400	6,200	5,300	5,000
Properties acquired in 1949 to 1950.....	221,161	40,891	33,166	37,160	33,780	29,314	22,180	24,760
Less than \$2,000.....	16,161	1,986	1,888	2,481	1,473	1,932	1,084	5,323
\$2,000 to \$3,999.....	40,564	6,215	4,342	5,761	4,580	5,669	8,435	5,568
\$4,000 to \$5,999.....	35,940	6,088	4,049	6,195	5,027	5,904	4,171	4,516
\$6,000 to \$7,999.....	32,769	4,577	4,369	5,114	5,333	5,564	3,517	4,308
\$8,000 to \$9,999.....	22,690	3,290	4,001	3,597	5,154	3,735	1,216	1,710
\$10,000 to \$11,999.....	18,990	4,275	2,521	3,064	3,470	3,064	1,679	929
\$12,000 to \$14,999.....	17,113	3,980	3,454	3,438	3,414	969	656	1,204
\$15,000 to \$19,999.....	13,085	3,077	2,829	3,334	2,052	921	299	581
\$20,000 to \$24,999.....	6,529	2,249	1,345	1,274	767	362	384	156
\$25,000 to \$49,999.....	10,159	3,590	2,933	2,080	1,113	283	55	111
\$50,000 or more.....	7,161	1,564	1,435	822	1,397	911	684	354
Median purchase price.....dollars..	6,900	8,700	8,700	7,400	8,200	6,400	4,700	4,900
New structures.....	42,480	8,069	5,848	5,672	6,156	6,924	5,011	4,821
Less than \$4,000.....	6,984	1,538	1,467	300	428	1,284	539	1,432
\$4,000 to \$5,999.....	5,542	1,054	773	842	790	395	995	697
\$6,000 to \$7,999.....	8,329	1,169	484	623	1,068	1,909	1,691	1,388
\$8,000 to \$9,999.....	5,388	579	501	967	931	1,418	355	642
\$10,000 to \$14,999.....	8,253	2,007	960	1,337	1,803	950	816	384
\$15,000 to \$24,999.....	4,519	1,067	987	1,156	815	380	117	...
\$25,000 or more.....	3,465	655	477	447	321	588	498	278
Median purchase price.....dollars..	8,100	8,700	9,100	10,300	9,600	7,800	7,100	6,500
Properties acquired in 1946 to 1948.....	284,196	59,408	39,675	53,377	38,654	34,679	21,491	36,960
Less than \$2,000.....	13,386	1,791	1,644	2,091	1,145	2,319	699	3,717
\$2,000 to \$3,999.....	43,556	5,268	4,492	11,761	5,011	5,076	4,275	7,683
\$4,000 to \$5,999.....	46,741	8,844	4,237	7,745	6,959	6,737	5,069	7,158
\$6,000 to \$7,999.....	52,011	9,400	6,157	8,025	5,606	4,973	4,973	11,628
\$8,000 to \$9,999.....	34,370	7,889	5,070	4,820	5,716	5,076	2,217	3,584
\$10,000 to \$11,999.....	21,791	3,867	3,791	3,772	4,252	3,322	1,668	1,120
\$12,000 to \$14,999.....	17,694	4,398	3,046	4,257	2,587	1,601	936	872
\$15,000 to \$19,999.....	17,361	4,549	3,525	4,127	2,289	1,910	386	582
\$20,000 to \$24,999.....	11,128	4,743	2,890	1,771	689	631	240	165
\$25,000 to \$49,999.....	15,913	6,235	3,307	2,831	2,247	788	238	272
\$50,000 or more.....	10,245	2,424	1,516	2,177	1,526	1,613	810	179
Median purchase price.....dollars..	7,500	8,800	9,200	7,100	7,900	7,100	6,200	5,900
Properties acquired in 1942 to 1945.....	80,276	9,702	11,236	17,728	14,653	12,469	6,302	8,211
Less than \$2,000.....	7,390	315	299	880	2,117	545	578	2,656
\$2,000 to \$3,999.....	17,138	1,919	1,632	3,711	2,174	3,606	1,722	2,377
\$4,000 to \$5,999.....	18,348	1,792	2,079	3,780	3,710	2,909	2,155	1,920
\$6,000 to \$7,999.....	10,469	1,240	2,210	2,564	1,949	1,249	694	567
\$8,000 to \$9,999.....	6,489	661	1,070	1,301	1,243	1,759	307	155
\$10,000 to \$14,999.....	9,033	1,512	1,619	2,632	1,256	1,141	561	321
\$15,000 to \$24,999.....	4,144	844	1,176	1,213	537	284	66	28
\$25,000 to \$49,999.....	4,771	1,228	675	1,049	1,257	378	55	131
\$50,000 or more.....	2,494	191	476	598	410	598	164	56
Median purchase price.....dollars..	5,600	7,100	7,100	6,300	5,500	5,400	4,700	2,900
Properties acquired in 1940 to 1941.....	16,869	2,157	1,501	1,882	3,329	4,748	1,792	1,465
Less than \$2,000.....	1,547	...	39	256	461	186	230	376
\$2,000 to \$3,999.....	4,895	514	123	453	1,132	1,515	470	688
\$4,000 to \$5,999.....	2,626	141	75	245	404	847	613	301
\$6,000 to \$7,999.....	1,731	124	230	217	615	409	88	49
\$8,000 to \$9,999.....	1,293	25	227	219	267	388	167	...
\$10,000 to \$14,999.....	1,681	794	203	143	85	414	9	33
\$15,000 to \$24,999.....	1,208	192	423	97	169	254	75	...
\$25,000 to \$49,999.....	1,181	339	26	176	68	512	60	2
\$50,000 or more.....	707	28	155	76	128	223	80	16
Median purchase price.....dollars..	5,500	...	...	...	...	5,500	...	...
Properties acquired in 1939 or earlier.....	29,442	8,271	4,523	3,318	2,873	5,007	1,613	3,857
Less than \$2,000.....	3,321	12	31	154	34	2,413	63	614
\$2,000 to \$3,999.....	5,423	725	1,238	180	525	974	769	1,016
\$4,000 to \$5,999.....	5,656	587	908	1,117	1,246	482	453	866
\$6,000 to \$7,999.....	3,650	1,873	351	406	213	471	30	307
\$8,000 to \$9,999.....	2,442	729	441	575	47	137	91	425
\$10,000 to \$14,999.....	4,180	1,996	610	427	472	229	36	413
\$15,000 to \$24,999.....	2,235	1,253	361	154	176	134	148	11
\$25,000 to \$49,999.....	1,603	1,063	305	104	5	97	2	28
\$50,000 or more.....	932	33	278	201	155	70	21	177
Median purchase price.....dollars..	6,200	10,300	6,800	...	...	2,100	...	...
Year property acquired not reported.....	70	...	70	...	...	...	...	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
INTEREST RATE ON FIRST MORTGAGE								
Total properties.....	631,958	120,409	90,157	113,447	93,283	86,182	53,358	75,240
Less than 4.0 percent.....	13,857	3,639	1,725	1,541	679	2,572	1,025	2,684
4.0 percent.....	144,193	13,684	9,210	20,648	21,522	24,209	22,724	32,233
4.1 to 4.5 percent.....	88,100	15,144	17,002	16,649	15,229	14,058	6,113	3,929
4.6 to 5.0 percent.....	169,830	41,414	32,384	36,543	23,641	18,586	5,497	11,784
5.1 to 6.0 percent.....	196,534	40,803	27,472	35,283	30,207	25,123	17,273	20,390
6.1 percent or more.....	19,444	5,725	2,364	2,783	2,005	1,634	726	4,220
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.6	4.5	4.5
Properties acquired in 1949 to 1950.....	221,144	40,878	33,157	37,146	33,776	29,296	22,173	24,752
Less than 4.0 percent.....	3,997	618	416	430	325	702	409	1,100
4.0 percent.....	40,753	3,848	2,646	5,054	6,031	7,414	7,233	8,540
4.1 to 4.5 percent.....	29,870	5,701	5,425	5,131	6,559	4,090	1,966	1,002
4.6 to 5.0 percent.....	54,361	11,373	11,503	10,917	8,103	6,031	2,246	4,193
5.1 to 6.0 percent.....	82,257	16,458	11,903	14,140	11,652	10,458	10,013	7,638
6.1 percent or more.....	9,906	2,880	1,264	1,474	1,106	601	306	2,279
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.8	4.9	5.0
Properties acquired in 1946 to 1948.....	284,172	59,404	39,669	53,380	38,656	34,669	21,486	36,955
Less than 4.0 percent.....	6,404	2,293	856	689	278	862	416	1,074
4.0 percent.....	88,190	7,281	4,547	13,538	13,490	14,311	13,562	21,475
4.1 to 4.5 percent.....	28,923	6,179	8,086	6,307	3,834	1,833	1,199	1,494
4.6 to 5.0 percent.....	74,231	21,954	13,918	17,566	9,272	6,147	1,210	4,172
5.1 to 6.0 percent.....	80,113	19,287	11,366	14,477	11,393	10,648	4,800	8,148
6.1 percent or more.....	6,251	2,410	896	803	389	868	299	592
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.6	4.0	4.0
Properties acquired in 1942 to 1945.....	80,272	9,698	11,237	17,725	14,654	12,466	6,298	8,211
Less than 4.0 percent.....	1,627	364	237	205	2	544	158	118
4.0 percent.....	10,474	1,454	1,160	1,618	1,756	1,544	1,449	1,497
4.1 to 4.5 percent.....	19,666	1,091	2,342	4,227	3,592	4,879	2,334	1,207
4.6 to 5.0 percent.....	22,196	3,981	4,083	5,976	3,496	2,608	586	1,469
5.1 to 6.0 percent.....	23,683	2,393	3,415	5,246	5,376	2,773	1,650	2,830
6.1 percent or more.....	2,626	415	...	453	432	118	121	1,090
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.5	4.4	5.0
Properties acquired in 1940 to 1941.....	16,863	2,158	1,501	1,882	3,327	4,748	1,791	1,466
Less than 4.0 percent.....	418	20	...	5	5	221	37	131
4.0 percent.....	1,447	20	281	47	202	572	226	100
4.1 to 4.5 percent.....	4,506	455	472	380	859	2,087	207	49
4.6 to 5.0 percent.....	5,772	833	578	700	1,103	1,151	915	495
5.1 to 6.0 percent.....	4,423	830	170	750	1,114	699	406	456
6.1 percent or more.....	297	...	...	...	44	18	...	235
Median interest rate.....percent..	5.0	...	...	...	...	4.4	...	...
Properties acquired in 1939 or earlier.....	29,437	8,271	4,523	3,314	2,870	5,003	1,610	3,856
Less than 4.0 percent.....	1,351	344	216	212	69	243	5	261
4.0 percent.....	3,329	1,081	576	391	43	368	254	621
4.1 to 4.5 percent.....	5,072	1,718	614	604	385	1,169	407	177
4.6 to 5.0 percent.....	13,270	3,373	2,302	1,384	1,667	2,649	540	1,455
5.1 to 6.0 percent.....	6,051	1,835	611	670	672	545	404	1,318
6.1 percent or more.....	364	20	204	53	34	29	...	24
Median interest rate.....percent..	5.0	5.0	5.0	...	...	4.6	...	...
Year property acquired not reported.....	70	...	70	...	...	...	...	...

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
INTEREST RATE--Con.								
Properties acquired in 1949 to 1950.....	178,725	39,629	30,342	31,404	25,939	19,536	14,507	17,391
Less than 4.0 percent.....	3,941	618	416	430	307	700	395	1,078
4.0 percent.....	12,796	3,680	1,451	1,739	2,254	828	1,145	1,705
4.1 to 4.5 percent.....	15,464	4,620	3,805	2,704	2,517	918	402	498
4.6 to 5.0 percent.....	54,361	11,373	11,503	10,917	8,103	6,031	2,246	4,193
5.1 to 6.0 percent.....	82,237	16,458	11,903	14,140	11,652	10,458	10,013	7,638
6.1 percent or more.....	9,906	2,880	1,264	1,474	1,106	601	306	2,279
Median interest rate.....percent..	5.5	5.0	5.0	5.0	5.0	5.1	5.2	6.0
Properties acquired in 1946 to 1948.....	215,450	57,929	37,000	48,312	26,874	21,061	7,744	16,566
Less than 4.0 percent.....	6,318	2,292	856	689	262	855	307	1,061
4.0 percent.....	29,302	6,826	3,810	10,247	3,508	1,888	894	2,136
4.1 to 4.5 percent.....	19,235	5,160	6,154	4,530	2,050	655	234	457
4.6 to 5.0 percent.....	74,231	21,954	13,918	17,566	9,272	6,147	1,210	4,172
5.1 to 6.0 percent.....	80,113	19,287	11,366	14,477	11,393	10,648	4,400	8,148
6.1 percent or more.....	6,251	2,410	896	803	389	868	299	592
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	5.1	5.2	6.0
Properties acquired in 1942 to 1945.....	66,429	9,284	10,212	15,264	12,823	8,373	3,553	6,934
Less than 4.0 percent.....	1,581	364	237	205	2	533	128	113
4.0 percent.....	8,248	1,454	1,050	1,453	1,714	744	995	842
4.1 to 4.5 percent.....	8,384	786	1,427	2,112	1,803	1,597	73	590
4.6 to 5.0 percent.....	21,907	3,872	4,083	5,795	3,496	2,608	586	1,469
5.1 to 6.0 percent.....	23,683	2,393	3,415	5,246	5,376	2,773	1,650	2,830
6.1 percent or more.....	2,626	415	...	453	432	118	121	1,090
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.8	...	6.0
Properties acquired in 1941 or earlier.....	41,526	10,342	5,646	4,596	4,692	8,145	3,058	5,062
Less than 4.0 percent.....	1,664	364	216	215	73	363	41	392
4.0 percent.....	4,409	1,101	748	422	232	934	437	540
4.1 to 4.5 percent.....	7,393	2,148	998	795	662	2,016	560	217
4.6 to 5.0 percent.....	16,925	4,044	2,699	1,691	1,861	3,541	1,210	1,880
5.1 to 6.0 percent.....	10,474	2,665	781	1,420	1,786	1,244	810	1,774
6.1 percent or more.....	661	20	204	53	78	47	...	259
Median interest rate.....percent..	4.8	4.7	4.7	4.8	4.9	4.7	...	4.9
Year property acquired not reported.....	70	...	70	...	...	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	71,841	2,861	5,249	9,444	13,947	17,558	10,974	11,835
PURCHASE PRICE								
Total properties.....	71,841	2,861	5,249	9,444	13,947	17,558	10,974	11,835
Less than \$4,000.....	5,679	...	181	378	1,365	2,142	1,306	309
\$4,000 to \$5,999.....	10,760	266	390	1,908	1,387	3,216	2,424	1,175
\$6,000 to \$7,999.....	17,651	18	1,239	1,278	1,484	3,126	3,264	7,249
\$8,000 to \$9,999.....	12,512	853	994	1,199	3,489	4,508	682	793
\$10,000 to \$11,999.....	7,202	198	585	1,677	2,158	1,069	673	841
\$12,000 to \$14,999.....	7,049	762	227	1,498	1,744	797	1,223	801
\$15,000 to \$24,999.....	5,618	427	1,098	1,328	1,388	1,096	28	260
\$25,000 or more.....	5,370	337	535	178	932	1,604	1,374	407
Median purchase price.....dollars..	8,200	...	8,800	9,800	9,500	8,100	7,000	7,500
Properties acquired in 1949 to 1950.....	22,777	1,115	1,694	3,207	5,178	5,705	3,833	2,059
Less than \$6,000.....	1,923	181	12	314	162	398	536	320
\$6,000 to \$9,999.....	10,037	118	360	564	2,042	3,828	2,021	1,111
\$10,000 to \$14,999.....	5,958	559	199	1,405	1,938	807	697	394
\$15,000 to \$24,999.....	2,608	200	777	864	744	...	28	...
\$25,000 or more.....	2,251	57	346	60	292	672	590	234
Median purchase price.....dollars..	9,700	...	...	...	11,100	8,400	...	...
Properties acquired in 1946 to 1948.....	31,414	1,243	2,261	3,191	5,437	6,308	4,116	8,864
Less than \$6,000.....	2,955	...	378	335	84	807	720	633
\$6,000 to \$7,999.....	9,839	...	442	384	828	652	1,190	6,346
\$8,000 to \$9,999.....	5,754	626	340	500	1,436	1,945	436	471
\$10,000 to \$14,999.....	7,398	363	592	1,422	1,948	953	1,104	1,016
\$15,000 to \$24,999.....	2,765	105	321	439	546	1,096	...	260
\$25,000 or more.....	2,703	149	188	111	595	855	666	138
Median purchase price.....dollars..	8,900	...	...	...	10,500	9,700	...	7,400
Properties acquired in 1942 to 1945.....	12,927	416	916	2,462	1,825	3,938	2,721	652
Less than \$4,000.....	2,787	...	...	315	637	1,071	717	47
\$4,000 to \$5,999.....	5,031	85	...	911	668	1,687	1,458	224
\$6,000 to \$9,999.....	3,757	109	894	859	466	1,018	299	114
\$10,000 or more.....	1,352	222	22	377	54	162	247	267
Properties acquired in 1941 or earlier.....	4,723	87	378	584	1,507	1,607	304	260
Less than \$4,000.....	2,013	...	181	63	556	900	245	70
\$4,000 to \$5,999.....	1,730	...	...	348	645	495	53	190
\$6,000 to \$9,999.....	776	18	197	170	201	191	...	...
\$10,000 or more.....	204	69	...	3	105	21	6	...
Year property acquired not reported.....	...	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	353	1	...	2	35	121	154	40
4.0 percent.....	31,500	256	508	2,358	4,803	8,300	5,724	9,557
4.1 to 4.5 percent.....	37,561	2,430	4,555	6,508	8,197	8,872	4,844	2,167
4.6 to 5.0 percent.....	2,406	171	181	574	909	259	245	70
Median interest rate.....percent..	4.5	...	4.5	4.5	4.5	4.1	4.0	4.0

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	57,949	367	1,644	4,432	9,011	11,522	13,532	17,462
PURCHASE PRICE								
Total properties.....	57,949	367	1,644	4,432	9,011	11,522	13,532	17,462
Less than \$4,000.....	8,919	...	344	591	575	760	3,017	3,645
\$4,000 to \$5,999.....	14,536	162	49	1,028	2,116	1,759	3,406	6,017
\$6,000 to \$7,999.....	14,316	91	544	796	2,267	3,382	3,106	4,135
\$8,000 to \$9,999.....	10,366	16	401	765	1,651	2,419	2,240	2,878
\$10,000 or more.....	9,812	98	316	1,252	2,402	3,202	1,763	787
Median purchase price.....dollars..	6,900	...	...	7,600	7,600	7,900	6,200	5,700
Properties acquired in 1949 to 1950.....	19,654	136	1,123	2,538	2,660	4,062	3,839	5,305
Less than \$4,000.....	3,379	...	334	251	190	398	1,353	853
\$4,000 to \$9,999.....	11,946	129	580	1,470	1,850	1,940	1,727	4,265
\$10,000 or more.....	4,329	7	219	817	620	1,724	759	187
Median purchase price.....dollars..	7,100	...	...	...	...	...	...	5,500
Properties acquired in 1945 to 1948.....	38,240	231	521	1,878	6,345	7,460	9,654	12,157
Less than \$6,000.....	15,882	140	109	340	2,268	2,079	4,784	6,160
\$6,000 to \$9,999.....	16,875	...	315	1,103	2,295	3,903	3,866	5,397
\$10,000 or more.....	5,483	91	97	435	1,782	1,478	1,004	600
Median purchase price.....dollars..	6,800	...	...	...	7,300	7,500	6,700	6,100
Year property acquired not reported.....	...	...	...	...	...	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	411,928	77,856	61,875	73,023	63,804	61,284	31,294	42,917
PURCHASE PRICE								
Total properties.....	411,928	77,856	61,875	73,023	63,804	61,284	31,294	42,917
Less than \$2,000.....	15,802	1,561	816	1,910	1,768	4,238	1,388	4,124
\$2,000 to \$3,999.....	51,461	5,869	6,355	8,749	6,732	10,426	5,644	7,697
\$4,000 to \$5,999.....	64,551	8,515	6,679	11,065	10,771	10,926	7,895	8,706
\$6,000 to \$7,999.....	66,066	10,767	7,861	10,219	9,791	8,928	5,970	12,548
\$8,000 to \$9,999.....	50,035	8,912	7,604	7,720	9,368	9,323	3,060	4,069
\$10,000 to \$11,999.....	35,516	6,031	6,044	6,387	6,309	6,034	2,793	1,933
\$12,000 to \$14,999.....	34,009	7,465	5,854	8,050	6,245	3,301	1,655	1,448
\$15,000 to \$19,999.....	30,250	8,184	6,435	6,723	4,196	3,028	699	1,001
\$20,000 to \$24,999.....	15,983	6,276	3,866	2,689	1,394	994	448	325
\$25,000 to \$49,999.....	28,453	10,255	6,674	5,672	3,757	1,574	218	313
\$50,000 to \$99,999.....	11,705	3,221	2,759	2,665	1,605	975	200	284
\$100,000 or more.....	8,097	800	928	1,174	1,868	1,537	1,324	469
Median purchase price.....dollars..	8,200	10,800	10,500	9,000	8,500	7,100	6,200	6,200
Properties acquired in 1949 to 1950.....	128,326	23,565	19,515	21,719	22,762	18,287	10,506	12,028
Less than \$2,000.....	5,752	888	552	472	511	392	825	2,114
\$2,000 to \$3,999.....	12,832	2,059	1,721	2,273	2,432	1,626	1,616	1,626
\$4,000 to \$5,999.....	18,643	2,561	1,667	3,267	3,019	3,270	2,369	2,493
\$6,000 to \$7,999.....	19,390	2,212	2,447	2,782	3,382	3,605	2,103	2,866
\$8,000 to \$9,999.....	15,980	2,076	2,057	2,530	4,243	3,295	755	1,034
\$10,000 to \$11,999.....	13,170	1,990	1,736	2,215	2,896	2,481	1,238	623
\$12,000 to \$14,999.....	12,127	2,989	2,233	2,463	2,693	889	638	224
\$15,000 to \$19,999.....	10,280	2,508	2,083	2,383	1,847	798	208	459
\$20,000 to \$24,999.....	5,042	2,011	1,035	855	584	274	133	156
\$25,000 to \$49,999.....	8,742	2,861	2,604	1,838	1,040	259	44	98
\$50,000 to \$99,999.....	3,530	1,293	860	508	540	182	62	87
\$100,000 or more.....	2,838	117	520	298	734	410	515	248
Median purchase price.....dollars..	8,700	11,900	11,100	9,700	9,500	7,600	6,400	5,800
Properties acquired in 1946 to 1948.....	184,353	37,929	28,780	32,998	25,259	23,580	13,121	22,715
Less than \$2,000.....	4,073	498	168	817	502	1,066	54	968
\$2,000 to \$3,999.....	18,850	1,814	2,567	4,000	2,672	2,828	1,720	3,253
\$4,000 to \$5,999.....	25,121	4,233	2,203	3,508	3,681	4,529	2,783	4,191
\$6,000 to \$7,999.....	34,598	6,129	4,079	4,808	4,110	3,499	3,093	8,885
\$8,000 to \$9,999.....	24,727	5,586	3,991	3,285	3,691	3,744	1,854	2,578
\$10,000 to \$11,999.....	15,538	1,650	3,069	2,661	2,971	2,699	1,487	1,002
\$12,000 to \$14,999.....	15,375	3,065	2,582	4,111	2,362	1,526	869	861
\$15,000 to \$19,999.....	15,100	4,010	3,174	3,453	1,881	1,778	277	531
\$20,000 to \$24,999.....	9,095	3,664	2,469	1,595	487	500	240	141
\$25,000 to \$49,999.....	12,548	4,921	3,080	2,593	1,392	381	57	128
\$50,000 or more.....	9,328	2,359	1,398	2,167	1,510	1,029	687	177
Median purchase price.....dollars..	8,600	10,700	10,800	10,000	8,600	7,900	7,200	7,100
Properties acquired in 1942 to 1945.....	61,199	7,594	8,469	13,953	11,485	10,725	4,856	4,135
Less than \$2,000.....	2,860	163	26	501	707	545	339	580
\$2,000 to \$3,999.....	11,966	1,094	1,144	2,189	1,689	2,982	1,340	1,529
\$4,000 to \$5,999.....	14,403	1,469	1,826	3,139	3,023	2,100	1,877	964
\$6,000 to \$7,999.....	7,871	779	1,110	2,158	1,676	1,035	656	461
\$8,000 to \$9,999.....	5,865	557	976	1,111	1,120	1,759	193	155
\$10,000 to \$14,999.....	8,021	1,448	1,496	2,428	1,075	1,097	171	313
\$15,000 to \$24,999.....	3,364	822	756	875	537	284	66	28
\$25,000 or more.....	6,849	1,262	1,135	1,552	1,658	923	214	105
Median purchase price.....dollars..	6,300	9,100	8,100	7,000	6,300	5,700	4,700	3,900
Properties acquired in 1941 or earlier.....	37,980	8,768	5,041	4,353	4,298	8,692	2,811	4,039
Less than \$2,000.....	3,117	12	70	120	48	2,235	170	462
\$2,000 to \$3,999.....	7,743	902	853	452	1,098	2,184	968	1,289
\$4,000 to \$5,999.....	6,384	252	983	1,151	1,048	1,027	866	1,058
\$6,000 to \$7,999.....	4,207	1,647	225	471	623	789	118	336
\$8,000 to \$9,999.....	3,463	693	580	794	314	789	258	302
\$10,000 to \$14,999.....	5,294	2,354	782	559	557	643	45	358
\$15,000 to \$24,999.....	3,352	1,445	784	251	254	388	223	11
\$25,000 or more.....	4,420	1,463	764	555	356	901	163	223
Median purchase price.....dollars..	6,800	11,100	9,200	7,900	7,900	3,900	...	4,500
Year property acquired not reported.....	70	...	70	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	8,324	2,573	729	1,409	444	1,837	241	1,096
4.0 percent.....	94,801	9,177	7,134	10,520	15,041	18,328	14,011	20,615
4.1 to 4.5 percent.....	70,493	13,423	13,574	14,029	11,197	11,355	4,500	2,430
4.6 to 5.0 percent.....	121,564	30,154	23,859	25,651	17,325	13,611	4,065	6,934
5.1 to 6.0 percent.....	109,651	21,202	16,153	20,280	18,825	15,007	8,414	9,779
6.1 percent or more.....	7,064	1,317	421	1,117	970	...	67	2,058
Median interest rate.....percent..	5.0	5.0	5.0	5.0	5.0	4.5	4.2	4.0

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	First mortgage loan on property as percent of purchase price						
		Less than 50 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more
Total properties.....	220,086	42,573	28,296	40,442	29,485	24,933	22,084	32,336
PURCHASE PRICE								
Total properties.....	220,086	42,573	28,296	40,442	29,485	24,933	22,084	32,336
Less than \$2,000.....	26,003	2,543	3,085	3,952	3,462	3,157	1,246	8,562
\$2,000 to \$3,999.....	60,185	8,772	5,542	13,117	6,690	6,414	10,027	9,635
\$4,000 to \$5,999.....	44,760	8,937	4,669	8,017	6,575	5,923	4,566	6,055
\$6,000 to \$7,999.....	34,564	6,447	5,456	6,107	4,552	4,371	3,332	4,311
\$8,000 to \$9,999.....	17,249	3,682	3,205	2,792	3,059	1,772	938	1,805
\$10,000 to \$11,999.....	13,063	4,763	1,507	2,164	1,901	1,225	986	520
\$12,000 to \$14,999.....	7,894	2,563	1,339	1,132	1,081	180	111	991
\$15,000 to \$24,999.....	9,457	2,447	2,248	2,558	1,089	474	451	197
\$25,000 or more.....	6,921	2,419	745	603	1,076	1,387	427	260
Median purchase price.....dollars..	5,000	6,200	6,200	4,700	5,100	4,900	3,900	3,500
Properties acquired in 1949 to 1950.....	92,835	17,326	13,651	15,441	11,018	11,027	11,674	12,732
Less than \$2,000.....	10,409	1,098	1,336	2,009	962	1,540	259	3,209
\$2,000 to \$3,999.....	27,732	4,156	2,621	3,653	3,307	3,237	6,819	3,942
\$4,000 to \$5,999.....	17,297	3,527	2,382	2,928	2,008	2,634	1,802	2,023
\$6,000 to \$7,999.....	13,379	2,365	1,922	2,332	1,959	1,414	1,442	1,442
\$8,000 to \$9,999.....	6,710	1,214	1,944	1,067	911	440	461	676
\$10,000 to \$11,999.....	5,820	2,285	785	849	574	583	441	306
\$12,000 to \$14,999.....	4,986	991	1,221	975	721	80	18	980
\$15,000 to \$24,999.....	4,292	807	1,056	1,370	388	211	342	122
\$25,000 or more.....	2,210	883	384	258	196	343	118	32
Median purchase price.....dollars..	4,900	5,900	6,300	5,400	4,900	4,500	3,600	3,600
Properties acquired in 1946 to 1948.....	99,843	21,497	10,895	20,379	13,395	11,099	8,370	14,245
Less than \$2,000.....	9,313	1,293	1,476	1,274	643	1,253	625	2,749
\$2,000 to \$3,999.....	24,706	1,925	3,454	7,761	2,339	2,248	2,555	4,430
\$4,000 to \$5,999.....	21,620	4,611	2,034	4,237	3,278	2,208	2,286	2,967
\$6,000 to \$7,999.....	17,413	3,271	2,078	3,217	2,123	2,107	1,880	2,743
\$8,000 to \$9,999.....	9,643	2,303	1,079	1,535	2,025	1,332	363	1,006
\$10,000 to \$14,999.....	8,572	3,530	1,186	1,257	1,506	698	248	129
\$15,000 to \$24,999.....	4,294	1,618	772	850	610	263	109	75
\$25,000 or more.....	4,282	1,379	345	248	871	990	304	146
Median purchase price.....dollars..	5,400	6,700	6,000	4,400	6,300	5,800	4,800	3,900
Properties acquired in 1942 to 1945.....	19,077	2,108	2,767	3,775	3,168	1,744	1,446	4,076
Less than \$4,000.....	9,702	977	761	1,901	1,895	624	621	2,924
\$4,000 to \$9,999.....	7,167	888	1,447	1,237	1,083	1,023	430	1,062
\$10,000 or more.....	2,208	243	559	637	190	97	395	90
Properties acquired in 1941 or earlier.....	8,331	1,660	983	847	1,904	1,063	594	1,283
Less than \$4,000.....	4,326	337	508	471	1,006	669	394	943
\$4,000 to \$9,999.....	3,344	887	444	363	807	393	200	252
\$10,000 or more.....	661	436	31	13	91	1	...	88
Year property acquired not reported.....	...	...	...	...	...	...	...	...
INTEREST RATE ON FIRST MORTGAGE								
Less than 4.0 percent.....	5,533	1,066	996	132	235	735	784	1,588
4.0 percent.....	49,392	4,507	2,076	10,128	6,481	5,881	8,713	11,618
4.1 to 4.5 percent.....	17,607	1,721	3,428	2,620	4,032	2,703	1,613	1,499
4.6 to 5.0 percent.....	48,266	11,260	8,525	10,892	6,316	4,975	1,452	4,850
5.1 to 6.0 percent.....	86,883	19,601	11,319	15,003	11,382	10,116	8,859	10,611
6.1 percent or more.....	12,380	4,408	1,943	1,666	1,035	512	659	2,162
Median interest rate.....percent..	5.0	6.0	5.0	5.0	5.0	4.8	4.5	5.0

RESIDENTIAL FINANCING

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

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

Table with columns for Subject, Total, and mortgage loan percentages (Less than 60, 60 to 79, 80 to 89, 90 to 99, 100 percent or more). Rows include PURCHASE PRICE, NUMBER OF MORTGAGES ON PROPERTY, and INTEREST RATE ON FIRST MORTGAGE.

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

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

Table with columns for Subject, Total, and mortgage loan percentages (Less than 60, 60 to 79, 80 to 89, 90 to 99, 100 percent or more). Rows include PURCHASE PRICE, NUMBER OF MORTGAGES ON PROPERTY, and INTEREST RATE ON FIRST MORTGAGE.

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Total mortgage loan on property as percent of purchase price				Subject	Total	Total mortgage loan on property as percent of purchase price			
		Less than 80 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more			Less than 80 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more
Total properties.....	20,099	2,507	4,400	7,548	5,649	NUMBER OF MORTGAGES ON PROPERTY—Con.					
PURCHASE PRICE						Properties acquired in 1949 to 1950..					
Total properties.....	20,099	2,507	4,400	7,548	5,649	10,760	1,917	2,379	3,754	2,708	
Less than \$6,000.....	2,141	197	425	753	766	Two mortgages.....	10,474	1,917	2,379	3,672	2,504
\$6,000 to \$7,999.....	8,801	674	1,509	3,345	3,277	Three mortgages or more.....	286	...	...	82	204
\$8,000 to \$9,999.....	4,814	515	1,082	2,147	1,071	INTEREST RATE ON FIRST MORTGAGE					
\$10,000 to \$14,999.....	3,166	421	1,119	1,154	473	Total properties.....					
\$15,000 or more.....	1,177	700	265	149	62	20,095	2,506	4,399	7,549	5,646	
Median purchase price.....dollars..	7,700	...	8,400	7,800	7,200	Less than 4.0 percent.....	209	...	...	156	53
Properties acquired in 1949 to 1950..	10,761	1,917	2,380	3,753	2,712	4.0 percent.....	5,647	671	931	1,857	2,191
Less than \$6,000.....	1,226	197	264	572	192	4.1 to 4.5 percent.....	13,516	1,630	3,368	5,446	3,074
\$6,000 to \$7,999.....	4,132	674	343	1,273	1,844	4.6 to 5.0 percent.....	723	205	100	90	328
\$8,000 to \$9,999.....	3,134	374	895	1,315	551	Median interest rate.....percent..	4.5	...	4.5	4.5	4.5
\$10,000 or more.....	2,269	672	878	593	125	Properties acquired in 1949 to 1950..					
NUMBER OF MORTGAGES ON PROPERTY						10,758	1,917	2,379	3,755	2,709	
Total properties.....	20,095	2,507	4,399	7,550	5,644	Less than 4.0 percent.....	4	...	...	4	...
Two mortgages.....	19,784	2,507	4,399	7,443	5,440	4.0 percent.....	2,407	468	516	685	740
Three mortgages or more.....	311	...	...	107	204	4.1 to 4.5 percent.....	8,347	1,449	1,863	3,066	1,969
						4.6 to 5.0 percent.....	...	...	...	...	...

(This chapter does not contain table 10c)

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

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

Subject	Total	Total mortgage loan on property as percent of purchase price					Subject	Total	Total mortgage loan on property as percent of purchase price				
		Less than 60 per-cent	60 to 79 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more			Less than 60 per-cent	60 to 79 per-cent	80 to 89 per-cent	90 to 99 per-cent	100 per-cent or more
Total properties.....	56,986	4,733	16,290	12,956	11,429	11,620	NUMBER OF MORTGAGES ON PROPERTY—Con.						
PURCHASE PRICE						Properties acquired in 1949 to 1950..							
Total properties.....	56,986	4,733	16,290	12,956	11,429	11,620	25,324	2,186	6,681	6,071	5,661	4,731	
Less than \$4,000.....	3,092	102	1,87	585	639	1,579	Two mortgages.....	24,644	2,186	6,542	5,939	5,454	4,527
\$4,000 to \$5,999.....	4,627	24	1,003	1,074	1,325	1,207	Three mortgages or more.....	680	...	139	132	207	204
\$6,000 to \$7,999.....	11,142	315	1,944	2,407	2,888	3,599	INTEREST RATE ON FIRST MORTGAGE						
\$8,000 to \$9,999.....	9,297	537	1,746	2,187	3,045	1,787	Total properties.....						
\$10,000 to \$11,999.....	5,580	773	1,186	1,372	1,042	1,216	56,982	4,725	16,277	12,950	11,427	11,614	
\$12,000 to \$14,999.....	5,565	418	2,095	1,724	676	653	Less than 4.0 percent.....	789	15	93	170	418	93
\$15,000 to \$19,999.....	5,232	452	2,683	980	487	633	4.0 percent.....	10,236	161	1,630	2,630	2,618	3,199
\$20,000 to \$49,999.....	7,616	1,253	3,641	1,110	873	743	4.1 to 4.5 percent.....	16,137	1,099	3,872	2,566	5,075	3,525
\$50,000 or more.....	4,835	859	1,805	1,517	454	203	4.6 to 5.0 percent.....	14,181	1,905	5,539	3,774	1,252	1,712
Median purchase price.....dollars..	10,100	17,100	14,900	10,300	8,500	7,700	5.1 to 6.0 percent.....	14,550	1,457	5,131	5,767	1,867	2,335
Properties acquired in 1949 to 1950..	25,329	2,188	6,688	6,078	5,639	4,736	6.1 percent or more.....	1,089	88	12	43	197	750
Less than \$6,000.....	3,924	100	637	516	1,407	1,266	Median interest rate.....percent..	4.8	4.8	4.8	4.7	4.5	4.5
\$6,000 to \$7,999.....	5,020	22	514	1,198	1,309	1,980	Properties acquired in 1949 to 1950..						
\$8,000 to \$9,999.....	4,450	144	1,015	1,154	1,304	836	Less than 4.0 percent.....	185	...	85	19	45	36
\$10,000 to \$19,999.....	7,129	1,086	2,446	1,936	1,118	551	4.0 percent.....	4,234	170	868	1,099	1,065	1,029
\$20,000 to \$49,999.....	2,717	579	1,072	561	456	51	4.1 to 4.5 percent.....	8,507	726	1,759	1,380	3,050	1,591
\$50,000 or more.....	2,089	257	1,004	713	65	52	4.6 to 5.0 percent.....	4,930	665	1,996	1,421	467	382
Median purchase price.....dollars..	9,600	...	14,400	10,400	8,100	7,400	5.1 to 6.0 percent.....	6,531	624	1,961	2,136	835	981
NUMBER OF MORTGAGES ON PROPERTY						492	...	...	12	20	197	714	
Total properties.....	56,975	4,727	16,277	12,944	11,427	11,609	Median interest rate.....percent..	4.5	...	4.7	4.7	4.5	4.5
Two mortgages.....	55,468	4,715	15,945	12,300	11,180	11,335							
Three mortgages or more.....	1,507	12	332	644	247	274							

RESIDENTIAL FINANCING

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

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

Subject	Total	Total mortgage loan on property as percent of purchase price				Subject	Total	Total mortgage loan on property as percent of purchase price			
		Less than 60 per-cent	60 to 79 per-cent	80 to 99 per-cent	100 per-cent or more			Less than 60 per-cent	60 to 79 per-cent	80 to 99 per-cent	100 per-cent or more
Total properties.....	19,174	4,690	4,209	5,214	5,072	NUMBER OF MORTGAGES ON PROPERTY					
PURCHASE PRICE						Two mortgages.....	19,050	4,697	4,196	5,117	5,046
						Three mortgages or more.....	118	...	10	94	14
						INTEREST RATE ON FIRST MORTGAGE					
Less than \$4,000.....	2,712	441	1,103	441	729	Less than 4.0 percent.....	89	...	...	89
\$4,000 to \$5,999.....	3,457	289	552	1,170	1,448	4.0 percent.....	2,033	304	213	644	
\$6,000 to \$7,999.....	5,503	500	1,220	2,181	1,604	4.1 to 4.5 percent.....	5,443	501	762	2,473	
\$8,000 to \$9,999.....	1,089	88	61	590	351	4.6 to 5.0 percent.....	3,166	1,124	943	477	
\$10,000 to \$19,999.....	4,411	2,936	625	352	501	5.1 to 6.0 percent.....	6,086	856	2,025	1,442	
\$20,000 to \$49,999.....	1,587	280	408	473	427	6.1 percent or more.....	2,353	1,913	266	175	
\$50,000 or more.....	415	156	240	7	12					...	

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties.....	75,917	9,258	10,105	17,816	11,061	8,022	10,151	9,538
PURCHASE PRICE								
Total properties.....	75,917	9,258	10,105	17,816	11,061	8,022	10,151	9,538
Less than \$4,000.....	5,935	486	294	662	1,468	1,011	1,033	982
\$4,000 to \$5,999.....	7,813	217	748	2,820	977	649	1,691	714
\$6,000 to \$7,999.....	16,435	1,665	2,892	4,683	2,187	1,379	1,752	1,888
\$8,000 to \$9,999.....	10,381	1,130	1,180	3,846	630	1,069	1,434	1,087
\$10,000 to \$14,999.....	14,353	2,740	2,123	2,539	1,934	1,502	1,257	2,270
\$15,000 to \$19,999.....	6,422	487	544	1,102	1,630	861	1,294	509
\$20,000 to \$29,999.....	4,652	526	397	878	931	369	523	1,035
\$30,000 to \$49,999.....	4,595	439	889	555	934	651	548	577
\$50,000 to \$99,999.....	3,063	1,078	638	155	203	353	325	310
\$100,000 or more.....	2,268	490	400	576	167	178	294	166
Median purchase price.....dollars..	9,400	12,800	9,800	8,300	10,200	9,800	8,800	10,100
Properties acquired in 1949 to 1950.....								
Total properties.....	31,928	3,111	5,142	8,172	4,323	3,399	3,092	4,700
Less than \$6,000.....	5,956	281	405	1,288	1,433	944	920	688
\$6,000 to \$7,999.....	7,389	870	1,898	2,243	755	145	481	1,003
\$8,000 to \$9,999.....	5,092	583	540	2,169	389	179	385	840
\$10,000 to \$19,999.....	7,993	874	1,400	1,504	981	1,269	790	1,184
\$20,000 to \$49,999.....	3,126	228	470	562	612	470	165	618
\$50,000 or more.....	2,372	275	429	406	153	392	351	367
Median purchase price.....dollars..	9,000	...	8,700	8,600	7,900	...	...	9,400
New structures.....								
Total properties.....	5,178	365	1,264	1,964	436	476	470	204
Less than \$10,000.....	3,387	204	1,005	1,369	348	193	269	...
\$10,000 to \$19,999.....	1,187	136	254	356	85	175	...	181
\$20,000 or more.....	604	25	5	239	3	108	201	23
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	75,917	9,254	10,099	17,817	11,059	8,016	10,146	9,540
Two mortgages.....	74,059	8,741	9,684	17,508	10,656	8,008	10,094	9,378
Three mortgages or more.....	1,858	513	415	309	403	8	52	162
Properties acquired in 1949 to 1950.....								
Total properties.....	31,917	3,109	5,137	8,167	4,323	3,394	3,089	4,704
Two mortgages.....	31,004	2,643	4,961	8,017	4,246	3,386	3,050	4,703
Three mortgages or more.....	913	466	176	150	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	75,926	9,256	10,099	17,811	11,057	8,025	10,147	9,544
Less than 4.0 percent.....	2,321	79	113	624	59	78	1,029	337
4.0 percent.....	20,315	1,489	4,360	8,719	3,390	688	693	979
4.1 to 5.0 percent.....	20,467	2,650	1,988	3,214	3,591	3,206	2,915	2,908
5.1 to 6.0 percent.....	28,814	3,319	3,287	4,353	3,924	3,771	5,080	5,081
6.1 percent or more.....	4,009	1,719	351	901	93	282	430	239
Median interest rate.....percent..	5.0	6.0	5.0	4.0	5.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950.....								
Total properties.....	31,996	3,110	5,179	8,217	4,346	3,379	3,069	4,703
Less than 4.0 percent.....	459	37	20	166	41	6	184	5
4.0 percent.....	10,039	968	2,514	5,141	870	58	55	436
4.1 to 5.0 percent.....	7,751	450	1,030	1,010	1,835	1,436	400	1,591
5.1 to 6.0 percent.....	13,079	1,602	1,434	1,886	1,536	1,879	2,162	2,581
6.1 percent or more.....	668	53	181	14	64	...	268	90
Median interest rate.....percent..	5.0	...	4.5	4.0	5.0	...	...	6.0

RESIDENTIAL FINANCING

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

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

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties.....	59,696	8,594	6,312	9,281	8,408	7,529	10,063	9,538
PURCHASE PRICE								
Total properties.....	59,696	8,594	6,312	9,281	8,408	7,529	10,063	9,538
Less than \$4,000.....	5,628	486	294	507	1,316	1,011	1,033	982
\$4,000 to \$5,999.....	6,784	217	353	2,267	896	649	1,691	714
\$6,000 to \$7,999.....	9,007	1,561	771	1,575	580	886	1,752	1,888
\$8,000 to \$9,999.....	6,388	1,008	633	823	417	1,069	1,346	1,087
\$10,000 to \$14,999.....	11,440	2,337	1,573	1,097	1,416	1,502	1,257	2,270
\$15,000 to \$19,999.....	6,098	458	473	961	1,548	861	1,294	509
\$20,000 to \$29,999.....	4,519	526	288	853	931	369	523	1,035
\$30,000 to \$49,999.....	4,589	433	889	555	934	651	548	577
\$50,000 or more.....	5,243	1,568	1,038	643	370	531	619	476
Median purchase price.....dollars..	10,600	12,800	13,600	8,400	12,000	10,300	8,800	10,100
Properties acquired in 1949 to 1950.....								
Total properties.....	23,338	2,739	2,757	3,152	3,507	3,399	3,092	4,700
Less than \$6,000.....	5,264	281	213	869	1,352	944	920	688
\$6,000 to \$7,999.....	3,847	766	485	679	290	145	481	1,003
\$8,000 to \$9,999.....	2,587	572	209	177	219	179	385	840
\$10,000 to \$19,999.....	6,369	623	1,060	572	881	1,269	790	1,184
\$20,000 to \$49,999.....	2,987	222	361	537	612	470	165	618
\$50,000 or more.....	2,284	275	429	318	153	392	351	367
Median purchase price.....dollars..	9,900	...	...	...	...	...	...	9,400
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	59,688	8,590	6,306	9,275	8,406	7,523	10,058	9,540
Two mortgages.....	57,936	8,077	5,932	9,032	8,003	7,515	10,006	9,378
Three mortgages or more.....	1,752	513	374	243	403	8	52	162
Properties acquired in 1949 to 1950.....								
Total properties.....	23,330	2,738	2,753	3,149	3,507	3,394	3,089	4,704
Two mortgages.....	22,498	2,272	2,618	3,040	3,430	3,386	3,050	4,703
Three mortgages or more.....	832	466	135	109	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	59,698	8,593	6,306	9,271	8,404	7,532	10,059	9,544
Less than 4.0 percent.....	2,268	79	113	571	59	78	1,029	337
4.0 percent.....	4,140	826	567	232	737	195	605	979
4.1 to 5.0 percent.....	20,467	2,650	1,988	3,214	3,591	3,206	2,915	2,908
5.1 to 6.0 percent.....	28,814	3,319	3,287	4,353	3,924	3,771	5,080	5,081
6.1 percent or more.....	4,009	1,719	351	901	93	282	430	239
Median interest rate.....percent..	6.0	6.0	6.0	6.0	5.0	6.0	6.0	6.0
Properties acquired in 1949 to 1950.....								
Total properties.....	23,348	2,739	2,755	3,200	3,508	3,379	3,069	4,703
Less than 4.0 percent.....	459	37	20	166	41	6	184	5
4.0 percent.....	1,391	597	90	124	22	58	55	436
4.1 to 5.0 percent.....	7,751	1,450	1,030	1,010	1,635	1,436	400	1,591
5.1 to 6.0 percent.....	13,079	1,602	1,434	1,886	1,536	1,879	2,162	2,581
6.1 percent or more.....	668	53	181	14	64	...	268	90
Median interest rate.....percent..	6.0	...	...	...	...	...	...	6.0

(This chapter does not contain table 11b)

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Total junior mortgage loan on property as percent of purchase price						
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 39 percent	40 percent or more
Total properties.....	56,757	6,295	7,358	12,534	7,991	7,297	7,963	7,342
PURCHASE PRICE								
Total properties.....	56,757	6,295	7,358	12,534	7,991	7,297	7,963	7,342
Less than \$4,000.....	3,071	117	48	487	626	719	591	483
\$4,000 to \$5,999.....	4,468	217	444	1,118	638	560	960	533
\$6,000 to \$7,999.....	11,110	1,182	1,513	2,687	1,639	1,353	1,571	1,173
\$8,000 to \$9,999.....	9,295	1,130	1,031	3,332	478	1,069	1,206	1,043
\$10,000 to \$14,999.....	11,096	1,116	1,786	2,167	1,265	1,466	1,257	2,051
\$15,000 to \$19,999.....	5,232	312	544	961	1,326	861	880	351
\$20,000 to \$49,999.....	7,657	786	958	1,159	1,649	928	914	1,266
\$50,000 or more.....	4,828	1,435	1,034	623	370	341	584	442
Median purchase price.....dollars..	10,100	11,900	11,300	9,100	11,500	9,900	9,400	10,700
Properties acquired in 1949 to 1950.....								
Total properties.....	25,307	2,994	3,566	6,248	3,393	3,103	2,496	3,516
Less than \$6,000.....	3,868	281	101	915	815	898	562	298
\$6,000 to \$7,999.....	5,019	761	989	1,503	620	119	481	551
\$8,000 to \$9,999.....	4,472	583	540	1,745	237	179	385	796
\$10,000 to \$19,999.....	7,148	874	1,063	1,328	981	1,233	557	1,121
\$20,000 to \$49,999.....	2,717	224	448	439	587	470	165	383
\$50,000 or more.....	2,083	271	425	318	153	204	346	367
Median purchase price.....dollars..	9,600	...	10,500	9,000	10,100	...	...	10,700
NUMBER OF MORTGAGES ON PROPERTY								
Total properties.....	56,751	6,293	7,352	12,532	7,994	7,290	7,958	7,343
Two mortgages.....	55,134	5,780	7,154	12,223	7,591	7,282	7,916	7,195
Three mortgages or more.....	1,617	513	198	309	403	8	42	148
Properties acquired in 1949 to 1950.....								
Total properties.....	25,302	2,992	3,563	6,247	3,394	3,098	2,493	3,519
Two mortgages.....	24,389	2,526	3,387	6,097	3,317	3,090	2,454	3,518
Three mortgages or more.....	913	466	176	150	77	8	39	1
INTEREST RATE ON SECOND MORTGAGE								
Total properties.....	56,758	6,293	7,354	12,523	7,991	7,299	7,959	7,345
Less than 4.0 percent.....	1,659	79	32	230	59	78	847	332
4.0 percent.....	14,443	1,489	2,831	6,177	2,318	688	246	697
4.1 to 5.0 percent.....	17,305	2,395	1,839	2,200	2,589	2,923	2,622	2,738
5.1 to 6.0 percent.....	21,496	2,235	2,301	3,145	2,985	3,459	3,923	3,448
6.1 percent or more.....	1,855	95	351	771	40	151	321	130
Median interest rate.....percent..	5.0	5.0	5.0	4.0	5.0	5.0	6.0	5.0
Properties acquired in 1949 to 1950.....								
Total properties.....	25,379	2,993	3,604	6,296	3,417	3,083	2,473	3,519
Less than 4.0 percent.....	120	37	20	14	41	6	2	...
4.0 percent.....	7,710	968	1,567	3,963	666	58	55	436
4.1 to 5.0 percent.....	6,810	442	881	799	1,474	1,248	400	1,566
5.1 to 6.0 percent.....	10,124	1,493	955	1,506	1,225	1,771	1,748	1,427
6.1 percent or more.....	615	53	181	14	11	...	268	90
Median interest rate.....percent..	5.0	...	5.0	4.0	5.0	...	...	5.0

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

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

Subject	Total	Total junior mortgage loan on property as percent of purchase price						Subject	Total	Total junior mortgage loan on property as percent of purchase price					
		Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 29 percent	30 to 39 percent	40 percent or more			Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 29 percent	30 to 39 percent	40 percent or more
Total properties.....	19,160	2,963	2,747	5,282	3,795	2,188	2,196	NUMBER OF MORTGAGES ON PROPERTY							
PURCHASE PRICE								Two mortgages.....							
Less than \$4,000.....	2,864	369	246	175	1,134	442	499	Three mortgages or more.....							
\$4,000 to \$5,999.....	3,345	...	304	1,702	428	731	181	18,925							
\$6,000 to \$7,999.....	5,323	483	1,379	1,996	574	181	715	241							
\$8,000 to \$9,999.....	1,086	...	149	514	152	228	44	INTEREST RATE ON SECOND MORTGAGE							
\$10,000 to \$19,999.....	4,447	1,799	337	513	1,009	414	377	Less than 4.0 percent.....							
\$20,000 or more.....	2,093	312	332	382	498	192	380	662							
								4.0 percent.....							
								5,872							
								4.1 to 5.0 percent.....							
								3,162							
								5.1 to 6.0 percent.....							
								7,318							
								6.1 percent or more.....							
								2,154							
								1,624							
								81							
								394							
								...							
								182							
								5							
								282							
								282							
								170							
								1,633							
								109							

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

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

Subject	New structure					Previously occupied structure				
	Total	Year acquired ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	151,673	50,083	79,536	10,937	11,154	587,554	214,145	249,026	80,113	44,295
PURCHASE PRICE										
Less than \$2,000.....	4,461	1,446	2,385	192	439	38,397	15,421	11,243	7,199	4,536
\$2,000 to \$3,999.....	15,216	5,911	6,132	6,065	2,112	101,235	36,677	39,029	16,489	9,024
\$4,000 to \$5,999.....	23,175	6,338	9,431	4,162	3,252	94,102	32,942	41,410	14,728	5,031
\$6,000 to \$7,999.....	33,818	9,510	21,606	1,768	936	83,240	30,646	38,316	9,293	4,994
\$8,000 to \$9,999.....	19,149	6,439	11,010	1,048	654	58,624	21,481	28,095	5,675	3,779
\$10,000 to \$11,999.....	12,227	4,646	6,871	317	399	42,759	17,164	18,016	4,565	3,018
\$12,000 to \$14,999.....	10,877	4,539	5,187	584	567	38,921	15,155	15,893	5,513	2,362
\$15,000 to \$19,999.....	9,608	3,593	5,448	95	472	32,828	12,087	14,544	3,872	2,329
\$20,000 to \$24,999.....	4,748	1,291	3,054	47	355	17,601	6,365	8,922	1,462	854
\$25,000 to \$49,999.....	5,918	1,716	3,338	286	584	34,351	10,442	16,168	5,486	2,258
\$50,000 to \$99,999.....	2,724	843	1,683	33	167	13,045	4,476	6,067	1,556	949
\$100,000 or more.....	4,082	1,395	2,008	278	405	6,922	2,728	2,517	1,115	566
Property not acquired by purchase.....	65	53	...	...	12	10,902	3,463	2,134	1,457	2,850
Not reported.....	5,607	2,363	1,383	1,062	800	14,627	5,108	5,672	1,703	2,145
Median purchase price.....dollars..	7,800	8,100	7,900	5,800	5,600	7,000	7,000	7,400	6,000	6,400
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	27,003	8,296	16,076	768	1,865	118,815	42,068	54,712	12,478	9,560
50 to 59 percent.....	17,304	6,745	8,287	901	1,373	85,267	32,093	37,334	10,782	5,068
60 to 64 percent.....	11,927	3,267	5,935	1,511	1,216	51,872	18,908	23,598	7,488	1,881
65 to 69 percent.....	9,620	3,351	4,995	709	564	52,355	16,333	24,555	8,863	2,607
70 to 74 percent.....	10,650	4,132	5,358	150	1,008	42,760	16,340	15,957	7,948	2,512
75 to 79 percent.....	8,681	3,665	4,074	640	305	44,872	17,020	18,677	6,597	2,582
80 to 84 percent.....	11,348	3,882	5,079	989	1,402	40,736	14,919	17,405	5,718	2,699
85 to 89 percent.....	13,503	4,520	6,000	1,794	1,189	29,246	9,415	10,101	4,805	4,923
90 to 94 percent.....	9,298	2,311	5,257	1,196	537	26,306	12,794	9,408	2,425	1,681
95 to 99 percent.....	6,171	2,694	2,996	666	217	13,123	5,043	4,891	2,069	1,123
100 percent or more.....	20,484	4,817	14,467	537	664	56,629	20,576	23,634	7,768	4,654
Purchase price not reported or property not acquired by purchase.....	5,692	2,416	1,383	1,081	812	25,672	8,545	8,979	3,155	4,993
Median percent.....	73	73	74	81	71	67	68	66	69	71
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	25,984	8,220	15,313	702	1,753	99,552	33,674	45,979	11,196	6,706
50 to 59 percent.....	16,475	6,000	8,109	914	1,453	77,898	28,962	33,491	10,524	4,521
60 to 64 percent.....	10,905	2,662	5,795	1,537	911	51,090	18,189	23,978	7,207	1,719
65 to 69 percent.....	8,107	3,210	3,730	707	461	51,857	16,250	24,366	8,689	2,556
70 to 74 percent.....	8,590	3,465	4,003	166	997	42,710	15,161	16,950	8,013	2,592
75 to 79 percent.....	7,791	3,201	3,533	711	341	46,012	17,381	19,301	6,306	3,027
80 to 84 percent.....	10,988	3,866	4,974	863	1,286	44,072	17,317	18,582	5,483	2,693
85 to 89 percent.....	12,339	4,135	5,810	1,682	913	35,150	12,468	12,468	5,187	5,134
90 to 94 percent.....	10,832	3,110	6,064	1,125	538	31,036	15,291	11,084	2,839	1,827
95 to 99 percent.....	8,403	3,136	4,386	666	217	16,071	6,509	5,939	2,630	996
100 percent or more.....	25,312	6,635	16,410	786	1,484	66,560	24,435	28,108	8,884	5,137
Purchase price not reported or property not acquired by purchase.....	5,751	2,439	1,399	1,078	835	25,656	8,547	8,979	3,137	4,990
Median percent.....	77	75	78	81	73	70	72	68	71	73
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts..	68,228	4,716	48,865	8,735	5,926	284,131	47,696	157,190	55,196	24,065
Less than 30 percent.....	4,598	128	2,177	1,085	1,209	39,187	4,880	13,407	11,739	9,163
30 to 39 percent.....	6,762	597	3,862	1,259	1,048	35,376	4,157	17,387	8,999	4,839
40 to 49 percent.....	12,613	716	7,488	2,979	1,430	41,573	6,915	22,111	9,014	3,531
50 to 59 percent.....	12,129	936	9,497	1,262	437	32,045	6,928	17,723	5,672	1,725
60 to 69 percent.....	12,429	816	9,806	820	989	34,021	8,249	18,066	5,729	1,977
70 to 79 percent.....	5,313	302	4,414	502	96	21,591	3,830	12,937	4,156	669
80 to 89 percent.....	3,897	107	2,612	629	549	19,993	3,900	13,388	2,343	366
90 to 99 percent.....	2,051	311	1,684	16	40	13,741	1,770	9,001	2,763	207
100 percent or more.....	8,436	803	7,325	183	128	46,604	7,067	33,170	4,781	1,588
Median percent.....	58	60	61	47	45	58	61	64	48	36

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	New structure					Previously occupied structure				
	Total	Year acquired ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	83,088	31,167	41,174	2,966	7,799	498,605	176,550	206,303	73,197	42,559
PURCHASE PRICE										
Less than \$2,000.....	4,461	1,446	2,385	192	439	36,723	15,001	10,760	6,428	4,536
\$2,000 to \$3,999.....	12,900	5,900	5,372	463	1,168	89,878	32,905	34,287	14,759	7,900
\$4,000 to \$5,999.....	14,023	4,797	6,657	733	1,838	76,138	27,504	31,237	12,686	4,715
\$6,000 to \$7,999.....	12,002	4,545	6,666	333	461	63,834	21,754	28,963	8,333	4,788
\$8,000 to \$9,999.....	7,711	2,547	4,730	27	388	41,425	13,969	19,330	4,838	3,291
\$10,000 to \$11,999.....	5,252	2,494	2,256	106	399	34,720	13,135	14,149	4,419	3,018
\$12,000 to \$14,999.....	4,407	2,105	1,621	115	567	34,343	12,331	14,262	5,390	2,362
\$15,000 to \$19,999.....	5,943	2,163	3,473	54	353	29,864	10,820	12,846	3,872	2,329
\$20,000 to \$24,999.....	4,353	1,157	2,794	47	358	16,349	5,406	8,681	1,409	854
\$25,000 to \$49,999.....	4,958	1,321	2,891	165	584	34,022	10,358	15,923	5,486	2,258
\$50,000 to \$99,999.....	1,683	376	1,119	27	162	12,812	4,277	6,043	1,546	949
\$100,000 or more.....	1,411	413	568	56	375	6,351	2,415	2,281	1,093	564
Property not acquired by purchase.....	65	53	...	...	12	10,678	3,251	3,122	1,457	2,850
Not reported.....	3,919	1,850	622	648	798	11,468	3,424	4,419	1,481	2,145
Median purchase price.....dollars..	7,300	7,000	7,700	...	6,200	6,900	6,700	7,500	6,300	6,700
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	26,102	8,079	15,573	647	1,803	116,454	41,260	53,452	12,184	9,560
50 to 59 percent.....	14,058	5,415	7,246	160	1,239	79,279	28,562	35,429	10,498	4,799
60 to 64 percent.....	8,730	2,706	4,434	726	865	46,478	15,592	22,094	6,913	1,881
65 to 69 percent.....	6,448	2,839	3,002	97	508	46,095	13,745	21,616	8,375	2,361
70 to 74 percent.....	4,291	2,027	1,861	131	270	33,433	12,114	12,114	6,872	2,331
75 to 79 percent.....	3,515	1,265	1,288	288	202	33,636	12,291	15,256	6,047	2,044
80 to 84 percent.....	3,352	1,287	1,440	164	462	30,970	10,600	12,821	5,076	2,476
85 to 89 percent.....	4,187	1,698	1,893	29	567	21,437	6,517	6,246	3,774	4,903
90 to 99 percent.....	4,196	1,640	1,850	50	657	25,135	12,922	6,153	3,506	2,558
100 percent or more.....	4,228	1,825	1,961	30	414	43,496	16,209	15,642	7,002	4,645
Purchase price not reported or property not acquired by purchase.....	3,984	1,903	622	648	810	22,294	6,649	7,714	2,938	4,993
Median percent.....	60	62	56	...	63	65	65	62	68	70
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	24,565	7,510	14,810	581	1,656	97,749	33,135	45,008	10,902	8,706
50 to 59 percent.....	13,747	5,163	7,068	173	1,344	73,366	26,805	31,669	10,240	4,652
60 to 64 percent.....	7,920	2,126	4,483	752	960	46,117	15,111	22,637	6,632	1,719
65 to 69 percent.....	6,293	2,738	3,003	95	458	46,831	13,761	22,562	8,201	2,310
70 to 74 percent.....	4,533	2,161	1,954	147	271	34,931	12,248	13,339	6,937	2,409
75 to 79 percent.....	3,988	1,706	1,679	359	243	37,308	14,330	14,571	5,920	2,489
80 to 84 percent.....	3,731	1,694	1,524	63	346	34,837	13,900	14,131	4,841	2,470
85 to 89 percent.....	4,118	1,824	1,911	44	443	25,723	8,138	8,215	4,156	5,109
90 to 99 percent.....	4,398	2,037	1,654	50	658	29,213	14,406	7,906	4,329	2,577
100 percent or more.....	5,753	2,881	2,440	56	977	50,368	18,393	18,746	8,105	5,128
Purchase price not reported or property not acquired by purchase.....	4,047	1,926	638	649	833	22,272	6,651	7,714	2,915	4,990
Median percent.....	61	65	58	...	64	67	69	65	69	73
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts..	30,531	2,112	22,660	1,897	3,869	247,056	41,275	133,183	49,992	22,610
Less than 30 percent.....	2,423	128	1,283	172	840	37,801	4,653	12,750	11,403	8,996
30 to 39 percent.....	2,984	260	1,748	214	762	31,498	3,575	15,985	7,177	4,763
40 to 49 percent.....	3,805	146	2,257	438	965	34,071	5,473	18,100	7,687	2,809
50 to 59 percent.....	4,251	163	3,749	88	253	26,731	5,706	14,042	5,258	1,725
60 to 69 percent.....	3,707	182	2,763	235	528	29,116	7,375	14,853	5,339	1,550
70 to 79 percent.....	2,348	72	1,766	302	8	17,603	3,315	9,981	3,638	669
80 to 89 percent.....	2,306	103	1,809	50	345	16,086	3,315	10,137	2,270	366
90 to 99 percent.....	1,748	291	1,401	16	40	11,711	1,770	7,143	2,591	207
100 percent or more.....	6,959	767	5,884	182	128	42,439	6,093	30,192	4,629	1,525
Median percent.....	65	...	68	...	...	58	62	64	48	35

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

RESIDENTIAL FINANCING

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

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

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

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

TOTAL RENTAL PROPERTIES

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

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

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

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

RESIDENTIAL FINANCING

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

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

Subject	New structure					Previously occupied structure				
	Total	Year acquired ¹				Total	Year acquired ¹			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	93,945	27,603	50,041	8,234	8,084	395,758	133,184	165,290	60,336	36,956
PURCHASE PRICE										
Less than \$2,000.....	1,396	427	703	192	75	14,905	5,827	3,370	2,669	3,041
\$2,000 to \$3,999.....	6,653	2,304	1,911	776	1,665	47,307	11,737	17,461	11,535	6,546
\$4,000 to \$5,999.....	10,093	1,585	2,921	3,503	2,087	59,075	19,320	24,066	11,399	4,297
\$6,000 to \$7,999.....	21,138	5,266	14,280	921	670	56,034	19,144	25,533	7,541	3,821
\$8,000 to \$9,999.....	13,253	4,360	7,253	1,048	593	46,102	16,143	21,917	5,051	2,993
\$10,000 to \$11,999.....	9,091	3,099	5,281	317	399	31,939	12,676	12,795	3,925	2,546
\$12,000 to \$14,999.....	9,374	3,572	4,852	558	392	30,172	10,890	13,420	3,543	2,320
\$15,000 to \$19,999.....	7,731	2,568	4,708	73	381	27,827	9,922	12,518	3,060	2,329
\$20,000 to \$24,999.....	3,530	843	2,283	47	355	14,804	5,277	7,647	1,028	854
\$25,000 to \$49,999.....	3,992	1,125	2,199	87	584	29,761	9,255	13,184	5,066	2,258
\$50,000 to \$99,999.....	2,152	565	1,400	21	167	12,225	4,024	5,709	1,547	949
\$100,000 or more.....	3,472	1,217	1,583	273	402	6,772	2,643	2,463	1,105	566
Property not acquired by purchase.....	52	40	...	...	12	8,436	2,532	1,918	1,437	2,550
Not reported.....	2,018	632	667	418	302	10,399	3,794	3,289	1,430	1,886
Median purchase price.....dollars..	8,800	9,700	9,100	5,700	6,200	8,400	8,700	8,700	6,800	7,200
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,472	4,312	7,681	149	331	81,541	26,645	38,323	8,613	7,963
50 to 59 percent.....	11,358	3,896	5,890	201	1,373	60,515	19,876	28,023	8,715	3,909
60 to 64 percent.....	7,510	1,637	3,334	1,499	1,041	34,049	11,164	15,519	5,728	1,639
65 to 69 percent.....	6,286	2,255	2,760	709	562	34,409	10,092	15,614	6,847	1,838
70 to 74 percent.....	7,265	3,064	3,599	62	539	31,265	12,144	10,874	6,492	1,734
75 to 79 percent.....	5,222	1,794	2,538	640	252	31,734	12,157	12,699	4,974	1,906
80 to 84 percent.....	7,522	2,124	3,585	807	1,008	28,634	8,972	12,534	4,736	2,394
85 to 89 percent.....	8,569	2,775	3,330	1,639	825	23,101	7,004	6,790	4,382	4,928
90 to 99 percent.....	9,561	2,667	5,051	1,561	283	22,905	8,501	8,382	3,345	2,681
100 percent or more.....	15,098	2,426	11,582	535	555	28,727	10,242	11,379	3,625	3,480
Purchase price not reported or property not acquired by purchase.....	2,090	672	667	437	314	18,977	6,300	5,380	2,862	4,435
Median percent.....	75	72	...	84	66	67	68	64	69	73
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	12,973	4,265	7,356	135	1,219	66,903	20,251	31,629	7,445	7,581
50 to 59 percent.....	10,566	3,238	5,663	214	1,453	53,935	17,550	24,236	8,386	3,762
60 to 64 percent.....	6,564	1,224	3,104	1,499	736	33,606	10,564	15,932	5,405	1,708
65 to 69 percent.....	5,325	2,001	2,159	707	459	34,122	10,030	15,699	6,673	1,722
70 to 74 percent.....	5,854	2,528	2,710	78	540	30,850	11,208	11,256	6,557	1,832
75 to 79 percent.....	4,408	1,243	2,161	711	293	32,218	12,346	13,228	4,683	1,963
80 to 84 percent.....	6,744	2,263	2,908	681	892	32,110	10,977	14,245	4,501	2,388
85 to 89 percent.....	7,804	2,530	3,198	1,527	549	27,437	8,519	9,020	4,764	5,134
90 to 94 percent.....	7,753	2,318	4,346	825	267	19,523	8,010	7,522	2,291	1,704
95 to 99 percent.....	5,137	1,590	2,865	665	17	10,389	4,254	3,106	2,033	996
100 percent or more.....	18,673	3,708	12,888	758	1,322	35,819	13,111	14,241	4,737	3,733
Purchase price not reported or property not acquired by purchase.....	2,149	695	683	434	337	18,961	6,302	5,380	2,844	4,432
Median percent.....	80	76	83	84	70	70	72	68	71	74
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts..										
46,911	3,052	32,233	6,515	5,121	211,647	35,640	110,786	43,736	21,493	
Less than 30 percent.....	3,407	77	1,378	954	998	35,097	4,406	11,247	10,693	8,751
30 to 39 percent.....	5,201	509	2,706	943	1,046	31,263	3,796	14,995	7,958	4,518
40 to 49 percent.....	10,765	574	6,537	2,550	1,104	33,621	5,917	16,891	7,979	2,832
50 to 59 percent.....	9,698	913	7,232	1,208	346	25,035	5,378	13,737	4,320	1,602
60 to 69 percent.....	8,659	316	6,907	624	814	23,791	5,489	12,348	4,416	1,535
70 to 79 percent.....	2,716	222	2,397	1	96	15,700	2,666	9,759	2,606	669
80 to 99 percent.....	2,267	129	1,498	52	589	21,214	3,074	14,684	2,975	482
100 percent or more.....	4,198	312	3,578	183	128	25,926	4,914	17,125	2,789	1,100
Median percent.....	54	...	58	45	45	52	57	59	44	34

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

TOTAL RENTAL PROPERTIES

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

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

Subject	New structure ¹					Previously occupied structure ¹				
	Total	Year acquired				Total	Year acquired			
		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier		1949 to 1950 ²	1946 to 1948	1942 to 1945	1941 or earlier
Total properties.....	57,730	22,480	29,495	2,703	3,070	191,796	80,961	83,736	19,777	7,339
PURCHASE PRICE										
Less than \$2,000.....	3,065	1,019	1,682	...	364	23,492	9,594	7,873	4,530	1,495
\$2,000 to \$3,999.....	8,563	3,607	4,221	289	447	53,928	24,930	21,568	4,954	2,478
\$4,000 to \$5,999.....	13,082	4,753	6,510	659	1,165	35,027	13,622	17,344	3,329	734
\$6,000 to \$7,999.....	12,680	4,244	7,326	847	266	27,206	11,502	12,783	1,752	1,173
\$8,000 to \$9,999.....	5,896	2,079	3,797	...	61	12,522	5,338	6,178	624	386
\$10,000 to \$11,999.....	3,136	1,547	1,590	...	...	10,820	4,488	5,221	640	472
\$12,000 to \$14,999.....	1,503	967	335	26	175	8,749	4,265	2,473	1,970	42
\$15,000 to \$24,999.....	3,095	1,473	1,511	22	91	7,798	3,253	3,301	1,246	...
\$25,000 or more.....	3,108	1,047	1,847	216	3	5,560	1,724	3,396	439	...
Property not acquired by purchase.....	13	13	...	...	...	2,466	931	1,216	20	300
Not reported.....	3,589	1,731	716	644	498	4,228	1,314	2,383	273	259
Median purchase price.....dollars..	6,300	6,400	6,400	...	...	4,800	4,700	5,100	4,100	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,531	3,984	8,395	619	534	37,274	15,423	16,389	3,865	1,597
50 to 59 percent.....	5,946	2,849	2,397	700	...	24,752	12,217	9,311	2,067	1,159
60 to 64 percent.....	4,417	1,630	2,601	12	175	17,823	7,744	8,079	1,760	242
65 to 69 percent.....	3,334	1,096	2,235	...	2	17,946	6,241	8,941	2,016	749
70 to 74 percent.....	3,385	1,068	1,759	88	469	11,495	4,196	5,083	1,456	758
75 to 79 percent.....	3,459	1,871	1,556	...	53	13,138	4,863	5,978	1,623	676
80 to 84 percent.....	3,826	1,758	1,494	182	394	12,102	5,947	4,871	982	305
85 to 89 percent.....	4,934	1,745	2,670	155	364	6,145	2,411	3,311	423	...
90 to 99 percent.....	5,908	2,338	2,802	301	471	16,524	9,336	5,917	1,149	123
100 percent or more.....	5,386	2,391	2,885	2	109	27,902	10,334	12,255	4,143	1,174
Purchase price not reported or property not acquired by purchase.....	3,602	1,744	716	644	498	6,695	2,245	3,599	293	558
Median percent.....	70	74	67	...	...	69	68	69	70	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Less than 50 percent.....	13,011	3,955	7,957	567	534	32,649	13,423	14,350	3,751	1,125
50 to 59 percent.....	5,909	2,762	2,446	700	...	23,963	11,412	9,255	2,138	1,159
60 to 64 percent.....	4,341	1,438	2,691	38	175	17,484	7,625	8,046	1,802	11
65 to 69 percent.....	2,782	1,209	1,571	...	2	17,735	6,220	8,667	2,016	834
70 to 74 percent.....	2,736	937	1,293	88	417	11,860	3,953	5,694	1,456	758
75 to 79 percent.....	3,383	1,958	1,372	...	53	13,794	5,035	6,073	1,623	1,064
80 to 84 percent.....	4,244	1,603	2,066	182	394	11,962	6,340	4,337	982	305
85 to 89 percent.....	4,735	1,605	2,612	155	364	7,714	3,842	3,448	423	...
90 to 99 percent.....	6,345	2,338	3,239	301	471	17,195	9,536	6,395	1,145	123
100 percent or more.....	6,639	2,927	3,522	28	162	30,741	11,324	13,867	4,147	1,404
Purchase price not reported or property not acquired by purchase.....	3,602	1,744	716	644	498	6,695	2,245	3,599	293	558
Median percent.....	72	75	69	...	...	70	71	70	70	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ³										
Properties with both interest and principal in first mortgage payments and with 90 percent or more of dwelling units in rental market for entire year—Number reporting rental receipts..	21,317	1,664	16,632	2,220	805	72,484	12,056	46,404	11,460	2,572
Less than 30 percent.....	1,191	51	799	131	211	4,090	474	2,160	1,046	412
30 to 39 percent.....	1,561	88	1,156	316	2	4,113	361	2,392	1,041	321
40 to 49 percent.....	1,848	142	951	429	326	7,952	998	5,220	1,035	699
50 to 59 percent.....	2,431	23	2,265	54	91	7,010	1,550	3,986	1,352	123
60 to 69 percent.....	3,777	500	2,899	196	175	10,230	2,760	5,718	1,313	438
70 to 79 percent.....	2,597	80	2,017	501	...	5,891	1,164	3,178	1,550	...
80 to 99 percent.....	3,681	289	2,798	593	...	12,520	2,596	7,705	2,131	91
100 percent or more.....	4,238	491	3,747	...	...	20,678	2,153	16,045	1,992	488
Median percent.....	70	...	71	...	...	75	70	81	70	...

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

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

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

(This chapter does not contain tables 13 and 14)

RESIDENTIAL FINANCING

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

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

Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 11	12 to 24	25 to 49	50 to 99	100 or more
Total mortgages.....	1,260,240	599,882	351,019	203,579	65,647	26,213	11,279	2,621
Outstanding debt.....thousand dollars..	10,731,501	1,858,269	1,473,644	1,475,078	1,363,188	1,383,702	1,608,950	1,568,670
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE								
Number of first mortgages.....	1,054,114	520,382	298,315	161,986	46,964	17,845	6,741	1,881
Commercial bank or trust company.....	206,052	113,813	55,816	28,002	6,262	1,609	421	129
Mutual savings bank.....	119,765	31,187	33,702	31,865	11,902	7,421	3,066	622
Savings and loan association.....	264,171	140,974	87,202	30,292	4,744	823	118	18
Life insurance company.....	95,587	48,819	19,466	10,841	9,165	3,999	2,338	959
Mortgage company.....	9,862	5,093	2,646	1,222	424	362	85	30
Federal National Mortgage Association.....	8,779	7,492	1,153	115	10	...	5	4
Individual.....	304,085	152,031	86,243	51,223	11,508	2,768	288	24
Other.....	45,824	20,973	12,091	8,428	2,951	865	420	96
Outstanding debt on first mortgage thousand dollars..	8,892,450	1,625,814	1,283,033	1,239,397	1,118,511	1,082,195	1,215,620	1,327,920
Commercial bank or trust company.....	1,184,928	341,774	240,026	217,641	124,825	74,452	80,400	105,810
Mutual savings bank.....	2,120,081	122,439	144,298	233,504	270,553	480,057	565,410	303,820
Savings and loan association.....	1,058,835	391,968	346,227	190,190	84,494	24,496	13,600	7,860
Life insurance company.....	2,480,045	247,661	157,509	170,785	369,033	306,197	467,160	761,700
Mortgage company.....	129,753	15,672	15,189	15,506	12,249	32,677	12,830	25,630
Federal National Mortgage Association.....	64,402	45,972	12,115	892	1,243	...	870	3,310
Individual.....	1,342,421	392,211	319,898	352,654	165,758	90,950	15,830	5,120
Other.....	511,985	68,117	47,771	58,185	90,356	73,366	59,520	114,670
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE								
Number of first mortgages.....	100,792	39,243	26,100	20,056	8,858	4,034	2,142	359
Commercial bank or trust company.....	17,351	7,941	5,392	1,937	1,360	593	95	33
Mutual savings bank.....	17,377	3,064	4,375	4,051	2,889	1,700	1,153	145
Savings and loan association.....	19,589	7,941	6,816	3,870	720	219	17	6
Life insurance company.....	13,750	8,349	1,858	1,627	709	452	606	149
Mortgage company.....	1,062	821	105	51	48	4	29	4
Federal National Mortgage Association.....	1,079	1,047	32	...	...	...	...	...
Individual.....	24,839	7,830	6,271	7,620	2,186	789	138	5
Other.....	5,747	2,251	1,249	901	946	278	104	18
Outstanding debt on first mortgages thousand dollars..	1,358,616	174,728	122,839	152,596	176,411	220,842	312,780	198,420
Commercial bank or trust company.....	155,701	33,712	22,453	14,260	26,566	29,310	17,230	12,170
Mutual savings bank.....	471,879	15,057	21,370	33,636	68,953	113,233	167,810	51,820
Savings and loan association.....	119,172	34,690	33,472	27,397	9,916	7,827	2,000	3,870
Life insurance company.....	352,610	46,147	12,376	26,135	26,112	32,950	94,790	114,100
Mortgage company.....	14,969	3,891	898	262	1,120	568	6,570	1,660
Federal National Mortgage Association.....	5,978	5,685	293	...	...	...	...	...
Individual.....	167,388	26,034	24,700	46,582	33,562	22,500	12,700	1,310
Other.....	70,919	9,512	7,277	4,324	10,182	14,454	11,680	13,490
HOLDER OF JUNIOR MORTGAGE								
Number of junior mortgages.....	105,334	40,257	26,604	21,537	9,825	4,334	2,396	381
Commercial bank or trust company.....	12,181	5,582	4,395	1,082	488	464	154	11
Mutual savings bank.....	3,734	1,475	1,329	612	198	60	53	7
Savings and loan association.....	6,832	3,603	1,850	1,213	131	16	16	3
Life insurance company.....	6,546	5,686	721	...	93	5	23	18
Mortgage company.....	1,896	573	292	291	661	9	54	16
Federal National Mortgage Association.....	1,071	1,047	24	...	...	...	...	...
Individual.....	64,156	18,539	16,325	16,952	7,142	3,430	1,550	217
Other.....	8,923	3,756	1,665	1,383	1,112	352	546	111
Outstanding debt on junior mortgages thousand dollars..	480,435	57,727	67,772	83,125	68,266	80,665	80,550	42,330
Commercial bank or trust company.....	34,539	6,163	7,029	2,015	1,658	11,304	4,460	1,910
Mutual savings bank.....	11,378	1,576	3,373	1,418	2,033	498	1,680	800
Savings and loan association.....	12,262	3,691	3,382	3,415	689	135	450	500
Life insurance company.....	12,702	6,689	764	...	1,059	100	1,010	3,080
Mortgage company.....	6,364	567	499	578	2,136	324	1,080	1,180
Federal National Mortgage Association.....	1,729	1,690	39	...	...	...	...	...
Individual.....	340,264	33,372	48,510	68,540	53,151	59,841	54,050	22,800
Other.....	61,197	3,979	4,176	7,159	7,540	8,463	17,820	12,060

TOTAL RENTAL PROPERTIES

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

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

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

RESIDENTIAL FINANCING

Table 15b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: TYPE OF HOLDER, FOR FIRST AND JUNIOR MORTGAGES, BY NUMBER OF DWELLING UNITS ON PROPERTY, FOR THE UNITED STATES: 1950

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

Subject	Total	Number of dwelling units on property					Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 49	50 to 99	100 or more			1	2 to 4	5 to 49	50 to 99	100 or more		
Total mortgages.....	121,919	94,183	21,588	5,100	519	529	HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE--Con.								
Outstanding debt thousand dollars..	1,962,878	420,623	182,598	442,867	229,230	687,560	Outstanding debt on first mortgages thousand dollars..	160,038	103,840	15,984	19,164	2,100	18,950		
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE						HOLDER OF JUNIOR MORTGAGE									
Number of first mortgages..	79,576	56,614	18,022	3,918	511	511	Number of junior mortgages	21,472	19,086	1,782	591	4	9		
Commercial bank or trust company.....	20,815	15,756	4,111	773	119	56	Commercial bank or trust company.....	4,744	4,107	612	25	...	...
Mutual savings bank.....	9,591	7,494	1,357	501	122	117	Mutual savings bank.....	1,321	1,155	144	22	...	...
Savings and loan association..	5,588	4,090	1,352	134	6	6	Savings and loan association..	2,577	2,272	265	40	...	...
Life insurance company.....	34,824	23,388	8,858	2,073	223	282	Life insurance company.....	6,232	5,668	540	17	...	7		
Mortgage company.....	2,270	1,230	958	60	10	12	Mortgage company.....	347	335	12	...	...	...
Federal National Mortgage Association.....	4,244	3,321	904	10	5	4	Federal National Mortgage Association.....	1,071	1,047	24	...	...	...
Other.....	2,249	1,336	482	370	27	34	Individual.....	2,465	1,797	176	488	4	...	...
Outstanding debt on first mortgages thousand dollars..	1,769,586	292,907	163,394	419,555	226,950	666,780	Other.....	2,716	2,706	8	...	...	...	2	
Commercial bank or trust company.....	295,768	72,411	29,429	66,178	55,740	72,010	Outstanding debt on junior mortgages thousand dollars..	33,254	23,876	3,220	4,148	180	1,830		
Mutual savings bank.....	323,003	47,509	11,116	71,588	59,510	133,280	Commercial bank or trust company.....	7,036	5,243	1,099	694	...	...
Savings and loan association..	52,458	20,304	11,760	12,644	2,910	4,840	Mutual savings bank.....	1,942	1,484	397	61	...	...
Life insurance company.....	908,392	120,815	89,449	215,018	89,400	393,710	Savings and loan association..	3,233	2,562	643	28	...	...
Mortgage company.....	42,391	5,903	7,935	7,683	4,090	16,780	Life insurance company.....	9,417	6,667	746	224	...	1,780		
Federal National Mortgage Association.....	36,083	20,684	9,976	1,243	870	3,310	Mortgage company.....	416	396	20	...	...	...
Other.....	111,491	5,281	3,729	45,201	14,430	42,850	Federal National Mortgage Association.....	1,729	1,690	39	...	...	...
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE						HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE--Con.									
Number of first mortgages..	20,871	18,483	1,784	591	4	9	Outstanding debt on first mortgages --Con.								
Commercial bank or trust company.....	5,766	5,076	666	22	...	2	Mortgage company.....	4,053	3,202	802	49				
Mutual savings bank.....	2,094	1,588	169	337	...	...	Federal National Mortgage Association.....	28,319	25,288	2,139	892				
Savings and loan association..	2,177	1,889	248	40	...	...	Individual.....	178	77	101	...				
Life insurance company.....	8,197	7,342	657	187	4	7	Other.....	10,159	8,734	1,425	...				
Mortgage company.....	502	490	12	...	...	...	PROPERTIES WITH MORE THAN ONE MORTGAGE ¹								
Federal National Mortgage Association.....	1,079	1,047	32	...	...	...	Number of first mortgages.....	2,653	1,437	784	432				
Other.....	1,057	1,051	...	6	...	...	Outstanding debt on first mortgages thousand dollars..	16,150	8,178	5,505	2,467				

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

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Number of dwelling units on property						
		1	2 to 4	5 to 11	12 to 24	25 to 49	50 to 99	100 or more
Total mortgages.....	838,598	336,484	243,798	163,067	57,527	24,077	11,073	2,572
Outstanding debt.....thousand dollars..	9,226,918	1,241,871	1,104,352	1,227,500	1,232,354	1,309,401	1,578,910	1,532,530
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH NO JUNIOR MORTGAGE								
Number of first mortgages.....	683,504	281,530	204,313	130,837	41,838	16,575	6,567	1,844
Commercial bank or trust company.....	105,609	52,528	28,732	16,035	4,483	1,324	384	123
Mutual savings bank.....	100,177	19,162	28,895	29,284	11,856	7,306	3,054	620
Savings and loan association.....	163,927	77,375	57,449	23,865	4,531	585	105	17
Life insurance company.....	74,243	32,971	16,028	9,660	8,426	3,906	2,308	944
Mortgage company.....	8,058	3,890	2,175	1,108	408	362	85	30
Federal National Mortgage Association.....	5,706	4,676	904	115	5	...	5	1
Individual.....	194,473	79,281	62,161	41,188	9,348	2,234	238	23
Other.....	31,318	11,647	7,970	7,584	2,783	858	389	87
Outstanding debt on first mortgages thousand dollars..	7,551,131	1,060,679	943,435	1,031,234	1,010,963	1,022,550	1,188,040	1,294,230
Commercial bank or trust company.....	811,291	204,814	134,716	143,814	91,939	55,738	79,690	100,580
Mutual savings bank.....	2,035,091	86,779	128,874	218,301	269,938	466,349	563,900	300,750
Savings and loan association.....	782,896	253,649	248,884	159,604	79,323	21,206	13,020	7,210
Life insurance company.....	2,268,892	178,453	130,752	150,866	320,139	288,392	456,290	744,000
Mortgage company.....	124,002	12,214	13,760	14,859	12,032	32,677	12,830	25,630
Federal National Mortgage Association.....	42,112	29,824	9,248	892	708	...	870	570
Individual.....	1,035,051	252,483	244,505	288,033	147,865	84,865	12,230	5,070
Other.....	451,796	42,463	32,696	54,865	89,019	73,123	49,210	110,420
HOLDER OF FIRST MORTGAGE ON PROPERTY WITH MORE THAN ONE MORTGAGE								
Number of first mortgages.....	75,779	27,031	19,576	15,715	7,377	3,601	2,126	353
Commercial bank or trust company.....	11,168	5,470	2,806	1,738	746	286	95	27
Mutual savings bank.....	16,360	3,011	3,955	3,750	2,656	1,692	1,151	145
Savings and loan association.....	13,421	4,572	5,424	2,721	462	219	17	6
Life insurance company.....	10,683	5,374	1,805	1,592	709	452	602	149
Mortgage company.....	789	548	105	51	48	4	29	4
Federal National Mortgage Association.....	988	956	32	...	...	...	...	...
Individual.....	17,553	5,206	4,380	5,086	2,075	673	128	5
Other.....	4,818	1,894	1,068	778	680	276	104	18
Outstanding debt on first mortgages thousand dollars..	1,250,521	135,860	104,372	128,746	160,042	213,751	310,850	196,900
Commercial bank or trust company.....	127,038	27,781	14,923	13,033	18,606	24,815	17,230	10,650
Mutual savings bank.....	465,319	14,842	20,496	31,122	66,302	113,107	167,630	51,820
Savings and loan association.....	95,273	22,725	28,622	22,008	6,221	7,827	2,000	3,870
Life insurance company.....	336,012	31,694	12,150	25,696	26,112	32,950	93,310	114,100
Mortgage company.....	13,995	2,917	898	262	1,120	568	6,570	1,660
Federal National Mortgage Association.....	5,441	5,148	293	...	...	...	...	...
Individual.....	140,241	21,933	19,976	32,362	32,173	20,057	12,430	1,310
Other.....	69,202	8,820	7,014	4,263	9,508	14,427	11,680	13,490
HOLDER OF JUNIOR MORTGAGE								
Number of junior mortgages.....	79,315	27,923	19,909	16,515	8,312	3,901	2,380	375
Commercial bank or trust company.....	7,666	3,993	2,017	958	178	355	154	11
Mutual savings bank.....	2,786	1,475	734	379	93	47	51	7
Savings and loan association.....	3,843	1,527	1,425	725	131	16	16	3
Life insurance company.....	3,932	3,072	721	...	93	5	23	18
Mortgage company.....	1,688	373	292	291	651	9	54	16
Federal National Mortgage Association.....	980	956	24	...	...	...	...	...
Individual.....	50,186	13,024	13,314	12,903	6,054	3,140	1,540	211
Other.....	8,239	3,504	1,380	1,260	1,112	330	542	111
Outstanding debt on junior mortgages thousand dollars..	425,266	45,332	56,545	67,520	61,349	73,100	80,020	41,400
Commercial bank or trust company.....	30,125	5,150	4,927	1,744	890	11,044	4,460	1,910
Mutual savings bank.....	10,169	1,576	2,901	1,283	1,508	441	1,660	800
Savings and loan association.....	8,934	1,932	2,891	2,337	689	135	450	500
Life insurance company.....	9,987	3,974	764	...	1,059	100	1,010	3,080
Mortgage company.....	6,210	445	499	578	2,104	324	1,080	1,180
Federal National Mortgage Association.....	1,602	1,563	39	...	...	...	...	...
Individual.....	301,441	26,818	41,166	55,228	47,559	55,050	53,750	21,870
Other.....	56,798	3,874	3,358	6,350	7,540	6,006	17,610	12,060

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	585,994	46,502	100,518	151,147	92,226	68,103	36,268	29,858	35,494	25,937
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	290,605	39,105	83,280	89,087	41,995	20,563	8,694	3,876	2,924	1,091
\$20 to \$24.....	69,686	2,879	6,894	20,055	15,788	13,224	4,498	1,906	3,763	673
\$25 to \$29.....	55,192	1,794	3,621	16,703	12,405	8,588	4,363	3,047	2,467	2,213
\$30 to \$39.....	77,207	1,698	4,322	15,391	12,216	12,381	9,972	7,939	9,577	3,719
\$40 to \$49.....	42,238	344	864	4,430	4,522	7,038	4,759	8,419	8,327	3,522
\$50 to \$59.....	22,811	191	887	2,772	2,931	3,555	2,609	2,506	4,382	2,985
\$60 to \$69.....	8,843	91	170	957	707	1,197	495	1,000	1,567	2,661
\$70 to \$99.....	11,175	204	470	1,060	908	1,136	634	589	1,841	4,340
\$100 or more.....	8,257	196	10	692	754	411	244	576	646	4,733
Median payment.....dollars..	20	11	12	16	21	25	30	37	39	55
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 30 percent.....	90,834	4,432	15,461	23,332	15,558	9,204	6,347	3,659	6,143	6,701
30 to 39 percent.....	79,186	3,458	13,859	18,984	12,429	11,901	5,339	3,430	4,888	4,906
40 to 49 percent.....	85,914	3,785	14,381	19,371	14,546	11,614	5,260	5,025	7,676	4,260
50 to 59 percent.....	65,938	3,395	7,099	13,292	12,210	9,243	6,691	4,569	6,451	2,998
60 to 69 percent.....	67,205	3,632	10,701	14,928	12,633	6,094	5,092	7,312	4,556	2,258
70 to 79 percent.....	43,290	3,497	7,311	12,440	7,174	5,965	2,225	2,210	1,547	928
80 to 89 percent.....	33,638	2,936	2,692	11,910	5,231	4,360	2,911	982	1,142	1,476
90 to 99 percent.....	25,958	1,623	4,761	9,403	3,870	3,142	894	1,074	624	370
100 percent or more.....	94,023	19,545	24,248	27,485	8,570	6,577	1,508	1,596	2,465	2,033
Median percent.....	56	84	59	60	53	51	52	56	49	43
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	207,035	12,928	27,599	47,566	34,699	24,083	16,976	17,950	14,999	10,282
Less than \$25.....	90,470	11,734	23,796	29,883	13,570	5,441	2,808	1,517	999	729
\$25 to \$29.....	20,643	607	1,586	7,497	5,485	3,301	1,395	279	381	115
\$30 to \$39.....	36,290	389	1,873	7,408	9,573	7,590	4,816	2,632	1,473	541
\$40 to \$49.....	23,261	187	94	1,646	4,444	4,662	4,140	3,269	3,740	1,090
\$50 to \$59.....	21,133	2	109	606	955	2,344	2,485	7,584	4,656	2,401
\$60 to \$69.....	7,838	8	46	385	89	628	1,026	1,888	1,973	1,804
\$70 to \$99.....	5,013	1	90	39	363	117	127	764	1,545	1,969
\$100 or more.....	2,387	...	5	102	220	...	179	17	232	1,633
Median payment.....dollars..	28	13	14	19	28	33	39	51	51	61

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

RESIDENTIAL FINANCING

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

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Monthly total rental receipts ¹ per dwelling unit							
		Less than \$30	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	52,672	1,730	3,824	7,302	8,466	7,740	11,136	8,847	3,635
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT									
Less than \$20.....	8,353	1,456	1,360	1,892	1,425	1,344	452	358	67
\$20 to \$29.....	16,947	130	2,096	3,885	4,469	3,172	1,579	1,358	262
\$30 to \$39.....	14,736	76	315	1,258	2,189	2,746	3,488	3,483	1,179
\$40 to \$49.....	10,168	48	53	147	375	320	5,327	2,669	1,232
\$50 or more.....	2,468	20	...	120	8	158	290	979	895
Median payment.....dollars..	30	...	...	23	24	28	40	38	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹									
Less than 40 percent.....	10,978	73	266	649	1,743	2,016	1,415	2,855	1,968
40 to 49 percent.....	13,048	149	565	1,724	2,614	2,585	2,189	2,172	1,050
50 to 59 percent.....	9,840	63	377	1,898	1,555	1,509	1,906	2,373	163
60 to 79 percent.....	14,346	906	1,163	1,907	2,154	1,472	5,293	1,390	65
80 to 99 percent.....	2,748	...	1,106	879	393	105	...	60	204
100 percent or more.....	1,708	540	348	246	9	53	333	...	181
Median percent.....	52	...	...	57	50	47	60	47	...
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS									
Less than \$25.....	4,230	1,251	770	837	560	436	224	151	2
\$25 to \$29.....	5,430	221	1,351	1,843	1,382	293	69	207	65
\$30 to \$39.....	13,808	115	1,134	2,978	3,501	3,523	1,532	894	134
\$40 to \$49.....	10,552	4	515	1,214	1,959	1,837	2,138	2,493	393
\$50 to \$59.....	13,287	111	...	313	723	1,379	6,464	2,990	1,308
\$60 to \$69.....	3,007	8	53	...	332	219	409	1,125	865
\$70 or more.....	2,356	20	...	120	8	55	297	991	866
Median payment.....dollars..	42	...	...	33	35	38	51	51	...

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

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

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

Subject	Total	Monthly total rental receipts ¹ per dwelling unit							
		Less than \$30	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$99	\$100 or more
Total properties.....	27,077	3,683	7,218	4,541	3,870	2,068	1,888	2,586	1,041
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT									
Less than \$20.....	6,670	2,653	2,888	801	181	145	6	...	...
\$20 to \$29.....	7,442	1,142	3,204	1,237	1,304	242	5	224	91
\$30 to \$39.....	5,753	49	911	1,535	1,479	650	541	480	113
\$40 to \$49.....	4,614	...	117	853	532	924	617	1,335	237
\$50 or more.....	2,596	39	98	115	374	107	719	547	600
Median payment.....dollars..	29	...	21	30	...	...	...	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹									
Less than 40 percent.....	1,995	177	656	443	173	152	...	242	153
40 to 49 percent.....	4,093	95	1,099	392	726	235	176	959	412
50 to 59 percent.....	3,827	603	353	400	522	544	410	547	450
60 to 79 percent.....	7,531	415	1,376	2,067	1,504	593	1,051	503	25
80 to 99 percent.....	5,598	560	2,615	932	569	543	251	130	...
100 percent or more.....	4,034	2,033	1,119	305	373	...	...	204	...
Median percent.....	72	...	81	72	...	...	...	...	...
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS									
Properties with first mortgage payments which include other items.....	21,432	2,456	5,521	3,902	2,843	1,774	1,647	2,286	1,016
Less than \$25.....	5,854	1,630	3,274	836	88	22	6	...	...
\$25 to \$29.....	1,862	190	913	285	351	123	...	...	...
\$30 to \$39.....	4,528	556	1,046	1,487	824	328	65	133	91
\$40 to \$49.....	3,704	41	84	1,185	783	636	453	437	88
\$50 to \$69.....	4,524	39	196	109	153	665	901	1,356	511
\$70 or more.....	960	...	8	...	44	...	222	360	326
Median payment.....dollars..	36	...	21	...	...	...	...	...	...

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

RESIDENTIAL FINANCING

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

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

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

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

TOTAL RENTAL PROPERTIES

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

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

Subject	Total	Monthly total rental receipts ¹ per dwelling unit								
		Less than \$20	\$20 to \$29	\$30 to \$39	\$40 to \$49	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$100 or more
Total properties.....	152,773	15,542	29,987	41,826	23,102	21,283	7,726	5,032	4,762	3,544
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Less than \$20.....	60,280	11,182	21,586	15,765	6,690	2,576	1,067	937	303	180
\$20 to \$24.....	20,770	1,738	3,059	7,016	3,445	4,348	665	93	181	229
\$25 to \$29.....	17,824	816	1,274	7,033	3,865	2,671	429	654	450	634
\$30 to \$39.....	26,497	1,085	2,679	7,984	4,132	5,220	3,051	1,435	770	743
\$40 to \$49.....	10,954	204	236	1,818	1,672	3,701	1,464	757	771	335
\$50 to \$59.....	8,265	140	700	1,296	1,854	1,179	663	762	1,447	228
\$60 to \$69.....	2,036	...	...	502	485	507	...	123	169	251
\$70 to \$79.....	3,626	181	453	555	325	828	298	162	613	210
\$100 or more.....	2,521	196	...	457	634	253	89	109	53	734
Median payment.....dollars..	23	13	13	23	26	32	...	...	...	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 30 percent.....	11,531	668	1,606	2,620	2,700	677	903	633	491	1,232
30 to 39 percent.....	10,810	478	1,643	2,317	2,132	1,732	322	526	554	611
40 to 49 percent.....	17,355	512	3,123	4,979	1,990	4,265	397	1,048	760	277
50 to 59 percent.....	12,990	759	1,607	2,109	2,438	2,853	1,348	839	530	473
60 to 69 percent.....	19,433	1,342	3,215	2,990	4,007	2,354	2,172	802	1,335	216
70 to 79 percent.....	13,228	1,415	2,130	3,775	1,885	2,734	559	370	363	...
80 to 89 percent.....	11,838	735	765	5,107	1,917	1,692	873	289	52	409
90 to 99 percent.....	10,502	355	1,777	4,261	1,455	2,067	266	158	75	91
100 percent or more.....	45,125	9,280	14,118	12,664	4,575	2,909	337	364	595	234
Median percent.....	73	100+	95	82	66	65	...	...	...	...
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS										
Properties with first mortgage payments which include other items.....	57,741	6,267	10,452	14,123	9,740	7,087	4,517	2,661	1,338	1,572
Less than \$25.....	33,006	5,870	9,410	8,940	4,846	1,922	745	758	399	155
\$25 to \$29.....	4,158	397	295	1,609	745	398	668	...	...	48
\$30 to \$39.....	8,959	...	729	3,015	2,227	2,084	189	429	181	109
\$40 to \$49.....	5,544	...	18	362	1,466	1,922	1,230	315	166	75
\$50 to \$59.....	4,144	...	...	144	184	708	1,261	817	260	775
\$60 to \$69.....	1,200	...	...	53	...	...	423	342	241	141
\$70 or more.....	726	...	...	...	272	53	1	...	131	269
Median payment.....dollars..	21	...	...	19	...	...	...	...	...	...

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