

Chapter 1

UNITED STATES

ALL PROPERTIES

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UNITED STATES

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
<b>UNITED STATES</b>								
Total.....	9,442,886	44,485,261	1,328,941	9,018,421	1,263,553	7,553,251	6,850,408	27,913,589
Average debt per property.....	...	4.7	...	6.8	...	6.0	...	4.1
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	1,462,478	1,180,722	9,491	6,266	17,636	16,298	1,435,355	1,158,158
\$2,000 to \$3,999.....	2,661,649	5,618,141	188,368	411,290	170,613	415,215	2,302,680	4,791,636
\$4,000 to \$5,999.....	2,102,609	7,979,408	364,539	1,431,786	282,263	1,189,161	1,455,839	5,358,461
\$6,000 to \$7,999.....	1,579,460	9,281,823	390,308	2,467,376	396,825	2,441,935	792,356	4,372,512
\$8,000 to \$9,999.....	885,619	6,880,870	261,118	2,155,351	267,949	2,138,815	356,581	2,586,704
\$10,000 to \$11,999.....	346,131	3,189,617	74,527	738,454	83,136	785,627	188,475	1,665,536
\$12,000 to \$14,999.....	191,144	2,138,637	27,402	327,794	33,352	391,098	130,401	1,419,745
\$15,000 to \$19,999.....	107,714	1,522,565	7,757	114,796	10,649	158,694	89,310	1,249,075
\$20,000 to \$24,999.....	33,683	592,034	585	11,381	1,089	14,177	32,012	566,476
\$25,000 to \$29,999.....	15,372	327,218	35	2,218	88	2,231	15,249	324,230
\$30,000 to \$49,999.....	23,718	699,551	204	8,609	...	...	23,514	690,942
\$50,000 to \$74,999.....	10,207	506,390	851	50,284	...	...	9,357	456,096
\$75,000 to \$99,999.....	5,757	430,200	551	45,972	...	...	5,207	384,228
\$100,000 to \$149,999.....	7,196	761,020	1,195	131,598	...	...	6,003	629,422
\$150,000 to \$199,999.....	3,373	545,787	774	130,284	...	...	2,799	415,503
\$200,000 or more.....	6,692	2,831,278	1,301	986,413	...	...	5,396	1,844,865
Median debt.....dollars..	4,500	...	6,500	...	6,800	...	3,700	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	2,760,541	2,903,943	1,07,638	130,907	63,901	88,108	2,589,006	2,684,927
\$2,000 to \$3,999.....	2,591,337	7,467,455	288,019	871,087	232,936	707,676	2,070,393	5,888,684
\$4,000 to \$5,999.....	1,671,645	8,176,039	279,983	1,394,356	335,423	1,681,899	1,056,252	5,099,771
\$6,000 to \$7,999.....	1,289,089	8,885,477	369,117	2,580,635	366,251	2,531,189	553,731	3,773,646
\$8,000 to \$9,999.....	656,626	5,801,319	207,144	1,833,619	199,618	1,757,611	249,899	2,210,081
\$10,000 to \$11,999.....	204,120	2,204,068	49,421	531,140	38,144	410,815	116,560	1,262,114
\$12,000 to \$14,999.....	127,594	1,685,544	17,258	227,518	21,423	279,308	88,921	1,178,718
\$15,000 to \$19,999.....	65,626	1,104,910	5,113	81,585	5,588	90,150	54,929	933,175
\$20,000 to \$24,999.....	21,058	460,902	242	4,184	209	4,184	20,608	451,599
\$25,000 to \$29,999.....	9,809	265,816	14	365	88	2,231	9,706	263,220
\$30,000 to \$49,999.....	17,453	660,169	462	20,895	...	...	16,992	639,274
\$50,000 to \$74,999.....	8,144	499,367	899	55,798	...	...	7,247	443,569
\$75,000 to \$99,999.....	5,165	446,836	740	67,111	...	...	4,425	379,725
\$100,000 to \$149,999.....	6,309	744,025	937	108,228	...	...	5,374	635,794
\$150,000 to \$199,999.....	2,942	503,135	779	134,058	...	...	2,164	369,077
\$200,000 or more.....	5,522	2,676,254	1,239	976,000	...	...	4,285	1,700,254
Median debt.....dollars..	3,400	...	5,900	...	5,900	...	2,700	...
<b>NORTHEAST</b>								
Total.....	2,788,764	15,060,987	222,331	1,605,286	430,566	2,628,304	2,135,876	10,827,397
Average debt per property.....	...	5.4	...	7.2	...	6.1	...	5.1
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	345,282	306,342	1,349	1,037	4,716	5,043	339,219	300,262
\$2,000 to \$3,999.....	833,219	1,739,112	36,251	71,794	63,942	156,497	733,028	1,510,821
\$4,000 to \$5,999.....	658,428	2,439,934	71,196	242,039	90,286	376,417	496,958	1,821,478
\$6,000 to \$7,999.....	437,821	2,491,776	51,796	321,968	127,227	773,651	258,804	1,396,157
\$8,000 to \$9,999.....	247,953	1,898,445	42,966	352,497	86,510	687,723	118,488	858,225
\$10,000 to \$11,999.....	113,952	1,039,797	13,454	132,035	35,595	340,485	64,895	567,277
\$12,000 to \$14,999.....	63,431	699,679	3,322	41,329	14,933	175,854	45,181	482,496
\$15,000 to \$19,999.....	38,115	543,458	1,288	18,924	7,142	107,921	29,683	416,613
\$20,000 to \$24,999.....	11,931	219,415	...	...	137	2,482	11,794	216,933
\$25,000 to \$29,999.....	5,724	129,200	20	440	88	2,231	5,616	126,529
\$30,000 to \$49,999.....	11,998	374,136	5	180	...	...	11,993	373,956
\$50,000 to \$74,999.....	5,688	286,851	...	...	...	...	5,688	286,851
\$75,000 to \$99,999.....	3,708	275,151	1	95	...	...	3,707	275,056
\$100,000 to \$149,999.....	4,390	474,394	57	7,658	...	...	4,333	466,736
\$150,000 to \$199,999.....	2,300	350,086	101	17,417	...	...	2,199	332,669
\$200,000 or more.....	4,849	1,793,211	537	397,873	...	...	4,315	1,395,338
Median debt.....dollars..	4,500	...	6,100	...	6,800	...	3,900	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	756,622	834,587	28,732	37,130	21,270	31,021	706,617	766,436
\$2,000 to \$3,999.....	829,764	2,374,057	63,933	195,240	82,780	248,426	683,061	1,930,391
\$4,000 to \$5,999.....	503,064	2,443,534	33,298	157,565	113,256	356,168	356,512	1,717,801
\$6,000 to \$7,999.....	335,542	2,303,495	48,775	342,963	109,590	755,121	177,181	1,205,411
\$8,000 to \$9,999.....	193,748	1,716,031	36,120	323,186	70,290	620,552	87,348	772,293
\$10,000 to \$11,999.....	63,947	690,595	7,567	81,126	20,071	216,596	36,311	392,873
\$12,000 to \$14,999.....	41,107	544,888	2,473	33,215	9,152	120,995	29,486	390,678
\$15,000 to \$19,999.....	23,610	393,956	721	11,198	4,075	65,194	18,814	317,564
\$20,000 to \$24,999.....	8,868	195,001	20	440	...	...	8,848	194,561
\$25,000 to \$29,999.....	4,603	125,915	...	...	88	2,231	4,515	123,684
\$30,000 to \$49,999.....	10,281	389,660	7	260	...	...	10,274	389,400
\$50,000 to \$74,999.....	4,667	289,868	...	...	...	...	4,667	289,868
\$75,000 to \$99,999.....	3,101	266,275	1	95	...	...	3,100	266,180
\$100,000 to \$149,999.....	3,981	480,588	58	7,753	...	...	3,923	472,835
\$150,000 to \$199,999.....	1,968	336,482	107	18,550	...	...	1,862	317,932
\$200,000 or more.....	3,919	1,676,055	527	396,565	...	...	3,392	1,279,490
Median debt.....dollars..	3,400	...	4,800	...	5,900	...	2,900	...

RESIDENTIAL FINANCING

Table 1.—ALL 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)		
<b>NORTH CENTRAL</b>								
Total.....	2,800,828	11,488,261	341,985	2,139,322	354,629	1,947,747	2,104,223	7,401,192
Average debt per property.....	...	4.1	...	6.3	...	5.5	...	3.5
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	484,577	394,524	3,316	2,460	8,661	7,089	472,599	384,975
\$2,000 to \$3,999.....	822,163	1,717,930	39,976	86,250	63,248	148,567	718,946	1,483,113
\$4,000 to \$5,999.....	633,796	2,365,325	103,434	386,915	86,721	359,702	443,651	1,618,708
\$6,000 to \$7,999.....	431,408	2,487,734	91,515	566,920	100,199	604,817	239,693	1,315,997
\$8,000 to \$9,999.....	245,286	1,879,748	74,905	612,273	68,833	546,447	101,561	721,028
\$10,000 to \$11,999.....	84,772	761,656	17,398	169,571	16,562	151,860	50,819	440,225
\$12,000 to \$14,999.....	45,423	507,130	7,798	88,596	8,961	108,446	28,665	313,088
\$15,000 to \$19,999.....	33,157	462,499	2,512	36,558	1,295	18,075	29,352	407,866
\$20,000 to \$24,999.....	6,954	118,931	...	...	154	2,744	6,801	116,187
\$25,000 to \$29,999.....	3,948	74,556	...	...	...	...	3,948	74,556
\$30,000 to \$49,999.....	4,702	131,398	6	246	...	...	4,696	131,152
\$50,000 to \$74,999.....	1,642	81,989	346	22,424	...	...	1,297	59,565
\$75,000 to \$99,999.....	874	65,900	160	12,349	...	...	716	53,551
\$100,000 to \$149,999.....	1,239	127,565	448	47,793	...	...	792	79,772
\$150,000 to \$199,999.....	342	48,804	63	10,639	...	...	279	38,165
\$200,000 or more.....	585	262,572	128	96,328	...	...	457	166,244
Median debt.....dollars..	4,200	...	6,500	...	6,300	...	3,500	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	905,519	936,083	29,373	32,792	26,946	35,711	849,206	867,580
\$2,000 to \$3,999.....	787,442	2,290,416	77,137	235,927	81,940	247,664	628,377	1,806,835
\$4,000 to \$5,999.....	488,044	2,376,579	73,020	361,550	93,776	461,846	321,253	1,553,181
\$6,000 to \$7,999.....	342,460	2,358,014	89,054	628,577	91,391	626,513	162,015	1,102,924
\$8,000 to \$9,999.....	166,800	1,476,068	54,121	479,476	47,808	420,911	64,884	575,673
\$10,000 to \$11,999.....	44,614	480,544	11,647	122,685	5,091	55,374	27,881	302,485
\$12,000 to \$14,999.....	35,752	471,845	4,945	64,211	7,260	92,863	23,547	314,771
\$15,000 to \$19,999.....	17,939	307,269	1,562	24,325	408	6,623	15,973	276,321
\$20,000 to \$24,999.....	3,722	81,377	...	...	12	242	3,710	81,135
\$25,000 to \$29,999.....	2,010	54,713	...	...	...	...	2,010	54,713
\$30,000 to \$49,999.....	2,652	96,219	6	246	...	...	2,646	95,973
\$50,000 to \$74,999.....	1,304	81,838	437	29,131	...	...	868	52,707
\$75,000 to \$99,999.....	1,142	100,346	332	31,377	...	...	810	68,969
\$100,000 to \$149,999.....	748	91,370	193	23,218	...	...	555	68,152
\$150,000 to \$199,999.....	228	38,240	65	11,349	...	...	163	26,891
\$200,000 or more.....	488	247,340	118	94,458	...	...	370	152,882
Median debt.....dollars..	3,100	...	5,700	...	5,400	...	2,500	...
<b>SOUTH</b>								
Total.....	2,226,881	9,659,003	432,927	3,079,443	276,799	1,631,369	1,517,148	4,948,191
Average debt per property.....	...	4.3	...	7.1	...	5.9	...	3.3
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	471,920	348,168	3,862	2,060	3,795	3,603	464,265	342,505
\$2,000 to \$3,999.....	609,498	1,285,108	66,005	146,822	33,426	84,250	510,069	1,054,036
\$4,000 to \$5,999.....	451,012	1,799,879	115,445	510,670	73,344	315,718	262,223	969,491
\$6,000 to \$7,999.....	375,909	2,288,792	153,934	982,923	94,839	594,447	127,140	711,422
\$8,000 to \$9,999.....	168,609	1,327,655	58,595	487,016	49,732	405,215	60,285	435,424
\$10,000 to \$11,999.....	70,149	660,264	21,239	215,929	14,671	141,197	34,243	303,138
\$12,000 to \$14,999.....	42,794	491,415	9,947	121,132	5,106	57,550	27,743	312,733
\$15,000 to \$19,999.....	18,858	271,568	1,594	23,574	1,652	24,645	15,614	223,349
\$20,000 to \$24,999.....	7,969	141,451	376	6,964	238	4,744	7,355	129,743
\$25,000 to \$29,999.....	2,336	49,654	...	...	...	...	2,336	49,654
\$30,000 to \$49,999.....	4,368	115,323	187	8,003	...	...	4,181	107,320
\$50,000 to \$74,999.....	665	33,123	135	7,992	...	...	530	25,131
\$75,000 to \$99,999.....	447	35,013	256	21,924	...	...	191	13,089
\$100,000 to \$149,999.....	942	92,254	478	52,675	...	...	465	39,579
\$150,000 to \$199,999.....	416	64,383	314	51,679	...	...	102	12,704
\$200,000 or more.....	1,012	658,953	576	440,080	...	...	438	218,873
Median debt.....dollars..	4,100	...	6,300	...	6,500	...	3,000	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	743,774	704,756	28,435	33,768	12,189	16,232	703,151	654,756
\$2,000 to \$3,999.....	571,219	1,633,088	82,678	245,448	50,642	156,929	437,900	1,230,711
\$4,000 to \$5,999.....	370,296	1,831,066	111,218	564,873	80,749	408,805	178,334	857,388
\$6,000 to \$7,999.....	308,839	2,115,179	135,577	930,374	82,280	564,500	90,991	620,305
\$8,000 to \$9,999.....	133,216	1,174,765	48,181	422,989	41,125	364,926	43,922	386,850
\$10,000 to \$11,999.....	46,419	503,035	17,550	190,799	5,112	54,645	23,754	257,593
\$12,000 to \$14,999.....	27,951	368,325	5,941	78,833	3,610	46,685	18,402	242,807
\$15,000 to \$19,999.....	13,475	225,195	1,220	20,723	907	14,705	11,349	189,767
\$20,000 to \$24,999.....	4,697	100,765	...	...	197	3,942	4,500	96,823
\$25,000 to \$29,999.....	1,431	37,785	...	...	...	...	1,431	37,785
\$30,000 to \$49,999.....	2,456	93,182	390	17,594	...	...	2,066	75,588
\$50,000 to \$74,999.....	578	34,446	139	8,431	...	...	438	26,015
\$75,000 to \$99,999.....	448	38,313	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 or more.....	897	640,167	535	433,005	...	...	363	207,162
Median debt.....dollars..	3,200	...	5,900	...	5,800	...	2,200	...

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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)		
<b>WEST</b>								
Total.....	1,626,413	8,277,010	331,698	2,194,370	201,559	1,345,831	1,093,161	4,736,809
Average debt per property.....	...	5.1	...	6.6	...	6.7	...	4.2
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	160,699	131,688	964	709	464	563	159,272	130,416
\$2,000 to \$3,999.....	396,769	875,991	46,136	106,424	9,997	25,901	340,637	743,666
\$4,000 to \$5,999.....	359,373	1,378,270	74,464	292,162	31,912	137,324	253,007	948,784
\$6,000 to \$7,999.....	334,322	2,013,521	93,063	595,565	74,550	469,020	166,719	948,936
\$8,000 to \$9,999.....	223,771	1,775,022	84,652	703,565	62,874	499,430	76,247	572,027
\$10,000 to \$11,999.....	77,258	727,900	22,436	220,919	16,308	152,085	38,518	354,996
\$12,000 to \$14,999.....	39,496	440,413	6,335	76,737	4,352	49,248	26,812	314,428
\$15,000 to \$19,999.....	17,584	245,040	2,363	35,740	560	8,053	14,661	201,247
\$20,000 to \$24,999.....	6,829	112,237	209	4,417	560	4,207	6,062	103,613
\$25,000 to \$29,999.....	3,364	73,808	15	317	...	...	3,349	73,491
\$30,000 to \$49,999.....	2,650	78,694	6	180	...	...	2,644	78,514
\$50,000 to \$74,999.....	2,212	104,427	370	19,878	...	...	1,842	84,549
\$75,000 to \$99,999.....	728	54,136	134	11,604	...	...	593	42,532
\$100,000 to \$149,999.....	625	66,807	212	23,472	...	...	413	43,335
\$150,000 to \$199,999.....	515	82,514	296	50,549	...	...	319	31,965
\$200,000 or more.....	246	116,542	60	52,132	...	...	186	64,410
Median debt.....dollars..	5,300	...	6,900	...	7,600	...	4,300	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	354,626	428,517	21,098	27,217	3,496	5,144	330,032	396,156
\$2,000 to \$3,999.....	402,912	1,169,894	64,271	194,472	17,574	54,657	321,073	920,765
\$4,000 to \$5,999.....	310,241	1,524,860	62,447	310,368	47,642	243,080	200,153	971,412
\$6,000 to \$7,999.....	302,248	2,108,789	95,711	678,721	82,990	585,135	123,554	844,933
\$8,000 to \$9,999.....	162,862	1,434,455	68,722	607,968	40,395	351,222	53,745	475,265
\$10,000 to \$11,999.....	49,254	531,057	12,657	136,530	7,863	84,200	7,728	310,327
\$12,000 to \$14,999.....	22,784	300,486	3,899	51,259	1,401	18,765	17,486	230,462
\$15,000 to \$19,999.....	10,602	178,490	1,610	25,339	198	3,628	8,793	149,523
\$20,000 to \$24,999.....	3,771	83,759	222	4,679	...	...	3,550	79,080
\$25,000 to \$29,999.....	1,765	47,403	14	365	...	...	1,750	47,038
\$30,000 to \$49,999.....	2,064	81,108	59	2,795	...	...	2,006	78,313
\$50,000 to \$74,999.....	1,595	93,215	323	18,236	...	...	1,274	74,979
\$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	...	...	459	56,267
\$150,000 to \$199,999.....	346	59,501	280	48,118	...	...	66	11,383
\$200,000 or more.....	218	112,692	59	51,972	...	...	160	60,720
Median debt.....dollars..	4,300	...	6,400	...	6,800	...	3,200	...



## RESIDENTIAL FINANCING

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

[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				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	VA total						
<b>UNITED STATES</b>													
Total mortgages.....	9,442,886	8,636,811	806,075	1,328,941	969,381	326,003	1,263,553	6,850,408	6,443,785	406,644	823,981	326,018	497,973
<b>Type of Mortgage Holder</b>													
Commercial bank or trust company.....	2,019,196	1,864,092	155,104	441,534	355,762	73,745	397,891	1,179,786	1,126,170	53,616	119,654	75,243	44,412
Mutual savings bank.....	848,488	764,507	83,981	131,110	91,320	37,499	139,778	577,613	539,353	38,260	49,317	36,965	12,355
Savings and loan association.....	2,678,326	2,496,747	181,579	121,558	89,239	29,618	394,769	2,161,999	2,024,727	137,272	75,207	31,461	43,748
Life insurance company.....	1,138,727	945,649	193,078	535,717	374,791	148,878	173,794	429,232	400,615	28,617	147,929	143,598	4,330
Mortgage company.....	98,075	80,737	17,338	37,725	23,373	13,174	17,503	42,859	40,317	2,542	24,001	15,746	8,256
Federal National Mortgage Association.....	148,922	130,693	18,229	30,513	15,888	11,424	15,888	...	...	...	12,913	12,913	...
Individual.....	2,154,959	2,027,125	127,834	...	...	...	1,140	2,153,820	2,025,999	127,822	348,188	823	347,366
Other.....	356,273	327,118	29,155	30,827	21,976	7,219	20,258	305,186	286,650	18,536	46,772	9,269	37,506
<b>Form of Debt</b>													
Mortgage or deed of trust.....	8,708,842	7,906,929	801,913	1,328,945	969,383	326,004	1,263,537	6,116,390	5,713,913	402,480	802,470	326,001	476,468
Contract to purchase.....	734,040	729,882	4,158	...	...	...	...	734,040	729,882	4,158	21,473	...	21,474
<b>Amortization</b>													
Fully amortized.....	7,741,689	7,040,057	701,632	1,328,940	969,381	326,004	1,263,540	5,149,242	4,847,037	302,208	652,526	326,007	326,530
Partially amortized.....	775,572	719,269	56,303	...	...	...	...	775,572	719,269	56,303	55,813	...	55,813
Not amortized.....	417,965	391,768	26,197	...	...	...	...	417,965	391,768	26,197	66,538	...	66,538
On demand.....	507,690	485,748	21,942	...	...	...	...	507,690	485,748	21,942	49,091	...	49,092
Regular principal payments required.....	202,341	191,944	10,397	...	...	...	...	202,341	191,944	10,397	8,540	...	8,540
No regular principal payments required.....	305,349	293,804	11,545	...	...	...	...	305,349	293,804	11,545	40,551	...	40,552
<b>Current Status of Payments</b>													
Ahead or up-to-date in scheduled payments.....	8,699,180	7,958,018	741,162	1,280,007	942,549	305,784	1,197,181	6,222,061	5,856,270	365,794	714,298	306,844	397,479
Delinquent:													
Foreclosure in process.....	17,260	11,806	5,454	5,675	1,492	3,970	1,023	10,566	9,403	1,163	6,861	4,364	2,497
Foreclosure not in process.....	507,901	452,545	55,356	43,302	25,382	16,267	65,371	399,247	363,670	35,577	54,483	14,814	39,674
No regular payments required.....	218,635	214,494	4,141	...	...	...	...	218,635	214,494	4,141	48,339	...	48,339
<b>Year Mortgage Made or Assumed</b>													
1950 (part).....	1,517,792	1,368,171	149,621	199,245	116,164	75,976	180,074	1,138,490	1,077,427	61,063	188,139	75,957	112,186
1949.....	2,106,473	1,855,630	250,843	317,207	190,347	117,616	254,413	1,534,862	1,423,466	111,397	279,558	118,184	161,379
1948.....	1,681,977	1,499,685	182,292	239,638	152,172	82,178	217,296	1,225,054	1,139,450	85,604	188,305	83,363	104,934
1947.....	1,334,733	1,218,308	116,425	155,186	88,624	41,625	125,137	874,429	812,060	62,369	98,166	40,178	57,989
1946.....	977,497	929,399	48,098	60,663	49,982	270,852	645,990	613,518	32,472	32,156	7,405	24,758	24,758
1942 to 1945.....	1,088,144	1,046,286	41,858	175,411	171,648	994	15,803	896,944	858,978	37,966	26,238	928	25,309
1940 to 1941.....	339,373	332,495	6,878	119,834	119,114	...	...	219,519	213,381	6,138	3,190	...	3,190
1935 to 1939.....	250,750	245,161	5,589	81,790	81,378	...	...	168,965	163,789	5,176	3,001	...	3,001
1930 to 1934.....	68,070	66,576	1,494	...	...	...	...	68,070	66,576	1,494	1,981	...	1,981
1929 or earlier.....	78,201	75,201	3,000	...	...	...	...	78,201	75,201	3,000	3,311	...	3,311
<b>Term of Mortgage</b>													
On demand.....	507,668	485,748	21,942	...	...	...	...	507,668	485,748	21,942	49,088	...	49,088
Less than 5 years.....	859,631	811,512	48,119	2,835	2,800	...	1,169	855,630	808,037	47,593	138,757	197	138,560
5 to 9 years.....	1,581,702	1,489,646	92,056	3,290	2,789	211	30,145	1,548,275	1,459,037	89,238	158,406	3,428	154,977
10 to 12 years.....	2,274,332	2,129,246	145,086	22,515	21,877	68	122,989	2,128,835	1,990,405	138,431	112,445	13,575	98,871
13 to 14 years.....	294,816	275,306	19,510	7,777	6,088	289	39,829	247,219	232,084	15,135	12,621	3,792	8,830
15 years.....	1,048,717	987,623	61,094	89,063	84,431	3,113	207,855	751,808	699,182	52,626	55,266	38,306	16,962
16 to 19 years.....	443,232	400,714	42,518	50,961	36,706	9,423	110,082	282,199	261,485	20,714	27,015	14,476	12,541
20 years.....	1,377,537	1,240,157	137,380	523,264	412,793	101,789	461,865	392,411	376,675	15,736	138,088	128,473	9,618
21 to 24 years.....	194,461	165,867	28,594	66,833	43,685	17,754	81,737	45,893	42,786	3,107	26,846	23,388	3,458
25 years.....	818,534	612,670	205,864	550,395	349,411	190,466	205,967	62,180	60,470	1,710	103,229	100,348	2,885
26 years or more.....	42,372	38,724	3,648	12,040	8,840	2,897	1,923	28,411	27,964	447	2,590	40	2,550
Median term..... years.....	12	12	18	20	20	25	20	11	11	11	12	20	7
<b>Year Mortgage Due</b>													
On demand.....	507,690	485,748	21,942	...	...	...	...	507,690	485,748	21,942	49,091	...	49,092
Fully amortized.....	7,741,689	7,040,057	701,632	1,328,975	969,412	326,010	1,263,561	5,149,242	4,847,037	302,208	652,526	326,015	326,525
Past due.....	11,219	10,608	611	...	...	...	...	11,219	10,608	611	1,040	...	1,040
1950 to 1951.....	285,681	277,334	8,347	5,927	5,730	...	2,203	277,530	269,868	7,664	34,576	...	34,576
1952 to 1953.....	552,375	529,574	22,801	12,595	12,523	...	5,010	534,772	512,353	22,419	69,164	312	68,853
1954 to 1955.....	708,494	680,779	27,715	15,949	15,838	...	11,664	680,884	653,659	27,225	56,141	870	55,273
1956 to 1957.....	824,472	776,644	47,828	35,682	35,233	211	50,474	738,324	693,216	45,108	41,926	4,246	37,681
1958 to 1959.....	986,071	924,702	61,369	44,151	43,147	265	56,382	885,551	828,851	56,700	53,421	7,169	46,255
1960 to 1964.....	1,882,555	1,759,432	123,123	165,419	157,004	3,033	289,750	1,427,416	1,322,399	105,018	90,836	34,000	56,832
1965 to 1969.....	1,507,348	1,352,197	155,151	514,823	408,924	94,007	514,416	478,116	444,990	33,126	149,357	132,009	17,353
1970 to 1974.....	813,235	610,396	202,839	437,494	245,337	179,469	278,317	97,432	93,389	4,043	132,271	125,981	6,290
1975 or later.....	170,272	118,424	51,848	96,935	45,676	49,025	55,345	17,998	17,704	294	23,794	21,418	2,376
Partially or not amortized.....	1,193,537	1,111,037	82,500	...	...	...	...	1,193,537	1,111,037	82,500	122,372	...	122,372
Past due.....	26,042	21,014	5,028	...	...	...	...	26,042	21,014	5,028	3,136	...	3,136
1950 to 1951.....	437,900	411,511	26,389	...	...	...	...	437,900	411,511	26,389	40,533	...	40,533
1952 to 1953.....	304,855	283,386	21,469	...	...	...	...	304,855	283,386	21,469	35,238	...	35,238
1954 to 1955.....	189,370	175,767	13,603	...	...	...	...	189,370	175,767	13,603	21,336	...	21,336
1956 to 1957.....	79,951	72,537	7,414	...	...	...	...	79,951	72,537	7,414	5,296	...	5,296
1958 to 1959.....	84,194	80,179	4,015	...	...	...	...	84,194	80,179	4,015	7,516	...	7,516
1960 to 1964.....	53,999	50,896	3,103	...	...	...	...	53,999	50,896	3,103	6,071	...	6,071
1965 to 1969.....	12,536	12,351	185	...	...	...	...	12,536	12,351	185	1,692	...	1,692
1970 to 1974.....	3,807	2,941	866	...	...	...	...	3,807	2,941	866	1,359	...	1,359
1975 or later.....	883	855	28	...	...	...	...	883	855	28	195	...	195

1 Includes 33,597 FHA-insured first mortgages with conventional second mortgage.

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

[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				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	VA total						
UNITED STATES--Con.													
Interest Rate													
Less than 3.0 percent.....	86,410	84,510	1,900	3	3	...	362	86,045	84,145	1,900	24,423	...	24,423
3.0 percent.....	71,823	69,221	2,602	1,024	971	53	507	70,293	67,744	2,549	6,441	53	6,388
3.1 percent to 3.5 percent.....	21,809	20,500	1,309	1,046	693	197	295	20,468	19,512	956	897	40	857
3.6 percent to 3.9 percent.....	2,015	1,889	126	520	520	...	...	1,495	1,369	126	1	...	1
4.0 percent.....	2,201,902	2,004,749	197,153	291,067	165,931	112,356	1,262,652	648,486	616,168	32,318	371,223	325,912	45,323
4.1 percent to 4.4 percent.....	32,307	28,193	4,114	23,443	19,565	3,878	...	8,860	8,626	234	67	...	67
4.5 percent.....	1,754,331	1,483,373	270,958	954,463	724,790	209,693	...	799,885	758,768	41,117	13,473	...	13,473
4.6 percent to 5.0 percent.....	2,338,498	2,198,008	140,490	37,397	56,916	123	...	2,281,108	2,141,100	140,009	136,636	...	136,636
5.1 percent to 5.5 percent.....	276,958	257,068	19,890	...	...	...	...	276,958	257,068	19,890	7,805	...	7,805
5.6 percent to 6.0 percent.....	2,379,645	2,230,109	149,536	...	...	...	...	2,379,646	2,230,111	149,536	238,976	...	238,976
6.1 percent or more.....	277,292	259,270	18,022	...	...	...	...	277,292	259,270	18,022	24,035	...	24,035
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.5	4.0	6.0
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.	8,666,893	7,899,901	766,992	1,328,996	969,419	326,027	1,263,586	6,074,435	5,706,887	367,548	705,865	325,672	380,201
Less than \$20.....	1,657,042	1,553,066	103,976	102,636	93,288	6,937	106,790	1,447,635	1,358,737	88,898	525,799	323,298	202,506
\$20 to \$24.....	923,405	868,998	54,410	158,084	143,427	10,446	104,435	660,896	623,645	37,251	45,104	1,785	43,321
\$25 to \$29.....	1,200,645	938,394	262,251	184,073	151,249	27,267	108,321	728,253	683,653	44,600	46,891	413	46,478
\$30 to \$34.....	998,667	888,718	109,949	204,704	138,059	61,802	146,003	647,785	608,422	39,363	24,290	149	24,142
\$35 to \$39.....	924,035	807,155	116,880	209,954	129,269	77,354	187,229	526,855	494,739	32,116	14,949	...	14,949
\$40 to \$44.....	907,136	773,635	133,501	240,656	140,422	92,237	190,999	475,497	447,645	27,852	10,255	27	10,228
\$45 to \$49.....	921,351	468,120	453,231	81,802	52,955	26,957	155,004	284,547	265,508	19,039	6,400	...	6,400
\$50 to \$54.....	372,803	324,939	47,864	59,203	44,832	13,371	118,045	395,563	366,513	29,050	12,361	...	12,361
\$55 to \$59.....	266,744	251,798	14,946	24,757	20,883	2,777	60,092	181,907	172,528	9,379	2,755	...	2,755
\$60 to \$64.....	240,424	222,351	18,073	31,007	25,796	4,225	33,492	175,930	164,349	11,581	4,655	...	4,655
\$65 to \$69.....	128,168	119,929	8,239	8,511	7,463	866	16,146	103,516	96,763	6,753	1,574	...	1,574
\$70 to \$79.....	191,806	183,003	8,803	11,026	10,069	710	17,486	163,304	156,189	7,115	4,019	...	4,019
\$80 to \$99.....	146,056	137,424	8,632	10,144	9,465	681	10,727	125,181	117,616	7,565	1,573	...	1,573
\$100 to \$119.....	98,113	92,624	5,489	2,111	1,914	197	6,856	89,153	84,315	4,838	3,089	...	3,089
\$120 or more.....	70,698	68,550	2,148	328	328	...	1,961	68,413	66,265	2,148	2,151	...	2,151
Median payment.....dollars..	33	33	36	35	33	38	39	31	31	31	13	10	18
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....	4,188,785	3,707,869	480,918	1,326,342	967,298	325,524	995,943	1,866,638	1,773,117	93,521	...	...	...
Less than \$25.....	514,753	485,618	29,135	52,308	46,505	4,334	67,172	395,299	375,047	20,252	...	...	...
\$25 to \$29.....	314,866	295,743	19,123	65,986	57,493	6,878	58,034	190,853	182,435	8,418	...	...	...
\$30 to \$34.....	375,950	348,504	27,446	109,014	93,606	10,750	77,259	189,687	179,793	9,894	...	...	...
\$35 to \$39.....	396,267	358,195	38,072	134,721	108,169	23,791	86,181	175,378	166,237	9,141	...	...	...
\$40 to \$44.....	453,832	391,234	62,598	180,676	130,652	47,019	94,312	178,853	168,526	10,327	...	...	...
\$45 to \$49.....	421,463	356,060	65,403	170,071	114,384	51,433	119,824	131,571	124,035	7,536	...	...	...
\$50 to \$54.....	438,048	360,177	77,871	180,661	112,488	64,433	129,398	128,044	122,421	5,623	...	...	...
\$55 to \$59.....	342,743	280,490	62,253	135,083	79,592	51,519	111,941	95,729	90,906	4,823	...	...	...
\$60 to \$64.....	277,408	235,550	41,858	107,917	72,843	31,211	84,323	82,095	78,185	3,910	...	...	...
\$65 to \$69.....	182,190	158,878	23,312	63,887	46,162	16,250	60,055	58,256	53,569	4,687	...	...	...
\$70 to \$79.....	204,903	188,116	16,787	65,227	53,034	11,326	37,800	81,891	79,466	2,425	...	...	...
\$80 to \$99.....	163,465	150,683	12,782	42,840	35,917	5,295	32,765	87,866	82,518	5,348	...	...	...
\$100 to \$119.....	56,012	53,597	2,415	10,169	9,361	608	10,282	35,561	34,260	1,301	...	...	...
\$120 or more.....	46,331	44,685	1,646	7,430	6,757	460	6,524	32,376	31,720	656	...	...	...
Amount for other items not reported.....	554	337	217	352	135	217	113	89	89	...	...	...	...
Median payment.....dollars..	45	44	49	48	47	51	49	39	39	39	...	...	...
NORTHEAST													
Total mortgages.....	2,788,764	2,607,330	181,434	222,331	174,718	44,748	430,566	2,135,876	2,015,738	120,139	186,410	44,752	141,661
Type of Mortgage Holder													
Commercial bank or trust company.....	496,720	477,494	25,226	73,266	65,810	6,596	117,909	305,556	290,138	15,418	16,192	6,997	9,196
Mutual savings bank.....	763,678	689,279	74,399	98,860	66,648	30,706	129,291	535,537	499,227	36,310	40,574	30,088	10,487
Savings and loan association.....	771,298	738,251	33,047	14,603	12,734	1,655	137,564	619,131	593,027	26,104	10,758	1,631	9,125
Life insurance company.....	142,412	132,459	9,953	27,572	22,351	4,933	27,562	87,281	82,790	4,551	5,268	4,697	571
Mortgage company.....	11,941	11,003	938	3,862	3,462	399	3,395	4,684	4,145	539	2,493	546	1,948
Federal National Mortgage Association.....	12,049	11,996	53	...	...	...	12,049	...	...	...	...	...	...
Individual.....	507,685	475,028	32,657	4,176	3,704	463	2,583	507,473	474,816	32,657	99,856	316	99,541
Other.....	82,982	77,817	5,165	...	...	...	...	76,225	71,660	4,565	11,269	477	10,793
Form of Debt													
Mortgage or deed of trust.....	2,742,534	2,561,475	181,059	222,330	174,718	44,749	430,560	2,089,652	1,969,886	119,767	185,781	44,749	141,032
Contract to purchase.....	46,230	45,859	371	...	...	...	...	46,229	45,858	371	622	...	622
Amortization													
Fully amortized.....	1,934,048	1,807,903	126,145	222,328	174,718	44,747	430,560	1,281,168	1,216,312	64,856	110,098	44,749	65,355
Partially amortized.....	364,842	334,131	30,711	...	...	...	...	364,842	334,131	30,711	24,140	...	24,140
Not amortized.....	150,001	141,731	8,270	...	...	...	...	150,001	141,731	8,270	23,567	...	23,567
On demand.....	339,890	323,579	16,311	...	...	...	...	339,890	323,579	16,311	28,668	...	28,668
Regular principal payments required.....	142,221	134,241	7,980	...	...	...	...	142,221	134,241	7,980	4,984	...	4,984
No regular principal payments required.....	197,669	189,338	8,331	...	...	...	...	197,669	189,338	8,331	23,684	...	23,684

RESIDENTIAL FINANCING

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

[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							
<b>NORTHEAST—Con.</b>													
<b>Current Status of Payments</b>													
Ahead or up-to-date in scheduled payments.....	2,593,439	2,430,154	163,285	214,701	169,307	42,528	412,081	1,966,677	1,862,085	104,593	152,201	42,581	109,619
Delinquent:													
Foreclosure in process.....	3,103	2,606	497	56	40	16	187	2,861	2,380	481	565	16	549
Foreclosure not in process.....	131,751	116,068	15,683	7,584	5,379	2,206	18,303	105,868	92,770	13,098	14,542	2,153	12,390
No regular payments required.....	60,493	58,511	1,982	...	...	...	...	60,493	58,511	1,982	19,103	...	19,103
<b>Year Mortgage Made or Assumed</b>													
1950 (part).....	378,418	349,837	28,581	23,682	12,971	9,989	47,929	306,807	299,541	17,266	39,733	9,989	29,744
1949.....	528,739	480,105	48,634	43,283	22,878	19,656	98,512	386,943	362,969	24,379	59,545	19,779	39,768
1948.....	452,007	414,441	37,566	32,544	21,125	11,163	85,616	333,856	310,776	23,080	37,360	11,404	25,959
1947.....	379,500	351,286	28,214	17,896	14,552	2,884	107,779	253,834	232,961	20,873	22,342	2,521	20,320
1946.....	289,189	277,721	11,478	8,373	7,345	973	83,873	196,953	188,667	8,286	8,827	99	7,829
1942 to 1945.....	390,028	373,991	16,037	36,504	36,396	96	6,861	346,269	330,739	15,530	9,751	60	9,690
1940 to 1941.....	135,503	131,100	4,403	31,618	31,414	...	...	103,886	99,687	4,199	1,655	...	1,655
1935 to 1939.....	119,333	117,103	2,230	28,045	28,045	...	...	91,285	89,055	2,230	1,860	...	1,860
1930 to 1934.....	44,668	43,270	1,398	...	...	...	...	44,668	43,270	1,398	1,673	...	1,673
1929 or earlier.....	71,392	68,484	2,908	...	...	...	...	71,392	68,484	2,908	3,236	...	3,236
<b>Term of Mortgage</b>													
On demand.....	339,890	323,256	16,622	...	...	...	...	339,890	323,256	16,307	28,669	...	28,669
Less than 5 years.....	240,108	221,554	18,554	248	248	...	...	239,860	221,306	18,554	39,913	...	39,913
5 to 9 years.....	326,375	305,397	20,978	723	600	123	4,795	320,857	300,845	20,012	35,850	136	35,714
10 to 12 years.....	588,719	558,264	30,455	5,428	5,428	...	...	541,524	512,561	28,963	23,878	778	23,100
13 to 14 years.....	65,169	62,676	2,493	567	567	...	...	56,173	54,306	1,867	975	...	975
15 years.....	414,370	391,334	23,036	21,832	21,077	702	87,549	304,989	284,684	20,305	7,934	1,569	6,365
16 to 19 years.....	127,322	119,759	7,563	6,426	5,006	577	28,835	92,062	87,441	4,621	3,169	577	2,592
20 years.....	469,817	446,025	23,792	82,138	70,051	11,475	185,735	201,941	194,971	6,970	14,599	11,537	3,062
21 to 24 years.....	19,976	16,928	3,048	4,646	3,498	576	6,467	8,864	6,965	1,899	1,385	954	432
25 years.....	183,073	148,761	34,312	98,818	66,967	31,071	65,753	18,498	18,013	485	29,997	29,196	702
26 years or more.....	13,977	13,388	589	1,503	1,272	224	1,231	11,246	10,888	358	138	...	138
Median term.....years..	15	14	15	20	20	25	20	11	11	11	10	25	7
<b>Year Mortgage Due</b>													
On demand.....	339,890	323,579	16,311	...	...	...	...	339,912	323,605	16,307	28,669	...	28,670
Fully amortized.....	1,934,058	1,807,905	126,223	222,342	174,721	44,753	430,564	1,281,168	1,216,312	64,856	110,101	44,752	65,352
Fast due.....	3,290	3,123	167	...	...	...	...	3,290	3,123	167	243	...	243
1950 to 1951.....	52,979	51,234	1,745	1,488	1,488	...	...	51,216	49,979	1,237	11,822	...	11,822
1952 to 1953.....	85,246	80,040	5,206	2,410	2,410	...	...	81,322	76,119	5,206	15,561	14	15,547
1954 to 1955.....	140,598	136,987	3,611	5,272	5,272	...	...	133,701	130,090	3,611	8,104	...	8,104
1956 to 1957.....	180,211	169,904	10,307	14,180	14,057	123	12,105	153,927	144,091	9,836	6,469	439	6,030
1958 to 1959.....	238,122	227,470	10,652	12,124	12,124	...	...	206,127	197,032	9,095	6,707	...	6,707
1960 to 1964.....	573,327	545,853	27,474	40,334	39,731	...	...	424,585	401,095	23,490	12,785	1,013	11,772
1965 to 1969.....	464,477	434,871	29,606	74,023	61,660	11,369	198,027	192,431	181,176	11,255	15,377	11,493	3,887
1970 to 1974.....	164,050	134,335	29,715	57,407	30,550	25,797	75,731	30,917	30,143	774	26,558	25,449	1,109
1975 or later.....	31,748	23,888	7,860	15,104	7,429	7,464	12,993	3,652	3,467	185	6,475	6,344	131
Partially or not amortized.....	514,836	475,846	38,990	...	...	...	...	514,836	475,846	38,990	47,648	...	47,648
Fast due.....	11,813	8,875	2,938	...	...	...	...	11,813	8,875	2,938	406	...	406
1950 to 1951.....	193,008	179,317	13,691	...	...	...	...	193,008	179,317	13,691	15,654	...	15,654
1952 to 1953.....	136,960	128,692	8,268	...	...	...	...	136,960	128,692	8,268	11,922	...	11,922
1954 to 1955.....	77,331	71,853	5,478	...	...	...	...	77,331	71,853	5,478	8,468	...	8,468
1956 to 1957.....	36,254	32,931	3,323	...	...	...	...	36,254	32,931	3,323	2,863	...	2,863
1958 to 1959.....	29,177	26,594	2,583	...	...	...	...	29,177	26,594	2,583	3,464	...	3,464
1960 to 1964.....	21,855	20,528	1,327	...	...	...	...	21,855	20,528	1,327	3,041	...	3,041
1965 to 1969.....	6,073	5,952	121	...	...	...	...	6,073	5,952	121	1,026	...	1,026
1970 to 1974.....	1,875	617	1,258	...	...	...	...	1,875	617	1,258	804	...	804
1975 or later.....	490	487	3	...	...	...	...	490	487	3	...	...	...
<b>Interest Rate</b>													
Less than 3.0 percent.....	27,897	27,673	1,224	2	2	...	...	27,895	26,671	1,224	11,684	...	11,684
3.0 percent.....	16,947	15,098	1,849	2	2	...	...	16,945	15,096	1,849	3,911	...	3,911
3.1 percent to 3.5 percent.....	9,098	8,184	914	233	233	...	...	8,585	7,671	914	397	...	397
3.6 percent to 3.9 percent.....	649	604	45	7	7	...	...	642	597	45	1	...	1
4.0 percent.....	747,594	702,477	45,117	55,031	35,497	17,715	430,279	262,292	250,382	11,910	62,945	44,750	18,197
4.1 percent to 4.4 percent.....	13,247	12,510	737	9,101	8,570	327	...	4,145	3,939	206	19	...	19
4.5 percent.....	525,754	475,791	49,963	143,066	115,631	26,582	...	382,691	360,163	22,528	6,661	...	6,661
4.6 percent to 5.0 percent.....	962,038	903,581	58,458	14,894	14,772	123	...	947,145	888,180	58,965	60,727	...	60,727
5.1 percent to 5.5 percent.....	80,143	77,950	2,193	...	...	...	...	80,143	77,950	2,193	1,047	...	1,047
5.6 percent to 6.0 percent.....	404,706	383,783	20,923	...	...	...	...	404,706	383,783	20,923	37,312	...	37,312
6.1 percent or more.....	715	703	12	...	...	...	...	715	703	12	1,717	...	1,717
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	5.0
<b>Monthly Interest and Principal Payment Per Dwelling Unit</b>													
<b>Mortgages with payments which include both.</b>													
Less than \$20.....	2,429,820	2,265,534	164,286	222,337	174,717	44,753	430,567	1,776,938	1,673,950	102,988	134,854	44,433	90,423
\$20 to \$24.....	694,855	646,800	48,055	18,322	17,420	486	59,378	616,961	573,479	43,482	108,669	44,211	64,499
\$25 to \$29.....	300,191	287,553	12,638	28,048	26,115	1,738	50,248	221,894	212,447	9,447	8,512	...	8,291
\$30 to \$34.....	293,489	275,757	17,732	42,590	40,399	2,033	40,910	209,993	196,872	13,121	7,424	...	7,424
\$35 to \$39.....	242,758	227,632	15,126	27,080	22,248	4,368	46,367	169,316	160,489	8,827	1,875	...	1,875
\$40 to \$44.....	205,117	186,839	18,278	29,087	19,117	9,763	51,645	124,383	116,755	7,628	3,223	...	3,223
\$45 to \$49.....	199,197	174,968	24,229	42,103	25,027	16,142	54,705	102,393	97,271	5,122	1,089	...	1,089
\$50 to \$54.....	131,004	120,712	10,292	15,480	8,968	6,230	43,857	71,667	68,447	3,220	1,611	...	1,611
\$55 to \$59.....	106,214	99,811	6,403	9,168	7,394	1,776	30,351	66,696	62,755	3,941	482	...	482

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Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA				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	VA total						
<b>NORTHEAST--Con.</b>													
Monthly Interest and Principal Payment Per Dwelling Unit--Con.													
\$55 to \$59.....	61,882	59,583	2,299	2,649	2,027	622	19,125	40,110	38,631	1,479	248	...	248
\$60 to \$64.....	49,784	45,592	4,192	3,599	2,076	1,519	11,501	34,688	32,331	2,357	316	...	316
\$65 to \$69.....	26,436	25,698	738	952	952	...	6,280	19,206	18,586	620	1	...	1
\$70 to \$79.....	41,751	40,563	1,188	872	622	26	7,129	33,752	32,902	850	117	...	117
\$80 to \$89.....	36,988	36,313	675	1,454	1,415	40	5,261	30,269	29,616	653	76	...	76
\$90 to \$99.....	25,208	24,987	2,221	866	866	...	2,215	22,130	19,909	2,221	1,058	...	1,058
\$100 to \$119.....	14,946	14,726	220	71	71	...	1,396	13,480	13,260	220	53	...	53
Median payment.....dollars..	28	28	31	34	30	41	36	26	26	24	12	...	10
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....	1,290,942	1,204,700	86,242	221,669	174,503	44,314	338,137	731,174	702,340	28,834	...	...	...
Less than \$25.....													
\$25 to \$29.....	198,808	189,769	9,039	5,937	5,493	40	32,454	160,420	153,437	6,983	...	...	...
\$30 to \$34.....	118,308	113,132	5,176	8,457	7,626	830	27,863	81,988	79,082	2,906	...	...	...
\$35 to \$39.....	118,219	112,425	5,793	115,266	14,034	1,037	28,094	74,865	71,648	3,217	...	...	...
\$40 to \$44.....	117,944	112,966	4,978	23,475	22,473	950	26,926	67,548	64,537	3,011	...	...	...
\$45 to \$49.....	115,902	107,383	8,519	28,855	25,282	3,572	24,008	63,042	58,593	4,449	...	...	...
\$50 to \$54.....	108,624	103,737	4,887	24,971	22,412	2,046	32,836	49,814	48,065	1,749	...	...	...
Median payment.....dollars..	116,302	104,935	11,367	30,046	21,828	8,214	36,332	49,938	48,473	1,465	...	...	...
Type of Mortgage Holder													
Commercial bank or trust company.....	657,198	626,240	30,958	139,711	123,755	14,065	120,445	397,042	385,901	11,141	24,428	13,824	10,605
Mutual savings bank.....	27,131	26,268	863	7,517	7,020	432	2,421	17,197	16,832	365	1,397	845	552
Savings and loan association.....	970,858	939,463	51,395	38,373	29,543	8,429	155,629	776,891	736,891	39,971	25,151	8,407	16,746
Life insurance company.....	295,743	261,498	34,245	134,487	104,234	29,272	45,488	115,772	111,905	3,867	29,263	28,291	971
Mortgage company.....	22,168	18,907	3,261	6,098	6,098	...	12,198	11,036	1,162	3,806	3,138	668	668
Federal National Mortgage Association.....	33,132	30,756	2,376	7,649	5,340	2,089	25,483	...	...	...	1,757	...	...
Individual.....	688,056	663,565	24,491	...	...	...	42	688,014	663,523	24,491	65,312	...	65,312
Other.....	106,577	97,201	9,376	6,074	5,695	373	3,332	97,173	88,840	8,333	9,510	429	9,081
Form of Debt													
Mortgage or deed of trust.....	2,405,364	2,249,923	155,441	341,984	281,675	56,708	354,624	1,708,771	1,620,958	87,813	151,044	56,689	94,356
Contract to purchase.....	395,465	393,954	1,511	...	...	...	...	395,465	393,954	1,511	9,572	...	9,572
Amortization													
Fully amortized.....	2,335,814	2,202,275	133,539	341,985	281,675	56,689	354,623	1,639,215	1,573,304	65,911	120,211	56,690	63,520
Partially amortized.....	245,529	233,408	12,121	...	...	...	...	245,529	233,408	12,121	11,535	...	11,535
Not amortized.....	145,635	135,517	10,118	...	...	...	...	145,635	135,517	10,118	22,921	...	22,921
On demand.....	73,864	72,691	1,173	...	...	...	...	73,864	72,691	1,173	5,958	...	5,958
Regular principal payments required.....	25,479	25,114	365	...	...	...	...	25,479	25,114	365	567	...	567
No regular principal payments required.....	48,385	47,577	808	...	...	...	...	48,385	47,577	808	5,391	...	5,391
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	2,576,097	2,429,725	146,372	332,179	274,811	53,973	330,863	1,913,081	1,830,928	82,153	137,011	54,226	82,794
Delinquent.....	4,602	4,349	253	678	526	...	207	3,718	3,617	101	446	...	446
Foreclosure in process.....	153,308	143,528	9,780	9,137	6,349	2,720	23,569	120,609	114,087	6,522	11,211	2,467	8,743
No regular payments required.....	66,852	66,295	557	...	...	...	...	66,852	66,295	557	11,957	...	11,957
Year Mortgage Made or Assumed													
1950 (part).....	420,594	398,882	21,712	47,771	37,496	9,958	38,851	333,980	323,289	10,691	31,476	9,923	21,554
1949.....	641,400	590,802	50,598	79,226	54,493	23,187	67,295	494,880	471,506	23,374	58,276	23,221	35,056
1948.....	515,231	478,132	37,099	60,733	46,296	13,863	63,916	390,582	369,363	21,219	39,468	13,897	25,575
1947.....	400,343	377,603	22,740	27,229	19,148	7,281	94,452	278,666	265,291	13,375	17,905	7,247	10,659
1946.....	303,109	290,938	12,171	15,887	13,911	1,956	85,148	202,074	193,173	8,901	6,094	1,956	4,140
1942 to 1945.....	338,473	328,877	9,596	54,520	53,941	446	4,974	278,983	270,033	8,950	6,670	446	6,224
1940 to 1941.....	98,094	97,283	811	36,336	36,105	...	...	61,756	61,176	580	101	...	101
1935 to 1939.....	67,653	65,511	2,142	20,307	20,307	...	...	47,352	45,210	2,142	496	...	496
1930 to 1934.....	12,069	12,022	47	...	...	...	...	12,069	12,022	47	60	...	60
1929 or earlier.....	3,920	3,866	54	...	...	...	...	3,920	3,866	54	75	...	75
Term of Mortgage													
On demand.....	73,861	72,688	1,173	...	...	...	...	73,861	72,688	1,173	5,957	...	5,957
Less than 5 years.....	238,644	225,414	13,230	43	43	...	906	227,696	224,717	12,979	34,533	...	34,533
5 to 9 years.....	538,578	517,512	21,066	886	886	...	16,589	521,105	500,672	20,433	35,459	593	34,866
10 to 12 years.....	814,785	776,749	38,036	9,065	8,876	68	45,108	760,617	723,911	36,706	22,582	1,558	21,425
13 to 14 years.....	101,783	98,921	2,862	1,943	1,244	34	18,804	81,039	79,349	1,690	1,748	547	1,201
15 years.....	329,048	315,209	13,839	33,651	31,749	1,504	75,033	220,367	209,299	11,068	10,320	8,187	2,135
16 to 19 years.....	127,165	122,357	4,808	12,171	11,091	1,067	33,379	81,616	78,990	2,626	4,115	2,586	1,529
20 years.....	329,587	305,929	23,658	136,009	116,359	18,324	109,872	83,704	81,706	1,998	26,895	25,882	1,017
21 to 24 years.....	46,654	42,827	3,827	15,118	12,017	2,615	16,478	15,061	14,792	269	7,896	7,282	613
25 years.....	189,941	156,900	33,041	129,930	97,604	31,718	38,378	21,641	21,311	330	10,702	10,463	240
26 years or more.....	10,823	9,399	1,424	3,185	1,817	1,362	83	7,554	7,554	56	428	...	428
Median term.....years..	12	12	15	20	20	25	18	11	11	10	10	20	7

RESIDENTIAL FINANCING

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	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
<b>NORTH CENTRAL—Con.</b>													
<b>Year Mortgage Due</b>													
On demand.....	73,861	72,688	1,173	...	...	...	...	73,861	72,688	1,173	5,953	...	5,953
Fully amortized.....	2,335,847	2,202,294	133,553	341,996	281,686	56,689	354,636	1,639,250	1,573,327	65,923	120,221	56,689	63,534
Past due.....	3,043	2,993	50	...	...	...	...	3,043	2,993	50	189	...	189
1950 to 1951.....	79,260	77,662	1,598	1,519	1,519	...	1,083	76,657	75,241	1,416	6,914	...	6,914
1952 to 1953.....	173,800	168,214	5,586	3,388	3,388	...	2,703	167,709	162,192	5,517	13,971	34	13,937
1954 to 1955.....	245,873	238,029	7,844	6,707	6,640	...	7,003	232,165	224,584	7,581	13,294	68	13,226
1956 to 1957.....	284,135	273,770	10,365	10,281	10,261	...	20,680	253,175	242,956	10,219	7,638	655	6,983
1958 to 1959.....	328,612	313,881	14,731	11,086	11,018	68	20,204	297,331	283,340	13,991	11,341	792	10,549
1960 to 1964.....	621,720	594,141	27,579	51,454	48,706	1,419	109,434	460,841	438,807	22,034	16,166	7,488	8,679
1965 to 1969.....	383,055	357,885	25,170	138,143	119,979	17,054	129,305	115,611	111,026	4,585	27,775	25,953	1,823
1970 to 1974.....	180,617	146,538	34,079	97,552	64,602	32,014	56,137	26,932	26,478	4,454	21,722	20,578	1,144
1975 or later.....	35,732	29,181	6,551	21,866	15,573	6,134	8,087	5,786	5,710	76	1,211	1,121	90
Partially or not amortized.....	391,181	368,942	22,239	...	...	...	...	391,181	368,942	22,239	34,464	...	34,464
Past due.....	7,323	5,359	1,964	...	...	...	...	7,323	5,359	1,964	2,153	...	2,153
1950 to 1951.....	126,121	119,600	6,521	...	...	...	...	126,121	119,600	6,521	10,308	...	10,308
1952 to 1953.....	108,882	101,039	7,843	...	...	...	...	108,882	101,039	7,843	12,116	...	12,116
1954 to 1955.....	71,200	66,938	4,262	...	...	...	...	71,200	66,938	4,262	5,460	...	5,460
1956 to 1957.....	22,490	21,561	929	...	...	...	...	22,490	21,561	929	1,272	...	1,272
1958 to 1959.....	35,503	35,097	406	...	...	...	...	35,503	35,097	406	1,954	...	1,954
1960 to 1964.....	15,671	15,365	306	...	...	...	...	15,671	15,365	306	864	...	864
1965 to 1969.....	3,084	3,084	...	...	...	...	...	3,084	3,084	...	167	...	167
1970 to 1974.....	766	758	8	...	...	...	...	766	758	8	4	...	4
1975 or later.....	141	141	...	...	...	...	...	141	141	...	166	...	166
<b>Interest Rate</b>													
Less than 3.0 percent.....	27,333	27,075	258	1	1	...	...	27,332	27,074	258	7,297	...	7,297
3.0 percent.....	23,567	23,050	517	2	2	...	...	23,565	23,048	517	1,808	...	1,808
3.1 percent to 3.5 percent.....	8,823	8,633	190	322	170	...	14	8,487	8,449	38	231	...	231
3.6 percent to 3.9 percent.....	735	660	75	2	2	...	...	733	658	75	...	...	...
4.0 percent.....	650,115	612,906	37,209	60,406	41,366	18,205	354,611	235,121	224,100	11,021	70,020	56,690	13,334
4.1 percent to 4.4 percent.....	11,421	10,633	788	8,339	7,597	781	...	3,082	3,075	7	48	...	48
4.5 percent.....	502,951	456,417	46,534	260,253	219,912	37,706	...	242,699	236,676	6,023	3,284	...	3,284
4.6 percent to 5.0 percent.....	760,759	724,563	36,196	12,668	12,668	...	...	748,095	711,899	36,196	36,210	...	36,210
5.1 percent to 5.5 percent.....	89,429	84,915	4,514	...	...	...	...	89,429	84,915	4,514	3,034	...	3,034
5.6 percent to 6.0 percent.....	659,199	631,325	27,874	...	...	...	...	659,199	631,325	27,874	33,718	...	33,718
6.1 percent or more.....	66,526	63,721	2,805	...	...	...	...	66,526	63,721	2,805	4,974	...	4,974
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	4.5	4.0	4.0	5.0
<b>Monthly Interest and Principal Payment Per Dwelling Unit</b>													
Mortgages with payments which include both.....	2,591,231	2,445,552	145,679	342,002	281,691	56,696	354,638	1,894,625	1,816,578	78,047	129,284	56,690	72,595
Less than \$20.....	445,131	424,386	20,745	19,318	17,435	1,784	29,210	396,609	378,678	17,931	102,469	56,108	46,362
\$20 to \$24.....	286,131	273,039	13,092	35,864	34,150	1,383	25,058	225,215	214,290	10,925	6,420	410	6,011
\$25 to \$29.....	327,012	313,268	13,744	48,842	43,970	4,367	33,722	244,449	236,065	8,384	7,105	172	6,843
\$30 to \$34.....	311,269	294,765	16,504	51,053	42,851	7,935	42,913	217,308	209,924	7,384	2,948	...	2,948
\$35 to \$39.....	263,799	243,568	20,231	45,226	32,733	12,410	53,510	165,062	157,891	7,171	1,785	...	1,785
\$40 to \$44.....	268,238	243,615	24,623	62,046	42,507	18,273	47,107	159,087	150,428	4,659	1,173	...	1,173
\$45 to \$49.....	164,066	152,258	11,808	24,360	19,563	4,531	44,658	95,045	90,554	4,491	466	...	466
\$50 to \$54.....	172,729	160,700	12,029	18,523	14,254	4,202	33,028	121,182	114,019	7,163	2,482	...	2,482
\$55 to \$59.....	86,075	83,570	2,505	11,054	10,392	605	20,032	54,993	53,353	1,640	468	...	468
\$60 to \$64.....	79,724	75,480	4,244	13,444	12,259	545	9,515	56,766	54,040	2,726	512	...	512
\$65 to \$69.....	38,570	36,913	1,657	1,832	1,731	100	4,238	32,500	31,000	1,500	175	...	175
\$70 to \$79.....	54,838	53,403	1,435	4,885	4,673	178	5,615	44,343	43,451	892	1,743	...	1,743
\$80 to \$99.....	44,852	42,794	2,058	4,570	4,188	383	2,645	37,637	35,960	1,677	281	...	281
\$100 to \$119.....	24,679	24,059	620	818	818	...	3,180	20,684	20,064	620	551	...	551
\$120 or more.....	24,118	23,734	384	167	167	...	207	23,745	23,361	384	796	...	796
Median payment.....dollars..	33	33	37	36	35	40	39	31	31	31	12	10	15
<b>Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items</b>													
Mortgages with payments which include other items.....	1,158,119	1,067,368	90,751	341,866	281,554	56,690	248,025	568,266	540,578	27,688	...	...	...
Less than \$25.....	149,858	142,458	7,400	12,524	11,903	521	19,973	117,367	110,875	6,492	...	...	...
\$25 to \$29.....	84,921	79,264	5,657	11,996	10,203	1,461	13,268	59,660	56,141	3,519	...	...	...
\$30 to \$34.....	96,120	91,424	4,696	22,505	20,507	1,632	23,292	47,735	45,323	2,588	...	...	...
\$35 to \$39.....	107,112	102,154	4,958	33,268	30,589	2,679	22,820	51,026	48,920	2,106	...	...	...
\$40 to \$44.....	122,816	114,081	8,735	47,476	40,545	6,679	21,644	53,698	51,937	1,761	...	...	...
\$45 to \$49.....	104,374	94,656	9,718	38,214	30,789	7,130	23,677	42,488	40,306	2,182	...	...	...
\$50 to \$54.....	107,275	93,867	13,408	41,122	29,385	10,927	31,363	34,792	33,444	1,348	...	...	...
\$55 to \$59.....	98,177	85,178	12,999	34,553	23,341	10,810	30,483	33,144	31,798	1,346	...	...	...
\$60 to \$64.....	86,361	77,633	8,728	29,988	22,939	6,859	19,819	36,560	35,305	1,255	...	...	...
\$65 to \$69.....	53,725	47,631	6,094	21,405	17,069	4,132	14,302	18,020	16,321	1,699	...	...	...
\$70 to \$79.....	70,790	66,890	3,900	25,578	22,925	2,282	15,691	29,529	28,658	871	...	...	...
\$80 to \$99.....	46,656	43,106	3,550	15,461	14,021	833	6,747	24,446	22,394	2,052	...	...	...
\$100 to \$119.....	18,232	18,002	230	4,685	4,469	216	4,722	8,825	8,811	14	...	...	...
\$120 or more.....	11,702	11,024	678	3,091	2,869	223	224	8,388	7,933	455	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	45	45	51	50	49	53	49	40	40	37	...	...	...

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

[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							
<b>SOUTH</b>													
Total mortgages.....	2,226,881	1,972,870	254,011	432,927	284,905	131,755	276,799	1,517,148	1,420,350	96,807	258,797	131,758	127,042
Type of Mortgage Holder													
Commercial bank or trust company.....	384,210	353,101	31,109	67,844	51,281	13,123	43,482	272,884	260,378	12,506	27,861	12,959	14,902
Mutual savings bank.....	26,454	21,607	4,847	11,495	6,953	4,056	3,119	11,838	11,534	304	4,559	3,727	832
Savings and loan association.....	630,202	575,766	54,436	40,178	26,737	12,008	69,035	520,998	482,843	38,155	24,687	13,898	10,791
Life insurance company.....	494,734	389,987	104,747	267,967	178,737	81,194	79,810	146,960	134,193	12,767	80,614	78,434	2,179
Mortgage company.....	44,097	34,066	10,031	17,695	8,288	8,630	9,678	16,726	16,237	489	12,895	9,715	3,180
Federal National Mortgage Association.....	72,385	63,070	9,315	13,696	4,934	7,913	58,681	12	12	...	6,964	6,964	...
Individual.....	474,387	444,745	29,642	...	...	...	742	473,648	444,253	29,395	83,262	344	82,918
Other.....	100,425	90,533	9,892	14,068	7,992	4,837	12,251	74,100	70,907	3,193	17,955	5,717	12,240
Form of Debt													
Mortgage or deed of trust.....	2,140,953	1,887,911	253,042	432,930	284,909	131,754	276,794	1,431,224	1,335,392	95,832	255,569	131,754	123,817
Contract to purchase.....	85,924	84,958	966	...	...	...	...	85,924	84,958	966	3,215	...	3,215
Amortization													
Fully amortized.....	1,980,720	1,739,425	241,295	432,930	284,909	131,756	276,795	1,271,002	1,186,910	84,092	227,956	131,756	96,202
Partially amortized.....	83,813	79,792	4,021	...	...	...	...	83,813	79,792	4,021	9,185	...	9,185
Not amortized.....	87,003	83,599	3,404	...	...	...	...	87,003	81,599	5,404	14,273	...	14,273
On demand.....	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,379	...	7,379
Regular principal payments required.....	27,388	26,203	1,185	...	...	...	...	27,388	26,203	1,185	574	...	574
No regular principal payments required.....	47,947	45,845	2,102	...	...	...	...	47,947	45,845	2,102	6,805	...	6,805
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	2,012,199	1,779,785	232,414	412,988	275,785	121,699	263,747	1,335,477	1,248,799	86,678	224,291	121,966	102,328
Delinquent:													
Foreclosure in process.....	7,328	3,679	3,649	4,184	600	3,523	261	2,883	2,818	65	4,726	3,917	809
Foreclosure not in process.....	134,492	117,485	17,007	15,765	8,530	6,536	12,789	105,941	96,817	9,124	17,850	5,875	11,977
No regular payments required.....	72,866	71,925	941	...	...	...	...	72,866	71,925	941	11,926	...	11,926
Year Mortgage Made or Assumed													
1950 (part).....	416,417	362,887	53,530	70,554	34,765	32,105	61,958	283,910	268,511	15,399	64,376	32,120	32,256
1949.....	541,986	460,668	81,318	111,018	64,147	43,223	54,196	376,791	345,293	31,478	86,136	43,744	42,394
1948.....	406,877	349,436	57,441	86,703	51,164	32,924	37,217	282,956	262,837	20,119	58,529	32,387	26,141
1947.....	317,024	280,518	36,506	53,780	31,652	19,776	66,004	197,242	184,134	13,108	32,624	19,776	12,850
1946.....	219,288	205,466	13,822	21,339	15,464	3,497	54,763	143,190	136,107	7,083	10,535	3,497	7,038
1942 to 1945.....	209,970	196,564	9,406	39,164	37,793	233	2,661	164,148	156,174	7,974	5,057	233	4,823
1940 to 1941.....	66,472	65,516	956	28,778	28,581	...	...	37,693	36,934	759	816	...	816
1935 to 1939.....	41,811	40,756	1,055	21,604	21,353	...	...	20,209	19,405	804	478	...	478
1930 to 1934.....	9,473	9,424	49	...	...	...	...	9,473	9,424	49	248	...	248
1929 or earlier.....	1,587	1,549	38	...	...	...	...	1,587	1,549	38	...	...	...
Term of Mortgage													
On demand.....	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,378	...	7,378
Less than 5 years.....	251,897	241,462	10,435	2,053	2,053	...	22	249,822	239,387	10,435	36,760	197	36,563
5 to 9 years.....	424,894	401,563	23,331	1,214	1,033	...	5,869	417,813	394,711	23,102	46,300	2,120	44,179
10 to 12 years.....	472,067	441,823	30,244	3,158	2,900	...	26,391	442,519	415,310	27,209	31,216	8,248	22,968
13 to 14 years.....	60,172	57,195	6,977	2,905	2,003	...	167	8,915	48,356	4,559	5,419	1,798	3,621
15 years.....	188,484	175,470	13,014	17,865	16,504	...	969	30,472	140,152	128,673	11,479	26,786	21,619
16 to 19 years.....	102,023	81,764	20,259	18,877	10,305	...	6,030	22,949	60,201	50,127	10,074	11,786	8,478
20 years.....	322,252	268,641	53,611	162,325	116,563	...	42,117	101,590	58,343	53,786	4,577	57,204	54,686
21 to 24 years.....	59,082	45,939	13,143	29,703	17,442	...	10,120	20,357	9,022	8,541	481	6,742	426
25 years.....	261,035	182,519	78,516	189,984	112,467	...	71,587	59,862	11,192	10,525	667	28,769	28,256
26 years or more.....	9,661	8,454	1,207	4,855	3,648	...	1,166	377	4,428	...	437	40	397
Median term.....years..	12	12	20	22	20	25	20	10	10	11	15	20	7
Year Mortgage Due													
On demand.....	75,335	72,048	3,287	...	...	...	...	75,335	72,048	3,287	7,379	...	7,379
Fully amortized.....	1,980,720	1,739,425	241,295	432,934	284,915	131,759	276,794	1,271,002	1,186,910	84,092	227,956	131,759	96,202
Past due.....	3,157	2,763	394	...	...	...	...	3,157	2,763	394	209	...	209
1950 to 1951.....	102,683	99,800	2,883	1,437	1,240	...	730	100,529	97,833	2,693	9,580	...	9,580
1952 to 1953.....	188,501	180,465	8,036	5,041	5,041	...	5,3	182,908	174,872	8,036	22,010	264	21,747
1954 to 1955.....	187,842	179,743	8,099	1,941	1,941	...	1,689	184,212	176,151	8,061	20,207	468	19,740
1956 to 1957.....	206,661	193,633	13,028	6,424	6,424	...	11,368	188,870	176,829	12,041	12,202	2,774	9,428
1958 to 1959.....	236,741	222,255	14,486	11,022	10,392	...	197	12,841	212,876	200,225	12,651	16,988	4,654
1960 to 1964.....	374,522	342,512	32,010	38,337	34,332	...	1,131	48,100	288,090	261,853	26,507	17,439	17,030
1965 to 1969.....	364,536	302,568	61,968	167,872	121,145	...	40,964	106,034	90,632	78,727	11,905	66,851	62,191
1970 to 1974.....	250,571	171,821	78,750	166,398	91,468	...	69,104	67,026	17,144	15,340	1,804	39,248	38,273
1975 or later.....	65,506	43,865	21,641	34,462	12,932	...	20,363	28,453	2,587	2,587	6,192	5,696	497
Partially or not amortized.....	170,868	161,417	9,451	...	...	...	...	170,868	161,417	9,451	23,459	...	23,459
Past due.....	5,200	5,162	38	...	...	...	...	5,200	5,162	38	416	...	416
1950 to 1951.....	87,101	83,578	3,523	...	...	...	...	87,101	83,578	3,523	10,149	...	10,149
1952 to 1953.....	31,308	29,138	2,170	...	...	...	...	31,308	29,138	2,170	5,668	...	5,668
1954 to 1955.....	21,080	19,385	1,695	...	...	...	...	21,080	19,385	1,695	3,591	...	3,591
1956 to 1957.....	9,186	8,220	966	...	...	...	...	9,186	8,220	966	802	...	802
1958 to 1959.....	8,572	7,977	595	...	...	...	...	8,572	7,977	595	926	...	926
1960 to 1964.....	6,780	6,344	436	...	...	...	...	6,780	6,344	436	1,544	...	1,544
1965 to 1969.....	1,356	1,353	3	...	...	...	...	1,356	1,353	3	261	...	261
1970 to 1974.....	62	62	...	...	...	...	...	62	62	...	102	...	102
1975 or later.....	223	198	25	...	...	...	...	223	198	25	...	...	...

RESIDENTIAL FINANCING

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

[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							
<b>SOUTH--Con.</b>													
<b>Interest Rate</b>													
Less than 3.0 percent.....	21,188	21,163	25	...	...	...	...	21,188	21,163	25	3,126	...	3,126
3.0 percent.....	4,280	4,242	38	27	27	...	...	4,253	4,215	38	527	...	527
3.1 percent to 3.5 percent.....	2,388	2,183	205	293	92	197	...	2,094	2,090	4	123	...	83
3.6 percent to 3.9 percent.....	144	139	5	35	35	...	...	109	104	5	...	...	...
4.0 percent.....	486,598	419,955	66,643	110,146	59,642	44,437	276,795	99,659	92,711	6,948	141,752	131,715	10,040
4.1 percent to 4.4 percent.....	3,786	2,660	1,126	2,399	1,281	1,119	...	1,386	1,379	7	...	...	...
4.5 percent.....	421,319	317,277	104,042	301,077	205,080	6,002	...	120,247	112,200	8,047	2,104	...	2,104
4.6 percent to 5.0 percent.....	334,629	308,827	25,802	18,958	...	...	...	315,671	290,066	25,605	20,483	...	20,483
5.1 percent to 5.5 percent.....	38,940	34,444	4,496	...	...	...	...	38,940	34,444	4,496	1,044	...	1,044
5.6 percent to 6.0 percent.....	767,726	725,624	42,102	...	...	...	...	767,726	725,624	42,102	80,283	...	80,283
6.1 percent or more.....	145,898	136,366	9,532	...	...	...	...	145,898	136,366	9,532	9,352	...	9,352
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	4.0	4.0	6.0
<b>Monthly Interest and Principal Payment Per Dwelling Unit</b>													
Mortgages with payments which include both.....	2,074,112	1,827,889	246,223	432,941	284,922	131,762	276,805	1,364,388	1,275,379	89,009	234,984	131,739	103,250
Less than \$20.....	374,041	353,076	20,965	43,433	38,187	4,156	13,692	316,920	301,565	15,355	175,269	130,671	44,603
\$20 to \$24.....	217,218	199,121	18,097	55,182	46,353	6,283	21,367	140,672	131,641	9,031	13,304	783	12,521
\$25 to \$29.....	239,649	206,805	32,844	56,396	35,076	18,334	25,033	158,221	147,304	10,917	14,559	197	14,362
\$30 to \$34.....	267,107	216,406	50,701	83,739	43,346	37,570	37,855	145,519	135,893	9,626	8,700	61	8,643
\$35 to \$39.....	261,961	220,813	41,148	81,686	49,828	29,941	51,649	128,625	120,962	7,663	4,768	...	4,768
\$40 to \$44.....	210,149	176,157	33,992	59,384	34,534	22,619	44,110	106,659	98,292	8,367	4,338	27	4,311
\$45 to \$49.....	106,929	94,156	12,773	16,413	8,989	6,587	31,980	58,533	54,132	4,401	2,002	...	2,002
\$50 to \$54.....	136,275	121,530	14,745	14,697	10,914	3,183	26,355	95,222	86,596	8,626	5,210	...	5,210
\$55 to \$59.....	61,172	56,588	4,584	6,069	4,214	1,067	8,962	46,147	43,933	2,214	1,338	...	1,338
\$60 to \$64.....	52,717	48,569	4,148	7,635	6,375	1,000	6,844	38,242	35,698	2,544	2,059	...	2,059
\$65 to \$69.....	30,286	27,703	2,583	3,204	2,735	289	2,967	24,115	22,123	1,992	855	...	855
\$70 to \$74.....	46,396	42,790	3,606	2,383	1,997	387	2,412	41,601	38,504	3,097	1,414	...	1,414
\$80 to \$99.....	33,332	29,765	3,566	2,482	2,333	149	1,958	28,891	25,535	3,356	436	...	436
\$100 to \$119.....	20,401	18,711	1,690	238	41	197	1,408	18,755	17,716	1,039	209	...	209
\$120 or more.....	16,479	15,698	781	...	...	...	213	16,266	15,485	781	519	...	519
Median payment.....dollars..	33	33	35	33	32	34	38	32	32	34	13	10	22
<b>Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items</b>													
Mortgages with payments which include other items.....	1,042,604	866,491	176,113	431,482	283,480	131,741	229,478	381,675	359,707	21,968	...	...	...
Less than \$25.....	129,655	121,024	8,631	25,768	21,778	3,210	9,569	94,331	90,049	4,282	...	...	...
\$25 to \$29.....	79,666	73,508	6,158	31,521	26,858	4,074	12,427	35,720	34,461	1,259	...	...	...
\$30 to \$34.....	110,266	96,966	13,300	46,446	35,974	6,918	19,327	44,494	42,064	2,430	...	...	...
\$35 to \$39.....	106,556	84,675	21,881	46,452	27,702	17,224	24,516	35,589	32,919	2,670	...	...	...
\$40 to \$44.....	128,980	96,152	32,828	65,151	35,489	27,590	29,712	34,119	31,543	2,576	...	...	...
\$45 to \$49.....	125,365	92,743	32,622	67,002	37,648	27,627	34,318	24,044	21,544	2,500	...	...	...
\$50 to \$54.....	122,274	96,722	25,552	59,656	35,935	22,061	33,116	29,500	28,520	1,080	...	...	...
\$55 to \$59.....	67,807	55,118	12,689	30,412	19,077	9,508	22,616	14,781	13,431	1,250	...	...	...
\$60 to \$64.....	53,979	45,298	8,681	22,737	16,404	5,378	17,570	13,675	12,801	874	...	...	...
\$65 to \$69.....	32,860	26,980	5,880	11,047	6,463	4,153	10,935	10,879	9,830	1,049	...	...	...
\$70 to \$74.....	37,543	33,619	3,924	13,527	10,800	2,027	9,218	14,802	14,181	621	...	...	...
\$80 to \$99.....	28,326	25,407	2,919	8,492	6,742	1,310	3,849	15,992	14,941	1,051	...	...	...
\$100 to \$119.....	9,100	8,619	481	1,630	846	247	1,743	5,480	5,307	173	...	...	...
\$120 or more.....	9,815	9,465	350	1,043	846	197	537	8,233	8,080	153	...	...	...
Amount for other items not reported.....	412	195	217	351	134	217	25	36	36	...	...	...	...
Median payment.....dollars..	43	42	45	45	44	46	47	37	37	40	...	...	...
<b>WEST</b>													
Total mortgages.....	1,626,413	1,412,735	213,678	331,698	228,082	92,811	201,559	1,093,161	992,789	100,374	218,150	92,817	125,335
<b>Type of Mortgage Holder</b>													
Commercial bank or trust company.....	481,068	413,257	67,811	160,713	114,916	39,961	116,055	204,304	189,753	14,551	51,173	41,463	9,709
Mutual savings bank.....	31,225	27,353	3,872	13,238	10,699	2,305	4,947	13,041	11,760	1,281	2,787	2,305	484
Savings and loan association.....	305,935	263,469	42,466	28,405	20,225	7,526	32,541	244,995	211,953	33,042	14,611	7,525	7,086
Life insurance company.....	205,838	161,705	44,133	105,691	69,469	33,479	20,934	79,219	71,787	7,432	32,784	32,176	609
Mortgage company.....	19,869	16,761	3,108	7,984	5,525	2,114	2,641	9,251	8,899	352	4,807	2,347	2,460
Federal National Mortgage Association.....	31,378	24,883	6,495	9,168	2,675	5,886	22,211	...	...	...	4,192	4,192	...
Individual.....	484,830	443,531	41,299	...	...	...	145	484,685	443,406	41,279	99,758	163	99,595
Other.....	66,289	61,767	4,522	6,509	4,575	1,546	2,092	57,688	55,243	2,445	8,038	2,646	5,392
<b>Form of Debt</b>													
Mortgage or deed of trust.....	1,420,545	1,208,176	212,369	331,701	228,081	92,813	201,559	887,297	788,229	99,068	210,076	92,809	117,263
Contract to purchase.....	205,868	204,558	1,310	...	...	...	...	205,868	204,558	1,310	8,063	...	8,063
<b>Amortization</b>													
Fully amortized.....	1,491,107	1,290,454	200,653	331,697	228,079	92,812	201,562	957,857	870,508	87,349	194,261	92,812	101,453
Partially amortized.....	81,388	71,938	9,450	...	...	...	...	81,388	71,938	9,450	11,015	...	11,015
Not amortized.....	35,326	32,921	2,405	...	...	...	...	35,326	32,921	2,405	5,777	...	5,777
On demand.....	18,601	17,430	1,171	...	...	...	...	18,601	17,430	1,171	7,086	...	7,086
Regular principal payments required.....	7,253	6,386	867	...	...	...	...	7,253	6,386	867	2,415	...	2,415
No regular principal payments required.....	11,348	11,044	304	...	...	...	...	11,348	11,044	304	4,671	...	4,671



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

(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							
WEST—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,517,445	1,318,354	199,091	320,139	222,646	87,584	190,490	1,006,826	914,456	92,370	200,795	88,071	112,730
Delinquent:													
Foreclosure in process.....	2,227	1,172	1,055	757	326	431	368	1,104	588	516	1,124	431	693
Foreclosure not in process.....	88,350	75,464	12,886	10,816	5,124	4,805	10,710	66,829	59,996	6,833	10,880	4,319	6,564
No regular payments required.....	18,424	17,763	661	...	...	...	...	18,424	17,763	661	5,353	...	5,353
Year Mortgage Made or Assumed													
1950 (part).....	302,363	256,565	45,798	57,238	30,932	23,924	31,336	213,793	196,086	17,707	52,554	23,925	28,632
1949.....	394,348	324,055	70,293	83,680	48,829	31,550	34,410	276,263	244,097	32,166	75,601	31,440	44,161
1948.....	307,862	257,646	50,216	59,658	33,587	24,228	30,547	217,660	196,474	21,186	52,948	25,675	27,279
1947.....	237,866	208,803	29,063	36,281	23,272	11,684	56,902	144,687	129,674	15,013	24,795	10,634	14,160
1946.....	165,901	155,274	10,627	15,064	13,262	1,242	47,068	103,773	95,571	8,202	6,700	953	5,751
1942 to 1945.....	153,673	146,854	6,819	44,823	43,518	189	1,307	107,544	102,032	5,512	4,760	189	4,572
1940 to 1941.....	39,304	38,596	708	23,122	23,014	...	...	16,184	15,584	600	618	...	618
1935 to 1939.....	21,953	21,791	162	11,834	11,673	...	...	10,119	10,119	...	167	...	167
1930 to 1934.....	1,860	1,860	...	...	...	...	...	1,860	1,860	...	...	...	...
1929 or earlier.....	1,302	1,302	...	...	...	...	...	1,302	1,302	...	...	...	...
Term of Mortgage													
On demand.....	18,594	17,423	1,171	...	...	...	...	18,594	17,423	1,171	7,084	...	7,084
Less than 5 years.....	128,982	123,082	5,900	451	456	...	241	128,252	122,627	5,626	27,551	...	27,551
5 to 9 years.....	291,855	265,174	26,681	487	270	...	88	288,500	262,809	25,691	40,797	...	40,218
10 to 12 years.....	398,761	352,410	46,351	4,864	4,673	...	9,722	384,175	338,622	45,553	34,769	3,391	31,378
13 to 14 years.....	67,692	60,514	7,178	2,362	2,274	...	88	61,651	55,399	6,252	4,479	1,447	3,033
15 years.....	116,815	105,610	11,205	15,715	15,101	...	338	14,801	86,300	76,536	10,226	6,931	3,296
16 to 19 years.....	86,722	76,834	9,888	13,487	10,304	...	1,749	24,919	48,320	9,774	7,945	2,835	5,111
20 years.....	285,881	219,562	36,319	142,792	109,820	...	29,873	64,668	46,212	2,211	39,390	36,368	3,022
21 to 24 years.....	68,749	60,173	8,576	17,366	10,728	...	4,443	38,435	12,946	12,488	10,463	8,836	1,627
25 years.....	184,485	124,490	59,995	131,663	72,363	...	56,090	41,974	10,849	10,621	33	32,433	1,429
26 years or more.....	7,911	7,483	428	2,497	2,103	...	145	232	5,183	228	1,587	...	1,587
Median term.....years..	12	12	19	20	20	25	20	10	10	11	14	20	8
Year Mortgage Due													
On demand.....	18,601	17,430	1,171	...	...	...	...	18,601	17,430	1,171	7,084	...	7,084
Fully amortized.....	1,491,107	1,290,454	200,653	331,703	228,090	92,809	201,567	957,857	870,508	87,349	194,275	92,815	101,462
Past due.....	1,729	1,729	...	...	...	...	...	1,729	1,729	...	399	...	399
1950 to 1951.....	50,759	48,426	2,333	1,483	1,483	...	109	49,166	46,836	2,330	6,287	...	6,287
1952 to 1953.....	104,828	100,855	3,973	1,756	1,684	...	241	102,833	99,173	3,660	17,622	...	17,622
1954 to 1955.....	134,181	126,020	8,161	2,029	1,985	...	1,348	130,806	122,834	7,972	14,536	334	14,203
1956 to 1957.....	153,465	139,337	14,128	4,797	4,491	...	88	142,352	129,340	13,012	15,617	378	15,240
1958 to 1959.....	182,596	161,096	21,500	9,919	9,613	...	3,461	169,217	148,254	20,963	18,385	1,723	16,664
1960 to 1964.....	312,986	276,926	36,060	35,294	34,235	...	483	23,802	253,900	220,913	32,987	27,416	8,070
1965 to 1969.....	295,280	256,873	38,407	134,785	106,140	...	24,620	81,050	79,442	74,061	5,381	39,354	6,980
1970 to 1974.....	217,997	157,702	60,295	116,137	58,717	...	52,554	79,423	22,439	21,428	1,011	44,743	3,062
1975 or later.....	37,286	21,490	15,796	25,503	9,742	...	15,064	5,812	5,973	5,940	33	9,916	1,658
Partially or not amortized.....	116,746	104,880	11,866	...	...	...	...	116,746	104,880	11,866	16,801	...	16,801
Past due.....	1,706	1,618	88	...	...	...	...	1,706	1,618	88	161	...	161
1950 to 1951.....	31,764	29,064	2,700	...	...	...	...	31,764	29,064	2,700	4,422	...	4,422
1952 to 1953.....	27,705	24,517	3,188	...	...	...	...	27,705	24,517	3,188	5,532	...	5,532
1954 to 1955.....	19,759	17,591	2,168	...	...	...	...	19,759	17,591	2,168	3,817	...	3,817
1956 to 1957.....	12,021	9,825	2,196	...	...	...	...	12,021	9,825	2,196	359	...	359
1958 to 1959.....	10,942	10,511	431	...	...	...	...	10,942	10,511	431	1,172	...	1,172
1960 to 1964.....	9,693	8,659	1,034	...	...	...	...	9,693	8,659	1,034	622	...	622
1965 to 1969.....	2,023	1,962	61	...	...	...	...	2,023	1,962	61	238	...	238
1970 to 1974.....	1,104	1,104	...	...	...	...	...	1,104	1,104	...	449	...	449
1975 or later.....	29	29	...	...	...	...	...	29	29	...	29	...	29
Interest Rate													
Less than 3.0 percent.....	9,992	9,599	393	...	...	...	362	9,630	9,237	393	2,316	...	2,316
3.0 percent.....	27,029	26,831	198	993	940	53	507	25,530	25,385	145	195	53	142
3.1 percent to 3.5 percent.....	1,500	1,500	...	198	198	...	...	1,302	1,302	...	146	...	146
3.6 percent to 3.9 percent.....	487	486	1	476	476	...	...	11	10	1	...	...	...
4.0 percent.....	317,585	269,401	48,184	65,484	29,426	31,999	200,693	51,414	48,975	2,439	96,506	92,757	3,752
4.1 percent to 4.4 percent.....	3,853	2,390	1,463	3,604	2,157	1,361	...	247	233	14	...	...	...
4.5 percent.....	304,317	233,898	70,419	250,067	184,167	59,403	...	54,248	49,729	4,519	1,424	...	1,424
4.6 percent to 5.0 percent.....	281,071	261,037	20,034	10,877	...	...	...	270,197	250,324	19,873	19,216	...	19,216
5.1 percent to 5.5 percent.....	68,446	59,759	8,687	...	...	...	...	68,446	59,759	8,687	2,680	...	2,680
5.6 percent to 6.0 percent.....	548,014	489,377	58,637	...	...	...	...	548,015	489,378	58,637	87,663	...	87,663
6.1 percent or more.....	64,153	58,480	5,673	...	...	...	...	64,153	58,480	5,673	7,992	...	7,992
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.0	4.0	6.0



RESIDENTIAL FINANCING

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

[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							
<b>WEST—Con.</b>													
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....	1,571,730	1,360,926	210,804	331,716	228,089	92,816	201,576	1,038,484	940,980	97,504	206,743	92,810	113,932
Less than \$20.....	143,015	128,804	14,211	21,563	20,246	511	4,310	117,145	105,015	12,130	139,392	92,308	47,082
\$20 to \$24.....	119,865	109,282	10,583	38,990	36,809	1,042	7,762	73,115	65,267	7,848	16,868	370	16,498
\$25 to \$29.....	160,495	143,564	16,931	36,245	31,804	2,533	8,656	115,590	103,412	12,178	17,893	44	17,849
\$30 to \$34.....	177,333	149,915	27,418	42,832	29,614	11,929	18,868	115,642	102,116	13,526	10,763	88	10,676
\$35 to \$39.....	193,158	155,935	37,223	53,955	27,591	25,240	30,425	108,785	99,131	9,654	5,073	...	5,073
\$40 to \$44.....	229,552	179,095	50,457	77,123	38,354	35,203	45,078	107,358	97,654	9,704	3,655	...	3,655
\$45 to \$49.....	119,352	100,994	18,358	25,549	15,435	9,609	34,509	59,302	52,875	6,427	2,321	...	2,321
\$50 to \$54.....	157,585	142,898	14,687	16,815	12,270	4,410	28,311	112,463	103,143	9,320	4,187	...	4,187
\$55 to \$59.....	57,615	52,057	5,558	4,985	4,250	483	11,973	40,657	36,611	4,046	701	...	701
\$60 to \$64.....	58,199	52,710	5,489	6,333	5,086	1,161	5,632	46,234	42,280	3,954	1,768	...	1,768
\$65 to \$69.....	32,876	29,615	3,261	2,523	2,045	477	2,661	27,695	25,054	2,641	543	...	543
\$70 to \$79.....	48,821	46,247	2,574	2,886	2,777	109	2,330	43,608	41,332	2,276	745	...	745
\$80 to \$99.....	30,884	28,551	2,333	1,638	1,529	109	863	28,384	26,305	2,079	780	...	780
\$100 to \$119.....	27,825	26,867	958	189	189	...	53	27,584	26,626	958	1,271	...	1,271
\$120 or more.....	15,155	14,392	763	90	90	...	145	14,922	14,159	763	783	...	783
Median payment.....dollars..	39	39	39	37	34	40	43	39	39	36	14	10	22
Total Monthly Payments Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....	697,120	569,308	127,812	331,325	227,761	92,779	180,303	185,523	170,492	15,031	...	...	...
Less than \$25.....	36,432	32,367	4,065	8,079	7,331	563	5,176	23,181	20,686	2,495	...	...	...
\$25 to \$29.....	31,971	29,839	2,132	14,012	12,806	513	4,476	13,485	12,751	734	...	...	...
\$30 to \$34.....	51,345	47,688	3,657	24,797	23,091	1,163	6,546	20,005	18,346	1,659	...	...	...
\$35 to \$39.....	64,655	58,400	6,255	31,526	27,405	2,938	11,919	21,215	19,861	1,354	...	...	...
\$40 to \$44.....	86,134	73,618	12,516	39,194	29,336	9,229	18,949	27,994	26,453	1,541	...	...	...
\$45 to \$49.....	83,100	64,924	18,176	39,884	23,535	14,630	27,993	15,225	14,120	1,105	...	...	...
\$50 to \$54.....	92,197	64,653	27,544	49,837	25,340	23,231	28,547	13,814	12,084	1,730	...	...	...
\$55 to \$59.....	86,857	61,169	25,688	46,793	23,398	21,710	29,052	11,013	10,090	923	...	...	...
\$60 to \$64.....	64,526	50,330	14,196	32,946	20,393	10,711	21,170	10,410	9,732	678	...	...	...
\$65 to \$69.....	33,488	28,262	5,226	15,762	11,637	3,709	12,343	5,386	4,781	605	...	...	...
\$70 to \$79.....	30,576	26,891	3,685	14,300	11,670	2,589	8,575	7,704	7,315	389	...	...	...
\$80 to \$99.....	26,213	22,149	4,064	11,025	8,758	1,684	4,516	10,675	9,211	1,464	...	...	...
\$100 to \$119.....	6,085	5,477	608	1,898	1,789	109	809	3,378	3,024	354	...	...	...
\$120 or more.....	3,400	3,400	...	1,272	1,272	...	145	1,985	1,985	...	...	...	...
Amount for other items not reported.....	141	141	...	...	...	...	88	53	53	...	...	...	...
Median payment.....dollars..	49	48	53	50	47	53	52	42	42	44	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
UNITED STATES													
Total properties.....	9,442,886	8,636,811	806,075	1,328,941	969,381	326,003	33,569	1,263,553	1,223,674	39,879	6,850,408	6,443,785	406,644
Dwelling Units on Property													
1 dwelling unit.....	7,611,797	6,958,622	653,176	1,253,710	906,920	315,714	31,081	1,082,445	1,050,693	31,752	5,275,653	5,001,022	274,640
2 to 4 dwelling units.....	1,560,239	1,442,775	117,464	69,696	57,526	10,227	1,947	178,550	170,851	7,699	1,311,996	1,214,410	97,603
5 to 49 dwelling units.....	259,746	226,806	32,940	4,517	3,924	62	530	2,557	2,125	432	252,678	220,765	31,919
50 dwelling units or more.....	11,127	8,627	2,500	1,036	1,023	...	13	...	...	...	10,091	7,605	2,487
Business Floor Space on Property													
None.....	9,147,192	8,368,288	778,904	1,321,562	963,725	324,493	33,358	1,248,468	1,209,775	38,693	6,577,180	6,194,809	382,394
Less than half.....	295,689	268,527	27,172	7,380	5,658	1,514	212	15,078	13,894	1,184	273,198	248,951	24,266
Year Structure Built													
1950 (part).....	205,456	169,110	36,346	69,814	37,427	31,607	781	56,738	56,372	366	78,914	75,322	3,594
1949.....	617,412	492,776	124,636	208,212	110,742	93,504	3,972	103,887	102,825	1,062	305,317	279,224	26,104
1948.....	1,358,326	1,187,094	171,232	198,950	112,646	80,027	6,272	86,897	84,414	2,483	308,759	287,293	21,476
1947.....	338,955	298,553	40,402	124,913	69,407	48,994	6,518	148,537	145,182	3,355	285,513	249,818	15,696
1946.....	334,197	301,805	32,392	38,349	20,177	17,225	948	111,520	107,847	3,673	184,343	173,797	10,549
1942 to 1945.....	532,651	482,187	50,464	174,970	149,056	19,443	6,478	80,651	77,713	2,938	277,039	255,437	21,613
1940 to 1941.....	595,075	556,790	38,285	192,228	176,569	12,824	2,842	75,374	72,231	3,143	327,477	308,000	19,478
1930 to 1939.....	1,366,899	1,284,122	82,777	152,062	140,445	9,489	2,128	152,606	147,618	4,988	1,062,632	996,065	66,173
1929 or earlier.....	4,507,356	4,260,158	247,198	161,414	146,476	11,730	3,214	430,269	412,653	17,616	3,915,279	3,701,054	214,643
Not reported.....	150,409	141,200	9,209	8,082	6,482	1,176	426	17,134	16,868	266	125,196	117,856	7,346
Year Structure Acquired													
1950 (part).....	861,243	727,410	133,833	185,059	102,596	75,367	7,101	175,350	169,874	5,476	500,852	454,967	45,901
1949.....	1,468,280	1,235,338	232,942	300,474	173,372	117,954	9,155	247,111	234,784	12,327	920,703	827,197	93,515
1948.....	1,187,094	1,039,553	147,541	232,778	145,449	82,029	5,307	215,593	206,980	8,613	909,961	834,677	75,283
1947.....	1,228,316	1,118,655	109,661	132,035	85,984	41,534	4,521	323,707	315,748	7,959	772,575	716,930	55,649
1946.....	1,031,750	982,553	49,197	61,470	30,473	8,029	2,969	273,658	268,957	4,701	696,634	663,138	33,503
1942 to 1945.....	1,560,273	1,498,441	61,832	187,398	183,306	1,051	3,051	24,439	23,617	802	1,348,457	1,291,534	56,931
1940 to 1941.....	610,007	597,142	12,865	132,667	131,660	53	956	1,247	1,247	...	476,092	464,238	11,859
1930 to 1939.....	719,022	703,632	15,390	84,479	83,964	...	517	2,105	2,105	...	632,445	617,572	14,875
1929 or earlier.....	591,641	572,733	18,908	12,458	12,458	...	...	200	200	...	578,979	560,079	18,908
Not reported.....	14,139	13,884	255	167	167	...	...	182	182	...	13,791	13,535	255
Structure New or Previously Occupied when Acquired													
New.....	2,806,039	2,486,104	319,935	782,459	548,260	219,824	14,384	424,516	418,985	5,531	1,599,083	1,517,886	81,205
Previously occupied.....	6,636,837	6,150,692	486,145	546,497	421,135	106,186	19,191	839,040	804,692	34,348	5,251,326	4,925,908	325,437
Purchase Price													
Less than \$2,000.....	650,915	637,691	13,224	3,293	3,096	...	197	14,171	14,156	15	633,459	620,450	13,012
\$2,000 to \$3,999.....	1,648,046	1,594,303	53,743	76,845	73,205	2,618	1,019	115,783	112,894	2,889	1,455,415	1,408,209	47,217
\$4,000 to \$5,999.....	1,835,410	1,727,614	107,796	236,675	214,833	18,055	3,788	218,915	212,672	6,243	1,379,831	1,300,124	79,719
\$6,000 to \$7,999.....	1,743,672	1,556,748	186,924	348,633	245,459	94,432	8,743	348,066	337,350	10,716	1,046,991	973,961	73,044
\$8,000 to \$9,999.....	1,246,087	1,053,838	192,249	306,769	175,827	124,321	6,633	272,781	266,724	6,057	666,551	611,306	55,251
\$10,000 to \$11,999.....	774,392	670,114	104,278	173,840	107,206	60,738	5,299	154,936	148,053	6,883	445,619	414,276	31,356
\$12,000 to \$14,999.....	585,553	520,325	65,228	104,695	81,418	18,386	4,888	85,187	80,813	4,374	395,668	358,101	37,580
\$15,000 to \$19,999.....	387,171	347,427	39,744	48,332	41,242	5,114	1,979	34,533	32,489	2,044	304,313	275,703	30,614
\$20,000 to \$24,999.....	133,486	123,930	9,556	10,341	9,438	543	360	8,812	8,667	145	114,336	105,831	8,511
\$25,000 to \$29,999.....	72,058	65,553	6,505	2,837	2,499	194	145	1,948	1,744	204	87,277	61,312	5,964
\$30,000 to \$49,999.....	76,756	68,311	8,445	1,357	1,357	243	...	670	582	88	74,485	66,378	8,114
\$50,000 to \$74,999.....	23,799	20,764	3,035	657	460	197	...	98	98	...	23,039	20,207	2,838
\$75,000 to \$99,999.....	8,987	7,163	1,824	1,097	953	...	145	44	44	...	7,847	6,167	1,679
\$100,000 to \$149,999.....	10,710	9,006	1,704	1,140	1,123	...	17	...	...	...	9,563	7,881	1,687
\$150,000 to \$199,999.....	4,836	3,878	958	607	607	...	...	...	...	...	4,229	3,271	958
\$200,000 or more.....	9,648	7,569	2,079	1,578	1,547	...	31	...	...	...	8,070	6,023	2,048
Property not acquired by purchase.....	121,565	118,060	3,505	823	823	...	...	799	799	...	119,445	116,440	3,005
Not reported.....	110,046	104,677	5,369	9,265	7,749	1,182	335	6,867	6,637	230	93,909	90,291	3,623
Median purchase price.....dollars..	6,500	6,200	8,300	7,900	7,400	8,700	9,100	7,600	7,600	7,900	5,700	5,600	7,600
Market Value													
Less than \$2,000.....	219,047	211,490	7,557	4,555	987	3,173	394	6,762	6,321	441	207,719	204,174	3,548
\$2,000 to \$3,999.....	818,444	790,900	27,544	9,117	8,493	624	...	56,326	54,875	1,451	753,008	727,540	25,472
\$4,000 to \$5,999.....	1,272,639	1,196,180	76,459	54,881	37,090	15,403	2,387	163,921	160,843	3,078	1,053,853	998,276	55,598
\$6,000 to \$7,999.....	1,687,051	1,531,482	155,569	241,454	162,121	72,734	6,603	292,745	282,331	10,114	1,152,870	1,086,755	66,119
\$8,000 to \$9,999.....	1,607,540	1,421,670	185,870	352,589	236,285	109,797	6,505	302,564	295,771	6,793	952,425	889,640	62,793
\$10,000 to \$11,999.....	1,243,519	1,111,437	132,082	274,234	193,440	74,124	6,680	197,578	189,003	8,575	771,723	729,021	42,731
\$12,000 to \$14,999.....	1,089,364	993,815	95,549	225,305	181,144	37,755	6,410	151,142	146,267	4,875	712,943	666,421	46,521
\$15,000 to \$19,999.....	805,711	736,929	68,782	114,153	99,910	10,750	3,518	66,868	63,443	3,425	624,667	573,584	51,095
\$20,000 to \$24,999.....	256,557	241,645	14,912	23,696	852	276	...	13,122	12,701	421	219,742	206,384	13,363
\$25,000 to \$29,999.....	134,360	123,022	11,338	11,370	10,993	55	323	4,041	3,684	357	118,947	108,352	10,604
\$30,000 to \$49,999.....	144,355	131,777	12,578	5,376	4,931	437	10	3,937	3,876	61	135,046	122,976	12,072
\$50,000 to \$74,999.....	33,802	29,630	4,172	1,468	1,271	197	...	230	142	88	32,110	28,221	3,887
\$75,000 to \$99,999.....	14,291	12,342	1,949	698	624	...	145	...	...	...	13,321	11,519	1,804
\$100,000 to \$149,999.....	10,527	8,563	1,964	674	...	...	17	...	...	...	9,835	7,887	1,947
\$150,000 to \$199,999.....	5,490	4,175	1,315	1,037	1,031	...	6	...	...	...	4,453	3,143	1,309
\$200,000 or more.....	11,036	9,222	1,814	1,730	1,683	...	48	...	...	...	9,236	7,471	1,766
Not reported.....	89,569	82,785	6,784	6,395	6,008	130	257	4,312	4,102	210	78,862	72,679	6,187
Median market value.....dollars..	8,800	8,700	9,300	9,900	10,300	9,200	10,200	8,700	8,700	9,300	8,400	8,300	9,400

RESIDENTIAL FINANCING

Table 3.—ALL 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.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	1,674,674	1,652,384	22,290	104,980	104,136	486	359	13,007	12,431	576	1,556,593	1,535,733	20,869
20 to 39 percent.....	2,740,304	2,655,290	85,014	264,944	262,398	393	2,152	79,825	78,969	856	2,395,537	2,313,927	81,616
40 to 59 percent.....	2,224,631	2,083,093	141,538	250,551	233,179	12,288	5,081	293,290	287,514	5,776	1,680,800	1,562,410	118,400
60 to 69 percent.....	939,594	833,790	105,804	171,873	141,129	25,078	5,665	256,063	248,517	7,546	511,663	444,155	67,516
70 to 79 percent.....	745,057	609,122	135,935	187,441	117,912	62,954	6,579	251,029	241,726	9,303	306,597	249,494	57,104
80 to 84 percent.....	318,991	243,290	75,701	98,583	49,764	44,279	4,543	113,060	107,606	5,454	107,341	85,922	21,427
85 to 89 percent.....	240,727	164,328	76,399	91,673	30,234	58,220	3,224	83,434	80,975	2,459	65,621	53,123	12,499
90 to 94 percent.....	181,380	114,924	66,456	66,451	10,899	53,862	1,692	64,373	61,293	3,080	50,559	42,742	7,823
95 to 99 percent.....	137,554	90,870	46,684	46,071	4,490	40,047	1,540	67,913	66,677	1,236	23,570	19,707	3,863
100 percent or more.....	151,047	107,512	43,535	39,942	9,174	28,283	2,489	37,321	33,934	3,387	73,785	64,410	9,379
Market value not reported.....	89,084	82,300	6,784	6,395	6,008	130	257	4,272	4,062	210	78,419	72,236	6,187
Median percent.....	42	40	73	62	50	86	75	70	69	75	35	34	57
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	351,955	319,022	32,933	37,827	22,844	12,318	2,672	48,455	46,067	2,388	265,680	250,101	15,599
\$2.50 to \$4.99.....	624,574	577,094	47,480	62,524	44,463	16,976	1,083	77,855	76,280	1,575	484,197	456,353	27,845
\$5.00 to \$7.49.....	1,065,659	976,353	89,306	136,856	99,798	34,104	2,959	153,926	148,389	5,537	774,885	728,169	46,712
\$7.50 to \$9.99.....	1,080,741	985,458	95,283	158,713	120,419	32,913	5,370	148,346	142,981	5,365	773,713	722,074	51,643
\$10.00 to \$12.49.....	1,360,232	1,253,211	107,021	201,672	157,765	38,352	5,566	180,549	174,982	5,567	978,016	920,482	57,539
\$12.50 to \$14.99.....	911,106	849,140	61,966	146,796	123,207	20,385	3,210	128,174	124,004	4,170	636,149	601,950	34,202
\$15.00 to \$17.49.....	778,293	729,940	48,353	119,393	102,308	14,895	2,191	98,925	95,983	2,942	559,978	531,657	28,323
\$17.50 to \$19.99.....	405,716	381,323	24,393	56,228	46,213	8,933	1,087	51,639	49,877	1,762	297,846	285,238	12,617
\$20.00 to \$24.99.....	657,937	623,496	34,441	63,456	52,984	8,897	1,577	88,582	86,358	2,224	505,916	484,169	21,748
\$25.00 or more.....	649,209	608,303	40,906	28,453	23,021	5,226	197	68,391	65,324	3,067	552,370	519,955	32,414
Taxes not payable in 1949 <sup>1</sup> .....	762,569	608,341	154,228	260,911	136,646	119,740	4,506	157,677	155,537	2,120	343,907	316,068	27,836
Taxes or value not reported.....	324,944	301,329	23,615	8,348	6,401	1,355	594	20,816	19,182	1,634	295,771	275,755	20,031
Rental properties with less than 90 percent of dwelling units in rental market for entire year.....	469,951	423,801	46,150	47,764	33,302	11,909	2,557	40,218	38,690	1,528	381,980	351,814	30,165
Median taxes.....dollars..	11.51	11.58	10.61	11.36	11.73	10.01	10.39	11.30	11.31	11.09	11.57	11.61	10.98
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	5,711,012	5,999,276	711,736	1,232,136	875,470	323,974	32,692	1,223,142	1,186,758	36,384	4,255,759	3,937,056	318,714
Mortgage refinanced or renewed.....	1,647,810	1,581,278	66,532	71,702	69,093	1,850	763	27,857	24,538	3,319	1,548,259	1,487,682	60,602
To increase loan for improvements or repairs.....	475,933	461,265	14,668	18,242	18,133	...	110	11,444	10,381	1,063	446,253	432,765	13,494
To increase loan for other reasons.....	240,543	232,596	7,947	9,678	9,292	199	187	2,669	1,895	774	228,196	221,407	6,787
To secure better terms.....	420,923	404,289	16,634	33,755	32,877	672	208	9,564	8,698	866	377,611	362,729	14,890
To renew or extend loan without increasing amount.....	335,390	319,251	16,139	3,283	3,257	26	...	1,280	991	289	330,828	315,007	15,824
For other purpose.....	175,021	163,877	11,144	6,744	5,534	953	258	2,900	2,573	327	165,371	155,774	9,607
Mortgage placed later than acquisition of property.....	1,084,217	1,056,379	27,838	25,127	24,830	181	116	12,558	12,383	175	1,046,525	1,019,175	27,366
To make improvements or repairs.....	498,314	482,944	15,370	11,786	11,570	181	35	7,174	7,174	...	479,355	464,206	15,154
To invest in other properties.....	117,543	115,565	1,978	1,296	1,259	...	37	2,102	2,102	...	114,144	112,207	1,941
To invest in business other than real estate.....	116,200	114,166	2,034	1,941	1,941	...	...	481	306	175	113,775	111,921	1,859
For other purpose.....	352,160	343,704	8,456	10,104	10,060	...	44	2,801	2,801	...	339,251	330,841	8,412
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	1,647,810	1,581,278	66,532	71,702	69,093	1,850	763	27,857	24,538	3,319	1,548,259	1,487,682	60,602
Same lender.....	1,077,037	1,032,736	44,301	38,917	37,723	936	261	20,449	17,828	2,621	1,017,668	977,203	40,482
Different lender.....	570,773	548,542	22,231	32,785	31,370	914	502	7,408	6,710	698	530,591	510,479	20,120
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	6,711,369	5,999,331	712,038	1,232,182	875,535	323,987	32,707	1,223,460	1,186,819	36,641	4,255,789	3,937,091	318,735
Less than 50 percent.....	941,847	812,890	128,957	38,667	34,767	1,165	2,738	19,533	17,771	1,762	883,644	760,356	123,294
50 to 59 percent.....	832,193	734,613	97,580	84,632	69,950	9,660	5,027	42,757	39,612	3,145	704,815	625,060	79,753
60 to 64 percent.....	539,207	483,564	55,643	79,440	61,868	13,430	4,149	40,484	36,735	3,749	419,277	384,970	34,320
65 to 69 percent.....	569,109	508,800	60,309	117,081	86,831	27,434	2,824	48,930	46,062	2,868	403,091	375,914	27,188
70 to 74 percent.....	553,514	479,664	73,850	156,356	104,831	46,111	5,418	62,962	55,944	7,018	334,219	318,905	15,312
75 to 79 percent.....	612,642	519,379	93,263	194,351	117,109	71,997	5,249	90,993	88,126	2,867	327,302	314,156	13,144
80 to 84 percent.....	658,806	550,329	108,477	239,747	147,064	91,340	1,346	120,687	115,941	4,746	298,379	287,334	11,052
85 to 89 percent.....	558,450	495,416	63,034	194,297	137,955	52,302	4,042	142,537	138,251	4,286	221,620	219,217	2,403
90 to 94 percent.....	427,156	415,248	11,908	81,014	72,182	7,346	1,493	178,690	177,199	1,491	167,470	165,890	1,582
95 to 99 percent.....	146,533	143,859	2,674	13,135	11,819	1,317	...	79,840	78,920	920	53,563	53,126	437
100 percent or more.....	777,836	766,864	10,972	26,454	25,640	703	111	388,953	385,394	3,559	362,437	355,839	6,599
Purchase price not reported or property not acquired by purchase.....	94,076	88,705	5,371	7,009	5,519	1,182	310	7,094	6,864	230	79,972	76,324	3,651
Median percent.....	74	74	71	79	78	79	71	91	91	75	66	67	54

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—ALL 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
UNITED STATES--Con.													
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	6,711,369	5,999,331	712,038	1,232,182	875,535	323,987	32,707	1,223,460	1,186,819	36,641	4,255,789	3,937,091	318,735
Less than 50 percent.....	831,950	812,891	19,059	35,255	34,768	290	197	17,889	17,771	118	778,814	760,398	18,453
50 to 59 percent.....	755,215	734,612	20,603	71,111	69,949	592	571	39,813	39,612	201	644,303	625,059	19,239
60 to 64 percent.....	501,393	483,564	17,829	62,647	61,868	562	218	37,424	36,736	688	401,321	384,971	16,363
65 to 69 percent.....	537,384	508,800	28,584	90,368	86,831	2,051	1,486	46,205	46,062	143	400,803	375,913	24,905
70 to 74 percent.....	519,101	479,664	39,437	111,716	104,831	5,375	1,512	57,929	55,944	1,985	349,474	318,905	30,569
75 to 79 percent.....	567,917	519,378	48,539	129,717	117,109	10,038	2,573	90,098	88,126	1,972	348,108	314,156	33,962
80 to 84 percent.....	621,514	550,327	71,187	173,017	147,063	22,736	3,222	118,987	115,940	3,047	329,511	287,333	42,188
85 to 89 percent.....	589,503	495,416	94,087	186,463	137,955	40,874	7,635	145,305	138,251	7,054	257,745	219,217	38,531
90 to 94 percent.....	508,001	415,248	92,753	131,232	72,182	56,148	2,902	182,494	177,199	5,295	194,308	165,890	28,418
95 to 99 percent.....	233,587	143,859	89,728	85,039	11,819	68,636	4,586	81,816	78,920	2,896	66,736	53,126	13,611
100 percent or more.....	951,740	766,864	184,876	148,623	25,640	115,495	7,491	398,407	385,393	13,014	404,738	355,839	48,899
Purchase price not reported or property not acquired by purchase.....	94,079	88,708	5,371	7,009	5,519	1,182	310	7,094	6,864	230	79,976	76,327	3,651
Median percent.....	76	74	91	83	78	97	89	91	91	93	68	67	82
NORTHEAST													
Total properties.....	2,788,764	2,607,330	181,434	222,331	174,716	44,748	2,870	430,566	416,886	13,680	2,135,876	2,015,738	120,139
Dwelling Units on Property													
1 dwelling unit.....	1,983,372	1,868,227	115,146	206,810	163,099	41,461	2,252	323,152	314,993	8,159	1,453,414	1,390,139	63,277
2 to 4 dwelling units.....	665,734	621,129	44,605	14,346	10,803	3,247	295	106,421	100,901	5,520	544,962	509,429	35,542
5 to 49 dwelling units.....	131,927	112,257	19,670	762	406	40	316	989	989	...	130,178	110,863	19,315
50 dwelling units or more.....	7,740	5,724	2,016	417	410	...	7	...	...	...	7,323	5,315	2,009
Business Floor Space on Property													
None.....	2,643,853	2,478,146	165,707	219,955	172,706	44,385	2,870	423,372	410,236	13,136	2,000,537	1,895,219	105,319
Less than half.....	144,909	129,186	15,723	2,375	2,011	364	...	7,195	6,651	544	135,341	120,522	14,815
Year Structure Built													
1950 (part).....	33,562	29,023	4,539	11,206	6,729	4,477	...	9,392	9,392	...	12,963	12,900	62
1949.....	118,406	94,823	23,583	29,673	11,656	17,549	470	28,441	28,125	316	60,291	55,044	5,252
1948.....	106,555	90,681	15,874	26,518	15,700	10,755	60	24,330	23,010	1,320	55,710	51,971	3,738
1947.....	89,766	84,003	5,763	12,264	8,418	3,179	667	33,956	33,516	440	43,545	42,070	1,475
1946.....	48,767	46,402	2,365	2,439	1,408	1,031	...	...	...	...	21,309	24,622	23,688
1942 to 1945.....	62,959	58,928	4,031	13,759	18,739	878	141	13,752	13,071	681	29,445	27,117	2,330
1940 to 1941.....	119,317	113,217	6,100	37,091	35,126	1,233	733	16,548	15,926	622	65,677	62,164	3,512
1930 to 1939.....	344,237	325,474	18,763	37,029	34,974	2,000	53	49,743	49,373	370	257,464	241,126	16,339
1929 or earlier.....	1,825,181	1,727,148	98,033	45,513	41,323	3,647	542	227,341	217,807	9,534	1,532,326	1,468,021	84,311
Not reported.....	40,052	37,656	2,396	850	646	...	204	5,359	5,359	...	33,846	31,651	2,192
Year Structure Acquired													
1950 (part).....	169,199	148,038	21,161	21,675	11,016	9,936	725	46,063	45,463	600	101,461	91,563	9,902
1949.....	343,773	300,416	43,357	41,485	21,027	19,709	750	93,380	89,326	4,054	208,909	190,067	18,845
1948.....	326,044	296,188	31,700	20,280	20,280	11,163	255	83,837	81,289	2,548	210,500	194,614	15,891
1947.....	318,039	291,728	26,311	16,021	12,891	2,884	247	105,611	101,298	4,313	196,409	177,544	18,867
1946.....	294,171	281,645	12,526	8,016	7,085	876	59	87,089	84,926	2,163	199,076	189,638	9,434
1942 to 1945.....	484,914	464,592	20,322	38,343	37,740	183	422	12,325	12,325	...	434,244	414,527	19,718
1940 to 1941.....	212,245	205,729	6,516	34,803	34,385	...	418	683	683	...	176,759	170,660	6,098
1930 to 1939.....	289,068	280,998	8,070	26,270	26,270	...	...	1,193	1,193	...	261,607	253,538	8,070
1929 or earlier.....	345,943	332,654	13,289	4,027	4,027	...	...	200	200	...	341,717	328,428	13,289
Not reported.....	5,394	5,363	31	1	1	...	...	182	182	...	5,212	5,180	31
Structure New or Previously Occupied when Acquired													
New.....	672,475	615,769	56,706	142,806	107,871	34,018	916	104,097	101,459	2,638	425,576	405,445	20,133
Previously occupied.....	2,116,289	1,991,560	124,729	79,529	66,847	10,732	1,954	326,468	315,425	11,043	1,710,303	1,610,298	100,006
Purchase Price													
Less than \$2,000.....	109,820	108,171	1,649	138	138	...	...	5,049	5,049	...	104,638	102,988	1,649
\$2,000 to \$3,999.....	457,869	440,303	17,566	13,875	13,875	...	...	46,753	45,095	1,658	397,241	381,329	15,909
\$4,000 to \$5,999.....	552,491	525,009	27,482	50,901	50,626	275	...	68,047	65,396	2,651	431,846	408,988	24,558
\$6,000 to \$7,999.....	493,908	469,320	24,588	51,577	45,804	4,999	772	105,623	102,530	3,093	336,717	320,990	15,727
\$8,000 to \$9,999.....	356,950	318,532	38,418	51,583	29,202	21,911	475	79,136	77,603	1,533	226,235	211,735	14,500
\$10,000 to \$11,999.....	250,061	225,225	24,836	32,193	18,888	12,305	999	63,403	61,252	2,048	154,462	144,982	9,484
\$12,000 to \$14,999.....	196,419	181,225	15,194	12,000	7,906	3,877	214	36,485	34,979	1,507	147,932	138,341	9,597
\$15,000 to \$19,999.....	127,315	115,700	11,615	6,092	4,564	1,212	316	18,421	17,474	947	102,810	93,669	9,143
\$20,000 to \$24,999.....	48,432	45,244	3,188	973	959	14	...	4,918	4,918	...	42,540	39,368	3,174
\$25,000 to \$29,999.....	25,479	23,317	2,162	385	385	...	...	1,186	1,068	118	23,908	21,864	2,044
\$30,000 to \$39,999.....	26,456	23,213	3,243	40	...	40	...	88	...	88	26,328	23,213	3,115
\$40,000 to \$49,999.....	9,585	8,077	1,508	5	5	...	...	98	98	...	9,480	7,975	1,508
\$50,000 to \$74,999.....	5,031	3,732	1,299	282	282	...	...	...	...	...	4,749	3,450	1,299
\$75,000 to \$99,999.....	6,211	4,878	1,333	17	17	...	...	...	...	...	6,191	4,861	1,333
\$100,000 to \$149,999.....	2,975	2,263	712	74	74	...	...	...	...	...	2,902	2,190	712
\$150,000 to \$199,999.....	6,586	4,880	1,706	523	516	...	7	...	...	...	6,065	4,366	1,699
\$200,000 or more.....	67,581	64,999	2,582	399	399	...	...	315	315	...	66,871	64,286	2,582
Property not acquired by purchase.....	45,664	43,295	2,369	1,291	1,080	123	88	1,054	1,054	39	43,313	41,194	2,118
Not reported.....	6,600	6,600	8,800	7,700	6,800	9,600	...	7,800	7,800	7,500	6,400	6,300	7,900

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
NORTHEAST—Con.													
Market Value													
Less than \$2,000.....	28,478	28,105	373	867	632	235	...	1,447	1,447	...	26,159	26,022	138
\$2,000 to \$3,999.....	144,524	141,283	3,241	804	804	...	...	16,643	16,189	454	127,080	124,291	2,788
\$4,000 to \$5,999.....	299,923	281,358	18,565	4,989	4,558	432	...	46,776	45,790	986	248,162	231,017	17,148
\$6,000 to \$7,999.....	437,131	416,943	20,188	21,372	18,024	3,092	257	88,653	85,517	3,136	327,110	313,402	13,705
\$8,000 to \$9,999.....	488,565	453,894	34,671	61,658	45,029	16,428	204	93,621	91,615	2,006	333,290	317,249	16,040
\$10,000 to \$11,999.....	428,150	395,549	32,601	58,949	41,364	16,669	915	75,057	72,256	2,801	294,147	281,929	12,217
\$12,000 to \$14,999.....	387,069	364,112	22,957	44,513	37,796	5,861	855	63,552	61,615	1,937	279,011	264,713	14,305
\$15,000 to \$19,999.....	300,719	278,623	22,096	20,458	18,245	1,896	316	31,915	29,981	1,934	248,341	230,397	17,949
\$20,000 to \$24,999.....	95,361	89,191	6,170	3,493	3,453	40	...	7,414	7,232	182	84,456	78,507	5,948
\$25,000 to \$29,999.....	48,811	44,836	3,975	2,502	2,288	...	214	2,087	2,087	...	44,218	40,460	3,761
\$30,000 to \$49,999.....	50,157	44,817	5,340	130	91	40	...	1,851	1,851	...	48,175	42,876	5,300
\$50,000 to \$74,999.....	14,883	12,841	2,042	702	702	...	...	186	98	88	13,997	12,042	1,954
\$75,000 to \$99,999.....	5,745	4,300	1,445	6	6	...	...	...	...	...	5,739	4,295	1,445
\$100,000 to \$149,999.....	5,097	3,837	1,260	...	...	...	...	...	...	...	5,097	3,837	1,260
\$150,000 to \$199,999.....	3,319	2,320	999	70	70	...	...	...	...	...	3,250	2,250	999
\$200,000 or more.....	7,170	5,680	1,490	504	504	...	...	71	71	...	6,597	5,113	1,483
Not reported.....	43,709	39,684	4,025	1,318	1,158	60	100	1,303	1,146	157	41,084	37,376	3,708
Median market value.....dollars..	9,800	9,700	10,500	10,500	10,600	10,100	...	9,100	9,000	10,000	9,800	9,800	10,900
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	550,037	538,507	11,530	27,284	27,162	123	...	5,863	5,863	...	516,790	505,389	11,407
20 to 29 percent.....	901,060	873,364	27,696	68,835	68,298	...	538	34,899	34,695	204	797,321	770,367	26,954
40 to 59 percent.....	661,246	619,204	42,042	33,499	30,231	2,573	697	120,119	117,143	2,976	507,630	471,834	35,797
60 to 69 percent.....	248,713	226,693	22,020	19,401	16,815	2,583	...	83,038	79,716	3,322	146,283	130,164	16,117
70 to 79 percent.....	177,694	154,683	23,011	24,835	16,873	7,304	657	87,840	84,487	3,353	65,021	53,327	11,698
80 to 84 percent.....	73,279	60,647	12,632	12,240	8,122	3,836	282	39,662	37,702	1,960	21,374	14,822	6,554
85 to 89 percent.....	45,423	35,294	10,129	10,484	3,270	7,027	187	24,423	24,068	355	10,514	7,954	2,560
90 to 94 percent.....	33,533	22,194	11,339	10,331	1,481	8,849	1	15,335	14,742	593	7,869	5,974	1,897
95 to 99 percent.....	23,800	13,625	10,175	9,183	1,707	8,605	409	11,761	11,343	418	2,897	2,112	785
100 percent or more.....	30,300	23,462	6,838	4,834	1,045	3,789	...	6,322	5,980	342	19,142	16,438	2,705
Market value not reported.....	43,708	39,683	4,025	1,318	1,158	60	100	1,303	1,146	157	41,083	37,375	3,708
Median percent.....	38	37	63	49	37	89	...	66	66	71	33	33	51
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	22,593	20,426	2,167	1,247	180	1,068	...	4,177	4,099	78	17,169	16,147	1,022
\$2.50 to \$4.99.....	46,052	42,900	3,152	2,750	1,271	1,480	...	9,639	9,568	71	33,661	32,060	1,602
\$5.00 to \$7.49.....	113,751	107,058	6,693	7,893	7,162	549	182	23,381	22,431	950	82,478	77,464	5,013
\$7.50 to \$9.99.....	176,762	164,307	12,455	13,786	9,902	3,883	394	28,465	27,625	840	134,520	126,787	7,734
\$10.00 to \$12.49.....	205,927	184,493	21,434	27,257	23,263	3,601	394	53,053	51,291	1,762	124,711	121,979	12,736
\$12.50 to \$14.99.....	313,433	297,183	16,250	33,042	30,287	2,704	53	55,053	53,467	1,586	225,339	213,433	11,908
\$15.00 to \$17.49.....	354,989	336,803	18,186	36,456	32,604	3,572	281	49,466	48,067	1,399	269,063	256,135	12,928
\$17.50 to \$19.99.....	224,813	215,796	9,017	19,659	17,736	1,869	53	35,452	33,909	1,543	169,703	164,150	5,553
\$20.00 to \$24.99.....	417,828	398,119	19,709	25,598	22,721	2,058	817	63,840	61,853	1,987	328,392	313,548	14,848
\$25.00 or more.....	486,235	454,313	31,922	10,403	8,687	1,716	...	54,225	51,808	2,417	421,603	393,820	27,787
Taxes not payable in 1949.....	144,699	117,721	26,978	39,160	17,621	21,071	469	37,816	37,502	314	67,730	62,585	5,145
Taxes or value not reported.....	77,089	72,070	5,019	1,866	1,425	341	100	5,920	5,411	509	69,302	65,237	4,069
Rental properties with less than 90 percent of dwelling units in rental market for entire year.....	105,493	94,100	11,393	3,214	1,857	836	521	10,079	9,855	224	92,205	82,391	9,813
Median taxes.....dollars..	16.78	16.81	16.35	15.21	15.37	13.12	...	15.74	15.71	16.84	17.19	17.20	17.04
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,878,755	1,735,756	142,999	204,836	157,778	44,407	2,656	410,918	399,029	11,889	1,263,003	1,178,955	84,052
Mortgage refinanced or renewed.....	662,514	633,445	29,069	13,679	13,122	342	214	14,813	13,196	1,617	634,031	607,138	26,895
To increase loan for improvements or repairs.....	162,710	157,454	5,256	3,767	3,767	...	...	8,463	7,477	986	150,482	146,213	4,269
To increase loan for other reasons.....	78,025	76,632	1,393	2,357	2,357	...	...	1,018	1,018	...	74,651	73,257	1,393
To secure better terms.....	164,813	155,103	9,710	5,260	4,944	316	...	3,676	3,045	631	155,883	147,120	8,764
To renew or extend loan without increasing amount.....	193,462	183,835	9,627	795	769	26	...	354	354	...	192,315	182,712	9,603
For other purpose.....	63,504	60,421	3,083	1,500	1,285	...	214	1,302	1,302	...	60,700	57,836	2,869
Mortgage placed later than acquisition of property.....	247,535	238,158	9,377	3,822	3,822	...	...	4,836	4,661	175	238,874	229,676	9,202
To make improvements or repairs.....	121,287	116,847	4,440	1,338	1,338	...	...	2,031	2,031	...	117,919	113,479	4,440
To invest in other properties.....	21,888	21,138	750	...	...	...	...	1,865	1,865	...	20,023	19,273	750
To invest in business other than real estate.....	20,454	19,699	755	71	71	...	...	175	...	175	20,207	19,628	580
For other purpose.....	83,906	80,474	3,432	2,413	2,413	...	...	765	765	...	80,725	77,296	3,432
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	662,514	633,445	29,069	13,679	13,122	342	214	14,813	13,196	1,617	634,031	607,138	26,895
Same lender.....	435,705	436,154	19,551	8,420	8,394	26	...	11,692	10,391	1,301	435,593	417,373	18,222
Different lender.....	206,809	197,291	9,518	5,259	4,728	316	214	3,121	2,805	316	198,438	189,765	8,673

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

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[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			
NORTHEAST—Con.													
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,878,779	1,735,778	143,001	204,838	157,777	44,406	2,657	410,932	399,045	11,887	1,263,011	1,178,965	84,048
Less than 50 percent.....	276,642	249,497	27,145	4,026	3,908	65	53	8,189	7,603	586	264,423	237,987	26,440
50 to 59 percent.....	226,237	206,757	19,480	9,633	7,318	1,537	779	14,476	13,514	962	202,129	185,924	16,202
60 to 64 percent.....	152,217	138,340	13,877	11,162	7,778	3,136	248	15,336	14,212	1,124	125,724	116,358	9,371
65 to 69 percent.....	181,586	166,979	14,607	17,159	13,903	3,143	113	21,583	20,426	1,157	142,836	132,648	10,191
70 to 74 percent.....	164,088	149,601	14,487	29,037	22,487	6,271	281	21,055	19,496	1,559	114,006	107,623	6,378
75 to 79 percent.....	173,154	158,704	14,450	35,678	25,967	9,246	464	30,693	29,743	950	106,783	102,996	3,786
80 to 84 percent.....	172,587	155,978	16,609	39,105	27,388	11,699	17	46,517	45,488	1,029	86,970	83,107	3,865
85 to 89 percent.....	142,478	131,084	11,394	34,361	25,906	8,250	205	50,524	48,784	1,740	57,591	56,391	1,199
90 to 94 percent.....	118,796	117,026	1,770	14,136	13,493	234	409	65,932	65,577	355	38,730	37,958	772
95 to 99 percent.....	36,875	35,205	1,670	1,994	1,293	702	...	23,469	22,901	568	11,408	11,008	400
100 percent or more.....	185,693	180,725	4,968	7,241	7,241	...	...	112,052	110,234	1,818	66,402	63,252	3,150
Purchase price not reported or property not acquired by purchase.....	48,425	45,881	2,544	1,306	1,095	123	88	1,106	1,067	39	46,007	43,713	2,294
Median percent.....	72	73	68	79	79	79	...	90	90	78	66	66	59
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,878,779	1,735,778	143,001	204,838	157,777	44,406	2,657	410,932	399,045	11,887	1,263,011	1,178,965	84,048
Less than 50 percent.....	256,689	249,497	7,192	3,933	3,908	25	...	7,721	7,603	118	245,038	237,987	7,049
50 to 59 percent.....	212,115	206,757	5,358	7,410	7,318	40	53	13,514	13,514	...	191,188	185,924	5,265
60 to 64 percent.....	141,091	138,340	2,751	7,786	7,778	8	...	14,212	14,212	...	119,101	116,358	2,743
65 to 69 percent.....	171,982	166,979	5,003	14,098	13,903	...	195	20,426	20,426	...	137,453	132,648	4,808
70 to 74 percent.....	155,646	149,601	6,045	23,864	22,487	1,378	...	19,813	19,496	317	111,976	107,623	4,351
75 to 79 percent.....	169,198	158,704	10,494	27,669	25,967	1,386	316	30,527	29,743	784	111,004	102,996	8,009
80 to 84 percent.....	173,493	155,978	17,515	32,241	27,388	4,289	562	46,330	45,488	842	94,925	83,107	11,823
85 to 89 percent.....	149,584	131,084	18,500	32,160	25,906	5,499	753	52,021	48,784	3,237	65,408	56,391	9,013
90 to 94 percent.....	131,412	117,026	14,386	20,162	13,493	6,593	76	66,975	65,577	1,398	44,271	37,958	6,317
95 to 99 percent.....	48,516	35,205	13,311	10,386	1,293	9,093	...	23,301	22,901	400	14,830	11,008	3,818
100 percent or more.....	220,654	180,725	39,929	23,833	7,241	15,976	613	114,987	110,234	4,753	81,838	63,252	18,591
Purchase price not reported or property not acquired by purchase.....	48,425	45,881	2,544	1,306	1,095	123	88	1,106	1,067	39	46,010	43,713	2,294
Median percent.....	74	73	89	83	79	97	...	90	90	92	67	66	84
NORTH CENTRAL													
Total properties.....	2,800,828	2,643,876	156,952	341,985	281,678	56,689	3,624	354,629	347,306	7,323	2,104,223	2,014,908	89,324
Dwelling Units on Property													
1 dwelling unit.....	2,312,743	2,187,524	125,219	325,037	266,656	55,233	3,151	313,875	307,508	6,367	1,673,835	1,613,368	60,470
2 to 4 dwelling units.....	430,667	402,917	27,750	15,737	13,815	1,456	467	39,457	38,933	524	375,470	350,170	25,307
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 dwelling units or more.....	1,644	1,427	217	81	81	...	...	...	...	...	1,563	1,346	217
Business Floor Space on Property													
None.....	2,737,388	2,583,221	154,167	341,375	281,066	56,690	3,624	350,919	343,956	6,963	2,045,103	1,958,207	86,901
Less than half.....	63,439	60,658	2,781	611	611	...	...	3,700	3,348	359	59,090	56,673	2,422
Year Structure Built													
1950 (part).....	38,657	34,192	4,465	11,573	8,188	3,233	152	9,253	9,058	195	17,836	16,951	885
1949.....	156,884	135,237	21,647	45,768	28,947	16,563	260	23,939	23,883	56	87,181	82,414	4,769
1948.....	155,719	137,850	17,869	44,993	31,908	12,806	277	27,125	26,975	150	83,607	78,976	4,635
1947.....	133,656	121,898	11,758	15,929	7,024	580	...	39,403	38,887	516	70,726	67,084	3,641
1946.....	82,276	77,699	4,577	8,385	4,871	3,446	67	24,740	23,990	750	49,158	48,843	314
1942 to 1945.....	135,816	126,956	8,860	46,160	41,870	4,291	...	16,092	16,092	...	73,567	69,000	4,570
1940 to 1941.....	173,879	167,881	5,998	51,710	48,746	2,679	285	21,553	21,553	...	100,618	97,587	3,034
1930 to 1939.....	360,215	343,962	16,253	34,842	33,291	1,338	213	46,804	45,599	1,205	278,567	265,076	13,496
1929 or earlier.....	1,523,958	1,459,692	64,266	73,598	66,585	5,226	1,791	139,920	135,560	4,360	1,310,442	1,257,555	52,891
Not reported.....	39,817	38,547	1,270	1,446	1,361	85	...	5,818	5,727	91	32,556	31,463	1,094
Year Structure Acquired													
1950 (part).....	238,933	220,077	18,856	42,912	32,716	9,879	319	37,844	37,098	746	158,186	150,274	7,917
1949.....	428,919	383,920	44,999	73,249	48,505	23,267	1,477	65,287	63,459	1,828	290,385	271,961	18,426
1948.....	405,241	369,027	36,214	56,818	42,603	13,703	513	63,615	62,176	1,439	284,814	264,254	20,561
1947.....	370,359	350,886	19,473	20,322	7,441	798	...	95,433	93,999	1,434	246,366	236,567	9,798
1946.....	314,518	303,053	11,465	14,964	12,922	1,956	87	85,390	84,256	1,133	214,165	205,879	8,291
1942 to 1945.....	505,905	486,714	19,191	59,011	58,433	446	134	6,672	6,672	741	440,227	422,358	17,870
1940 to 1941.....	189,971	188,173	1,798	40,153	39,922	...	232	55	55	...	149,761	148,198	1,567
1930 to 1939.....	207,659	204,454	3,205	22,134	22,067	...	67	339	339	...	185,190	182,054	3,139
1929 or earlier.....	135,677	133,910	1,767	4,038	4,038	...	...	...	...	...	131,637	129,874	1,767
Not reported.....	3,694	3,694	...	166	166	...	...	...	...	...	3,528	3,528	...
Structure New or Previously Occupied When Acquired													
New.....	715,083	660,374	54,709	183,301	145,325	36,760	1,220	106,861	105,833	1,028	424,933	409,229	15,705
Previously occupied.....	2,085,744	1,983,498	102,246	158,690	136,358	19,934	2,406	247,770	241,475	6,295	1,679,293	1,605,683	73,620

RESIDENTIAL FINANCING

Table 3.—ALL 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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
NORTH CENTRAL—Con.													
Purchase Price													
Less than \$2,000.....	235,707	228,902	6,807	699	699	...	...	5,910	5,895	15	229,100	222,310	6,792
\$2,000 to \$3,999.....	524,323	513,930	10,393	13,068	12,549	518	...	43,263	42,860	403	467,995	458,528	9,472
\$4,000 to \$5,999.....	563,471	542,214	21,257	58,747	56,444	2,084	219	71,446	70,035	1,411	433,281	415,739	17,544
\$6,000 to \$7,999.....	499,451	463,882	35,569	84,066	70,442	12,961	665	85,589	83,528	2,061	329,797	309,920	19,886
\$8,000 to \$9,999.....	349,670	312,375	37,295	77,577	54,407	22,358	895	76,276	74,931	1,345	195,738	183,042	12,697
\$10,000 to \$11,999.....	218,650	197,296	21,354	48,898	33,988	14,458	452	38,112	37,069	1,043	131,636	126,247	5,398
\$12,000 to \$14,999.....	170,343	158,508	11,835	37,708	33,046	3,412	1,250	21,246	20,567	679	111,386	104,894	6,495
\$15,000 to \$19,999.....	108,452	101,627	6,825	13,507	12,685	683	138	8,098	7,734	364	86,844	81,206	5,639
\$20,000 to \$24,999.....	30,865	29,333	1,532	3,130	3,081	49	...	1,886	1,886	...	25,850	24,368	1,483
\$25,000 to \$29,999.....	19,935	18,429	1,506	642	475	167	...	463	463	...	18,831	17,493	1,340
\$30,000 to \$39,999.....	17,947	16,838	1,109	72	72	...	...	172	172	...	17,701	16,596	1,109
\$40,000 to \$49,999.....	5,503	5,039	464	23	23	...	...	...	...	...	5,479	5,016	464
\$50,000 to \$59,999.....	1,564	1,314	250	443	443	...	...	...	...	...	1,122	871	250
\$60,000 to \$69,999.....	2,154	1,894	260	387	387	...	...	...	...	...	1,765	1,507	260
\$70,000 to \$79,999.....	802	749	53	105	105	...	...	...	...	...	698	645	53
\$80,000 or more.....	1,217	1,142	75	145	139	...	6	...	...	...	1,071	1,003	69
Property not acquired by purchase.....	25,977	25,767	208	257	257	...	...	194	194	...	25,525	25,318	208
Not reported.....	24,887	24,693	194	2,456	2,456	...	...	1,989	1,989	...	20,440	20,249	194
Median purchase price.....dollars..	6,100	6,000	8,200	8,300	7,900	9,200	...	7,300	7,300	...	5,500	5,400	7,100
Market Value													
Less than \$2,000.....	61,916	60,314	1,602	1,771	1,101	670	...	3,078	2,746	332	57,066	56,466	600
\$2,000 to \$3,999.....	267,313	258,897	8,416	2,664	2,512	152	...	21,385	21,154	231	243,263	235,233	8,034
\$4,000 to \$5,999.....	424,736	410,993	13,743	6,497	4,758	1,739	...	53,885	53,273	612	364,357	352,973	11,392
\$6,000 to \$7,999.....	505,556	480,598	24,958	43,215	36,602	6,029	585	74,427	72,432	2,095	387,823	371,574	16,248
\$8,000 to \$9,999.....	458,013	422,171	35,842	83,579	63,288	20,292	...	82,690	81,782	908	291,749	277,711	14,640
\$10,000 to \$11,999.....	349,346	320,477	28,869	76,222	58,871	16,018	1,334	54,681	52,892	1,789	218,452	208,721	9,729
\$12,000 to \$14,999.....	334,717	313,540	21,177	79,155	68,804	9,464	887	38,408	37,763	645	217,160	206,977	10,183
\$15,000 to \$19,999.....	230,481	216,276	14,205	34,233	31,311	2,113	812	20,760	20,399	361	175,482	164,567	10,919
\$20,000 to \$24,999.....	66,984	65,041	1,943	6,750	6,716	34	...	1,632	1,615	17	58,598	56,711	1,893
\$25,000 to \$29,999.....	34,520	31,852	2,668	3,720	3,705	15	...	1,400	1,068	332	29,398	27,081	2,321
\$30,000 to \$39,999.....	36,138	34,544	1,594	2,302	2,136	167	...	676	676	...	33,157	31,732	1,428
\$40,000 to \$49,999.....	6,796	6,332	464	54	54	...	...	...	...	...	6,744	6,279	464
\$50,000 to \$59,999.....	3,647	3,556	91	378	378	...	...	...	...	...	3,269	3,178	91
\$60,000 to \$69,999.....	2,458	1,945	513	203	203	...	...	...	...	...	2,256	1,742	513
\$70,000 to \$79,999.....	978	913	65	402	396	...	6	...	...	...	576	516	60
\$80,000 or more.....	1,393	1,327	66	154	154	...	...	...	...	...	1,239	1,174	66
Not reported.....	15,920	15,160	760	713	713	...	...	1,519	1,519	...	13,689	12,929	760
Median market value.....dollars..	8,500	8,400	9,600	10,600	10,800	9,900	...	8,500	8,500	...	7,900	7,900	8,800
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	531,717	526,712	5,005	30,717	30,551	166	...	3,548	3,366	182	497,455	492,796	4,657
20 to 39 percent.....	823,799	805,955	17,844	78,684	78,331	135	219	24,476	24,406	70	720,635	703,218	17,422
40 to 59 percent.....	709,584	673,783	35,801	77,638	75,064	2,218	356	106,108	104,683	1,425	525,838	494,037	31,802
60 to 69 percent.....	301,120	279,206	21,914	51,994	43,143	6,110	743	88,574	87,300	1,274	160,553	146,767	13,788
70 to 79 percent.....	208,868	174,690	34,178	48,933	30,444	17,277	1,214	64,848	62,788	2,060	95,093	81,463	13,630
80 to 84 percent.....	71,706	58,207	13,499	20,046	10,204	9,294	548	20,172	18,902	1,270	31,486	29,101	2,389
85 to 89 percent.....	53,626	42,050	11,576	15,624	6,285	9,119	222	17,985	17,958	27	20,017	17,809	2,208
90 to 94 percent.....	39,146	30,369	8,777	10,056	1,980	7,753	324	12,988	12,816	172	16,097	15,571	529
95 to 99 percent.....	21,804	17,288	4,516	4,344	1,407	2,937	...	11,322	10,869	453	6,140	5,014	1,126
100 percent or more.....	23,600	20,497	3,103	3,252	1,565	1,687	...	3,091	2,703	388	17,254	16,226	1,027
Market value not reported.....	15,920	15,160	760	713	713	...	...	1,519	1,519	...	13,689	12,929	760
Median percent.....	41	40	69	56	48	81	...	65	65	...	35	34	54
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	67,306	62,937	4,369	4,133	2,429	1,704	...	10,255	10,161	94	52,921	50,350	2,570
\$2.50 to \$4.99.....	221,970	210,409	11,561	11,458	9,868	1,588	...	25,756	25,756	...	184,760	174,788	9,971
\$5.00 to \$7.49.....	429,021	405,506	23,515	37,123	33,116	3,773	234	65,861	64,532	1,329	326,042	307,861	18,180
\$7.50 to \$9.99.....	396,245	376,086	20,159	47,354	40,230	5,693	1,430	51,080	49,851	1,229	297,816	286,009	11,809
\$10.00 to \$12.49.....	480,700	454,727	25,973	59,328	47,479	10,616	1,233	61,285	60,236	1,049	360,092	347,020	13,076
\$12.50 to \$14.99.....	292,276	280,982	11,294	39,319	34,445	4,724	152	36,266	35,238	1,028	216,694	211,304	5,391
\$15.00 to \$17.49.....	224,749	213,578	9,171	38,160	35,606	2,553	...	26,227	25,520	707	160,366	154,455	5,910
\$17.50 to \$19.99.....	102,972	96,802	6,170	17,140	15,103	1,875	164	9,802	9,583	219	76,032	72,122	3,912
\$20.00 to \$24.99.....	132,895	126,351	6,544	19,960	16,833	3,128	...	13,155	13,063	92	99,781	96,456	3,323
\$25.00 or more.....	80,428	76,823	3,605	7,137	6,164	974	...	6,997	6,647	350	66,296	64,012	2,282
Taxes not payable in 1949.....	182,104	156,518	25,586	54,727	35,076	19,242	411	31,606	31,352	254	95,756	90,068	5,686
Taxes or value not reported.....	76,331	73,207	3,124	641	641	...	...	6,560	6,228	332	69,120	66,340	2,791
Rental properties with less than 90 percent of dwelling units in rental market for entire year.....	113,831	107,950	5,881	5,505	4,688	819	...	9,779	9,139	640	98,547	94,123	4,423
Median taxes.....dollars..	10.52	10.54	10.15	11.71	11.84	11.31	...	10.02	10.00	...	10.41	10.45	9.09
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,950,828	1,816,802	134,026	310,044	250,460	56,094	3,490	342,515	336,116	6,399	1,298,280	1,230,230	68,051
Mortgage refinanced or renewed.....	491,692	476,358	15,334	23,761	23,035	594	133	6,825	5,902	923	461,108	447,429	13,684
To increase loan for improvements or repairs.....	161,262	157,870	3,392	4,963	4,963	...	...	2,012	1,935	77	154,290	150,976	3,315
To increase loan for other reasons.....	76,384	74,052	2,332	3,313	3,090	90	133	775	111	664	72,294	70,851	1,445
To secure better terms.....	126,953	124,052	2,901	12,512	12,512	...	...	3,768	3,768	...	110,674	107,774	2,901
To renew or extend loan without increasing amount.....	78,256	76,389	1,867	1,165	1,165	...	...	37	37	...	77,055	75,188	1,867
For other purpose.....	48,837	43,995	4,842	1,808	1,305	504	...	233	51	182	46,795	42,640	4,156

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."



Table 3.—ALL 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
NORTH CENTRAL—Con.													
Origin and Purpose of First Mortgage—Con.													
Mortgage placed later than acquisition of property.....	358,354	350,761	7,593	8,186	8,186	...	...	5,283	5,283	...	344,888	337,297	7,593
To make improvements or repairs.....	163,428	159,149	4,279	4,214	4,214	...	...	3,712	3,712	...	155,503	151,225	4,279
To invest in other properties.....	35,544	35,373	171	680	680	...	...	56	56	...	34,810	34,639	171
To invest in business other than real estate.....	46,573	45,769	804	227	227	...	...	...	...	...	46,344	45,542	804
For other purpose.....	112,809	110,470	2,339	3,065	3,065	...	...	1,515	1,515	...	108,231	105,891	2,339
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	491,692	476,358	15,334	23,761	23,035	594	133	6,825	5,902	923	461,108	447,429	13,684
Same lender.....	321,544	310,444	11,100	10,014	9,924	90	...	4,474	3,743	732	307,057	296,781	10,278
Different lender.....	170,148	165,914	4,234	13,747	13,111	504	133	2,351	2,160	191	154,051	150,648	3,406
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,950,890	1,816,846	134,044	310,064	250,482	56,097	3,491	342,539	336,141	6,398	1,298,319	1,230,274	68,059
Less than 50 percent.....	249,294	226,080	23,214	8,789	8,405	330	54	5,670	5,478	192	234,831	212,198	22,640
50 to 59 percent.....	260,649	238,755	21,894	27,708	24,477	1,945	1,286	12,864	11,790	1,074	220,084	202,495	17,586
60 to 64 percent.....	166,778	154,113	12,665	23,347	19,230	3,773	345	12,545	12,057	488	130,881	122,826	8,059
65 to 69 percent.....	173,939	159,014	14,925	36,919	28,590	8,318	12	12,236	12,623	613	123,785	117,805	5,982
70 to 74 percent.....	159,167	146,882	12,285	39,430	30,726	7,985	720	23,694	20,789	905	98,050	95,375	2,677
75 to 79 percent.....	175,599	156,943	18,656	45,396	32,829	12,210	358	29,530	29,269	261	100,673	94,848	5,826
80 to 84 percent.....	190,707	170,620	20,087	60,684	44,087	16,519	80	37,229	36,567	662	92,798	89,971	2,827
85 to 89 percent.....	161,701	156,310	5,391	41,122	36,333	4,305	484	45,626	45,488	138	74,957	74,493	464
90 to 94 percent.....	125,926	124,670	1,256	19,498	18,634	712	152	55,162	54,818	344	51,279	51,231	48
95 to 99 percent.....	40,767	40,652	115	2,943	2,943	...	...	19,088	18,994	94	18,739	18,718	21
100 percent or more.....	229,453	226,224	3,229	3,176	3,176	...	...	87,828	86,201	1,627	138,449	136,847	1,602
Purchase price not reported or property not acquired by purchase.....	16,910	16,583	327	1,052	1,052	...	...	2,067	2,067	...	13,793	13,467	327
Median percent.....	74	74	68	77	77	77	...	89	89	...	67	68	56
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,950,890	1,816,846	134,044	310,064	250,482	56,097	3,491	342,539	336,141	6,398	1,298,319	1,230,274	68,059
Less than 50 percent.....	230,986	226,081	4,905	8,473	8,405	68	...	5,478	5,478	...	217,037	212,199	4,837
50 to 59 percent.....	243,130	238,754	4,376	24,658	24,477	182	...	11,846	11,790	56	206,631	202,494	4,137
60 to 64 percent.....	157,833	154,113	3,720	19,287	19,230	...	56	12,403	12,057	346	126,139	122,827	3,312
65 to 69 percent.....	166,304	159,014	7,290	29,167	28,590	506	...	12,671	12,623	48	124,465	117,805	6,669
70 to 74 percent.....	155,073	146,882	8,191	32,211	30,726	1,418	67	21,520	20,789	731	101,345	95,375	5,974
75 to 79 percent.....	166,895	156,943	9,952	35,797	32,829	2,249	720	29,277	29,269	8	101,821	94,848	6,975
80 to 84 percent.....	187,025	170,618	16,407	51,507	44,086	6,983	439	36,678	36,566	112	98,839	89,970	8,870
85 to 89 percent.....	178,863	156,310	22,553	49,511	36,333	12,911	268	46,355	45,488	867	82,997	74,493	8,504
90 to 94 percent.....	141,001	124,670	16,331	29,190	18,634	10,270	286	55,695	54,818	877	56,133	51,231	4,903
95 to 99 percent.....	53,595	40,652	12,943	14,196	2,943	10,144	1,110	19,703	18,994	709	19,697	18,718	982
100 percent or more.....	253,286	226,224	27,062	15,023	3,176	11,368	480	88,845	86,201	2,644	149,418	136,847	12,574
Purchase price not reported or property not acquired by purchase.....	16,910	16,583	327	1,052	1,052	...	...	2,067	2,067	...	13,793	13,467	327
Median percent.....	75	74	88	80	77	92	...	89	89	...	69	68	81
SOUTH													
Total properties.....	2,226,881	1,972,870	254,011	432,927	284,905	131,755	16,267	276,799	267,610	9,189	1,517,148	1,420,350	96,807
Dwelling Units on Property													
1 dwelling unit.....	1,914,546	1,687,546	227,000	407,386	264,091	127,629	15,665	257,338	248,462	8,876	1,249,821	1,174,990	74,833
2 to 4 dwelling units.....	278,932	255,647	23,285	23,480	18,818	4,105	560	19,291	18,977	314	236,165	217,856	18,311
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 dwelling units or more.....	1,143	1,044	99	488	482	...	6	...	...	...	654	561	93
Business Floor Space on Property													
None.....	2,170,501	1,921,090	249,411	430,774	283,520	130,992	16,262	274,490	265,311	9,179	1,465,237	1,372,255	92,983
Less than half.....	56,375	51,776	4,599	2,155	1,388	764	4	2,303	2,294	9	51,912	48,093	3,822
Year Structure Built													
1950 (part).....	81,947	66,263	15,684	28,117	13,504	14,128	484	26,814	26,643	171	27,021	26,121	901
1949.....	205,198	162,684	42,514	74,058	41,413	30,716	1,931	34,818	34,128	690	96,326	87,149	9,180
1948.....	194,615	152,775	41,840	74,713	40,484	31,292	2,934	23,225	22,756	469	96,677	89,537	7,143
1947.....	180,699	146,331	34,368	54,044	24,981	26,033	3,032	38,801	37,354	1,447	87,857	84,001	3,857
1946.....	121,242	103,767	17,475	18,406	8,009	9,562	835	36,043	35,015	1,028	66,796	60,747	6,050
1942 to 1945.....	178,727	158,173	20,554	59,242	45,038	9,501	4,707	20,279	19,397	882	99,212	93,748	5,468
1940 to 1941.....	174,079	158,693	15,386	60,213	53,360	5,647	1,208	19,849	18,185	1,664	94,020	87,152	6,866
1930 to 1939.....	373,806	352,218	21,588	43,961	40,487	2,747	728	33,133	31,936	1,197	296,712	279,797	16,915
1929 or earlier.....	670,659	629,684	40,975	16,481	14,930	1,355	197	38,947	37,428	1,519	615,229	577,332	37,903
Not reported.....	45,927	42,286	3,641	3,705	2,715	778	212	4,910	4,788	122	37,310	34,783	2,531



RESIDENTIAL FINANCING

Table 3.—ALL 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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
SOUTH—Con.													
Year Structure Acquired													
1950 (part).....	254,955	205,993	48,962	68,726	33,026	32,015	3,685	61,296	58,955	2,341	124,935	114,016	10,920
1949.....	396,399	318,198	78,201	106,377	59,167	43,556	3,648	54,763	51,596	3,167	235,263	207,431	27,834
1948.....	348,622	293,008	55,614	83,489	48,543	32,402	2,547	36,542	34,873	1,669	228,596	209,595	19,000
1947.....	307,732	270,995	36,737	52,292	30,088	19,939	2,268	64,370	63,399	1,171	190,868	177,507	13,360
1946.....	239,484	224,737	14,747	22,477	16,486	3,614	2,377	54,972	54,194	778	162,036	154,059	7,979
1942 to 1945.....	319,408	308,494	10,914	40,518	38,994	233	1,293	3,736	3,675	61	275,155	265,829	9,327
1940 to 1941.....	133,715	130,635	3,080	33,383	33,186	...	197	509	509	...	99,825	96,943	2,883
1930 to 1939.....	141,589	139,019	2,570	22,420	22,169	...	251	416	416	...	118,756	116,435	2,319
1929 or earlier.....	81,135	78,122	3,013	3,254	3,254	...	...	...	...	...	77,878	74,869	3,013
Not reported.....	3,855	3,674	181	...	...	...	...	...	...	...	3,855	3,674	181
Structure New or Previously Occupied when Acquired													
New.....	856,389	740,994	115,395	262,253	175,271	79,975	7,009	128,030	126,600	1,430	466,102	439,127	27,979
Previously occupied.....	1,370,487	1,231,866	138,621	170,679	109,642	51,780	9,258	148,767	141,008	7,759	1,051,045	981,223	69,828
Purchase Price													
Less than \$2,000.....	241,960	238,020	3,940	2,064	1,867	...	197	2,923	2,923	...	236,974	233,232	3,743
\$2,000 to \$3,999.....	454,118	435,366	18,752	36,826	33,885	2,054	885	21,943	21,692	251	395,342	379,791	15,560
\$4,000 to \$5,999.....	425,158	387,525	37,633	76,348	60,217	13,377	2,754	59,331	57,759	1,572	289,479	269,553	19,931
\$6,000 to \$7,999.....	444,746	358,672	86,074	148,252	82,165	61,304	4,781	95,938	92,862	3,076	200,569	183,651	16,914
\$8,000 to \$9,999.....	249,519	200,517	49,002	82,860	44,367	35,302	3,194	51,928	50,877	1,051	114,738	105,278	9,460
\$10,000 to \$11,999.....	134,043	111,936	22,107	38,281	24,559	12,543	1,179	24,007	22,301	1,706	71,756	65,082	6,677
\$12,000 to \$14,999.....	100,852	82,821	18,031	25,303	19,295	4,313	1,693	11,714	10,789	925	63,837	52,742	11,098
\$15,000 to \$19,999.....	70,560	60,859	9,701	13,274	10,928	1,183	1,163	5,381	5,012	369	51,908	44,921	6,986
\$20,000 to \$24,999.....	28,341	25,766	2,575	3,218	2,741	296	181	557	557	...	24,566	22,468	2,100
\$25,000 to \$29,999.....	11,721	10,360	1,361	844	817	27	...	299	213	86	10,583	9,329	1,254
\$30,000 to \$39,999.....	13,753	12,026	1,727	376	179	197	...	410	410	...	12,966	11,437	1,530
\$40,000 to \$49,999.....	4,082	3,615	467	465	268	197	...	...	...	...	3,615	3,346	270
\$75,000 to \$99,999.....	1,277	564	713	98	98	...	...	...	...	...	498	466	32
\$100,000 to \$149,999.....	629	1,272	643	588	588	...	...	...	...	...	688	683	5
\$150,000 to \$199,999.....	1,194	440	754	205	205	...	...	...	...	...	422	233	189
\$200,000 or more.....	20,066	1,093	19,073	657	639	...	18	...	...	...	538	453	85
Property not acquired by purchase.....	24,301	19,634	4,667	167	167	...	...	290	290	...	19,610	19,178	432
Not reported.....	24,301	22,406	1,895	3,126	1,939	965	222	2,087	1,935	152	19,090	18,533	558
Median purchase price.....dollars..	5,800	5,400	7,500	7,300	7,000	7,600	7,500	7,100	7,100	...	4,600	4,500	6,900
Market Value													
Less than \$2,000.....	106,977	103,479	3,498	773	23	355	394	1,892	1,892	...	104,309	101,561	2,749
\$2,000 to \$3,999.....	313,873	301,347	12,526	5,424	4,952	472	...	16,012	15,777	235	292,441	280,632	11,819
\$4,000 to \$5,999.....	370,272	341,867	28,405	36,397	22,740	11,602	2,053	49,436	48,413	1,023	284,440	270,718	13,730
\$6,000 to \$7,999.....	453,019	375,912	77,107	132,253	76,375	51,096	4,785	85,769	83,168	2,601	234,998	216,376	18,620
\$8,000 to \$9,999.....	325,049	268,968	56,081	111,333	68,223	39,390	3,709	60,125	58,403	1,722	153,607	142,349	11,263
\$10,000 to \$11,999.....	216,192	188,496	27,696	60,142	41,523	17,162	1,461	28,865	26,858	2,007	127,193	126,115	7,079
\$12,000 to \$14,999.....	176,676	154,198	22,478	44,887	34,935	7,559	2,393	22,140	21,080	1,060	109,652	98,183	11,467
\$15,000 to \$19,999.....	133,313	117,611	15,702	26,468	22,226	3,192	1,069	7,881	7,503	378	98,950	87,885	11,066
\$20,000 to \$24,999.....	48,796	45,063	3,733	6,835	6,180	449	206	2,484	2,407	77	39,476	36,478	3,001
\$25,000 to \$29,999.....	24,319	22,404	1,915	1,272	1,233	40	...	187	162	25	22,862	21,011	1,851
\$30,000 to \$39,999.....	26,221	23,599	2,622	1,590	1,366	224	...	1,301	1,240	61	23,334	20,994	2,337
\$40,000 to \$49,999.....	5,630	4,836	794	473	276	197	...	5,157	4,600	557	5,157	4,560	597
\$75,000 to \$99,999.....	2,450	2,422	28	284	284	...	...	...	...	...	2,166	2,138	28
\$100,000 to \$149,999.....	1,198	1,178	20	307	307	...	...	...	...	...	889	869	20
\$150,000 to \$199,999.....	705	520	185	375	375	...	...	...	...	...	330	145	185
\$200,000 or more.....	1,457	1,327	130	750	710	...	41	...	...	...	707	618	89
Not reported.....	20,777	19,680	1,097	3,389	3,203	29	157	720	720	...	16,668	15,759	911
Median market value.....dollars..	7,300	7,200	8,100	8,700	9,000	8,100	8,300	7,600	7,500	...	6,500	6,400	8,100
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	360,872	357,762	3,110	23,858	23,464	197	197	2,041	1,647	394	334,976	332,658	2,321
20 to 39 percent.....	587,293	564,978	22,315	56,731	55,971	113	645	14,128	13,694	434	516,438	495,317	21,123
40 to 59 percent.....	472,789	443,340	29,449	69,782	62,461	5,003	3,315	37,538	37,033	505	365,468	343,844	21,628
60 to 69 percent.....	221,406	186,394	35,012	57,760	44,215	10,388	3,354	45,025	43,483	1,542	118,615	98,696	19,924
70 to 79 percent.....	195,193	157,162	38,031	65,020	45,153	19,534	2,335	55,353	53,864	1,489	74,821	60,145	14,677
80 to 84 percent.....	94,867	68,004	26,863	42,556	23,415	16,922	2,218	25,085	23,780	1,305	27,227	20,811	6,416
85 to 89 percent.....	82,827	51,342	31,485	42,347	25,460	15,660	24,773	1,914	23,951	761	16,534	12,493	4,040
90 to 94 percent.....	63,044	39,964	23,080	25,460	5,680	19,122	657	24,074	22,894	1,180	13,515	11,395	2,119
95 to 99 percent.....	61,716	40,273	21,443	22,883	2,451	19,827	610	30,985	30,702	283	7,845	7,120	723
100 percent or more.....	66,545	44,401	22,144	23,159	5,246	16,051	1,864	17,949	16,654	1,295	25,439	22,505	2,934
Market value not reported.....	20,360	19,263	1,097	3,389	3,203	29	157	680	680	...	16,292	15,383	911
Median percent.....	47	42	80	71	60	88	77	77	77	...	36	35	61
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	201,167	180,714	20,453	26,797	16,484	8,037	2,279	24,010	22,083	1,927	150,360	142,129	8,232
\$2.50 to \$4.99.....	266,947	243,793	23,154	37,910	26,401	10,588	920	29,454	28,890	564	199,582	188,463	11,122
\$5.00 to \$7.49.....	321,084	284,921	36,163	59,754	39,189	18,822	1,745	31,669	30,330	1,339	229,661	215,400	14,260
\$7.50 to \$9.99.....	264,069	220,095	43,974	55,941	38,419	14,572	2,937	31,842	30,359	1,483	176,301	161,318	14,983
\$10.00 to \$12.49.....	293,732	264,884	28,848	58,732	43,949	12,647	2,141	35,301	34,593	708	199,697	186,343	13,354
\$12.50 to \$14.99.....	120,907	108,209	12,698	29,492	22,415	5,790	1,288	15,761	15,463	298	75,659	70,337	5,322
\$15.00 to \$17.49.....	88,805	81,679	7,126	18,778	14,061	3,751	966	11,382	11,321	61	58,646	56,299	2,347
\$17.50 to \$19.99.....	34,145	30,386	3,759	9,229	6,358	2,675	197	3,838	3,838	...	21,074	20,189	888

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage									Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage		
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage					
SOUTH—Con.															
Real Estate Taxes Per \$1,000 of Market Value—Con.															
\$20.00 to \$24.99.....	61,655	56,945	4,710	7,434	4,525	2,910	...	9,324	9,324	...	44,902	43,100	1,802		
\$25.00 or more.....	52,548	49,216	3,332	6,826	4,426	2,203	197	5,619	5,619	...	40,105	39,173	932		
Taxes not payable in 1949 <sup>1</sup> .....	263,724	208,173	55,551	94,490	49,239	43,070	2,177	60,710	59,150	1,560	108,494	99,779	8,733		
Taxes or value not reported.....	118,840	109,092	9,748	4,499	3,219	788	494	7,167	6,374	793	107,172	99,499	7,673		
Rental properties with less than 90 percent of dwelling units in rental market for entire year.....	139,258	124,803	14,455	23,045	16,220	5,902	926	10,722	10,266	456	105,495	98,321	7,174		
Median taxes.....dollars..	8.10	8.11	8.04	8.88	9.19	8.11	8.68	8.60	8.70	...	7.76	7.74	8.00		
Origin and Purpose of First Mortgage															
Mortgage made or assumed at time property acquired.....	1,641,513	1,406,410	235,103	409,485	262,446	130,983	16,057	272,866	263,788	9,078	959,163	880,176	78,993		
Mortgage refinanced or renewed.....	288,259	275,803	12,456	15,956	15,157	591	209	2,145	2,035	110	270,156	258,616	11,546		
To increase loan for improvements or repairs.....	91,872	88,882	2,990	4,554	4,554	...	...	247	247	...	87,075	84,086	2,990		
To increase loan for other reasons.....	46,897	44,452	2,445	2,112	2,058	...	54	386	276	110	44,398	42,115	2,281		
To secure better terms.....	72,561	70,136	2,425	7,011	6,517	340	155	560	560	...	64,989	63,062	1,930		
To renew or extend loan without increasing amount.....	40,985	37,846	3,139	408	408	...	...	197	197	...	40,377	37,242	3,139		
For other purpose.....	35,944	34,487	1,457	1,871	1,620	251	...	755	755	...	33,317	32,111	1,206		
Mortgage placed later than acquisition of property.....	297,133	290,677	6,456	7,492	7,311	181	...	1,789	1,789	...	287,850	281,581	6,275		
To make improvements or repairs.....	147,086	143,191	3,895	3,782	3,601	181	...	1,085	1,085	...	142,220	138,507	3,714		
To invest in other properties.....	34,421	33,646	775	197	197	...	...	181	181	...	34,031	33,268	775		
To invest in business other than real estate.....	25,783	25,501	282	1,469	1,469	...	...	306	306	...	24,008	23,727	282		
For other purpose.....	89,843	88,339	1,504	2,044	2,044	...	...	217	217	...	87,384	86,079	1,504		
Lender of Refinanced or Renewed Mortgage															
Total refinanced or renewed mortgages	288,259	275,803	12,456	15,956	15,157	591	209	2,145	2,035	110	270,156	258,616	11,546		
Same lender.....	187,042	179,181	7,861	9,720	9,169	497	54	1,713	1,603	110	175,605	168,411	7,200		
Different lender.....	101,217	96,622	4,595	6,236	5,988	94	155	432	432	...	94,551	90,205	4,346		
First Mortgage Loan on Property as Percent of Purchase Price															
Properties with first mortgage made or assumed at time of purchase.....	1,641,500	1,406,375	235,125	409,494	262,463	130,990	16,063	272,879	263,800	9,079	959,128	880,141	79,004		
Less than 50 percent.....	206,902	177,628	29,274	10,073	8,519	405	1,150	3,242	2,836	406	193,591	166,278	27,312		
50 to 59 percent.....	177,488	149,831	27,657	20,896	16,959	2,764	1,176	8,494	8,494	610	147,485	124,380	23,108		
60 to 64 percent.....	127,590	112,870	14,720	19,109	14,539	2,292	2,282	5,412	5,027	385	103,064	93,304	9,763		
65 to 69 percent.....	125,503	108,294	17,209	30,484	21,174	8,154	1,158	6,475	6,169	306	88,543	80,953	7,593		
70 to 74 percent.....	123,609	99,925	23,684	42,178	24,733	15,280	2,167	10,142	7,558	2,584	71,288	67,634	3,655		
75 to 79 percent.....	146,366	113,253	33,113	58,588	28,698	26,468	3,427	15,859	15,085	774	71,919	69,473	2,445		
80 to 84 percent.....	174,500	131,704	42,796	86,418	48,145	37,436	836	19,798	18,289	1,509	68,281	65,272	3,016		
85 to 89 percent.....	159,784	124,530	35,254	83,236	49,829	30,666	2,743	26,787	25,282	1,505	49,762	49,423	339		
90 to 94 percent.....	116,424	109,541	6,883	35,973	29,944	5,242	791	31,867	31,347	520	48,584	48,252	332		
95 to 99 percent.....	43,448	42,575	873	7,189	6,574	615	...	24,530	24,272	258	11,734	11,734	...		
100 percent or more.....	221,082	219,303	1,779	12,250	11,436	703	111	117,479	117,409	70	91,356	90,461	895		
Purchase price not reported or property not acquired by purchase.....	18,804	16,921	1,883	3,100	1,913	965	222	2,184	2,032	152	13,521	12,977	546		
Median percent.....	77	77	76	81	82	81	75	96	97	...	67	68	55		
Total Mortgage Loan on Property as Percent of Purchase Price															
Properties with first mortgage made or assumed at time of purchase.....	1,641,500	1,406,375	235,125	409,494	262,463	130,990	16,063	272,879	263,800	9,079	959,128	880,141	79,004		
Less than 50 percent.....	182,257	177,628	4,629	8,913	8,519	197	197	2,836	2,836	...	170,511	166,278	4,234		
50 to 59 percent.....	152,731	149,831	2,900	17,321	16,959	181	181	8,494	8,494	...	126,922	124,380	2,538		
60 to 64 percent.....	116,793	112,870	3,923	14,570	14,539	32	...	5,224	5,027	197	96,995	93,304	3,694		
65 to 69 percent.....	115,443	108,294	7,149	23,227	21,174	939	1,115	6,181	6,169	12	86,035	80,953	5,084		
70 to 74 percent.....	110,794	99,925	10,869	26,743	24,733	1,374	636	7,659	7,558	101	76,393	67,634	8,761		
75 to 79 percent.....	124,743	113,253	11,490	32,077	28,698	2,849	529	15,454	15,085	369	77,215	69,473	7,746		
80 to 84 percent.....	150,873	131,704	19,169	55,587	48,145	6,326	1,117	19,351	18,289	1,062	75,938	65,272	10,677		
85 to 89 percent.....	150,868	124,530	26,338	64,605	49,829	11,851	2,926	26,299	25,282	1,017	59,967	49,423	10,546		
90 to 94 percent.....	140,492	109,541	30,951	50,364	29,944	18,475	1,947	32,500	31,347	1,003	57,780	48,252	9,530		
95 to 99 percent.....	76,422	42,575	33,847	33,736	6,574	24,740	2,421	25,008	24,272	736	17,680	11,734	5,950		
100 percent or more.....	301,251	219,303	81,948	79,248	11,436	63,042	4,771	121,840	117,409	4,431	100,172	90,461	9,713		
Purchase price not reported or property not acquired by purchase.....	18,804	16,921	1,883	3,100	1,913	965	222	2,184	2,032	152	13,521	12,977	546		
Median percent.....	80	77	95	87	82	100	93	97	97	...	70	68	83		
WEST															
Total properties.....	1,626,413	1,412,735	213,678	331,698	228,082	92,811	10,808	201,559	191,872	9,687	1,093,161	992,789	100,374		
Dwelling Units on Property															
1 dwelling unit.....	1,401,136	1,215,325	185,811	314,477	213,074	91,391	10,013	188,080	179,730	8,350	898,583	822,525	76,060		
2 to 4 dwelling units.....	184,906	163,082	21,824	16,133	14,090	1,419	625	13,381	12,040	1,341	155,399	136,955	18,443		
5 to 49 dwelling units.....	39,774	33,902	5,872	1,040	868	...	171	104	104	...	38,630	32,930	5,701		
50 dwelling units or more.....	600	432	168	50	50	...	...	...	...	...	551	383	168		

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 3.—ALL 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				
WEST—Con.													
Business Floor Space on Property													
None.....	1,595,450	1,385,831	209,619	329,458	226,433	92,426	10,602	199,687	190,272	9,415	1,066,303	969,128	97,181
Less than half.....	30,966	26,907	4,059	2,239	1,648	386	208	1,873	1,601	272	26,855	23,663	3,197
Year Structure Built													
1950 (part).....	51,290	39,632	11,658	18,918	9,006	9,769	145	11,279	11,279	...	21,094	19,350	1,746
1949.....	136,924	100,032	36,892	58,713	28,726	28,676	1,311	16,689	16,689	...	61,519	54,617	6,903
1948.....	137,709	103,034	34,675	52,726	24,554	25,174	3,001	12,217	11,673	544	72,765	66,809	5,960
1947.....	134,834	112,166	22,668	35,071	20,079	12,758	2,239	36,377	35,425	952	63,385	56,663	6,723
1946.....	81,912	73,937	7,975	9,119	5,889	3,186	46	29,029	27,533	1,496	43,767	40,519	3,251
1942 to 1945.....	155,149	138,130	17,019	49,809	43,409	4,773	1,630	30,528	29,153	1,375	74,815	65,572	9,243
1940 to 1941.....	127,800	116,999	10,801	43,214	39,337	3,265	616	17,424	16,567	857	67,162	61,097	6,066
1930 to 1939.....	288,641	262,468	26,173	36,230	31,693	3,404	1,134	22,926	20,710	2,216	229,489	210,066	19,423
1929 or earlier.....	487,558	443,634	43,924	25,822	23,638	1,502	684	24,061	21,858	2,203	437,682	398,146	39,538
Not reported.....	24,613	22,711	1,902	2,081	1,760	313	10	1,047	994	53	21,484	19,959	1,529
Year Structure Acquired													
1950 (part).....	198,156	153,302	44,854	51,746	25,838	23,537	2,372	30,147	28,358	1,789	116,270	99,114	17,162
1949.....	299,189	232,804	66,385	79,363	44,664	31,422	3,280	33,681	30,403	3,278	186,146	157,738	28,410
1948.....	278,419	228,871	49,548	60,771	34,023	24,761	1,992	31,599	28,640	2,957	186,051	166,214	19,841
1947.....	232,186	205,046	27,140	35,161	22,683	11,270	1,208	58,093	57,052	1,041	138,932	125,312	13,622
1946.....	183,577	173,118	10,459	16,013	13,980	1,583	452	46,207	45,580	627	121,357	113,562	7,799
1942 to 1945.....	250,046	238,641	11,405	49,526	48,139	189	1,202	1,686	1,686	...	198,831	188,820	10,016
1940 to 1941.....	74,076	72,605	1,471	24,328	24,167	53	109	53	53	...	49,747	48,437	1,311
1930 to 1939.....	80,706	79,161	1,545	13,655	13,458	...	199	157	157	...	66,892	65,545	1,347
1929 or earlier.....	28,886	28,047	839	1,139	1,139	...	...	...	...	...	27,747	26,908	839
Not reported.....	1,196	1,153	43	...	...	...	...	...	...	...	1,196	1,153	43
Structure New or Previously Occupied When Acquired													
New.....	562,092	468,967	93,125	194,099	119,793	69,071	5,239	85,528	85,093	435	282,472	264,085	18,388
Previously occupied.....	1,064,317	943,768	120,549	137,599	108,288	23,740	5,573	116,035	106,784	9,251	810,685	728,704	81,983
Purchase Price													
Less than \$2,000.....	63,426	62,598	828	392	392	...	...	289	289	...	62,747	61,920	828
\$2,000 to \$3,999.....	211,736	204,704	7,032	13,076	12,896	46	134	3,824	3,247	577	194,837	188,561	6,276
\$4,000 to \$5,999.....	294,230	272,866	21,424	30,679	47,546	2,319	815	20,091	19,482	609	223,525	205,844	17,686
\$6,000 to \$7,999.....	305,567	264,874	40,693	64,738	47,048	15,168	2,525	60,916	58,430	2,486	179,908	159,400	20,517
\$8,000 to \$9,999.....	289,948	222,414	67,534	64,669	47,851	44,750	2,069	65,441	63,313	2,128	129,840	111,251	18,594
\$10,000 to \$11,999.....	171,638	135,657	35,981	54,468	30,371	21,342	2,669	29,414	27,328	2,086	87,765	77,965	9,797
\$12,000 to \$14,999.....	117,939	97,771	20,168	29,684	21,171	6,784	1,731	15,742	14,478	1,264	72,153	62,124	10,030
\$15,000 to \$19,999.....	80,844	69,241	11,603	15,459	13,065	2,036	362	2,633	2,369	364	62,751	53,909	8,846
\$20,000 to \$24,999.....	25,848	23,587	2,261	3,020	2,657	184	179	1,451	1,266	145	21,800	19,627	2,173
\$25,000 to \$29,999.....	14,923	13,447	1,476	966	822	...	145	...	...	...	13,955	12,626	1,331
\$30,000 to \$49,999.....	18,600	16,234	2,366	1,112	1,106	6	...	...	...	...	17,490	15,132	2,360
\$50,000 to \$74,999.....	4,629	4,033	596	164	164	...	...	...	...	...	4,465	3,870	596
\$75,000 to \$99,999.....	1,796	1,553	243	104	130	...	145	...	...	...	1,380	1,380	98
\$100,000 to \$149,999.....	1,068	962	106	148	131	...	17	44	44	...	919	830	89
\$150,000 to \$199,999.....	430	426	4	223	223	...	...	...	...	...	207	203	4
\$200,000 or more.....	649	454	195	253	253	...	...	...	...	...	396	201	195
Property not acquired by purchase.....	7,941	7,658	283	...	...	...	...	...	...	...	7,939	7,658	283
Not reported.....	15,194	14,283	911	2,392	2,274	94	25	1,737	1,698	39	11,066	10,315	753
Median purchase price.....dollars..	7,500	7,100	8,900	8,700	8,200	9,100	9,900	8,300	8,300	8,600	6,500	6,300	8,400
Market Value													
Less than \$2,000.....	21,676	20,855	821	1,144	493	651	...	345	236	109	20,185	20,125	61
\$2,000 to \$3,999.....	92,546	89,276	3,270	225	225	...	...	2,286	1,755	531	90,036	87,297	2,740
\$4,000 to \$5,999.....	177,708	161,962	15,746	6,998	5,034	1,630	334	13,824	13,367	457	156,894	143,568	13,328
\$6,000 to \$7,999.....	291,345	258,029	33,316	44,614	31,120	12,517	976	43,796	41,514	2,282	202,939	185,403	17,539
\$8,000 to \$9,999.....	335,913	276,637	59,276	59,745	33,687	25,592	66,128	63,971	2,157	179,779	152,931	20,850	
\$10,000 to \$11,999.....	249,831	205,666	44,165	78,921	50,420	25,537	2,970	38,975	36,997	1,978	131,941	118,256	13,688
\$12,000 to \$14,999.....	190,902	161,965	28,937	56,750	39,609	14,871	2,274	27,042	25,809	1,233	107,110	96,548	10,566
\$15,000 to \$19,999.....	141,198	124,419	16,779	32,994	28,128	3,549	1,321	6,312	5,560	752	101,894	90,735	11,161
\$20,000 to \$24,999.....	45,416	42,350	3,066	6,618	6,219	329	70	1,592	1,447	145	37,212	34,688	2,521
\$25,000 to \$29,999.....	26,710	23,930	2,780	3,876	3,767	...	109	367	367	...	22,469	19,800	2,671
\$30,000 to \$49,999.....	31,839	28,817	3,022	1,354	1,338	6	10	109	109	...	30,380	27,374	3,007
\$50,000 to \$74,999.....	6,493	5,621	872	239	239	...	...	44	44	...	6,212	5,340	872
\$75,000 to \$99,999.....	2,449	2,064	385	300	156	...	145	...	...	...	2,147	1,908	240
\$100,000 to \$149,999.....	1,774	1,603	171	181	164	...	17	...	...	...	1,593	1,439	154
\$150,000 to \$199,999.....	488	422	66	190	190	...	...	...	...	...	298	232	66
\$200,000 or more.....	1,016	888	128	322	322	...	...	...	...	...	693	566	128
Not reported.....	9,149	8,247	902	975	934	41	...	770	717	53	7,407	6,601	808
Median market value.....dollars..	9,200	9,100	9,700	10,200	10,400	9,800	11,300	9,000	9,000	8,900	8,700	8,600	9,400
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	232,048	229,403	2,645	23,121	22,959	...	162	1,555	1,555	...	207,372	204,890	2,484
20 to 39 percent.....	428,152	410,993	17,159	60,694	59,798	145	750	6,322	6,174	148	361,143	345,025	16,117
40 to 59 percent.....	381,012	346,766	34,246	69,632	65,423	2,494	1,713	29,525	28,655	870	281,864	252,695	29,173
60 to 69 percent.....	168,355	141,497	26,858	42,718	34,956	6,197	1,568	39,426	38,018	1,408	86,262	68,528	17,687
70 to 79 percent.....	163,302	122,587	40,715	48,653	27,442	18,839	2,373	42,988	40,587	2,401	71,662	54,559	17,101
80 to 84 percent.....	79,139	56,432	22,707	23,741	8,023	14,227	1,495	28,141	27,222	919	27,254	21,188	6,068
85 to 89 percent.....	58,851	35,642	23,209	23,218	5,019	17,301	901	17,075	15,759	1,316	18,556	14,867	3,691
90 to 94 percent.....	45,657	22,397	23,260	20,604	1,758	18,138	710	11,976	10,841	1,135	13,078	9,802	3,278
95 to 99 percent.....	30,234	19,684	10,550	9,661	462	8,678	521	13,845	13,763	82	6,928	5,461	1,269
100 percent or more.....	30,602	19,152	11,450	8,697	1,318	6,756	625	9,959	8,597	1,362	11,950	9,241	2,709
Market value not reported.....	9,096	8,194	902	975	934	41	...	770	717	53	7,355	6,549	808
Median percent.....	48	44	76	63									

Table 3.—ALL 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.													
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	60,889	54,945	5,944	5,650	3,751	1,509	393	10,013	9,724	289	45,230	41,475	3,755
\$2.50 to \$4.99.....	89,605	80,032	9,573	10,406	6,923	3,320	163	13,006	12,066	940	66,194	61,042	5,150
\$5.00 to \$7.49.....	201,803	178,868	22,935	32,086	20,331	10,960	798	33,015	31,096	1,919	136,704	127,444	9,259
\$7.50 to \$9.99.....	243,665	214,970	28,695	41,632	31,868	8,765	1,003	36,959	35,146	1,813	165,076	147,960	17,117
\$10.00 to \$12.49.....	280,773	247,066	33,707	56,355	43,074	11,488	1,798	30,910	28,862	2,048	193,516	175,140	18,376
\$12.50 to \$14.99.....	184,490	162,766	21,724	44,943	36,060	7,167	1,717	21,094	19,836	1,258	118,457	106,876	11,580
\$15.00 to \$17.49.....	109,750	95,880	13,870	25,999	20,037	5,019	944	11,850	11,075	775	71,903	64,768	7,135
\$17.50 to \$19.99.....	43,786	38,339	5,447	10,200	7,016	2,514	673	2,547	2,347	...	31,037	28,777	2,264
\$20.00 to \$24.99.....	45,559	42,081	3,478	10,464	8,905	801	760	2,263	2,118	145	32,841	31,065	1,775
\$25.00 or more.....	29,998	27,951	2,047	4,087	3,754	333	...	1,550	1,250	300	24,366	22,950	1,413
Taxes not payable in 1949 <sup>1</sup> .....	172,042	125,929	46,113	72,534	34,710	36,357	1,449	27,545	27,553	...	71,927	63,634	8,294
Taxes or value not reported.....	52,684	46,960	5,724	1,342	1,116	226	...	1,169	1,169	...	50,177	44,679	5,498
Rental properties with less than 90 percent of dwelling units in rental market for entire year.....	111,369	96,948	14,421	16,000	10,537	4,352	1,110	9,638	9,430	208	85,733	76,979	8,755
Median taxes.....dollars..	10.44	10.43	10.49	11.38	11.62	10.30	...	9.23	9.21	...	10.38	10.37	10.49
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,239,916	1,040,308	199,608	307,771	204,796	92,490	10,489	196,843	187,825	9,018	735,313	647,695	87,618
Mortgage refinanced or renewed.....	205,345	195,672	9,673	18,306	17,779	323	207	4,074	3,405	669	182,964	174,499	8,477
To increase loan for improvements or repairs.....	60,089	57,059	3,030	4,958	4,849	...	110	722	722	...	54,406	51,430	2,976
To increase loan for other reasons.....	39,237	37,460	1,777	1,896	1,787	109	...	490	490	...	36,853	35,184	1,668
To secure better terms.....	56,596	54,998	1,598	8,972	8,904	16	53	1,560	1,325	235	46,065	44,773	1,295
To renew or extend loan without increasing amount.....	22,687	21,181	1,506	915	915	...	...	692	403	289	21,081	19,865	1,218
For other purpose.....	26,736	24,974	1,762	1,565	1,324	198	44	610	465	145	24,559	23,187	1,376
Mortgage placed later than acquisition of property.....	181,195	176,783	4,412	5,627	5,511	...	116	650	650	...	174,910	170,621	4,296
To make improvements or repairs.....	66,513	63,757	2,756	2,452	2,417	...	35	346	346	...	63,713	60,995	2,721
To invest in other properties.....	25,690	25,408	282	419	382	...	37	...	...	...	25,270	25,027	245
To invest in business other than real estate.....	23,390	23,197	193	174	174	...	...	...	...	...	23,216	23,024	193
For other purpose.....	65,602	64,421	1,181	2,582	2,538	...	44	304	304	...	62,711	61,575	1,137
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	205,345	195,672	9,673	18,306	17,779	323	207	4,074	3,405	669	182,964	174,499	8,477
Same lender.....	112,746	106,957	5,789	10,763	10,236	323	207	2,570	2,092	478	99,413	94,638	4,782
Different lender.....	92,599	88,715	3,884	7,543	7,543	...	...	1,504	1,313	191	83,551	79,861	3,695
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,240,200	1,040,332	199,868	307,786	204,813	92,494	10,496	197,110	187,833	9,277	735,331	647,711	87,624
Less than 50 percent.....	209,009	159,685	49,324	15,779	13,935	365	1,481	2,432	1,854	578	190,799	143,893	46,902
50 to 59 percent.....	167,819	139,270	28,549	26,395	21,196	3,414	1,786	6,313	5,814	499	135,117	112,261	22,857
60 to 64 percent.....	92,622	78,241	14,381	25,822	20,321	4,229	1,274	7,191	5,439	1,752	59,608	52,482	7,127
65 to 69 percent.....	88,081	74,513	13,568	32,519	23,164	7,819	1,541	7,636	6,844	792	47,927	44,508	3,422
70 to 74 percent.....	106,650	83,256	23,394	45,711	26,885	16,575	2,250	13,071	8,101	1,970	50,875	48,273	2,602
75 to 79 percent.....	117,523	90,479	27,044	54,689	29,615	24,073	1,000	14,911	14,029	882	47,927	46,839	1,087
80 to 84 percent.....	121,012	92,027	28,985	53,539	27,444	25,686	413	17,143	15,597	1,546	50,330	48,984	1,344
85 to 89 percent.....	94,487	83,492	10,995	35,578	25,887	9,081	610	19,600	18,697	903	39,310	38,910	401
90 to 94 percent.....	66,010	64,011	1,999	11,407	10,111	1,158	141	25,729	25,457	272	28,877	28,449	430
95 to 99 percent.....	25,443	25,427	16	1,009	1,009	...	...	12,753	12,753	...	11,682	11,666	16
100 percent or more.....	141,607	140,611	996	3,787	3,787	...	...	71,594	71,590	44	66,230	65,279	952
Purchase price not reported or property not acquired by purchase.....	9,937	9,320	617	1,551	1,459	94	...	1,737	1,698	39	6,649	6,167	484
Median percent.....	73	74	68	76	74	78	67	92	93	...	63	66	46
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,240,200	1,040,332	199,868	307,786	204,813	92,494	10,496	197,110	187,833	9,277	735,331	647,711	87,624
Less than 50 percent.....	162,018	159,685	2,333	13,936	13,936	...	...	1,854	1,854	...	146,228	143,894	2,333
50 to 59 percent.....	147,239	139,270	7,969	21,722	21,196	189	237	5,959	5,814	145	119,562	112,261	7,299
60 to 64 percent.....	85,676	78,241	7,435	21,004	20,321	522	162	5,585	5,440	145	59,086	52,482	6,608
65 to 69 percent.....	83,654	74,512	9,142	23,878	23,164	606	109	6,927	6,844	83	52,850	44,507	8,344
70 to 74 percent.....	97,588	83,256	14,332	28,898	26,885	1,205	809	8,937	8,101	836	59,756	48,273	11,483
75 to 79 percent.....	107,081	90,478	16,603	34,174	29,615	3,554	1,008	14,840	14,029	811	58,068	46,839	11,232
80 to 84 percent.....	110,123	92,027	18,096	33,682	27,444	5,138	1,104	16,628	15,597	1,031	59,809	48,984	10,828
85 to 89 percent.....	110,188	83,492	26,696	40,187	25,887	10,613	3,688	20,630	18,697	1,933	49,373	38,910	10,462
90 to 94 percent.....	95,096	64,011	31,085	31,511	10,111	20,810	993	27,474	25,457	2,017	36,117	28,449	7,668
95 to 99 percent.....	55,054	25,427	29,627	26,721	1,009	24,659	1,055	13,804	12,753	1,051	14,529	11,666	2,861
100 percent or more.....	176,548	140,611	35,937	30,519	3,787	25,109	1,627	72,735	71,590	1,186	73,300	65,279	8,021
Purchase price not reported or property not acquired by purchase.....	9,937	9,320	617	1,551	1,459	94	...	1,737	1,698	39	6,651	6,167	484
Median percent.....	77	74	89	81	74	96	87	93	93	...	69	66	78

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
<b>UNITED STATES</b>								
Total.....	8,287,999	33,754,392	1,228,492	7,055,595	1,196,253	7,197,693	5,863,273	19,501,104
Average debt per property.....	...	4.1	...	5.7	...	6.0	...	3.3
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	1,261,827	1,016,964	6,191	5,870	15,059	13,723	1,238,579	997,371
\$2,000 to \$2,999.....	1,171,599	1,966,337	50,971	80,214	53,152	98,647	1,067,481	1,787,476
\$3,000 to \$3,999.....	1,188,632	2,955,953	124,227	299,404	103,555	282,336	960,852	2,374,213
\$4,000 to \$4,999.....	1,023,000	3,405,559	172,076	567,700	115,825	426,859	735,102	2,411,000
\$5,000 to \$5,999.....	866,393	3,758,174	171,809	776,411	146,972	678,716	547,628	2,303,047
\$6,000 to \$6,999.....	774,765	4,173,586	182,824	1,039,755	186,674	1,056,515	405,270	2,077,316
\$7,000 to \$7,999.....	652,746	4,245,805	174,519	1,212,157	194,235	1,286,591	283,998	1,747,037
\$8,000 to \$8,999.....	486,326	3,597,614	150,579	1,177,388	148,928	1,124,470	186,835	1,295,756
\$9,000 to \$9,999.....	318,540	2,698,297	97,353	870,250	108,713	933,088	112,479	894,959
\$10,000 to \$10,999.....	215,789	1,948,526	52,149	503,639	59,756	550,916	103,893	893,971
\$11,000 to \$11,999.....	80,935	811,131	16,362	174,681	20,348	206,561	44,223	429,889
\$12,000 to \$14,999.....	150,867	1,699,807	20,670	246,192	31,983	375,383	98,221	1,078,232
\$15,000 to \$19,999.....	74,085	1,067,416	6,318	92,701	10,063	150,375	57,705	824,340
\$20,000 or more.....	22,543	409,223	476	9,233	1,015	13,513	21,053	386,477
Median loan.....dollars..	4,500	...	6,400	...	6,800	...	3,600	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	2,424,884	2,518,079	102,346	125,174	57,760	80,216	2,264,779	2,312,689
\$2,000 to \$2,999.....	1,249,895	3,051,026	120,579	301,665	93,797	233,480	1,035,525	2,515,881
\$3,000 to \$3,999.....	1,044,584	3,570,504	150,147	517,511	122,198	422,864	772,248	2,630,129
\$4,000 to \$4,999.....	801,477	3,543,802	130,496	469,884	145,472	576,073	525,512	2,317,845
\$5,000 to \$5,999.....	690,059	3,754,922	130,540	721,786	170,221	932,484	389,298	2,100,652
\$6,000 to \$6,999.....	631,810	4,066,685	158,723	1,027,663	189,990	1,226,452	283,101	1,812,569
\$7,000 to \$7,999.....	536,426	3,991,022	178,736	1,334,746	161,967	1,205,742	195,732	1,450,534
\$8,000 to \$8,999.....	333,685	2,805,639	109,984	926,945	110,048	922,849	113,657	955,845
\$9,000 to \$9,999.....	256,888	2,413,471	85,898	806,949	81,895	768,419	89,107	838,103
\$10,000 to \$10,999.....	99,343	1,028,901	29,037	299,656	22,737	236,477	47,569	492,768
\$11,000 to \$11,999.....	68,019	777,569	13,454	253,868	13,753	156,204	40,817	467,497
\$12,000 to \$14,999.....	101,374	1,337,188	14,267	187,969	21,008	273,887	66,101	875,332
\$15,000 to \$19,999.....	41,763	702,182	3,900	61,890	5,123	82,320	32,739	597,972
\$20,000 or more.....	7,825	193,402	406	13,700	297	6,415	7,123	173,289
Median debt.....dollars..	3,400	...	5,800	...	6,000	...	2,600	...
<b>NORTHEAST</b>								
Total.....	2,425,088	9,807,961	209,721	1,099,730	413,091	2,524,584	1,802,286	6,183,647
Average debt per property.....	...	4.0	...	5.2	...	6.1	...	3.4
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	305,275	269,587	1,226	1,000	4,225	4,622	299,825	263,965
\$2,000 to \$2,999.....	377,589	634,528	12,278	19,183	22,118	41,798	343,196	573,547
\$3,000 to \$3,999.....	367,198	909,604	22,680	50,316	37,743	103,443	306,773	755,845
\$4,000 to \$4,999.....	331,014	1,081,443	41,716	126,498	42,570	156,963	246,732	797,982
\$5,000 to \$5,999.....	262,670	1,112,571	28,763	112,586	44,282	205,690	189,633	794,295
\$6,000 to \$6,999.....	217,473	1,137,785	21,241	112,372	62,043	346,494	134,192	678,919
\$7,000 to \$7,999.....	167,210	1,057,410	23,353	159,589	61,132	400,266	82,724	497,555
\$8,000 to \$8,999.....	132,916	962,279	23,894	182,151	46,734	348,631	62,294	431,497
\$9,000 to \$9,999.....	90,207	760,229	17,887	161,310	36,910	316,295	35,411	282,624
\$10,000 to \$10,999.....	66,687	595,519	10,050	97,541	23,794	221,838	32,843	276,140
\$11,000 to \$11,999.....	27,022	269,650	3,083	31,390	10,797	109,426	13,138	128,834
\$12,000 to \$14,999.....	48,450	534,801	2,634	32,418	13,880	163,739	31,938	338,644
\$15,000 to \$19,999.....	25,032	358,810	927	13,376	6,681	101,379	17,424	244,055
\$20,000 or more.....	6,360	123,745	...	...	186	4,000	6,174	119,745
Median loan.....dollars..	4,400	...	5,900	...	6,800	...	3,800	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	679,187	750,112	27,737	36,002	20,274	29,753	631,175	684,357
\$2,000 to \$2,999.....	404,418	976,944	26,666	66,447	35,459	86,837	342,297	823,660
\$3,000 to \$3,999.....	331,640	1,128,440	36,378	126,165	42,277	146,423	252,988	855,852
\$4,000 to \$4,999.....	244,825	1,077,517	21,437	92,895	49,746	220,089	173,645	764,533
\$5,000 to \$5,999.....	201,593	1,091,592	11,103	60,823	59,912	328,929	130,577	701,840
\$6,000 to \$6,999.....	165,743	1,065,229	18,798	121,851	60,648	393,391	86,297	549,987
\$7,000 to \$7,999.....	130,103	965,624	22,841	171,041	45,298	336,173	61,965	458,410
\$8,000 to \$8,999.....	92,098	774,312	17,268	145,533	37,710	316,770	37,120	312,009
\$9,000 to \$9,999.....	77,474	727,918	17,850	168,590	30,167	283,048	29,461	276,280
\$10,000 to \$10,999.....	30,536	316,309	5,563	57,899	11,693	121,572	13,281	136,838
\$11,000 to \$11,999.....	20,086	229,889	1,668	19,326	7,605	80,875	11,315	129,688
\$12,000 to \$14,999.....	31,313	414,415	1,997	26,712	8,895	117,561	20,422	270,142
\$15,000 to \$19,999.....	13,483	222,211	420	6,446	3,825	60,932	9,238	154,833
\$20,000 or more.....	2,602	67,449	...	...	88	2,231	2,514	65,218
Median debt.....dollars..	3,300	...	4,600	...	5,900	...	2,700	...

Table 4.—TOTAL OWNER-OCCUPIED 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)		
<b>NORTH CENTRAL</b>								
Total.....	2,526,928	9,734,773	327,552	1,870,969	337,803	1,872,686	1,861,578	5,991,118
Average debt per property.....	...	3.9	...	5.7	...	5.5	...	3.2
Total Mortgage Loan on Property								
Less than \$2,000.....	423,215	345,321	2,665	2,224	8,278	6,526	412,272	336,571
\$2,000 to \$2,999.....	376,937	638,455	10,834	17,074	19,763	36,818	346,341	584,563
\$3,000 to \$3,999.....	370,661	921,555	27,696	66,064	38,266	101,267	304,702	754,224
\$4,000 to \$4,999.....	321,397	1,058,279	49,739	199,072	35,596	128,820	236,062	770,387
\$5,000 to \$5,999.....	260,283	1,110,224	50,718	216,102	45,341	206,563	164,229	687,559
\$6,000 to \$6,999.....	216,795	1,135,724	43,279	234,452	47,112	262,677	126,403	638,595
\$7,000 to \$7,999.....	184,349	1,185,034	43,503	302,367	50,044	322,938	90,806	559,729
\$8,000 to \$8,999.....	143,013	1,043,994	45,818	354,602	38,262	285,597	58,936	403,795
\$9,000 to \$9,999.....	84,895	715,779	26,799	239,006	28,688	246,282	29,412	230,491
\$10,000 to \$10,999.....	59,407	526,017	14,496	138,958	12,585	111,860	32,328	275,199
\$11,000 to \$11,999.....	16,738	161,620	2,474	26,367	3,637	36,662	10,629	98,591
\$12,000 to \$14,999.....	39,372	448,720	7,370	83,467	8,936	108,185	23,268	257,068
\$15,000 to \$19,999.....	24,747	353,629	2,169	31,214	1,220	17,005	21,358	305,410
\$20,000 or more.....	4,934	90,422	...	...	84	1,486	4,850	88,936
Median loan.....dollars..	4,200	...	6,500	...	6,400	...	3,500	...
Total Outstanding Debt on Property								
Less than \$2,000.....	806,654	835,828	27,801	31,313	24,044	31,539	754,812	772,976
\$2,000 to \$2,999.....	389,332	968,609	31,469	79,288	35,603	89,052	322,261	800,269
\$3,000 to \$3,999.....	327,527	1,121,471	43,668	150,202	41,246	143,297	242,614	827,982
\$4,000 to \$4,999.....	249,838	1,104,413	38,037	168,786	45,997	204,668	165,804	730,959
\$5,000 to \$5,999.....	197,640	1,076,510	32,294	179,469	43,719	237,800	121,627	659,241
\$6,000 to \$6,999.....	169,424	1,088,399	34,330	222,814	48,264	309,648	86,831	555,937
\$7,000 to \$7,999.....	149,197	1,107,652	50,525	376,832	39,514	292,215	59,160	438,605
\$8,000 to \$8,999.....	87,929	742,105	29,931	253,934	27,433	229,708	30,567	258,463
\$9,000 to \$9,999.....	66,201	622,108	22,320	209,642	19,448	182,945	24,437	229,521
\$10,000 to \$10,999.....	22,985	237,080	6,303	84,573	2,569	26,776	12,115	125,721
\$11,000 to \$11,999.....	15,786	180,897	2,894	33,134	2,422	27,567	10,472	120,196
\$12,000 to \$14,999.....	31,116	410,141	4,743	61,590	7,260	92,863	19,113	255,688
\$15,000 to \$19,999.....	11,752	203,228	1,246	19,392	271	4,366	10,235	179,470
\$20,000 or more.....	1,558	36,332	...	...	12	242	1,546	36,090
Median debt.....dollars..	3,200	...	5,700	...	5,500	...	2,500	...
<b>SOUTH</b>								
Total.....	1,926,500	7,557,519	387,224	2,225,142	259,334	1,547,591	1,279,943	3,784,786
Average debt per property.....	...	3.9	...	5.7	...	6.0	...	3.0
Total Mortgage Loan on Property								
Less than \$2,000.....	395,449	290,477	3,377	1,974	2,267	2,213	389,806	286,290
\$2,000 to \$2,999.....	265,211	447,339	18,326	28,822	9,097	15,972	237,790	402,545
\$3,000 to \$3,999.....	257,899	648,434	40,456	98,710	20,951	59,012	196,492	490,712
\$4,000 to \$4,999.....	205,846	712,728	42,466	152,333	27,578	104,310	135,801	456,085
\$5,000 to \$5,999.....	195,207	886,795	61,157	305,199	39,766	184,529	94,284	397,057
\$6,000 to \$6,999.....	182,269	1,030,989	75,610	446,763	47,284	276,151	59,375	308,075
\$7,000 to \$7,999.....	158,911	1,054,123	65,669	455,049	43,824	296,125	49,419	302,949
\$8,000 to \$8,999.....	90,373	679,006	32,964	262,228	27,427	211,819	29,987	204,959
\$9,000 to \$9,999.....	60,738	517,798	21,298	189,082	20,196	176,507	19,244	152,209
\$10,000 to \$10,999.....	41,070	377,124	11,241	109,534	11,569	110,176	18,264	157,414
\$11,000 to \$11,999.....	18,633	189,191	6,905	74,813	2,496	25,270	9,232	89,108
\$12,000 to \$14,999.....	33,675	389,406	6,096	75,114	5,042	56,825	22,538	257,467
\$15,000 to \$19,999.....	14,352	210,260	1,397	20,705	1,602	23,938	11,355	165,617
\$20,000 or more.....	6,873	123,849	267	4,816	238	4,744	6,368	114,289
Median loan.....dollars..	4,200	...	6,300	...	6,600	...	3,000	...
Total Outstanding Debt on Property								
Less than \$2,000.....	632,151	600,031	27,321	32,715	10,349	14,350	594,480	552,966
\$2,000 to \$2,999.....	271,866	655,211	36,472	90,920	17,135	43,531	218,259	520,760
\$3,000 to \$3,999.....	221,933	759,785	35,921	123,798	28,983	99,746	157,031	536,241
\$4,000 to \$4,999.....	164,046	727,351	39,921	175,883	34,100	155,466	90,026	396,002
\$5,000 to \$5,999.....	161,436	882,090	59,910	330,287	39,836	218,999	61,691	332,804
\$6,000 to \$6,999.....	166,245	1,072,349	71,022	458,694	47,405	306,305	47,820	307,330
\$7,000 to \$7,999.....	115,683	857,631	53,327	395,012	32,348	240,224	30,011	222,395
\$8,000 to \$8,999.....	68,750	575,763	27,250	227,950	21,417	179,703	20,084	168,110
\$9,000 to \$9,999.....	50,618	476,453	16,909	158,499	18,110	171,292	15,603	146,662
\$10,000 to \$10,999.....	21,693	225,401	8,065	83,724	3,685	38,364	9,940	103,313
\$11,000 to \$11,999.....	15,794	180,323	3,284	59,807	1,342	15,407	9,168	105,109
\$12,000 to \$14,999.....	23,293	307,073	4,373	60,868	3,551	45,944	15,169	200,261
\$15,000 to \$19,999.....	10,439	174,680	1,037	17,702	882	14,318	8,500	142,660
\$20,000 or more.....	2,560	63,378	197	9,283	197	3,942	2,166	50,153
Median debt.....dollars..	3,200	...	5,900	...	5,900	...	2,200	...

## RESIDENTIAL FINANCING

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WEST								
Total.....	1,409,483	6,654,139	303,995	1,859,754	186,025	1,252,832	919,466	3,541,553
Average debt per property.....	...	4.7	...	6.1	...	6.7	...	3.9
Total Mortgage Loan on Property								
Less than \$2,000.....	137,888	111,579	923	672	289	362	136,676	110,545
\$2,000 to \$2,999.....	151,862	246,015	9,533	15,135	2,174	4,059	140,154	226,821
\$3,000 to \$3,999.....	192,874	476,360	33,395	84,314	6,595	18,614	152,885	373,432
\$4,000 to \$4,999.....	164,743	553,109	38,155	129,797	10,081	36,766	116,507	386,546
\$5,000 to \$5,999.....	148,233	648,584	31,171	142,524	17,583	81,934	99,482	424,126
\$6,000 to \$6,999.....	158,228	869,088	42,694	246,168	30,235	171,193	85,300	451,727
\$7,000 to \$7,999.....	142,276	949,238	41,994	295,152	39,235	267,262	61,049	386,824
\$8,000 to \$8,999.....	120,024	912,335	47,903	398,407	36,505	278,423	35,618	255,505
\$9,000 to \$9,999.....	82,700	704,491	31,369	280,852	22,919	194,004	28,412	229,635
\$10,000 to \$10,999.....	48,625	449,866	16,362	157,606	11,808	107,042	20,458	185,218
\$11,000 to \$11,999.....	18,542	190,670	3,900	42,111	3,418	35,203	11,224	113,356
\$12,000 to \$14,999.....	29,170	326,880	4,570	55,193	4,125	46,634	20,477	225,053
\$15,000 to \$19,999.....	9,954	144,717	1,825	27,406	560	8,053	7,568	109,258
\$20,000 or more.....	4,376	71,207	209	4,417	507	3,283	3,661	63,507
Median loan.....dollars..	5,300	...	6,900	...	7,600	...	4,200	...
Total Outstanding Debt on Property								
Less than \$2,000.....	306,892	332,108	19,487	25,144	3,093	4,574	284,312	302,390
\$2,000 to \$2,999.....	184,279	450,262	25,972	65,010	5,600	14,060	152,708	371,192
\$3,000 to \$3,999.....	163,484	560,808	34,180	117,346	9,692	33,398	119,615	410,064
\$4,000 to \$4,999.....	142,768	634,521	31,101	138,509	15,629	69,661	96,036	426,351
\$5,000 to \$5,999.....	129,390	704,730	27,233	151,207	26,754	146,756	75,403	406,767
\$6,000 to \$6,999.....	130,398	840,708	34,573	224,304	33,673	217,108	62,153	399,296
\$7,000 to \$7,999.....	141,443	1,060,115	52,043	391,861	44,807	337,130	44,596	331,124
\$8,000 to \$8,999.....	84,908	713,459	35,535	299,528	23,488	196,668	25,886	217,263
\$9,000 to \$9,999.....	62,595	586,992	28,819	270,218	14,170	131,134	19,606	185,640
\$10,000 to \$10,999.....	24,129	250,111	7,106	73,460	4,790	49,765	12,233	126,886
\$11,000 to \$11,999.....	16,353	186,460	3,608	41,601	2,884	32,355	9,862	112,503
\$12,000 to \$14,999.....	15,652	205,559	2,954	38,799	1,302	17,519	11,397	149,241
\$15,000 to \$19,999.....	6,089	102,063	1,177	18,350	145	2,704	4,766	81,009
\$20,000 or more.....	1,105	26,243	209	4,417	...	...	897	21,826
Median debt.....dollars..	4,300	...	6,400	...	6,900	...	3,100	...



Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage								
Amount of outstanding debt (thousands of dollars)														
UNITED STATES														
Total outstanding debt.....	32,691,258	29,034,741	3,656,516	1,603,056	4,412,245	2,018,795	7,149,186	18,939,015	17,685,715	1,253,300	1,063,264	403,463	659,803	
Average debt per mortgage.....	3.9	3.8	5.2	5.4	5.0	6.5	6.0	3.2	3.2	3.8	1.5	1.3	1.6	
Type of Mortgage Holder														
Commercial bank or trust company.....	6,847,745	6,139,455	708,290	1,986,478	1,478,715	450,179	2,035,615	2,825,650	2,708,395	117,255	147,514	96,363	51,151	
Mutual savings bank.....	3,200,634	2,797,408	403,226	683,305	409,590	264,798	859,114	1,658,215	1,564,172	94,043	61,423	51,242	10,181	
Savings and loan association.....	8,798,248	8,051,640	746,608	600,758	413,646	173,590	2,098,834	6,098,656	5,593,447	505,209	80,149	36,545	43,604	
Life insurance company.....	5,956,511	4,799,997	1,156,520	2,854,077	1,875,495	913,149	1,123,546	1,978,888	1,826,078	152,810	183,446	173,687	9,759	
Mortgage company.....	420,791	322,997	97,814	193,232	103,534	82,887	112,888	114,671	108,433	6,238	28,539	18,837	9,702	
Federal National Mortgage Association.....	967,712	858,995	108,717	151,663	49,399	91,637	816,049	...	...	...	15,187	15,187	...	
Individual.....	5,474,960	5,148,442	326,518	...	...	...	...	5,470,326	5,143,808	326,518	492,455	865	491,590	
Other.....	1,024,658	915,833	108,825	133,543	81,866	42,555	98,506	792,609	741,382	51,227	54,549	10,733	43,816	
Manner Mortgage Acquired by Present Holder														
Purchased.....	6,697,416	5,477,190	1,220,226	2,670,431	1,662,546	924,926	1,963,271	2,063,714	1,896,405	167,309	259,242	162,740	96,502	
Originated.....	25,993,841	23,557,551	2,436,290	3,932,625	2,749,699	1,093,868	5,185,915	16,875,301	15,789,310	1,085,991	804,020	240,719	563,301	
Origin of First Mortgage														
Mortgage made or assumed at time property acquired.....	26,218,309	22,821,480	3,396,829	6,216,117	4,039,399	2,008,551	6,977,935	13,024,257	12,000,830	1,023,427	...	...	...	
Mortgage refinanced or renewed.....	4,470,654	4,276,301	194,353	296,482	282,540	10,243	137,247	4,036,925	3,871,447	165,478	...	...	...	
Mortgage placed later than acquisition of property.....	2,002,292	1,936,960	65,332	90,455	90,306	...	34,004	1,877,833	1,813,438	64,395	...	...	...	
Amortization														
Fully amortized.....	28,576,266	25,158,647	3,417,619	6,603,056	4,412,245	2,018,796	7,149,186	14,824,024	13,809,621	1,014,403	828,358	403,459	424,899	
Partially amortized.....	2,196,430	2,082,025	114,405	...	...	...	...	2,196,430	2,082,025	114,405	68,699	...	68,699	
Not amortized.....	880,286	801,924	78,362	...	...	...	...	880,286	801,924	78,362	101,070	...	101,070	
On demand.....	1,038,275	992,145	46,130	...	...	...	...	1,038,275	992,145	46,130	65,135	...	65,135	
Regular principal payments required.....	450,437	427,430	23,007	...	...	...	...	450,437	427,430	23,007	11,046	...	11,046	
No regular principal payments required.....	587,838	564,715	23,123	...	...	...	...	587,838	564,715	23,123	54,089	...	54,089	
Current Status of Payments														
Ahead or up-to-date in scheduled payments.....	30,772,295	27,353,888	3,418,407	6,370,124	4,302,917	1,904,791	6,834,589	17,567,582	16,420,313	1,147,269	922,445	381,210	541,235	
Delinquent:														
Foreclosure in process.....	56,314	32,254	24,060	24,047	5,175	18,483	5,121	27,146	22,512	4,634	8,688	4,775	3,913	
Foreclosure not in process.....	1,432,575	1,229,679	202,896	208,883	104,153	95,520	309,476	914,216	823,970	90,246	63,296	17,474	45,822	
No regular payments required.....	430,071	418,920	11,151	...	...	...	...	430,071	418,920	11,151	68,833	...	68,833	
Year Mortgage Made or Assumed														
1950 (part).....	6,126,905	5,333,161	793,744	1,296,127	761,831	496,439	1,229,024	3,601,754	3,377,044	224,710	257,240	98,515	158,725	
1949.....	8,636,282	7,336,455	1,299,827	2,000,195	1,182,337	761,640	1,644,244	4,991,843	4,585,711	406,132	390,426	150,282	240,144	
1948.....	6,549,631	5,693,058	856,573	1,370,982	837,809	499,017	1,258,707	3,919,942	3,636,013	283,929	245,010	104,643	140,367	
1947.....	4,907,034	4,440,524	466,510	695,266	442,310	226,790	1,731,637	2,480,131	2,306,575	173,556	106,964	43,007	63,957	
1946.....	2,997,737	2,860,048	137,689	224,574	184,190	31,668	1,233,120	1,540,043	1,464,554	75,489	34,690	6,314	28,376	
1942 to 1945.....	2,190,086	2,118,939	71,147	536,562	526,047	3,239	52,454	1,601,070	1,540,983	60,087	18,771	698	18,073	
1940 to 1941.....	650,578	639,447	11,131	320,633	319,638	...	...	329,945	319,809	10,136	1,953	...	1,953	
1935 to 1939.....	393,005	381,095	11,910	158,715	158,083	...	...	234,290	223,012	11,278	2,588	...	2,588	
1930 to 1934.....	111,269	109,644	1,625	...	...	...	...	111,269	109,644	1,625	1,642	...	1,642	
1929 or earlier.....	128,728	122,370	6,358	...	...	...	...	128,728	122,370	6,358	3,978	...	3,978	
Year Mortgage Due														
On demand.....	1,038,275	992,145	46,130	...	...	...	...	1,038,275	992,145	46,130	65,135	...	65,135	
Fully amortized.....	28,576,266	25,158,647	3,417,619	6,603,055	4,412,245	2,018,793	7,149,186	14,824,024	13,809,621	1,014,403	828,358	403,459	424,899	
Past due.....	11,785	10,670	1,115	...	...	...	...	11,785	10,670	1,115	631	...	631	
1950 to 1951.....	149,838	144,314	5,524	4,306	4,286	...	3,342	142,190	136,704	5,486	16,803	...	16,803	
1952 to 1953.....	513,093	493,247	19,846	11,629	11,528	...	4,953	496,511	477,125	19,386	55,317	193	55,124	
1954 to 1955.....	1,019,891	979,418	40,473	21,904	21,749	...	16,421	981,566	941,870	39,696	61,985	392	61,593	
1956 to 1957.....	1,698,211	1,595,371	102,840	67,344	67,344	...	184	1,526,506	1,429,673	96,833	58,009	2,455	55,554	
1958 to 1959.....	2,772,901	2,592,870	180,031	107,639	105,301	1,399	167,634	2,497,628	2,334,949	162,679	81,916	6,185	75,731	
1960 to 1964.....	7,494,934	6,973,926	521,008	530,187	530,320	10,848	1,320,321	5,644,425	5,195,955	448,070	134,160	36,563	97,597	
1965 to 1969.....	8,418,038	7,539,085	878,953	2,574,700	2,000,549	513,647	3,049,854	2,793,484	2,580,317	213,167	199,073	160,157	38,916	
1970 to 1974.....	5,326,881	4,015,722	1,311,159	2,646,562	1,412,578	1,153,541	2,050,986	629,333	603,406	25,927	184,545	167,615	16,930	
1975 or later.....	1,170,694	814,024	356,670	638,120	285,290	339,174	431,978	100,596	99,552	1,044	35,402	29,268	6,134	
Partially or not amortized.....	3,076,716	2,883,949	192,767	...	...	...	...	3,076,716	2,883,949	192,767	169,769	...	169,769	
Past due.....	39,337	32,434	6,903	...	...	...	...	39,337	32,434	6,923	3,225	...	3,225	
1950 to 1951.....	853,444	795,426	58,018	...	...	...	...	853,444	795,426	58,018	48,616	...	48,616	
1952 to 1953.....	703,833	656,718	47,115	...	...	...	...	703,833	656,718	47,115	40,740	...	40,740	
1954 to 1955.....	518,173	479,588	38,585	...	...	...	...	518,173	479,588	38,585	35,734	...	35,734	
1956 to 1957.....	240,357	228,033	12,324	...	...	...	...	240,357	228,033	12,324	8,118	...	8,118	
1958 to 1959.....	390,124	375,771	14,353	...	...	...	...	390,124	375,771	14,353	12,875	...	12,875	
1960 to 1964.....	250,432	241,465	8,967	...	...	...	...	250,432	241,465	8,967	12,154	...	12,154	
1965 to 1969.....	56,902	56,800	102	...	...	...	...	56,902	56,800	102	4,464	...	4,464	
1970 to 1974.....	20,904	14,680	6,224	...	...	...	...	20,904	14,680	6,224	2,619	...	2,619	
1975 or later.....	3,204	3,048	156	...	...	...	...	3,204	3,048	156	1,244	...	1,244	
Interest Rate														
Less than 4.0 percent.....	575,117	557,557	17,560	8,065	7,079	986	9,205	557,847	541,273	16,574	65,339	20	65,319	
4.0 percent.....	11,145,357	10,036,324	1,109,033	1,608,011	822,988	703,550	7,139,981	2,397,365	2,284,144	113,221	470,220	403,439	66,781	
4.1 to 4.4 percent.....	186,973	162,675	24,298	145,568	121,270	23,764	...	41,405	41,405	...	96	...	96	
4.5 percent.....	7,981,088	6,412,425	1,568,663	4,742,375	3,362,570	1,290,309	...	3,238,713	3,051,471	187,242	17,184	...	17,184	
4.6 to 5.0 percent.....</														



RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
UNITED STATES—Con.													
Mortgage Loan													
Less than \$2,000.....	1,048,066	983,574	64,492	5,985	5,965	...	13,936	1,028,145	965,813	62,332	497,382	305,227	192,155
\$2,000 to \$2,999.....	2,025,031	1,919,280	105,751	86,699	79,863	4,888	101,422	1,836,910	1,742,105	94,805	260,622	85,532	175,090
\$3,000 to \$3,999.....	3,050,943	2,847,310	203,633	319,854	285,561	23,446	288,017	2,443,072	2,282,904	160,168	124,298	10,250	114,048
\$4,000 to \$4,999.....	3,498,270	3,194,093	304,177	646,691	538,083	89,415	438,085	2,413,494	2,240,491	173,003	69,801	1,608	68,193
\$5,000 to \$5,999.....	3,833,500	3,404,505	428,995	891,288	647,257	227,236	677,407	2,264,805	2,105,470	159,335	47,873	842	47,031
\$6,000 to \$6,999.....	4,421,029	3,687,481	733,548	1,326,563	770,354	531,959	1,066,897	2,027,569	1,886,944	140,625	28,308	...	28,308
\$7,000 to \$7,999.....	4,327,805	3,523,504	804,301	1,394,599	721,528	626,596	1,267,665	1,665,541	1,559,011	106,530	12,877	...	12,877
\$8,000 to \$8,999.....	3,360,181	2,863,021	497,160	963,800	593,203	349,388	1,127,983	1,268,398	1,169,411	98,987	9,062	...	9,062
\$9,000 to \$9,999.....	2,126,736	1,944,578	182,158	373,520	278,600	86,324	931,671	821,545	752,229	69,316	584	...	584
\$10,000 to \$10,999.....	1,646,832	1,524,563	122,269	282,112	227,673	43,390	547,812	816,908	768,524	48,384	7,996	...	7,996
\$11,000 to \$11,999.....	603,488	566,649	36,839	86,130	67,387	13,949	188,528	328,830	313,778	15,052	...	...	...
\$12,000 to \$14,999.....	1,462,638	1,343,641	118,997	157,538	134,639	16,394	353,494	951,606	872,595	79,011	2,930	...	2,930
\$15,000 to \$19,999.....	942,513	899,781	42,732	65,708	59,565	5,808	136,337	740,468	704,343	36,125	1,573	...	1,573
\$20,000 or more.....	344,221	332,759	11,462	2,567	2,567	...	9,932	331,722	322,095	9,627	...	...	...
Outstanding Debt													
Less than \$2,000.....	2,565,443	2,461,103	104,340	125,783	124,631	184	80,588	2,359,072	2,257,423	101,649	598,059	340,350	257,709
\$2,000 to \$2,999.....	3,113,943	2,944,667	169,276	314,871	297,037	10,937	235,939	2,563,133	2,419,154	143,979	215,037	54,649	160,388
\$3,000 to \$3,999.....	3,637,350	3,379,750	257,600	551,914	495,493	41,398	435,490	2,649,946	2,472,348	177,598	105,842	7,618	98,224
\$4,000 to \$4,999.....	3,619,518	3,252,943	366,575	660,922	508,744	138,591	647,106	2,311,490	2,118,214	193,276	61,336	842	60,494
\$5,000 to \$5,999.....	3,856,426	3,368,780	487,646	873,107	552,702	301,230	939,192	2,044,120	1,907,042	137,085	34,851	...	34,851
\$6,000 to \$6,999.....	4,201,536	3,495,338	706,198	1,244,295	684,657	531,553	1,214,496	1,742,745	1,626,757	115,988	23,098	...	23,098
\$7,000 to \$7,999.....	4,057,951	3,217,137	840,814	1,513,290	789,248	677,893	1,187,260	1,357,401	1,262,727	94,674	14,961	...	14,961
\$8,000 to \$8,999.....	2,397,286	2,056,820	340,466	532,548	322,542	189,913	943,823	920,915	824,757	96,158	1,233	...	1,233
\$9,000 to \$9,999.....	1,861,826	1,721,794	140,032	347,952	275,821	67,674	765,018	748,856	699,028	49,828	235	...	235
\$10,000 to \$10,999.....	837,380	756,523	80,857	180,611	141,982	28,891	222,320	434,449	399,067	35,382	4,743	...	4,743
\$11,000 to \$11,999.....	630,486	569,136	61,350	79,136	58,828	14,737	150,512	400,838	366,464	34,374	...	...	...
\$12,000 to \$14,999.....	1,149,690	1,075,809	73,881	129,943	115,657	12,348	246,926	772,821	720,913	51,908	2,365	...	2,365
\$15,000 to \$19,999.....	594,181	576,975	17,206	37,903	34,124	3,444	72,730	483,548	470,585	12,963	1,502	...	1,502
\$20,000 or more.....	168,239	157,966	10,273	10,779	10,779	...	7,786	149,674	141,236	8,438	...	...	...
Number of mortgages													
Total mortgages.....	8,287,999	7,582,701	705,298	1,228,492	889,799	309,324	1,196,253	5,863,273	5,533,895	329,390	718,612	309,336	409,286
Type of Mortgage Holder													
Commercial bank or trust company.....	1,795,804	1,658,038	137,766	414,952	334,943	69,285	374,506	1,006,358	962,981	43,377	107,467	70,939	36,532
Mutual savings bank.....	711,339	644,734	66,605	119,419	81,725	36,176	132,144	459,784	436,702	23,082	45,583	35,642	9,944
Savings and loan association.....	2,394,554	2,232,800	161,754	113,787	83,646	27,666	374,880	1,905,899	1,785,455	120,445	68,369	28,916	39,453
Life insurance company.....	1,029,391	850,060	179,331	492,692	339,960	142,309	165,045	371,662	348,397	23,265	141,382	137,622	3,758
Mortgage company.....	87,146	70,873	16,273	34,951	21,101	12,826	16,566	35,636	33,547	2,089	22,104	15,398	6,707
Federal National Mortgage Association..	139,073	121,913	17,160	25,188	8,703	14,809	113,888	...	...	...	11,842	...	6,000
Individual.....	1,826,030	1,722,801	103,229	...	...	...	1,108	1,824,923	1,721,930	102,994	284,028	823	283,206
Other.....	304,686	281,481	23,205	27,519	19,725	6,267	18,121	259,044	244,894	14,150	37,837	8,154	29,686
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,434,370	1,237,510	196,860	504,585	355,695	135,344	236,077	633,699	592,141	41,558	183,228	127,824	55,407
Originated.....	6,853,634	6,345,195	508,439	723,897	534,103	173,984	900,164	5,229,573	4,941,749	287,826	535,371	181,505	353,877
Form of Debt													
Mortgage or deed of trust.....	7,623,653	6,922,152	701,501	1,228,490	889,798	309,324	1,196,243	5,198,934	4,873,351	325,586	699,768	309,321	390,442
Contract to purchase.....	664,348	660,549	3,799	...	...	...	...	664,348	660,549	3,799	18,831	...	18,832
Service of Mortgage													
Hold and service mortgage.....	6,917,074	6,425,447	491,627	675,548	499,921	159,041	915,195	5,326,321	5,042,011	284,312	513,383	164,156	349,243
Hold mortgage only.....	1,370,924	1,157,250	213,674	552,918	389,873	150,286	281,048	536,961	491,884	45,077	205,210	145,176	60,034
Amortization													
Fully amortized.....	6,933,442	6,299,448	633,994	1,228,487	889,796	309,324	1,196,246	4,508,729	4,250,643	258,088	590,410	309,328	281,087
Partially amortized.....	600,281	564,710	35,571	...	...	...	...	600,281	564,710	35,571	36,844	...	36,844
Not amortized.....	337,477	316,619	20,858	...	...	...	...	337,477	316,619	20,858	54,314	...	54,314
On demand.....	416,812	401,938	14,874	...	...	...	...	416,812	401,938	14,874	37,041	...	37,041
Regular principal payments required..	168,416	161,386	7,030	...	...	...	...	168,416	161,386	7,030	5,882	...	5,882
No regular principal payments required	248,396	240,552	7,844	...	...	...	...	248,396	240,552	7,844	31,158	...	31,159
Frequency of Interest Payment													
Monthly.....	7,052,161	6,400,322	651,839	1,228,480	889,796	309,326	1,190,562	4,633,189	4,357,079	276,112	598,239	309,178	289,061
Quarterly, semi-annually or annually...	970,265	922,243	48,022	...	...	...	...	964,909	917,069	47,840	70,501	147	70,353
Other regular interval.....	46,938	44,745	2,193	...	...	...	...	46,558	44,365	2,193	1,021	...	1,021
No regular payment.....	218,629	215,387	3,242	...	...	...	...	218,629	215,387	3,242	48,845	...	48,845
Frequency of Principal Payment													
Monthly.....	7,147,279	6,496,312	650,967	1,228,489	889,797	309,326	1,191,725	4,727,095	4,451,951	275,146	606,596	308,983	297,619
Quarterly, semi-annually or annually...	494,664	471,981	22,683	...	...	...	...	490,523	467,928	22,595	22,915	344	22,571
Other regular interval.....	47,962	45,774	2,188	...	...	...	...	47,582	45,394	2,188	1,191	...	1,191
No regular payment.....	598,089	568,631	29,458	...	...	...	...	598,088	568,630	29,458	87,900	...	87,900
Method of Payment													
Interest and principal at same time in constant total amount.....	6,879,276	6,236,989	642,287	1,228,490	889,796	309,326	1,182,954	4,467,844	4,201,095	266,751	575,719	309,328	266,396
Interest and principal at same time in increasing or decreasing total amount..	638,446	607,770	30,676	...	...	...	...	627,151	596,672	30,479	37,418	...	37,418
Payment of interest only.....	415,626	389,129	26,497	...	...	...	...	415,626	389,129	26,497	47,392	...	47,392
Interest and principal at different times, or principal only.....	172,841	170,113	2,728	...	...	...	...	170,848	168,302	2,546	15,914	...	15,914
No regular interest or principal payments	181,823	178,712	3,111	...	...	...	...	181,823	178,712	3,111	42,164	...	42,164

<sup>1</sup> Includes 29,369 FHA-insured first mortgages with conventional second mortgage.

UNITED STATES

Table 5.—TOTAL OWNER-OCCUPIED 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.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	7,643,251	6,995,636	647,615	1,182,950	865,032	290,269	1,135,908	5,324,399	5,030,103	294,298	624,216	291,188	333,036
Delinquent:													
Foreclosure in process.....	14,459	9,504	4,955	4,988	1,044	3,883	826	8,647	7,744	903	6,209	4,277	1,932
Foreclosure not in process.....	449,076	399,457	49,619	40,551	23,720	15,175	59,516	349,021	317,946	31,075	47,770	13,863	33,909
No regular payments required.....	181,217	178,106	3,111	...	...	...	...	181,217	178,106	3,111	40,403	...	40,403
Year Mortgage Made or Assumed													
1950 (part).....	1,298,699	1,169,059	129,640	183,292	106,366	71,292	168,489	946,930	899,407	47,523	161,202	71,273	89,933
1949.....	1,839,907	1,610,897	229,010	295,307	173,272	113,540	241,757	1,302,846	1,208,035	94,811	252,185	114,108	138,080
1948.....	1,469,443	1,307,891	161,552	214,608	131,892	77,705	205,057	1,049,780	978,640	71,140	165,910	78,837	88,081
1947.....	1,179,226	1,079,480	99,746	121,523	78,200	38,966	309,880	747,866	698,880	48,986	82,795	37,572	45,223
1946.....	872,626	832,964	39,662	56,372	46,864	6,889	256,182	560,079	534,541	25,538	26,926	6,626	20,306
1942 to 1945.....	969,097	936,040	33,057	161,503	158,213	945	14,936	792,672	763,032	29,640	20,945	919	20,025
1940 to 1941.....	310,556	304,695	5,861	1,171,160	116,624	...	...	193,395	188,070	5,325	2,117	...	2,117
1935 to 1939.....	225,020	220,915	4,105	78,752	78,393	...	...	146,270	142,525	3,745	1,902	...	1,902
1930 to 1934.....	60,000	59,512	488	...	...	...	...	60,000	59,512	488	1,297	...	1,297
1929 or earlier.....	63,470	61,268	2,202	...	...	...	...	63,470	61,268	2,202	2,333	...	2,333
Term of Mortgage													
On demand.....	416,807	401,936	14,871	...	...	...	...	416,807	401,936	14,871	37,040	...	37,040
Less than 5 years.....	700,741	663,104	37,637	2,601	2,576	...	1,056	697,086	659,966	37,120	110,733	197	110,536
5 to 9 years.....	1,307,579	1,238,305	69,274	2,588	2,356	123	26,694	1,278,302	1,211,556	66,746	131,696	3,326	128,369
10 to 12 years.....	1,954,047	1,833,258	120,789	20,980	20,362	68	113,433	1,819,637	1,705,573	114,065	95,481	12,466	83,016
13 to 14 years.....	265,235	248,692	16,543	6,026	5,126	34	36,967	222,248	209,202	13,046	11,176	3,576	7,601
15 years.....	969,953	914,596	55,357	85,375	81,274	2,918	198,762	685,823	638,241	47,582	51,762	36,534	15,229
16 to 19 years.....	404,938	367,403	37,535	46,069	33,699	7,866	102,305	256,569	238,586	18,013	23,485	12,210	11,280
20 years.....	1,295,907	1,167,539	128,368	492,419	388,191	96,548	438,792	364,696	350,535	14,161	131,312	122,878	8,437
21 to 24 years.....	178,101	152,503	25,598	58,733	37,648	16,129	77,878	41,491	38,997	2,494	25,315	22,342	2,973
25 years.....	762,476	566,207	196,269	506,778	314,537	182,750	198,444	37,255	56,139	1,116	98,511	99,773	2,741
26 years or more.....	32,256	29,175	3,081	6,934	4,038	2,897	1,923	23,399	23,215	184	2,111	40	2,071
Median term.....years..	12	12	20	20	20	25	20	11	11	11	13	20	7
Year Mortgage Due													
On demand.....	416,812	401,938	14,874	...	...	...	...	416,812	401,938	14,874	37,040	...	37,040
Fully amortized.....	6,933,442	6,299,448	633,994	1,228,508	889,811	309,330	1,196,246	4,508,729	4,250,943	257,788	590,410	309,336	281,087
Past due.....	9,944	9,360	584	...	...	...	...	9,944	9,360	584	1,028	...	1,028
1950 to 1951.....	245,687	239,005	6,682	5,628	5,498	...	1,867	238,136	231,634	6,502	29,156	...	29,156
1952 to 1953.....	473,951	454,850	19,101	11,763	11,701	...	4,828	457,363	436,634	20,729	56,042	312	55,731
1954 to 1955.....	610,070	586,989	23,081	14,408	14,297	...	10,185	585,479	562,888	22,591	49,176	859	48,319
1956 to 1957.....	722,463	683,074	39,389	24,265	23,924	123	45,983	642,216	605,378	36,838	37,285	4,231	33,055
1958 to 1959.....	863,330	810,905	52,425	42,247	41,476	265	52,624	768,465	720,203	48,262	48,183	6,785	41,398
1960 to 1964.....	1,693,018	1,584,739	108,279	155,952	149,025	2,617	274,490	1,262,587	1,170,805	91,782	80,158	31,843	48,377
1965 to 1969.....	1,408,373	1,265,130	143,243	482,843	383,992	88,260	486,061	439,466	410,144	29,322	124,496	124,496	15,822
1970 to 1974.....	749,018	557,623	191,395	392,356	210,210	170,406	267,087	89,579	86,183	3,396	125,854	119,986	5,868
1975 or later.....	157,588	107,773	49,815	88,979	39,588	47,659	53,121	15,494	15,363	131	22,756	20,824	1,933
Partially or not amortized.....	937,818	881,045	56,773	...	...	...	...	937,818	881,045	56,773	91,167	...	91,167
Past due.....	22,026	17,234	4,792	...	...	...	...	22,026	17,234	4,792	2,336	...	2,336
1950 to 1951.....	350,641	331,561	19,080	...	...	...	...	350,641	331,561	19,080	30,575	...	30,575
1952 to 1953.....	235,121	220,409	14,712	...	...	...	...	235,121	220,409	14,712	26,061	...	26,061
1954 to 1955.....	146,328	137,410	8,918	...	...	...	...	146,328	137,410	8,918	16,493	...	16,493
1956 to 1957.....	62,150	58,108	4,042	...	...	...	...	62,150	58,108	4,042	2,594	...	2,594
1958 to 1959.....	65,583	63,528	2,055	...	...	...	...	65,583	63,528	2,055	5,398	...	5,398
1960 to 1964.....	41,784	39,930	1,854	...	...	...	...	41,784	39,930	1,854	4,942	...	4,942
1965 to 1969.....	10,257	10,218	39	...	...	...	...	10,257	10,218	39	1,492	...	1,492
1970 to 1974.....	3,084	1,828	1,256	...	...	...	...	3,084	1,828	1,256	1,110	...	1,110
1975 or later.....	844	819	25	...	...	...	...	844	819	25	166	...	166
Interest Rate													
Less than 4.0 percent.....	157,343	152,901	4,442	1,979	1,782	197	1,164	154,202	149,957	4,245	27,902	40	27,862
4.0 percent.....	1,990,414	1,809,299	181,115	251,457	132,794	106,891	1,195,084	543,890	518,487	25,403	349,180	309,285	39,900
4.1 to 4.4 percent.....	28,775	25,140	3,635	22,159	18,525	3,547	...	6,614	6,614	...	48	...	48
4.5 percent.....	1,583,153	1,338,337	244,816	898,276	682,498	198,574	...	684,884	656,016	28,868	10,492	...	10,492
4.6 to 5.0 percent.....	2,007,907	1,892,089	115,818	54,631	54,203	123	...	1,953,277	1,837,888	115,390	107,064	...	107,064
5.1 to 5.5 percent.....	246,024	229,007	17,017	...	...	...	...	246,024	229,007	17,017	6,948	...	6,948
5.6 to 6.0 percent.....	2,041,277	1,916,453	124,824	...	...	...	...	2,041,278	1,916,453	124,824	198,738	...	198,738
6.1 percent or more.....	233,157	219,509	13,648	...	...	...	...	233,157	219,509	13,648	18,236	...	18,236
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	1,296,515	1,242,420	54,095	8,388	8,191	...	15,353	1,272,776	1,219,371	53,405	502,654	263,323	239,337
\$2,000 to \$2,999.....	1,202,172	1,145,338	56,834	53,847	50,652	2,134	54,447	1,093,879	1,042,375	51,504	132,952	41,958	90,995
\$3,000 to \$3,999.....	1,220,308	1,142,943	77,365	130,515	119,728	7,171	105,645	984,749	921,386	63,363	44,400	3,422	40,978
\$4,000 to \$4,999.....	1,042,900	964,333	78,567	391,210	164,747	21,496	118,588	733,106	687,016	46,090	18,478	455	18,024
\$5,000 to \$5,999.....	878,032	790,822	87,210	192,985	145,876	43,895	146,571	538,487	503,626	34,861	10,442	172	10,270
\$6,000 to \$6,999.....	611,615	691,180	122,435	229,360	138,853	86,432	188,339	395,921	370,322	25,599	5,141	...	5,141
\$7,000 to \$7,999.....	661,725	547,825	113,900	198,938	105,260	87,269	191,370	271,418	254,836	16,582	1,866	...	1,866
\$8,000 to \$8,999.....	456,214	393,147	63,067	124,976	78,369	43,939	149,268	181,981	168,964	13,017	1,259	...	1,259
\$9,000 to \$9,999.....	254,181	233,544	20,727	42,367	31,838	9,563	108,479	103,346	95,195	8,151	80	...	80
\$10,000 to \$10,999.....	184,843	171,617	13,226	29,641	24,061	4,420	59,848	59,356	50,166	5,190	974	...	974
\$11,000 to \$11,999.....	60,804	57,386	3,418	6,197	6,475	1,287	18,587	34,031	32,615	1,416	...	...	...
\$12,00													

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
UNITED STATES—Con.													
Outstanding Debt													
Less than \$2,000.....	2,472,952	2,380,342	92,610	102,849	101,917	123	58,368	2,311,740	2,221,520	90,220	566,920	282,283	284,640
\$2,000 to \$2,999.....	1,275,312	1,206,761	68,551	125,604	118,777	4,218	95,038	1,054,678	996,114	58,564	92,783	24,519	68,265
\$3,000 to \$3,999.....	1,064,237	989,318	74,919	159,773	143,877	11,505	125,809	778,660	726,417	52,243	31,650	2,353	29,294
\$4,000 to \$4,999.....	818,927	736,682	82,245	148,809	115,368	30,390	145,350	524,769	480,697	44,072	14,065	172	13,893
\$5,000 to \$5,999.....	707,447	619,124	88,323	157,373	99,784	54,109	171,372	378,703	325,419	53,284	6,590	...	6,590
\$6,000 to \$6,999.....	653,441	543,656	109,785	193,156	106,201	82,573	188,197	272,092	254,062	18,030	3,632	...	3,632
\$7,000 to \$7,999.....	546,446	433,174	113,272	203,276	105,815	91,287	159,680	183,484	170,642	12,842	2,046	...	2,046
\$8,000 to \$8,999.....	285,425	244,953	40,472	63,357	38,356	22,634	112,526	109,546	98,124	11,422	145	...	145
\$9,000 to \$9,999.....	198,478	183,518	14,960	37,166	29,443	7,236	81,539	79,777	74,445	5,332	26	...	26
\$10,000 to \$10,999.....	80,917	73,159	7,758	17,608	13,866	2,796	21,365	41,947	38,571	3,376	470	...	470
\$11,000 to \$11,999.....	55,150	49,788	5,362	6,929	5,157	1,284	13,245	34,982	31,980	3,002	...	...	...
\$12,000 to \$12,999.....	46,986	41,434	5,552	9,860	8,757	956	18,889	58,239	54,374	3,865	191	...	191
\$15,000 to \$19,999.....	35,582	34,516	1,066	2,489	2,241	226	4,541	28,555	27,762	793	93	...	93
\$20,000 or more.....	6,766	6,318	448	261	261	...	337	6,168	5,808	360	...	...	...
Median debt.....dollars..	3,300	3,200	5,300	5,400	4,600	6,600	6,000	2,500	2,500	3,300	1,200	1,000	1,400
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
	7,656,142	6,980,379	675,762	1,228,519	889,817	309,347	1,196,271	5,231,424	4,931,587	299,837	623,681	308,992	314,690
Less than \$20.....	1,248,163	1,185,683	62,480	90,093	81,978	6,312	92,942	1,065,134	1,015,793	49,341	459,781	306,706	113,074
\$20 to \$24.....	800,651	754,783	45,868	143,357	130,796	9,372	93,799	563,506	532,502	31,004	39,860	1,785	38,077
\$25 to \$29.....	917,972	845,338	72,634	169,861	140,630	24,291	100,590	647,518	607,832	39,686	43,620	413	43,207
\$30 to \$34.....	906,587	807,049	99,538	186,547	124,496	57,701	138,079	581,972	547,814	34,158	22,619	61	22,558
\$35 to \$39.....	854,586	744,814	109,772	194,386	117,439	74,036	180,361	479,841	450,654	29,187	13,988	...	13,988
\$40 to \$44.....	843,062	715,926	127,136	222,157	126,157	88,743	183,428	437,490	411,117	26,373	9,448	27	9,421
\$45 to \$49.....	495,041	443,546	51,495	79,880	51,392	26,598	149,954	265,209	247,457	17,752	5,946	...	5,946
\$50 to \$54.....	531,862	486,951	44,910	57,148	43,373	13,270	114,633	260,084	233,280	26,804	10,543	...	10,543
\$55 to \$59.....	248,773	234,364	14,409	24,044	20,182	2,765	57,991	166,745	157,768	8,977	2,274	...	2,274
\$60 to \$64.....	224,751	208,578	16,173	29,956	25,112	3,858	32,609	162,190	152,142	10,048	4,575	...	4,575
\$65 to \$69.....	119,750	111,968	7,782	8,312	7,317	813	15,730	95,712	89,364	6,348	1,477	...	1,477
\$70 to \$79.....	177,347	168,968	8,379	10,632	9,675	710	16,998	149,725	143,034	6,691	3,793	...	3,793
\$80 to \$89.....	135,559	127,016	8,543	9,707	9,028	681	10,555	115,291	107,815	7,476	1,497	...	1,497
\$100 to \$119.....	87,744	82,829	4,915	2,111	1,914	197	6,641	78,998	74,734	4,264	2,826	...	2,826
\$120 or more.....	64,294	62,556	1,728	328	328	...	1,961	62,009	60,281	1,728	1,434	...	1,434
Median payment.....dollars..	34	34	37	35	33	38	39	32	32	34	13	10	20
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
	3,859,315	3,413,349	445,966	1,225,964	889,824	309,341	947,204	1,686,195	1,604,858	81,337	...	...	...
Less than \$25.....	417,672	396,613	21,039	45,546	40,744	3,813	59,228	312,909	299,448	13,461	...	...	...
\$25 to \$29.....	283,563	266,499	17,064	58,299	50,306	6,518	54,286	170,982	163,928	7,054	...	...	...
\$30 to \$34.....	340,886	315,990	24,896	98,478	84,477	10,051	72,046	170,362	161,412	8,950	...	...	...
\$35 to \$39.....	364,661	330,342	34,319	122,172	98,072	21,738	79,758	162,734	154,832	7,902	...	...	...
\$40 to \$44.....	422,640	365,690	56,990	165,425	121,042	43,267	89,190	168,031	158,446	9,585	...	...	...
\$45 to \$49.....	396,701	335,473	61,228	157,436	106,590	47,938	115,444	123,817	116,577	7,240	...	...	...
\$50 to \$54.....	411,728	336,024	75,704	165,850	99,381	63,225	124,333	121,543	116,064	5,479	...	...	...
\$55 to \$59.....	324,881	265,116	59,765	126,037	72,591	49,729	108,320	90,528	85,926	4,602	...	...	...
\$60 to \$64.....	265,286	225,587	39,699	103,252	69,912	30,078	81,317	80,725	77,766	2,959	...	...	...
\$65 to \$69.....	175,247	153,009	22,238	60,679	43,873	15,739	58,073	56,500	51,942	4,558	...	...	...
\$70 to \$79.....	198,234	181,818	16,416	63,564	51,648	11,048	56,352	78,331	75,999	2,332	...	...	...
\$80 to \$89.....	158,319	145,984	12,335	41,602	35,062	4,912	32,109	84,610	79,327	5,283	...	...	...
\$100 to \$119.....	54,300	51,910	2,390	10,047	9,439	608	10,178	34,075	32,799	1,276	...	...	...
\$120 or more.....	44,697	43,051	1,646	7,226	6,553	460	6,457	31,012	30,356	656	...	...	...
Amount for other items not reported.....	500	283	217	351	134	217	113	36	36	...	...	...	...
Median payment.....dollars..	46	45	50	48	47	51	50	40	40	41	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
	3,859,372	3,413,433	445,939	1,225,937	887,713	308,871	947,182	1,686,255	1,604,936	81,319	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	1,182,931	855,369	327,562	1,182,928	855,602	298,986	...	...	...	...	...	...	...
Ground rent.....	7,704	4,251	3,453	7,706	4,253	3,117	...	...	...	...	...	...	...
Life insurance premiums.....	5,184	4,564	620	5,183	4,564	620	...	...	...	...	...	...	...
Other items.....	30,120	23,294	6,826	30,120	23,294	6,148	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items.....	1,503,744	1,440,008	63,736	...	...	...	707,516	796,230	752,282	43,948	...	...	...
Ground rent.....	46,211	45,057	1,154	...	...	...	13,181	33,031	31,877	1,154	...	...	...
Life insurance premiums.....	28,838	27,134	1,704	...	...	...	6,385	22,451	21,306	1,145	...	...	...
Real estate taxes and ground rent.....	2,634	2,596	38	...	...	...	106	2,529	2,491	38	...	...	...
Real estate taxes.....	786,133	755,469	30,664	...	...	...	176,137	609,994	584,150	25,844	...	...	...
Ground rent.....	493	493	...	...	...	...	75	418	418	...	...	...	...
Fire and hazard insurance premiums.....	43,726	41,069	2,657	...	...	...	7,799	35,926	33,446	2,480	...	...	...
Life insurance premiums.....	69,640	68,118	1,522	...	...	...	1,411	68,230	67,102	1,128	...	...	...
Other combinations:													
Including real estate taxes.....	120,886	115,919	4,967	...	...	...	32,345	88,545	83,998	4,547	...	...	...
Not including real estate taxes.....	31,128	30,092	1,036	...	...	...	2,227	28,901	27,866	1,035	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS, 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST													
Total outstanding debt.....	9,589,872	8,878,175	711,697	1,034,292	709,191	313,128	2,507,249	6,048,331	5,734,648	313,683	218,116	63,189	154,927
Average debt per mortgage.....	4.0	3.9	4.9	4.9	4.3	7.2	6.1	3.4	3.3	3.7	1.5	1.5	1.5
Type of Mortgage Holder													
Commercial bank or trust company.....	1,690,755	1,604,762	85,993	273,252	225,913	40,724	585,409	832,092	802,759	29,333	19,054	10,140	8,914
Mutual saving bank.....	2,819,992	2,474,121	345,871	516,094	292,369	219,487	792,964	1,510,934	1,424,116	86,818	50,873	42,060	8,813
Savings and loan association.....	2,731,757	2,600,041	131,716	68,838	57,941	10,829	813,924	1,848,995	1,753,793	95,202	11,315	2,284	9,031
Life insurance company.....	712,920	646,317	66,603	135,971	99,325	35,594	185,987	390,962	362,097	28,865	8,411	6,561	1,850
Mortgage company.....	57,921	53,401	4,520	21,252	18,217	3,035	24,856	11,813	10,328	1,485	2,647	720	1,927
Federal National Mortgage Association...	86,761	86,134	627	...	...	...	86,761	...	...	...	...	...	...
Individual.....	1,263,194	1,196,208	66,986	...	...	...	583	1,262,611	1,195,625	66,986	111,210	631	110,579
Other.....	226,574	217,191	9,383	18,885	15,426	3,459	16,765	190,924	185,930	4,994	14,606	793	13,813
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,897,586	1,606,677	290,909	611,282	378,984	223,986	595,869	690,435	641,216	49,219	58,696	38,279	20,417
Originated.....	7,692,286	7,271,498	420,788	423,010	330,207	89,142	1,911,380	5,357,896	5,093,432	264,464	159,420	24,910	134,510
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	7,273,294	6,655,244	618,050	972,763	652,601	310,461	2,422,149	3,878,382	3,645,239	233,143	...	...	...
Mortgage refinanced or renewed.....	1,792,331	1,721,527	70,804	50,273	45,334	2,667	77,232	1,664,826	1,606,341	58,485	...	...	...
Mortgage placed later than acquisition of property.....	524,247	501,404	22,843	11,256	11,256	...	7,868	505,123	483,068	22,055	...	...	...
Amortization													
Fully amortized.....	7,629,499	7,014,961	614,538	1,034,292	709,191	313,128	2,507,249	4,087,958	3,870,645	217,313	125,325	63,189	62,136
Partially amortized.....	891,010	848,468	42,542	...	...	...	...	891,010	848,468	42,542	22,911	...	22,911
Not amortized.....	363,506	343,230	20,276	...	...	...	...	363,506	343,230	20,276	38,611	...	38,611
On demand.....	705,857	671,516	34,341	...	...	...	...	705,857	672,305	33,552	31,269	...	31,269
Regular principal payments required.....	309,057	292,114	16,943	...	...	...	...	309,057	292,903	16,154	6,500	...	6,500
No regular principal payments required.....	396,800	379,402	17,398	...	...	...	...	396,800	379,402	17,398	24,769	...	24,769
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	9,050,078	8,389,712	660,366	1,002,499	690,636	299,890	2,422,029	5,625,550	5,348,892	276,658	173,218	59,477	113,741
Delinquent:													
Foreclosure in process.....	9,819	8,081	1,738	...	...	...	1,195	8,624	6,886	1,738	973	...	973
Foreclosure not in process.....	383,065	340,430	42,635	31,793	18,555	13,238	84,025	267,247	238,918	28,329	19,338	3,712	15,626
No regular payments required.....	146,910	139,952	6,958	...	...	...	...	146,910	139,952	6,958	24,587	...	24,587
Year Mortgage Made or Assumed													
1950 (part).....	1,462,341	1,334,096	128,245	167,378	90,007	77,371	332,344	962,619	914,661	47,958	47,360	13,552	33,808
1949.....	2,359,980	2,102,550	257,430	289,356	143,893	139,730	635,936	1,434,688	1,346,449	88,239	81,832	29,354	52,478
1948.....	1,886,148	1,725,333	160,815	182,354	107,271	73,591	540,007	1,163,787	1,091,086	72,691	47,875	16,130	31,745
1947.....	1,457,651	1,369,599	88,052	91,775	71,755	16,676	590,098	772,778	729,069	46,709	18,719	2,839	15,880
1946.....	945,512	912,187	33,325	33,350	27,756	5,440	385,839	526,323	510,497	15,826	9,559	1,284	8,275
1942 to 1945.....	808,249	781,724	26,525	115,987	114,417	320	23,025	669,237	644,282	24,955	5,407	30	5,377
1940 to 1941.....	269,490	263,493	5,997	90,145	90,145	...	...	179,345	173,348	5,997	790	...	790
1935 to 1939.....	197,561	194,140	3,421	63,947	63,947	...	...	133,614	130,193	3,421	1,341	...	1,341
1930 to 1934.....	81,808	80,240	1,568	...	...	...	...	81,808	80,240	1,568	1,277	...	1,277
1929 or earlier.....	121,132	114,813	6,319	...	...	...	...	121,132	114,813	6,319	3,956	...	3,956
Year Mortgage Due													
On demand.....	705,857	671,516	34,341	...	...	...	...	705,857	672,305	33,552	31,269	...	31,269
Fully amortized.....	7,629,499	7,014,961	614,538	1,034,292	709,191	313,128	2,507,249	4,087,958	3,870,645	217,313	125,325	63,189	62,136
Past due.....	6,936	6,229	707	...	...	...	...	6,936	6,229	707	704	631	73
1950 to 1951.....	42,282	40,098	2,184	397	397	...	2,105	39,780	37,596	2,184	6,044	...	6,044
1952 to 1953.....	92,134	86,710	5,424	2,635	2,635	...	2,131	87,368	81,944	5,424	11,555	16	11,539
1954 to 1955.....	192,389	187,931	4,458	8,325	8,325	...	2,197	181,867	177,409	4,458	6,963	...	6,963
1956 to 1957.....	345,520	327,602	17,918	29,500	29,316	184	25,201	290,819	274,289	16,530	6,472	238	6,234
1958 to 1959.....	638,430	606,115	32,315	29,708	29,708	...	64,195	544,527	518,734	25,793	10,630	...	10,630
1960 to 1964.....	2,284,396	2,174,196	110,200	130,755	129,346	...	517,445	1,636,196	1,544,094	92,102	15,632	1,672	13,960
1965 to 1969.....	2,641,205	2,471,790	169,415	359,935	287,132	68,624	1,203,516	1,077,754	1,010,788	66,966	21,870	16,432	5,438
1970 to 1974.....	1,133,640	920,269	213,371	361,738	169,351	186,002	577,176	194,726	181,805	2,921	37,053	35,851	1,202
1975 or later.....	252,567	194,021	58,546	111,299	52,981	58,318	113,283	27,985	27,757	228	8,402	8,349	53
Partially or not amortized.....	1,254,516	1,191,698	62,818	...	...	...	...	1,254,516	1,191,698	62,818	61,522	...	61,522
Past due.....	15,974	15,694	280	...	...	...	...	15,974	15,694	280	72	...	72
1950 to 1951.....	42,335	40,882	2,453	...	...	...	...	42,335	40,882	2,453	20,777	...	20,777
1952 to 1953.....	310,548	299,031	11,517	...	...	...	...	310,548	299,031	11,517	9,554	...	9,554
1954 to 1955.....	191,771	184,118	7,653	...	...	...	...	191,771	184,118	7,653	13,319	...	13,319
1956 to 1957.....	97,280	94,586	2,694	...	...	...	...	97,280	94,586	2,694	2,292	...	2,292
1958 to 1959.....	103,665	94,990	8,675	...	...	...	...	103,665	94,990	8,675	6,972	...	6,972
1960 to 1964.....	76,715	72,495	4,220	...	...	...	...	76,715	72,495	4,220	4,739	...	4,739
1965 to 1969.....	22,710	22,608	102	...	...	...	...	22,710	22,608	102	2,480	...	2,480
1970 to 1974.....	6,434	210	6,224	...	...	...	...	6,434	210	6,224	1,317	...	1,317
1975 or later.....	1,078	1,078	...	...	...	...	...	1,078	1,078	...	...	...	...
Interest Rate													
Less than 4.0 percent.....	166,078	154,746	11,332	468	468	...	2,582	163,028	151,696	11,332	32,861	...	32,861
4.0 percent.....	3,784,863	3,549,283	235,580	296,385	164,743	122,091	2,504,667	983,811	952,786	31,025	83,484	63,189	21,295
4.1 to 4.4 percent.....	47,686	44,683	3,003	32,634	39,631	3,003	...	15,052	15,052	...	...	...	...
4.5 percent.....	2,086,371	1,821,921	264,450	674,012	483,740	187,850	...	1,412,159	1,338,181	73,978	7,830	...	7,830
4.6 to 5.0 percent.....	2,599,451	2,450,358	149,093	30,793	30,609	...	...	2,568,658	2,419,749	148,909	59,712	...	59,712
5.1 to 5.5 percent.....	162,216	156,707	5,509	...	...	...	...	162,216	156,707	5,509	1,370	...	1,370
5.6 to 6.0 percent.....	742,858	699,928	42,930	...	...	...	...	742,858	699,928	42,930	31,942	...	31,942
6.1 percent or more.....	549	549	...	...	...	...	...	549	549	...	917	...	917

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST—Con.													
Mortgage Loan													
Less than \$2,000.....	280,810	252,230	28,580	1,095	1,095	...	4,566	275,149	248,368	26,781	93,802	44,988	48,814
\$2,000 to \$2,999.....	644,912	618,661	26,251	19,134	18,950	184	43,182	582,596	558,639	23,957	53,802	15,003	38,799
\$3,000 to \$3,999.....	927,390	884,966	42,424	51,067	50,062	702	105,023	771,300	732,762	38,538	24,487	3,055	21,432
\$4,000 to \$4,999.....	1,071,631	1,025,159	46,472	130,131	125,708	3,173	159,976	781,524	747,825	33,699	17,533	143	17,390
\$5,000 to \$5,999.....	1,120,300	1,048,288	72,012	127,447	107,057	19,535	205,384	787,469	744,692	42,777	20,105	...	20,105
\$6,000 to \$6,999.....	1,138,970	1,068,126	70,844	128,709	93,296	34,361	347,808	662,453	637,710	24,743	5,287	...	5,287
\$7,000 to \$7,999.....	1,145,893	981,657	164,236	262,089	128,013	130,080	400,486	483,318	462,139	21,179	2,574	...	2,574
\$8,000 to \$8,999.....	953,563	830,611	122,952	176,362	87,826	86,291	344,244	432,957	404,463	28,494	238	...	238
\$9,000 to \$9,999.....	635,701	593,238	42,463	47,113	30,347	16,766	315,795	272,793	252,423	20,370	288	...	288
\$10,000 to \$10,999.....	545,861	506,063	39,798	51,505	35,547	15,958	220,999	213,357	256,036	17,321	...	...	...
\$11,000 to \$11,999.....	216,836	215,179	1,657	11,781	10,527	1,194	101,842	103,273	102,810	463	...	...	...
\$12,000 to \$14,999.....	489,209	443,135	46,074	23,118	16,176	4,670	162,099	303,992	274,516	29,476	...	...	...
\$15,000 to \$19,999.....	506,925	501,424	5,501	4,801	4,587	214	92,241	209,883	204,596	5,287	...	...	...
\$20,000 or more.....	111,871	109,438	2,433	...	...	...	3,604	108,267	107,669	598	...	...	...
Outstanding Debt													
Less than \$2,000.....	763,227	731,735	31,492	35,953	35,769	184	29,812	697,462	666,213	31,249	113,032	51,696	61,336
\$2,000 to \$2,999.....	985,448	945,930	39,518	66,750	66,447	...	89,054	829,644	794,255	35,389	44,463	9,728	34,735
\$3,000 to \$3,999.....	1,135,084	1,076,425	58,659	128,123	125,216	1,869	151,912	855,049	809,115	45,934	24,102	1,765	22,337
\$4,000 to \$4,999.....	1,067,365	1,005,236	62,129	102,888	89,737	12,084	216,756	747,721	708,095	39,626	16,659	...	16,659
\$5,000 to \$5,999.....	1,102,674	1,042,740	59,934	70,214	55,065	14,029	326,768	705,692	667,331	38,361	12,288	...	12,288
\$6,000 to \$6,999.....	1,092,465	989,662	102,803	163,553	98,121	65,432	393,045	535,867	509,526	26,341	6,429	...	6,429
\$7,000 to \$7,999.....	1,024,113	864,273	159,371	246,527	114,667	127,678	335,830	442,010	422,373	19,637	908	...	908
\$8,000 to \$8,999.....	721,113	627,450	93,663	102,460	41,491	58,724	320,127	298,526	274,954	23,572	...	...	...
\$9,000 to \$9,999.....	623,525	578,847	44,678	68,208	42,481	25,727	282,549	272,768	257,480	15,288	235	...	235
\$10,000 to \$10,999.....	259,071	243,475	15,596	24,888	20,720	1,896	114,031	120,152	121,131	8,021	...	...	...
\$11,000 to \$11,999.....	189,088	173,018	16,070	6,510	2,075	4,435	74,414	108,164	98,326	9,838	...	...	...
\$12,000 to \$14,999.....	379,939	354,802	25,137	13,671	12,815	856	115,169	251,099	231,270	19,829	...	...	...
\$15,000 to \$19,999.....	183,843	183,031	812	4,801	4,587	214	55,947	123,095	122,497	598	...	...	...
\$20,000 or more.....	62,917	61,082	1,835	...	...	...	1,835	61,082	61,082	...	...	...	...
Number of mortgages													
Total mortgages.....	2,425,088	2,281,239	143,849	209,721	164,574	43,302	413,091	1,802,286	1,716,487	85,799	145,751	43,306	102,455
Type of Mortgage Holder													
Commercial bank or trust company.....	446,349	424,632	21,717	71,529	64,257	6,412	113,271	261,556	249,203	12,353	14,754	6,814	7,943
Mutual savings bank.....	636,096	578,466	57,634	89,840	59,452	29,606	122,616	423,645	402,184	21,461	37,129	28,988	8,142
Savings and loan association.....	708,360	679,552	28,804	13,638	12,136	1,492	132,563	562,158	539,510	22,648	10,122	1,468	8,652
Life insurance company.....	130,005	121,310	8,695	26,896	21,770	4,933	26,837	76,275	72,887	3,388	5,229	4,697	532
Mortgage company.....	10,576	9,701	875	3,776	3,376	399	3,395	3,406	2,930	476	1,587	546	1,042
Federal National Mortgage Association.....	11,636	11,583	53	...	...	...	11,636	...	...	...	...	...	...
Individual.....	414,621	391,089	23,532	...	...	...	...	414,477	390,885	23,532	69,597	316	69,282
Other.....	67,447	64,900	2,547	4,046	3,584	463	2,571	60,832	58,885	1,947	7,338	477	6,862
Manner Mortgage Acquired by Present Holder													
Purchased.....	363,494	330,063	33,431	92,813	70,901	21,028	60,807	209,870	199,661	10,209	29,755	20,359	9,397
Originated.....	2,061,600	1,951,177	110,423	116,906	93,674	22,275	352,278	1,592,417	1,516,825	75,592	115,999	22,944	93,054
Form of Debt													
Mortgage or deed of trust.....	2,382,904	2,239,201	143,703	209,720	164,574	43,302	413,088	1,760,102	1,674,449	85,653	145,531	43,302	102,228
Contract to purchase.....	42,186	42,037	149	...	...	...	...	42,185	42,036	149	223	...	223
Service of Mortgage													
Hold and service mortgage.....	2,184,105	2,071,144	112,961	118,048	95,301	21,510	360,140	1,705,919	1,628,096	77,823	119,023	21,925	97,105
Hold mortgage only.....	240,986	210,095	30,891	91,673	69,273	21,791	52,946	96,366	88,390	7,976	26,727	21,379	5,347
Amortization													
Fully amortized.....	1,769,182	1,657,785	111,397	209,718	164,574	43,300	413,088	1,146,380	1,093,034	53,346	96,110	43,303	52,809
Partially amortized.....	254,097	238,918	15,179	...	...	...	...	254,097	238,918	15,179	10,982	...	10,982
Not amortized.....	122,115	116,283	5,832	...	...	...	...	122,115	116,283	5,832	17,447	...	17,447
On demand.....	279,707	268,259	11,448	...	...	...	...	279,707	268,259	11,448	21,217	...	21,218
Regular principal payments required.....	115,296	110,045	5,251	...	...	...	...	115,296	110,045	5,251	3,532	...	3,532
No regular principal payments required.....	164,411	158,214	6,197	...	...	...	...	164,411	158,214	6,197	17,685	...	17,686
Frequency of Interest Payment													
Monthly.....	1,820,993	1,704,134	116,859	209,711	164,457	43,303	410,594	1,200,686	1,141,878	58,808	91,077	43,303	47,777
Quarterly, semi-annually or annually.....	538,258	513,017	25,241	...	...	...	...	535,762	510,521	25,241	36,712	...	36,712
Other regular interval.....	6,672	6,651	21	...	...	...	...	6,651	6,651	21	119	...	119
No regular payment.....	59,165	57,433	1,732	...	...	...	...	59,165	57,433	1,732	17,845	...	17,845
Frequency of Principal Payment													
Monthly.....	1,815,252	1,698,798	116,454	209,721	164,574	43,303	410,185	1,195,353	1,136,862	58,491	94,032	43,303	50,731
Quarterly, semi-annually or annually.....	310,050	294,918	15,132	...	...	...	...	2,901	307,151	292,107	15,044	...	14,133
Other regular interval.....	7,453	7,453	...	...	...	...	...	7,453	7,453	...	228	...	228
No regular payment.....	292,334	280,069	12,265	...	...	...	...	292,334	280,069	12,265	37,363	...	37,363
Method of Payment													
Interest and principal at same time in constant total amount.....	1,802,248	1,687,699	114,549	209,721	164,574	43,303	408,273	1,184,252	1,127,758	56,494	86,649	43,303	43,347
Interest and principal at same time in increasing or decreasing total amount.....	301,603	285,211	16,392	...	...	...	...	296,792	280,400	16,392	16,047	...	16,047
Payment of interest only.....	239,681	228,971	10,710	...	...	...	...	239,681	228,971	10,710	21,662	...	21,662
Interest and principal at different times, or principal only.....	28,443	27,970	473	...	...	...	...	28,443	27,970	473	5,569	...	5,569
No regular interest or principal payments.....	53,122	51,390	1,732	...	...	...	...	53,122	51,390	1,732	15,829	...	15,829

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	2,252,382	2,124,755	127,627	202,560	159,504	41,209	396,145	1,653,679	1,581,630	72,049	117,838	41,209	76,631
Delinquent:													
Foreclosure in process.....	2,181	1,836	345	...	...	...	187	1,994	1,649	345	415	...	415
Foreclosure not in process.....	117,372	103,223	14,149	7,161	5,069	2,093	16,755	93,457	81,780	11,677	12,057	2,093	9,965
No regular payments required.....	53,156	51,424	1,732	...	...	...	...	53,156	51,424	1,732	15,442	...	15,442
Year Mortgage Made or Assumed													
1950 (part).....	315,046	293,615	21,431	21,600	11,911	9,691	45,195	248,254	237,036	11,218	29,987	9,691	20,297
1949.....	462,515	420,472	42,043	41,814	21,903	19,169	92,924	327,783	309,291	18,492	49,803	19,292	30,514
1948.....	392,279	360,911	31,368	27,834	16,870	10,910	82,856	281,593	264,043	17,550	30,115	11,151	18,966
1947.....	331,939	310,728	21,211	15,540	12,502	2,577	103,765	212,637	198,459	14,178	17,826	2,214	15,611
1946.....	256,165	247,771	8,394	8,197	7,270	873	81,822	166,148	160,772	5,376	6,464	899	5,567
1942 to 1945.....	343,937	331,921	12,016	36,124	35,704	86	6,530	301,288	289,691	11,597	6,447	60	6,386
1940 to 1941.....	121,412	117,789	3,623	31,130	31,130	...	...	90,284	86,661	3,623	852	...	852
1935 to 1939.....	105,045	103,823	1,222	27,491	27,491	...	...	77,552	76,330	1,222	956	...	956
1930 to 1934.....	38,681	38,248	433	...	...	...	...	38,681	38,248	433	1,045	...	1,045
1929 or earlier.....	58,076	55,960	2,116	...	...	...	...	58,076	55,960	2,116	2,265	...	2,265
Term of Mortgage													
On demand.....	279,702	268,256	11,446	...	...	...	...	279,702	268,257	11,446	21,218	...	21,218
Less than 5 years.....	189,305	177,381	11,924	208	208	...	...	189,097	177,173	11,924	26,384	...	26,384
5 to 9 years.....	249,592	238,015	11,577	723	600	123	4,352	244,518	233,907	10,611	24,577	136	24,441
10 to 12 years.....	496,019	473,495	22,524	5,380	5,380	...	38,760	451,880	430,840	21,040	18,680	778	17,902
13 to 14 years.....	59,232	56,905	2,327	...	...	...	8,067	50,598	49,097	1,501	778	...	778
15 years.....	386,301	365,808	20,493	21,205	20,450	702	85,057	280,039	262,270	17,769	7,311	1,569	5,742
16 to 19 years.....	118,476	112,382	6,094	3,838	4,813	498	27,948	84,690	81,065	3,625	2,680	498	2,182
20 years.....	445,149	423,120	22,029	79,475	68,146	10,922	177,554	188,119	181,992	6,127	13,484	10,802	2,682
21 to 24 years.....	18,561	16,258	2,303	4,164	3,308	576	6,336	8,060	6,614	1,446	1,372	954	419
25 years.....	171,740	138,929	32,811	91,326	60,491	30,259	63,784	16,626	16,422	204	29,267	28,566	702
26 years or more.....	11,020	10,690	330	833	609	224	1,231	8,958	8,852	106	8	...	8
Median term.....years..	15	15	15	20	20	25	20	12	12	12	11	25	7
Year Mortgage Due													
On demand.....	279,723	268,277	11,446	...	...	...	...	279,724	268,278	11,446	21,217	...	21,218
Fully amortized.....	1,769,192	1,637,792	111,400	209,729	164,578	43,307	413,089	1,146,380	1,093,030	53,350	96,112	43,306	52,809
Past due.....	3,204	3,058	146	...	...	...	...	3,204	3,058	146	243	...	243
1950 to 1951.....	46,929	46,212	717	1,441	1,441	...	281	45,208	44,491	717	8,918	...	8,918
1952 to 1953.....	72,960	69,276	3,684	2,374	...	...	1,513	69,073	65,389	3,684	11,549	14	11,535
1954 to 1955.....	124,254	121,262	2,992	4,770	4,770	...	972	118,510	115,518	2,992	6,578	...	6,578
1956 to 1957.....	160,571	152,300	8,272	14,110	13,987	123	11,318	135,144	127,343	7,801	5,116	439	4,677
1958 to 1959.....	212,627	204,068	8,559	11,815	11,815	...	19,195	181,620	174,610	7,010	5,934	...	5,934
1960 to 1964.....	527,064	502,219	24,845	39,579	39,180	...	104,370	383,119	362,047	21,072	11,217	1,013	10,204
1965 to 1969.....	440,871	414,222	26,649	72,241	60,697	10,955	189,853	178,776	169,459	9,317	14,511	10,897	3,617
1970 to 1974.....	150,815	122,796	28,019	23,739	23,739	...	24,765	72,681	28,217	558	25,694	24,599	1,095
1975 or later.....	29,896	22,379	7,517	14,039	6,575	7,464	12,906	2,951	2,898	53	6,352	6,344	8
Partially or not amortized.....	376,190	355,180	21,010	...	...	...	...	376,190	355,180	21,010	28,434	...	28,434
Past due.....	9,571	6,773	2,798	...	...	...	...	9,571	6,773	2,798	98	...	98
1950 to 1951.....	150,520	141,972	8,548	...	...	...	...	150,520	141,972	8,548	10,157	...	10,157
1952 to 1953.....	98,445	94,370	4,075	...	...	...	...	98,445	94,370	4,075	6,257	...	6,257
1954 to 1955.....	53,992	51,768	2,224	...	...	...	...	53,992	51,768	2,224	5,283	...	5,283
1956 to 1957.....	25,061	24,267	794	...	...	...	...	25,061	24,267	794	906	...	906
1958 to 1959.....	17,752	16,813	939	...	...	...	...	17,752	16,813	939	2,012	...	2,012
1960 to 1964.....	14,525	14,188	337	...	...	...	...	14,525	14,188	337	2,215	...	2,215
1965 to 1969.....	4,467	4,428	39	...	...	...	...	4,467	4,428	39	947	...	947
1970 to 1974.....	1,376	120	1,256	...	...	...	...	1,376	120	1,256	559	...	559
1975 or later.....	481	481	...	...	...	...	...	481	481	...	...	...	...
Interest Rate													
Less than 4.0 percent.....	45,268	42,228	3,040	187	187	...	281	44,801	41,761	3,040	13,618	...	13,618
4.0 percent.....	672,482	634,645	37,837	47,137	28,966	16,859	412,809	212,544	205,780	6,764	58,866	43,303	15,563
4.1 to 4.4 percent.....	11,129	10,802	327	8,442	8,442	...	...	...	2,686	...	...	...	...
4.5 percent.....	435,074	415,137	39,937	139,504	112,972	25,994	...	315,571	302,165	13,406	4,330	...	4,330
4.6 to 5.0 percent.....	816,239	772,526	43,713	14,455	14,333	123	...	801,784	758,194	43,590	41,972	...	41,972
5.1 to 5.5 percent.....	71,507	69,476	2,031	...	...	...	...	71,507	69,476	2,031	885	...	885
5.6 to 6.0 percent.....	353,181	336,211	16,970	...	...	...	...	353,181	336,211	16,970	24,871	...	24,871
6.1 percent or more.....	222	222	...	...	...	...	...	222	222	...	1,219	...	1,219
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.5	4.0	5.0
Mortgage Loan													
Less than \$2,000.....	316,500	300,731	15,769	1,226	1,226	...	4,225	311,050	295,281	15,769	98,963	34,813	64,150
\$2,000 to \$2,999.....	382,451	368,860	13,591	12,278	12,156	123	22,789	347,386	334,903	12,483	27,222	7,405	19,825
\$3,000 to \$3,999.....	374,001	352,192	21,809	22,939	22,627	206	38,354	312,705	296,767	19,938	9,193	1,045	8,147
\$4,000 to \$4,999.....	327,910	315,405	12,505	42,626	41,510	784	43,452	241,837	232,720	9,117	4,479	40	4,440
\$5,000 to \$5,999.....	263,951	248,591	15,360	31,742	27,682	3,879	44,215	188,001	178,593	9,408	4,553	...	4,553
\$6,000 to \$6,999.....	217,204	205,124	12,080	18,097	18,097	5,496	62,153	131,270	126,697	4,573	862	...	862
\$7,000 to \$7,999.....	179,206	155,771	23,435	37,603	18,946	18,124	61,171	80,431	77,033	3,398	407	...	407
\$8,000 to \$8,999.....	131,868	116,286	15,582	12,234	12,234	10,637	46,103	62,597	58,711	3,886	30	...	30
\$9,000 to \$9,999.....	76,320	71,415	4,905	5,397	3,568	1,830	36,826	34,100	31,639	2,461	34	...	34
\$10,000 to \$10,999.....	61,656	57,378	4,278	3,770	1,696	23,766	32,422	30,568	1,854	...	...	...	...
\$11,000 to \$11,999.....	22,054	21,898	156	1,306	1,200	106	10,083	10,663	10,613	50	...	...	...
\$12,000 to \$14,999.....	44,411	40,563	3,848	1,867	1,259	393	13,692	28,857	26,423	2,434	...	...	...
\$15,000 to \$19,999.....	21,752	21,340	412	320	306	14	6,085	15,347	14,949	398	...	...	...
\$20,000 or more.....	5,819	5,698	121	...	...	...	186	5,633	5,600	33	...	...	...
Median loan.....dollars..	4,400	4,300	5,500	5,800	5,100	7,600	6,800	3,700	3,700	3,700	1,400	1,200	1,500



Table 5.—TOTAL OWNER OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Outstanding Debt													
Less than \$2,000.....	692,604	665,355	27,249	27,737	27,615	123	20,313	644,554	617,467	27,087	111,624	38,399	73,267
\$2,000 to \$2,999.....	408,319	391,896	16,423	26,772	26,666	...	36,455	345,098	330,408	14,690	19,469	4,380	15,088
\$3,000 to \$3,999.....	333,721	316,481	17,240	36,919	36,118	522	43,817	252,989	239,351	13,638	7,352	563	6,788
\$4,000 to \$4,999.....	242,565	228,699	13,866	23,535	20,735	2,567	49,049	169,985	161,007	8,978	3,734	...	3,734
\$5,000 to \$5,999.....	203,641	192,597	11,044	12,831	10,047	2,577	59,508	131,301	124,196	7,105	2,396	...	2,396
\$6,000 to \$6,999.....	169,845	154,052	15,793	25,133	15,127	10,008	60,675	84,040	80,012	4,028	1,026	...	1,026
\$7,000 to \$7,999.....	138,101	116,682	21,419	33,003	15,369	17,112	45,258	59,839	57,136	2,703	126	...	126
\$8,000 to \$8,999.....	85,991	74,782	11,209	12,322	4,986	7,054	38,096	35,575	32,774	2,801	...	...	...
\$9,000 to \$9,999.....	66,445	61,710	4,735	7,228	4,518	2,710	30,110	29,106	27,461	1,645	26	...	26
\$10,000 to \$10,999.....	24,980	23,500	1,480	2,352	1,962	176	10,950	11,679	10,904	775	...	...	...
\$11,000 to \$11,999.....	16,523	15,131	1,392	563	182	381	6,519	9,443	8,583	860	...	...	...
\$12,000 to \$14,999.....	28,686	26,819	1,867	1,011	947	65	8,743	18,931	17,470	1,461	...	...	...
\$15,000 to \$19,999.....	11,272	11,225	47	320	306	14	3,509	7,443	7,410	33	...	...	...
\$20,000 or more.....	2,404	2,316	88	...	...	...	88	2,316	2,316	...	...	...	...
Median debt.....dollars..	3,300	3,200	4,700	4,500	3,700	7,300	5,900	2,700	2,700	3,000	1,300	1,100	1,300
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
	2,128,479	1,997,064	131,415	209,727	164,577	43,307	413,090	1,505,675	1,432,317	73,358	107,049	42,986	64,063
Less than \$20.....	510,922	486,832	24,090	16,217	15,864	341	55,377	439,329	419,123	20,206	83,837	42,764	41,072
\$20 to \$24.....	269,168	258,373	10,795	27,457	25,606	1,657	45,791	195,919	188,234	7,685	7,214	222	6,993
\$25 to \$29.....	272,482	255,513	16,969	41,945	39,877	1,910	38,515	192,026	179,545	12,481	7,069	...	7,069
\$30 to \$34.....	229,698	216,058	13,640	26,485	21,776	4,245	45,278	157,938	150,231	7,707	1,605	...	1,605
\$35 to \$39.....	192,307	175,345	16,962	26,905	17,322	9,585	50,510	114,891	108,154	6,737	3,035	...	3,035
\$40 to \$44.....	184,213	161,697	22,516	36,205	20,275	15,406	53,217	94,793	90,010	4,783	884	...	884
\$45 to \$49.....	126,815	116,749	10,066	15,156	8,704	6,170	42,667	68,992	65,938	3,054	1,434	...	1,434
\$50 to \$54.....	101,074	95,105	5,969	9,102	7,328	1,776	29,875	62,098	58,591	3,507	480	...	480
\$55 to \$59.....	58,653	56,485	2,168	2,649	2,027	622	18,790	37,216	35,745	1,471	146	...	146
\$60 to \$64.....	47,181	43,881	3,300	3,595	2,076	1,519	11,083	32,502	31,037	1,465	316	...	316
\$65 to \$69.....	25,177	24,445	732	952	952	...	6,280	17,947	17,333	614	...	...	...
\$70 to \$79.....	38,403	37,221	1,182	872	622	36	7,089	30,444	29,600	844	53	...	53
\$80 to \$89.....	34,984	34,310	674	1,250	1,211	40	5,222	28,508	28,056	452	...	...	...
\$90 to \$99.....	23,769	21,636	2,133	866	866	...	2,000	20,905	18,772	2,133	923	...	923
\$100 to \$119.....	13,633	13,414	219	71	71	...	1,396	12,167	11,948	219	53	...	53
Median payment.....dollars..	30	29	35	33	30	41	37	28	28	28	12	10	15
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
	1,199,753	1,122,167	77,586	209,056	164,359	42,870	325,988	664,721	641,427	23,294	...	...	...
Less than \$25.....	164,019	158,923	5,096	4,656	4,656	...	30,459	128,907	125,375	3,532	...	...	...
\$25 to \$29.....	107,853	103,517	4,336	7,941	7,278	662	26,020	73,891	71,563	2,328	...	...	...
\$30 to \$34.....	108,847	103,512	5,335	14,687	13,473	1,019	26,784	67,380	64,603	2,777	...	...	...
\$35 to \$39.....	111,437	106,978	4,459	22,760	21,758	950	24,906	63,773	61,281	2,492	...	...	...
\$40 to \$44.....	110,949	102,819	8,130	28,512	25,063	3,398	23,029	59,411	55,188	4,223	...	...	...
\$45 to \$49.....	104,342	99,620	4,722	24,558	22,122	1,923	33,436	46,345	44,599	1,746	...	...	...
\$50 to \$54.....	108,700	97,789	10,911	25,620	17,596	8,026	35,371	47,712	46,306	1,406	...	...	...
\$55 to \$59.....	85,603	75,073	10,530	21,343	11,960	9,325	29,185	35,076	33,932	1,144	...	...	...
\$60 to \$64.....	69,310	60,168	9,142	20,837	12,606	7,765	25,207	23,271	22,988	283	...	...	...
\$65 to \$69.....	60,399	54,615	5,784	15,061	10,645	4,136	24,745	23,593	22,323	1,270	...	...	...
\$70 to \$79.....	64,980	59,802	5,178	11,692	7,569	4,122	24,106	29,181	28,677	504	...	...	...
\$80 to \$89.....	60,524	58,275	2,249	7,860	6,394	1,468	17,193	35,469	34,688	781	...	...	...
\$90 to \$99.....	22,210	21,114	1,096	1,709	1,673	36	2,929	17,572	16,812	760	...	...	...
\$100 to \$119.....	20,580	19,962	618	1,820	1,566	40	2,618	13,140	13,092	48	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	44	44	53	50	47	57	49	39	39	40	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
	1,199,742	1,122,161	77,581	209,051	164,354	42,865	325,984	664,707	641,417	23,290	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	192,572	150,697	41,875	192,572	150,698	40,040	...	...	...	...	...	...	...
Ground rent.....	292	146	146	292	146	146	...	...	...	...	...	...	...
Life insurance premiums.....	412	...	412	412	...	412	...	...	...	...	...	...	...
Other items.....	15,777	13,510	2,267	15,775	13,510	2,267	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items.....	362,992	350,820	12,172	...	...	...	170,568	192,424	185,390	7,034	...	...	...
Ground rent.....	880	880	...	...	...	...	...	880	880	...	...	...	...
Life insurance premiums.....	6,828	6,633	195	...	...	...	1,281	5,546	5,351	195	...	...	...
Real estate taxes and ground rent.....	1,079	1,079	...	...	...	...	...	1,079	1,079	...	...	...	...
Real estate taxes.....	506,634	488,898	17,736	...	...	...	130,044	376,590	362,888	13,702	...	...	...
Ground rent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Fire and hazard insurance premiums.....	6,200	6,160	40	...	...	...	578	5,622	5,582	40	...	...	...
Life insurance premiums.....	18,595	18,595	...	...	...	...	...	18,595	18,595	...	...	...	...
Other combinations:													
Including real estate taxes.....	78,136	75,607	2,529	...	...	...	23,513	54,626	52,516	2,110	...	...	...
Not including real estate taxes.....	9,345	9,136	209	...	...	...	...	9,345	9,136	209	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTH CENTRAL													
Total outstanding debt.....	9,526,352	8,817,776	708,575	1,792,204	1,404,553	365,407	1,864,954	5,869,193	5,583,236	285,957	208,414	72,026	136,390
Average debt per mortgage.....	3.8	3.7	5.0	5.5	5.2	6.7	5.5	3.2	3.1	3.7	1.4	1.3	1.5
Type of Mortgage Holder													
Commercial bank or trust company.....	2,196,374	2,058,673	137,701	673,198	573,908	87,561	556,248	966,928	948,088	18,840	26,498	16,772	9,726
Mutual savings bank.....	110,869	106,794	4,075	35,298	33,030	1,775	17,235	58,336	56,529	1,807	1,397	1,040	317
Savings and loan association.....	3,175,259	2,962,809	212,450	190,272	139,435	47,376	775,406	2,209,581	2,058,976	150,609	26,122	9,136	16,986
Life insurance company.....	1,597,671	1,375,074	222,597	773,615	569,895	199,103	302,197	521,859	503,876	17,983	41,019	38,003	3,016
Mortgage company.....	90,398	73,377	17,021	47,256	33,532	13,296	8,697	34,445	31,230	3,215	4,437	3,631	806
Federal National Mortgage Association.....	228,429	213,046	15,383	42,488	27,598	13,374	185,941	...	...	...	2,768	2,768	...
Individual.....	1,831,702	1,764,793	66,909	27,398	...	...	275	1,831,427	1,764,518	66,909	96,670	...	96,670
Other.....	295,649	263,210	32,439	30,077	27,155	2,922	18,955	246,617	220,023	26,594	9,541	672	8,869
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,593,996	1,426,133	167,863	628,300	492,517	129,327	386,216	579,480	549,703	29,777	38,832	24,388	14,444
Originated.....	7,932,355	7,391,643	540,712	1,163,904	912,036	236,080	1,478,738	5,289,713	5,033,533	256,180	169,580	47,634	121,946
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	7,561,255	6,921,406	639,849	1,644,393	1,260,957	362,191	1,815,524	4,101,338	3,876,677	224,661	...	...	...
Mortgage refinanced or renewed.....	1,295,827	1,248,460	47,367	112,435	108,222	3,214	29,429	1,153,963	1,114,024	39,939	...	...	...
Mortgage placed later than acquisition of property.....	669,267	647,910	21,357	35,374	35,374	...	20,001	613,892	592,535	21,357	...	...	...
Amortization													
Fully amortized.....	8,284,556	7,647,083	637,473	1,792,204	1,404,553	365,407	1,864,954	4,627,398	4,412,543	214,855	147,711	72,022	75,689
Partially amortized.....	815,335	777,711	37,624	...	...	...	...	815,335	777,711	37,624	13,413	...	13,413
Not amortized.....	275,694	245,936	29,758	...	...	...	...	275,694	245,936	29,758	33,738	...	33,738
On demand.....	150,766	147,046	3,720	...	...	...	...	150,766	147,046	3,720	13,550	...	13,550
Regular principal payments required...	63,783	62,468	1,315	...	...	...	...	63,783	62,468	1,315	1,288	...	1,288
No regular principal payments required	86,983	84,578	2,405	...	...	...	...	86,983	84,578	2,405	12,262	...	12,262
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	8,967,777	8,307,423	660,354	1,739,866	1,371,299	346,829	1,759,935	5,467,976	5,206,980	260,996	176,751	68,542	108,209
Delinquent:													
Foreclosure in process.....	12,930	12,930	...	2,675	2,675	...	873	9,382	9,382	...	619	...	619
Foreclosure not in process.....	425,224	379,028	46,196	49,661	30,579	18,576	104,146	271,417	248,479	22,938	13,664	3,480	10,184
No regular payments required.....	120,418	118,395	2,023	...	...	...	...	120,418	118,395	2,023	17,378	...	17,378
Year Mortgage Made or Assumed													
1950 (part).....	1,711,801	1,596,106	115,695	351,677	283,309	65,849	262,329	1,097,795	1,056,277	41,518	45,209	14,204	32,005
1949.....	2,587,093	2,321,949	265,144	541,583	370,378	163,084	430,596	1,614,914	1,534,520	80,394	80,272	30,945	49,327
1948.....	2,006,316	1,836,476	171,840	378,657	284,350	88,970	341,034	1,288,625	1,214,381	74,244	48,616	17,949	30,667
1947.....	1,371,158	1,277,546	93,612	142,063	98,948	37,741	460,326	768,769	726,825	42,744	48,616	17,949	30,667
1946.....	884,740	845,358	39,382	57,400	49,213	8,187	357,882	469,548	442,623	26,835	9,137	1,665	7,472
1942 to 1945.....	686,630	672,262	14,368	186,974	184,947	1,974	12,787	486,869	474,739	12,130	5,393	406	4,987
1940 to 1941.....	164,284	162,837	1,427	95,972	95,532	...	...	68,312	67,324	987	45	...	45
1935 to 1939.....	93,751	86,717	7,034	37,876	37,876	...	...	55,875	48,841	7,034	803	...	803
1930 to 1934.....	14,110	14,063	47	...	...	...	...	14,110	14,063	47	13	...	13
1929 or earlier.....	4,466	4,442	24	...	...	...	...	4,466	4,442	24	22	...	22
Year Mortgage Due													
On demand.....	150,766	147,046	3,720	...	...	...	...	150,766	147,046	3,720	13,550	...	13,550
Fully amortized.....													
Past due.....	1,498	1,405	93	...	...	...	...	1,498	1,405	93	80	...	80
1950 to 1951.....	37,926	37,424	502	482	482	...	219	37,225	36,741	484	5,164	...	5,164
1952 to 1953.....	162,584	158,519	4,065	4,194	4,194	...	2,004	156,386	152,439	3,947	11,188	10	11,178
1954 to 1955.....	347,054	338,064	8,990	7,983	7,876	...	9,474	329,597	321,016	8,581	16,422	20	16,402
1956 to 1957.....	595,621	568,125	27,496	18,036	18,036	...	40,719	536,866	509,642	27,224	11,632	369	11,263
1958 to 1959.....	928,366	889,401	38,965	33,146	32,969	177	58,426	836,794	800,053	36,741	14,512	571	13,941
1960 to 1964.....	2,492,912	2,372,115	120,797	186,725	175,711	5,775	492,102	1,814,085	1,716,210	97,875	18,407	8,204	10,203
1965 to 1969.....	2,205,427	2,046,867	158,560	736,008	627,392	99,249	769,246	700,173	663,898	36,275	36,214	32,647	3,567
1970 to 1974.....	1,275,290	1,043,234	232,056	659,696	435,518	217,258	428,751	186,843	183,900	2,943	31,983	28,339	3,644
1975 or later.....	237,876	191,929	45,947	145,932	102,375	42,646	64,013	27,931	27,239	692	2,109	1,862	247
Partially or not amortized.....													
Past due.....	11,560	4,932	6,628	...	...	...	...	11,560	4,932	6,628	2,437	...	2,437
1950 to 1951.....	233,906	216,382	17,524	...	...	...	...	233,906	216,382	17,524	10,845	...	10,845
1952 to 1953.....	265,748	246,844	18,904	...	...	...	...	265,748	246,844	18,904	16,577	...	16,577
1954 to 1955.....	214,971	197,874	17,097	...	...	...	...	214,971	197,874	17,097	7,614	...	7,614
1956 to 1957.....	77,673	73,586	4,087	...	...	...	...	77,673	73,586	4,087	4,227	...	4,227
1958 to 1959.....	194,763	192,863	1,900	...	...	...	...	194,763	192,863	1,900	2,295	...	2,295
1960 to 1964.....	69,501	68,259	1,242	...	...	...	...	69,501	68,259	1,242	1,718	...	1,718
1965 to 1969.....	15,082	15,082	...	...	...	...	...	15,082	15,082	...	194	...	194
1970 to 1974.....	7,333	7,333	...	...	...	...	...	7,333	7,333	...	...	...	...
1975 or later.....	492	492	...	...	...	...	...	492	492	...	1,244	...	1,244
Interest Rate													
Less than 4.0 percent.....	170,266	167,399	2,867	89	89	...	132	170,045	167,178	2,867	19,316	...	19,316
4.0 percent.....	3,082,550	2,876,463	206,087	373,928	246,464	120,919	1,861,947	846,675	801,403	45,272	94,086	72,022	22,064
4.1 to 4.4 percent.....	90,179	84,617	5,562	73,744	68,182	5,562	...	16,435	16,435	...	96	...	96
4.5 percent.....	2,287,306	2,000,001	287,305	1,324,427	1,069,804	238,924	2,875	960,004	928,938	31,066	5,031	...	5,031
4.6 to 5.0 percent.....	2,198,265	2,065,007	133,258	20,014	20,014	...	...	2,178,251	2,044,993	133,258	48,840	...	48,840
5.1 to 5.5 percent.....	271,098	258,366	12,732	...	...	...	...	271,098	258,366	12,732	2,762	...	2,762
5.6 to 6.0 percent.....	1,350,417	1,292,535	57,882	...	...	...	...	1,350,417	1,292,535	57,882	36,473	...	36,473
6.1 percent or more.....	76,268	73,388	2,880	...	...	...	...	76,268	73,388	2,880	1,808	...	1,808



RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTH CENTRAL—Con.													
Mortgage Loan													
Less than \$2,000.....	351,345	338,145	13,200	2,224	2,224	...	6,483	342,638	329,467	13,171	103,047	53,026	50,021
\$2,000 to \$2,999.....	645,984	625,776	20,208	17,252	17,074	71	37,020	591,712	571,884	19,828	46,736	16,304	30,432
\$3,000 to \$3,999.....	942,742	898,498	44,244	70,392	64,763	4,550	102,107	770,243	732,829	37,414	23,421	1,793	21,628
\$4,000 to \$4,999.....	1,083,232	1,009,130	74,102	169,343	154,324	11,523	135,873	778,016	727,291	50,725	11,498	57	11,441
\$5,000 to \$5,999.....	1,120,783	1,039,130	81,653	241,283	202,244	38,766	198,394	681,106	640,286	40,820	5,890	842	5,048
\$6,000 to \$6,999.....	1,176,815	1,047,792	129,023	281,689	196,665	83,375	268,687	626,439	589,920	36,519	3,330	...	3,330
\$7,000 to \$7,999.....	1,184,145	1,052,133	132,012	333,078	223,866	105,180	318,094	532,973	513,043	19,930	6,383	...	6,383
\$8,000 to \$8,999.....	977,054	876,033	101,021	320,088	235,446	83,080	282,175	374,791	362,002	12,789	1,356	...	1,356
\$9,000 to \$9,999.....	619,482	577,491	41,991	142,504	118,326	23,094	246,984	229,994	215,860	16,134	...	...	...
\$10,000 to \$10,999.....	468,964	441,184	27,780	111,914	95,154	8,158	113,297	243,753	236,811	6,942	5,143	...	5,143
\$11,000 to \$11,999.....	136,563	130,918	5,645	15,099	12,312	2,427	34,719	86,745	83,887	2,858	...	...	...
\$12,000 to \$14,999.....	399,412	379,761	19,651	58,201	55,618	2,583	102,852	238,359	224,977	13,382	1,537	...	1,537
\$15,000 to \$19,999.....	342,040	328,588	13,452	29,135	26,537	2,598	16,783	296,122	285,268	10,854	71	...	71
\$20,000 or more.....	77,788	73,197	4,591	...	...	...	1,486	76,302	71,711	4,591	...	...	...
Outstanding Debt													
Less than \$2,000.....	848,235	822,095	26,140	31,307	31,200	...	32,037	784,891	759,428	25,463	120,743	58,522	62,221
\$2,000 to \$2,999.....	970,031	943,582	26,449	81,924	79,196	1,325	88,699	799,408	776,024	23,384	38,549	10,808	27,741
\$3,000 to \$3,999.....	1,151,945	1,089,028	62,917	156,304	147,786	8,402	147,512	848,129	799,186	48,943	18,047	1,850	16,197
\$4,000 to \$4,999.....	1,132,132	1,039,985	92,147	184,407	156,773	23,987	206,353	741,372	682,629	58,743	10,359	842	9,517
\$5,000 to \$5,999.....	1,077,909	987,291	90,618	205,109	155,856	48,907	235,422	637,378	602,105	35,273	5,642	...	5,642
\$6,000 to \$6,999.....	1,094,204	986,143	108,061	258,342	175,674	81,473	305,835	530,027	507,366	22,661	5,161	...	5,161
\$7,000 to \$7,999.....	1,129,306	960,993	168,313	434,044	284,323	144,337	291,990	403,272	386,587	16,685	6,014	...	6,014
\$8,000 to \$8,999.....	645,236	587,910	57,326	167,795	128,083	33,527	225,561	251,880	237,071	14,809	470	...	470
\$9,000 to \$9,999.....	505,266	481,917	23,349	117,112	107,308	9,804	187,160	200,994	192,487	8,507	...	...	...
\$10,000 to \$10,999.....	221,299	205,134	16,105	72,441	62,089	6,491	24,288	124,510	119,331	5,179	1,890	...	1,890
\$11,000 to \$11,999.....	156,471	142,799	13,672	15,488	13,517	1,971	31,253	109,730	101,715	8,015	...	...	...
\$12,000 to \$14,999.....	379,336	362,021	17,315	52,082	47,135	4,947	84,236	243,018	230,650	12,368	1,537	...	1,537
\$15,000 to \$19,999.....	184,748	182,885	1,863	15,847	15,613	234	4,366	164,535	162,906	1,629	...	...	...
\$20,000 or more.....	30,291	29,993	4,298	...	...	...	242	30,049	25,751	4,298	...	...	...
Number of mortgages													
Total mortgages.....	2,526,928	2,384,285	142,643	327,552	269,392	54,716	337,803	1,861,578	1,783,620	77,964	146,075	54,719	91,358
Type of Mortgage Holder													
Commercial bank or trust company.....	599,530	572,190	27,340	134,691	118,936	13,883	113,858	350,980	342,578	8,402	21,130	13,642	7,489
Mutual savings bank.....	24,860	24,031	829	7,264	6,767	432	2,367	15,230	14,899	331	1,383	845	538
Savings and loan association.....	878,088	831,063	47,025	36,595	28,858	7,337	147,543	693,955	657,138	36,817	23,042	7,315	15,729
Life insurance company.....	273,484	240,707	32,777	128,506	98,834	28,841	44,341	100,637	97,655	2,982	28,813	27,860	952
Mortgage company.....	18,355	15,514	2,841	7,518	5,607	1,855	1,635	9,203	8,285	918	3,405	2,962	443
Federal National Mortgage Association.....	32,213	29,928	2,285	7,203	4,985	1,998	25,009	...	...	...	1,666	1,666	...
Individual.....	606,830	586,004	20,826	...	...	...	30	606,800	585,974	20,826	58,213	...	58,213
Other.....	93,582	84,852	8,730	5,776	5,403	373	3,018	84,791	77,098	7,693	8,423	429	7,994
Manner Mortgage Acquired by Present Holder													
Purchased.....	366,183	338,062	28,121	120,533	100,075	19,308	59,732	185,914	178,726	7,188	27,767	18,952	8,815
Originated.....	2,160,746	2,046,225	114,521	207,014	169,315	35,410	278,069	1,675,661	1,604,890	70,771	118,304	35,766	82,539
Form of Debt													
Mortgage or deed of trust.....	2,166,977	2,025,834	141,143	327,550	269,389	54,715	337,800	1,501,630	1,425,167	76,463	137,346	54,716	82,630
Contract to purchase.....	359,952	358,452	1,500	...	...	...	...	359,953	358,454	1,499	8,723	...	8,723
Service of Mortgage													
Hold and service mortgage.....	2,121,014	2,016,141	104,873	180,313	146,859	30,755	273,823	1,666,882	1,601,792	65,090	107,561	29,858	77,707
Hold mortgage only.....	405,911	368,140	37,771	147,231	122,530	23,964	63,977	194,702	181,828	12,874	38,509	24,863	13,649
Amortisation													
Fully amortized.....	2,125,796	2,003,091	122,705	327,551	269,389	54,716	337,800	1,460,451	1,402,425	58,026	110,620	54,717	55,901
Partially amortized.....	214,968	204,873	10,095	...	...	...	...	214,968	204,873	10,095	9,750	...	9,750
Not amortized.....	122,229	113,353	8,876	...	...	...	...	122,229	113,353	8,876	20,555	...	20,555
On demand.....	63,937	62,971	966	...	...	...	...	63,937	62,971	966	5,151	...	5,151
Regular principal payments required.....	23,595	23,234	361	...	...	...	...	23,595	23,234	361	486	...	486
No regular principal payments required.....	40,342	39,737	605	...	...	...	...	40,342	39,737	605	4,665	...	4,665
Frequency of Interest Payment													
Monthly.....	2,194,339	2,064,659	129,680	327,551	269,389	54,716	335,080	1,531,716	1,466,532	65,184	114,710	54,716	59,992
Quarterly, semi-annually or annually.....	294,838	242,519	12,319	...	...	...	...	2,341	252,497	240,360	12,137	17,336	17,336
Other regular interval.....	8,102	7,852	250	...	...	...	...	380	7,722	250	168	...	168
No regular payment.....	69,648	69,257	391	...	...	...	...	69,648	69,257	391	13,859	...	13,859
Frequency of Principal Payment													
Monthly.....	2,264,982	2,135,742	129,240	327,551	269,390	54,716	336,218	1,601,224	1,536,662	64,562	117,092	54,717	62,378
Quarterly, semi-annually or annually.....	89,046	85,726	3,320	...	...	...	...	1,204	87,842	84,522	3,320	3,023	3,023
Other regular interval.....	7,994	7,744	250	...	...	...	...	380	7,614	250	168	...	168
No regular payment.....	164,902	155,070	9,832	...	...	...	...	164,902	155,070	9,832	25,788	...	25,788
Method of Payment													
Interest and principal at same time in constant total amount.....	2,121,289	1,993,669	127,620	327,551	269,389	54,716	331,367	1,462,378	1,399,058	63,320	109,087	54,717	54,370
Interest and principal at same time in increasing or decreasing total amount.....	154,655	150,124	4,531	...	...	...	...	4,924	149,733	145,399	4,334	6,978	6,978
Payment of interest only.....	107,603	98,189	9,414	...	...	...	...	...	107,603	98,189	9,414	14,692	14,692
Interest and principal at different times, or principal only.....	86,305	85,621	684	...	...	...	...	1,511	84,794	84,292	502	4,250	4,250
No regular interest or principal payments.....	57,081	56,690	391	...	...	...	...	57,081	56,690	391	11,066	...	11,066

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	2,328,990	2,195,835	133,155	318,274	262,852	52,048	315,266	1,695,451	1,623,768	71,683	124,427	52,301	72,129
Delinquent:													
Foreclosure in process.....	3,810	3,810	...	344	344	...	125	3,341	3,341	...	141	...	141
Foreclosure not in process.....	137,380	128,287	9,093	8,931	6,195	2,668	22,412	106,042	100,155	5,887	10,591	2,415	8,174
No regular payments required.....	56,748	56,357	391	...	...	...	...	56,748	56,357	...	10,911	...	10,911
Year Mortgage Made or Assumed													
1950 (part).....	368,390	348,729	19,661	46,392	36,426	9,649	36,257	285,745	276,796	8,949	28,714	9,614	19,101
1949.....	577,833	529,417	48,416	76,621	52,167	22,909	64,495	436,709	415,203	21,506	55,282	22,943	32,339
1948.....	465,781	432,265	33,516	57,048	43,218	13,354	61,107	347,625	328,829	18,796	35,898	13,388	22,512
1947.....	360,960	340,881	20,079	24,682	17,605	6,435	90,671	245,610	233,892	11,718	14,014	6,401	7,614
1946.....	278,991	268,078	10,913	15,302	13,376	1,926	80,611	183,078	175,273	7,805	5,516	1,926	3,592
1942 to 1945.....	309,535	302,431	7,104	52,076	51,497	446	4,664	252,799	246,341	6,458	6,021	446	5,575
1940 to 1941.....	90,129	89,373	756	35,793	35,793	...	...	54,334	53,809	525	48	...	48
1935 to 1939.....	61,429	59,317	2,112	19,651	19,651	...	...	41,783	39,671	2,112	464	...	464
1930 to 1934.....	10,796	10,749	47	...	...	...	...	10,796	10,749	47	47	...	47
1929 or earlier.....	3,105	3,057	48	...	...	...	...	3,105	3,057	48	68	...	68
Term of Mortgage													
On demand.....	63,936	62,971	965	...	...	...	...	63,936	62,971	965	5,151	...	5,151
Less than 5 years.....	203,159	191,206	11,953	43	43	...	815	202,302	190,600	11,702	31,138	...	31,138
5 to 9 years.....	468,780	451,499	17,281	748	748	...	14,818	453,215	436,545	16,670	30,010	502	29,508
10 to 12 years.....	728,438	685,625	32,813	8,415	8,246	68	41,722	668,306	636,636	31,670	19,943	1,115	18,829
13 to 14 years.....	94,781	92,118	2,663	1,943	1,244	34	17,768	75,073	73,582	1,491	1,682	547	1,135
15 years.....	307,237	294,224	13,033	32,564	30,848	1,318	70,945	203,750	193,211	10,539	10,062	8,001	2,063
16 to 19 years.....	119,218	114,843	4,375	11,342	10,368	961	31,669	76,208	73,807	2,401	3,936	2,571	1,365
20 years.....	316,733	293,872	22,861	131,646	112,297	18,023	106,133	78,953	77,033	1,920	26,220	25,316	908
21 to 24 years.....	43,844	40,177	3,667	13,995	11,048	2,461	16,255	13,596	13,323	263	7,658	7,058	599
25 years.....	182,468	150,847	31,621	124,866	93,917	30,492	37,595	20,009	19,721	288	9,854	9,615	240
26 years or more.....	8,328	6,910	1,418	1,998	636	1,362	83	6,246	6,190	56	428	...	428
Median term.....years..	12	12	15	20	20	25	18	11	11	10	11	20	7
Year Mortgage Due													
On demand.....	63,936	62,971	965	...	...	...	...	63,936	62,971	965	5,151	...	5,151
Fully amortized.....	2,125,804	2,003,096	122,708	327,556	269,395	54,716	337,803	1,460,461	1,402,432	58,029	110,623	54,716	55,908
Past due.....	2,541	2,497	44	...	...	...	...	2,541	2,497	44	189	...	189
1950 to 1951.....	69,860	68,741	1,119	1,519	1,519	...	1,083	67,257	66,320	937	6,044	...	6,044
1952 to 1953.....	151,804	146,678	5,126	3,177	3,177	...	2,521	146,106	141,049	5,057	10,778	34	10,744
1954 to 1955.....	213,774	208,369	5,406	6,106	6,106	...	6,705	200,963	195,822	5,141	12,365	68	12,297
1956 to 1957.....	238,874	249,092	9,782	9,768	9,768	...	19,095	230,012	220,347	9,665	7,075	640	6,435
1958 to 1959.....	291,391	278,187	13,194	11,026	10,958	68	17,736	262,632	250,013	12,619	10,468	673	9,794
1960 to 1964.....	566,157	541,278	24,879	49,557	46,961	1,267	103,523	413,080	393,386	19,694	14,721	7,336	7,386
1965 to 1969.....	366,137	342,035	24,102	133,522	115,799	16,613	124,239	108,376	104,000	4,376	27,135	25,337	1,799
1970 to 1974.....	172,195	139,647	32,548	92,312	60,877	30,649	55,127	24,738	24,318	440	20,652	19,522	1,130
1975 or later.....	33,072	26,562	6,510	20,269	14,297	6,119	7,774	4,736	4,680	56	1,196	...	90
Partially or not amortized.....	337,207	318,235	18,972	...	...	...	...	337,207	318,235	18,972	30,305	...	30,305
Past due.....	6,410	6,410	...	...	...	...	...	6,410	6,410	...	1,956	...	2,003
1950 to 1951.....	108,212	102,684	5,528	...	...	...	...	108,212	102,684	5,528	8,976	...	8,976
1952 to 1953.....	94,488	87,887	6,601	...	...	...	...	94,488	87,887	6,601	11,097	...	11,097
1954 to 1955.....	59,515	56,018	3,497	...	...	...	...	59,515	56,018	3,497	4,703	...	4,703
1956 to 1957.....	20,074	19,258	816	...	...	...	...	20,074	19,258	816	1,085	...	1,085
1958 to 1959.....	32,117	31,787	330	...	...	...	...	32,117	31,787	330	1,509	...	1,509
1960 to 1964.....	12,615	12,371	244	...	...	...	...	12,615	12,371	244	670	...	670
1965 to 1969.....	2,956	2,956	...	...	...	...	...	2,956	2,956	...	96	...	96
1970 to 1974.....	679	679	...	...	...	...	...	679	679	...	...	...	...
1975 or later.....	141	141	...	...	...	...	...	141	141	...	166	...	166
Interest Rate													
Less than 4.0 percent.....	52,759	52,002	757	44	44	...	14	52,701	51,944	757	8,656	...	8,656
4.0 percent.....	596,513	561,667	34,846	55,648	37,235	17,582	337,788	203,085	192,999	10,086	66,849	54,717	12,134
4.1 to 4.4 percent.....	10,887	10,106	781	8,260	7,478	781	...	2,628	2,628	...	48	...	48
4.5 percent.....	470,983	426,825	44,158	251,550	212,580	36,355	...	219,440	214,422	5,018	2,997	...	2,997
4.6 to 5.0 percent.....	675,964	642,611	33,353	12,055	12,055	...	...	663,910	630,557	33,353	32,554	...	32,554
5.1 to 5.5 percent.....	81,662	77,878	3,784	...	...	...	...	81,662	77,878	3,784	2,888	...	2,888
5.6 to 6.0 percent.....	580,786	556,775	24,011	...	...	...	...	580,786	556,775	24,011	29,048	...	29,048
6.1 percent or more.....	57,388	56,434	954	...	...	...	...	57,388	56,434	954	3,032	...	3,032
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	5.0
Mortgage Loan													
Less than \$2,000.....	430,354	416,385	14,169	2,665	2,665	...	8,278	419,611	405,640	13,971	106,908	46,075	60,833
\$2,000 to \$2,999.....	381,438	370,019	11,419	10,935	10,834	34	19,889	350,614	339,421	11,193	23,747	7,883	15,864
\$3,000 to \$3,999.....	377,828	362,214	15,614	29,065	27,264	1,435	38,631	310,135	296,815	13,320	8,652	572	8,110
\$4,000 to \$4,999.....	327,220	307,928	19,292	52,342	48,602	2,922	37,246	237,633	224,171	13,462	3,002	15	2,987
\$5,000 to \$5,999.....	262,745	245,336	17,409	55,557	47,774	7,720	43,723	163,470	154,236	9,234	1,194	172	1,022
\$6,000 to \$6,999.....	223,184	201,338	21,846	50,720	37,025	13,386	48,248	124,215	117,482	6,733	818	...	638
\$7,000 to \$7,999.....	183,600	164,806	18,794	47,498	32,338	14,620	49,200	86,908	83,693	3,215	398	...	898
\$8,000 to \$8,999.....	134,564	121,562	13,002	41,966	31,774	10,592	37,860	54,742	52,979	1,763	197	...	197
\$9,000 to \$9,999.....	74,243	69,503	4,740	16,249	13,544	2,578	28,752	29,245	27,389	1,856	...	...	...
\$10,000 to \$10,999.....	53,315	50,388	2,927	11,732	10,009	804	12,710	28,872	28,097	775	692	...	692
\$11,000 to \$11,999.....	24,284	13,731	553	1,474	1,193	246	3,456	9,361	9,087	274	...	...	...
\$12,000 to \$12,999.....	35,589	33,861	1,728	5,285	5,085	201	8,531	21,782	20,577	1,205	128	...	128
\$13,000 to \$13,999.....	24,007	23,051	956	2,067	1,885	182	1,205	20,735	19,961	774	10	...	10
\$14,000 to \$14,999.....	4,369	4,177	197	...	...	...	84	4,285	4,093	192	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,200	4,100	5,600	6,200	5,900	7,100	6,400	3,500	3,400	4,000	1,300	1,100	1,500



## UNITED STATES

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH													
Total outstanding debt.....	7,243,264	6,039,519	1,203,745	2,062,263	1,234,917	746,318	1,536,329	3,644,672	3,316,922	327,750	314,318	141,716	172,602
Average debt per mortgage.....	3.8	3.6	5.3	5.3	5.0	6.0	5.9	2.8	2.8	4.0	1.3	1.1	1.6
Type of Mortgage Holder													
Commercial bank or trust company.....	967,969	850,477	117,492	277,743	200,271	66,474	192,910	497,316	466,589	30,727	28,848	12,142	16,706
Mutual savings bank.....	113,820	83,711	30,109	58,387	29,052	26,024	18,252	37,181	36,407	774	5,238	4,657	581
Savings and loan association.....	1,597,334	1,397,334	225,176	192,834	118,899	67,125	324,918	1,304,798	1,165,694	139,064	24,135	14,057	10,078
Life insurance company.....	2,478,219	1,885,670	592,549	1,331,938	823,977	463,583	493,855	652,426	588,265	64,161	90,161	86,230	3,931
Mortgage company.....	185,607	126,247	59,360	86,536	28,569	54,249	61,899	37,172	35,913	1,259	15,268	11,755	3,513
Federal National Mortgage Association.....	446,640	394,635	52,005	56,792	10,120	42,261	389,848	...	...	...	6,886	6,886	...
Individual.....	978,179	897,737	80,442	...	...	...	3,414	974,765	894,323	80,442	124,784	104	124,680
Other.....	250,320	203,708	46,612	58,033	24,029	26,602	51,233	141,054	129,731	11,323	18,998	5,885	13,113
Manner Mortgage Acquired by Present Holder													
Purchased.....	2,027,556	1,523,698	503,858	956,827	516,141	395,669	699,944	370,785	332,907	37,878	89,028	66,942	22,086
Originated.....	5,215,708	4,515,821	699,887	1,105,436	718,776	350,649	836,385	3,273,887	2,984,015	289,872	225,290	74,774	150,516
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	6,088,035	4,938,574	1,149,461	1,986,498	1,161,895	743,662	1,523,782	2,577,755	2,300,841	276,914	...	...	...
Mortgage refinanced or renewed.....	734,478	692,748	41,730	54,901	52,158	2,657	7,841	671,736	633,454	38,282	...	...	...
Mortgage placed later than acquisition of property.....	420,751	408,197	12,554	20,864	20,864	...	4,706	395,181	382,627	12,554	...	...	...
Amortization													
Fully amortized.....	6,739,872	5,573,481	1,166,391	2,062,263	1,234,917	746,319	1,536,329	3,141,280	2,850,884	290,396	270,827	141,716	129,111
Partially amortized.....	200,100	190,082	10,018	...	...	...	...	200,100	190,082	10,018	14,981	...	14,981
Not amortized.....	171,731	149,752	21,979	...	...	...	...	171,731	149,752	21,979	...	...	20,367
On demand.....	131,561	126,204	5,357	...	...	...	...	131,561	126,204	5,357	8,143	...	8,143
Regular principal payments required....	54,156	51,356	2,800	...	...	...	...	54,156	51,356	2,800	779	...	779
No regular principal payments required..	77,405	74,848	2,557	...	...	...	...	77,405	74,848	2,557	7,364	...	7,364
Current Status of Payments													
Ahead or up-to-date in scheduled payments													
Delinquent.....	6,780,441	5,654,917	1,125,524	1,972,253	1,200,188	694,720	1,479,243	3,328,945	3,022,627	306,318	276,548	132,057	144,491
Foreclosure in process.....	24,960	8,756	16,204	18,270	2,109	15,772	1,191	5,499	4,456	43	4,984	4,254	720
Foreclosure not in process.....	316,616	285,271	61,345	71,740	32,620	35,827	55,895	188,981	168,264	20,717	16,718	5,405	11,313
No regular payments required.....	121,247	120,575	672	...	...	...	...	121,247	120,575	672	16,068	...	16,068
Year Mortgage Made or Assumed													
1950 (part).....	1,572,536	1,272,794	299,742	417,846	200,726	195,864	412,484	742,206	673,947	68,259	83,179	38,379	44,800
1949.....	1,990,516	1,583,921	406,595	639,379	366,842	249,463	353,804	997,333	881,560	115,773	111,733	47,065	64,668
1948.....	1,420,464	1,137,526	282,938	452,023	249,489	187,496	198,863	769,578	698,200	71,378	72,006	35,958	36,048
1947.....	1,088,477	833,776	254,701	269,933	158,536	101,054	332,533	486,011	447,075	38,936	33,058	17,754	15,304
1946.....	986,402	549,908	36,494	76,134	56,404	11,805	228,046	281,422	266,931	14,491	8,710	2,420	6,290
1942 to 1945.....	378,612	358,759	20,053	101,663	98,037	636	9,799	267,350	251,237	16,093	4,149	140	4,039
1940 to 1941.....	124,720	122,728	1,992	69,782	69,782	...	...	...	54,938	52,966	1,972	601	601
1935 to 1939.....	65,880	64,675	1,205	35,503	35,121	...	...	...	30,377	29,554	823	330	330
1930 to 1934.....	13,588	13,578	10	...	...	...	...	...	13,588	13,578	10	352	352
1929 or earlier.....	1,869	1,854	15	...	...	...	...	...	1,869	1,854	15	...	...
Year Mortgage Due													
On demand.....	131,561	126,204	5,357	...	...	...	...	131,561	126,204	5,357	8,143	...	8,143
Fully amortized.....	6,739,872	5,573,481	1,166,391	2,062,263	1,234,917	746,318	1,536,329	3,141,280	2,850,884	290,396	270,827	141,716	129,111
Past due.....	2,129	1,814	315	...	...	...	...	...	2,129	1,814	315	20	20
1950 to 1951.....	40,503	40,503	...	345	325	...	...	355	41,336	39,823	1,513	3,303	3,303
1952 to 1953.....	146,461	139,321	7,140	2,738	2,738	...	...	577	143,146	136,006	7,140	17,017	117,160
1954 to 1955.....	266,593	251,847	13,746	2,540	2,540	...	...	1,928	261,125	247,424	13,701	21,351	138
1956 to 1957.....	390,570	365,074	25,500	11,325	11,325	...	...	22,818	356,427	332,587	23,840	14,737	1,552
1958 to 1959.....	650,565	606,372	44,593	23,215	21,611	1,222	34,271	593,679	555,650	38,030	28,140	4,221	23,619
1960 to 1964.....	1,412,777	1,279,404	133,373	101,810	91,067	3,529	206,099	1,104,676	988,354	116,322	50,464	17,152	33,312
1965 to 1969.....	1,938,009	1,608,495	329,514	814,602	583,109	203,832	593,742	529,665	452,573	77,092	80,102	67,919	12,383
1970 to 1974.....	1,455,530	992,637	462,893	891,802	455,002	400,506	466,903	96,825	84,381	12,444	45,617	42,420	3,197
1975 or later.....	435,798	288,014	147,784	213,886	67,200	137,229	209,640	12,272	12,272	...	10,076	8,097	1,979
Partially or not amortized.....	371,831	339,834	31,997	...	...	...	...	371,831	339,834	31,997	35,348	...	35,348
Past due.....	7,046	7,031	15	...	...	...	...	7,046	7,031	15	716	...	716
1950 to 1951.....	129,458	118,297	11,161	...	...	...	...	129,458	118,297	11,161	12,560	...	12,560
1952 to 1953.....	62,679	54,054	8,625	...	...	...	...	62,679	54,054	8,625	6,203	...	6,203
1954 to 1955.....	55,755	49,212	6,543	...	...	...	...	55,755	49,212	6,543	7,368	...	7,368
1956 to 1957.....	25,187	23,875	1,312	...	...	...	...	25,187	23,875	1,312	639	...	639
1958 to 1959.....	39,363	36,858	2,505	...	...	...	...	39,363	36,858	2,505	1,716	...	1,716
1960 to 1964.....	42,347	40,667	1,680	...	...	...	...	42,347	40,667	1,680	4,573	...	4,573
1965 to 1969.....	8,324	8,324	...	...	...	...	...	8,324	8,324	...	1,364	...	1,364
1970 to 1974.....	38	38	...	...	...	...	...	38	38	...	209	...	209
1975 or later.....	1,634	1,478	156	...	...	...	...	1,634	1,478	156	...	...	...
Interest Rate													
Less than 4.0 percent.....	61,476	60,396	1,080	1,032	46	986	...	60,444	60,350	94	7,199	20	7,179
4.0 percent.....	2,433,684	2,071,606	362,078	538,040	248,014	252,954	1,536,329	359,315	335,912	23,403	159,392	141,696	17,696
4.1 to 4.4 percent.....	24,848	17,707	7,141	16,636	9,495	7,141	...	8,212	8,212	...	...	...	...
4.5 percent.....	2,054,373	1,467,261	587,112	1,476,016	947,119	485,237	...	578,357	520,142	58,215	3,094	...	3,094
4.6 to 5.0 percent.....	1,066,310	944,057	122,253	30,539	30,243	...	...	1,035,771	913,814	121,957	29,410	...	29,410
5.1 to 5.5 percent.....	124,557	107,787	16,770	...	...	...	...	124,557	107,787	16,770	1,822	...	1,822
5.6 to 6.0 percent.....	1,308,090	1,214,754	93,336	...	...	...	...	1,308,090	1,214,754	93,336	107,899	...	107,899
6.1 percent or more.....	169,926	155,951	13,975	...	...	...	...	169,926	155,951	13,975	5,502	...	5,502

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH—Con.													
Mortgage Loan													
Less than \$2,000.....	296,721	282,303	14,418	1,994	1,974	...	2,284	292,443	278,116	14,327	167,434	118,846	48,588
\$2,000 to \$2,999.....	463,893	433,418	30,475	33,859	28,704	3,838	16,346	413,688	388,821	24,867	62,344	19,805	42,539
\$3,000 to \$3,999.....	671,179	609,568	61,611	110,153	88,534	15,421	61,439	499,587	462,564	37,023	30,686	1,898	28,788
\$4,000 to \$4,999.....	767,867	697,269	70,598	203,965	131,663	62,683	102,562	458,340	424,587	33,753	21,337	1,167	20,170
\$5,000 to \$5,999.....	911,283	742,817	168,466	240,854	207,422	125,031	186,884	383,545	356,377	27,168	9,085	...	9,085
\$6,000 to \$6,999.....	1,156,109	828,200	327,909	566,705	286,521	264,029	275,596	313,808	272,027	41,781	17,473	...	17,473
\$7,000 to \$7,999.....	965,935	750,229	215,706	372,670	193,627	162,015	292,242	301,023	268,961	32,062	2,495	...	2,495
\$8,000 to \$8,999.....	613,600	489,881	123,719	176,449	103,016	62,244	218,024	219,127	178,414	40,713	1,664	...	1,664
\$9,000 to \$9,999.....	382,197	338,274	43,923	81,033	53,920	23,007	174,592	126,572	112,193	14,379	...	...	...
\$10,000 to \$10,999.....	321,117	285,860	35,257	76,175	62,134	12,031	111,469	133,473	117,240	16,233	298	...	298
\$11,000 to \$11,999.....	128,890	109,737	19,133	44,815	33,649	8,429	20,845	63,230	56,595	6,635	...	...	...
\$12,000 to \$12,999.....	295,551	260,589	34,962	40,462	33,620	4,594	45,412	209,677	184,976	24,701	...	...	...
\$13,000 to \$13,999.....	166,403	152,459	13,944	12,058	9,062	2,996	21,371	132,974	122,490	10,484	1,502	...	1,502
\$14,000 to \$14,999.....	102,517	98,893	3,624	1,071	1,071	...	4,263	97,183	93,559	3,624	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Outstanding Debt													
Less than \$2,000.....	607,842	582,750	25,092	32,999	32,597	...	13,997	560,846	536,464	24,382	193,036	125,940	67,096
\$2,000 to \$2,999.....	679,331	624,796	54,535	98,428	86,988	7,979	43,267	537,636	496,524	41,112	50,966	14,098	36,868
\$3,000 to \$3,999.....	774,092	701,540	72,552	142,557	107,770	24,847	101,891	529,644	497,310	32,334	30,504	1,678	28,826
\$4,000 to \$4,999.....	759,815	638,864	120,951	221,279	135,128	82,551	155,677	382,859	352,160	30,699	16,369	...	16,369
\$5,000 to \$5,999.....	971,269	729,229	242,040	412,424	215,505	183,923	224,679	334,166	298,417	35,749	9,667	...	9,667
\$6,000 to \$6,999.....	1,084,612	812,303	272,309	484,220	251,929	214,135	296,836	303,556	267,078	36,478	8,861	...	8,861
\$7,000 to \$7,999.....	801,487	601,887	199,600	325,136	164,865	144,932	241,885	234,466	199,690	34,776	2,917	...	2,917
\$8,000 to \$8,999.....	463,281	374,388	88,893	119,866	69,268	42,830	183,304	160,111	129,442	30,669	198	...	198
\$9,000 to \$9,999.....	368,820	327,271	41,549	81,827	60,613	18,823	172,184	114,809	100,498	14,311	...	...	...
\$10,000 to \$10,999.....	172,617	144,123	28,494	56,756	41,136	12,953	35,352	80,509	68,788	11,721	298	...	298
\$11,000 to \$11,999.....	143,742	119,517	24,225	39,785	27,170	8,331	13,703	90,254	79,503	10,751	...	...	...
\$12,000 to \$12,999.....	220,961	201,537	19,424	33,011	30,969	1,998	35,428	152,522	138,375	14,147	...	...	...
\$13,000 to \$13,999.....	137,684	126,929	10,755	4,692	1,696	2,996	12,417	120,575	113,280	7,295	1,502	...	1,502
\$15,000 or more.....	57,711	54,385	3,326	9,283	9,283	...	5,709	42,719	39,393	3,326	...	...	...
Number of mortgages													
Total mortgages.....	1,926,500	1,697,409	229,091	387,224	248,344	124,240	259,334	1,279,943	1,198,306	81,641	233,266	124,240	109,028
Type of Mortgage Holder													
Commercial bank or trust company.....	326,459	299,409	27,050	61,297	46,397	12,161	40,023	225,140	214,938	10,202	24,898	12,152	12,746
Mutual savings bank.....	22,691	18,138	4,553	9,606	5,326	3,842	3,065	10,020	9,747	273	4,339	3,513	826
Savings and loan association.....	545,239	496,917	48,322	37,249	24,345	11,493	65,546	442,448	409,872	32,576	21,723	12,790	8,934
Life insurance company.....	444,388	346,347	98,041	240,712	156,402	76,959	74,490	129,191	118,113	11,078	76,543	74,792	1,750
Mortgage company.....	40,274	30,644	9,630	16,320	7,165	8,533	9,088	14,866	14,417	449	12,503	9,618	2,885
Federal National Mortgage Association.....	65,963	37,354	8,609	10,189	2,133	7,207	55,777	...	...	...	6,266	6,266	...
Individual.....	395,751	370,790	24,961	...	...	...	...	395,023	370,297	24,726	72,148	344	71,804
Other.....	85,741	77,812	7,929	11,857	6,582	4,048	10,616	63,262	60,925	2,337	14,846	4,765	10,083
Manner Mortgage Acquired by Present Holder													
Purchased.....	471,977	381,623	90,354	210,578	134,117	68,437	136,150	125,249	114,688	10,561	80,082	63,930	16,153
Originated.....	1,454,523	1,315,788	138,735	176,646	114,228	55,802	123,182	1,154,697	1,083,618	71,079	153,182	60,307	92,876
Form of Debt													
Mortgage or deed of trust.....	1,848,055	1,619,931	228,124	387,225	248,345	124,238	259,331	1,201,499	1,120,830	80,669	230,231	124,238	105,993
Contract to purchase.....	78,446	77,480	966	...	...	...	...	78,447	77,481	966	3,033	...	3,034
Service of Mortgage													
Hold and service mortgage.....	1,448,027	1,322,592	125,435	152,982	102,292	45,222	133,097	1,161,931	1,092,110	69,821	137,020	48,757	88,266
Hold mortgage only.....	478,475	374,817	103,658	234,207	146,052	79,018	126,235	118,015	106,197	11,818	96,246	75,483	20,762
Amortization													
Fully amortized.....	1,735,239	1,514,967	220,272	387,225	248,345	124,240	259,332	1,088,687	1,015,866	72,821	208,330	124,240	84,092
Partially amortized.....	65,997	63,318	2,679	...	...	...	...	65,997	63,318	2,679	7,846	...	7,846
Not amortized.....	66,540	62,263	4,277	...	...	...	...	66,540	62,263	4,277	11,619	...	11,619
On demand.....	58,721	56,860	1,861	...	...	...	...	58,721	56,860	1,861	5,474	...	5,474
Regular principal payments required.....	23,720	22,725	995	...	...	...	...	23,720	22,725	995	386	...	386
No regular principal payments required.....	35,001	34,135	866	...	...	...	...	35,001	34,135	866	5,088	...	5,088
Frequency of Interest Payment													
Monthly.....	1,694,484	1,475,186	219,298	387,225	248,345	124,240	259,295	1,047,972	976,125	71,847	209,859	124,093	85,766
Quarterly, semi-annually or annually.....	131,765	124,417	7,348	...	...	...	38	131,728	124,380	7,348	10,732	147	10,584
Other regular interval.....	31,668	29,746	1,922	...	...	...	...	31,668	29,746	1,922	734	...	734
No regular payment.....	68,581	68,060	521	...	...	...	...	68,581	68,060	521	11,945	...	11,945
Frequency of Principal Payment													
Monthly.....	1,717,526	1,498,403	219,123	387,225	248,345	124,240	259,295	1,071,013	999,341	71,672	213,239	123,895	89,344
Quarterly, semi-annually or annually.....	72,778	69,953	2,825	...	...	...	38	72,740	69,915	2,825	3,179	344	2,835
Other regular interval.....	31,730	29,792	1,938	...	...	...	...	31,730	29,792	1,938	795	...	795
No regular payment.....	104,463	99,260	5,203	...	...	...	...	104,463	99,260	5,203	16,055	...	16,055
Method of Payment													
Interest and principal at same time in constant total amount.....	1,658,023	1,441,867	216,156	387,225	248,345	124,240	258,703	1,012,099	943,393	68,706	202,652	124,240	78,414
Interest and principal at same time in increasing or decreasing total amount.....	121,848	114,936	6,912	...	...	...	629	121,220	114,308	6,912	8,508	...	8,508
Payment of interest only.....	47,587	42,774	4,813	...	...	...	...	47,587	42,774	4,813	6,836	...	6,836
Interest and principal at different times, or principal only.....	42,517	41,699	818	...	...	...	...	42,517	41,699	818	4,651	...	4,651
No regular interest or principal payments.....	56,524	56,134	390	...	...	...	...	56,524	56,134	390	10,623	...	10,623

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
SOUTH—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,745,171	1,535,700	209,471	368,238	239,877	114,482	247,990	1,128,948	1,055,851	73,097	202,701	114,749	87,953
Delinquent:													
Foreclosure in process.....	6,859	3,239	3,620	4,157	591	3,505	221	2,481	2,427	54	4,697	3,899	798
Foreclosure not in process.....	118,253	102,643	15,610	14,831	7,877	6,254	11,122	92,303	84,204	8,099	16,233	5,593	10,641
No regular payments required.....	56,217	55,827	390	...	...	...	...	56,217	55,827	390	9,637	...	9,637
Year Mortgage Made or Assumed													
1950 (part).....	354,086	306,471	47,615	63,065	30,547	29,570	57,248	233,774	220,811	12,963	56,640	29,585	27,055
1949.....	459,498	384,882	74,616	99,880	55,011	41,485	51,933	307,686	280,751	26,935	78,530	42,006	36,545
1948.....	351,161	298,441	52,720	75,622	41,909	31,195	33,775	241,762	224,287	17,475	54,590	30,658	23,933
1947.....	280,207	247,501	32,706	47,896	27,049	18,831	62,813	169,495	158,810	10,685	29,151	18,831	10,322
1946.....	192,813	181,133	11,680	19,611	14,309	2,936	51,023	122,182	116,669	5,513	8,979	2,936	6,042
1942 to 1945.....	178,580	170,360	8,220	32,634	31,452	224	2,540	143,407	136,430	6,977	4,130	224	3,905
1940 to 1941.....	62,338	61,507	831	28,025	27,828	...	...	34,312	33,678	634	656	...	656
1935 to 1939.....	38,033	37,371	662	20,497	20,246	...	...	17,535	17,124	411	368	...	368
1930 to 1934.....	8,755	8,747	8	...	...	...	...	8,755	8,747	8	205	...	205
1929 or earlier.....	1,044	1,006	38	...	...	...	...	1,044	1,006	38	...	...	...
Term of Mortgage													
On demand.....	58,723	56,862	1,861	...	...	...	...	58,723	56,862	1,861	5,473	...	5,473
Less than 5 years.....	201,362	192,354	9,008	1,869	1,869	...	...	199,493	190,485	9,008	30,586	1,197	30,389
5 to 9 years.....	351,073	332,391	18,682	795	795	...	...	345,506	326,873	18,633	41,179	2,909	39,069
10 to 12 years.....	404,643	379,010	25,633	2,536	2,278	...	...	24,529	377,576	354,978	22,598	27,266	19,712
13 to 14 years.....	52,022	46,533	5,489	1,066	1,066	...	...	7,730	43,027	38,199	4,828	5,071	3,283
15 years.....	173,509	161,677	11,832	16,951	15,926	...	...	29,590	126,971	116,327	10,644	24,927	4,521
16 to 19 years.....	90,936	72,969	17,967	16,780	9,435	...	...	4,823	19,957	54,202	9,146	9,610	6,537
20 years.....	298,599	248,639	49,960	150,120	107,374	...	...	39,506	95,936	52,546	48,425	4,121	54,695
21 to 24 years.....	51,578	39,916	11,662	24,791	13,777	...	...	8,918	18,969	7,818	7,414	404	6,486
25 years.....	236,999	161,164	75,835	169,160	94,055	...	...	57,478	10,363	9,964	399	27,542	27,041
26 years or more.....	7,062	5,896	1,166	2,956	1,790	...	...	377	3,727	...	437	40	397
Median term.....years..	12	12	20	21	20	25	20	10	10	11	15	20	7
Year Mortgage Due													
On demand.....	58,721	56,860	1,861	...	...	...	...	58,721	56,860	1,861	5,474	...	5,474
Fully amortized.....	1,735,253	1,514,972	220,281	387,225	248,344	124,243	259,327	1,088,692	1,015,868	72,824	208,329	124,244	84,092
Past due.....	2,321	2,321	394	...	...	...	...	2,715	2,321	394	197	...	197
1950 to 1951.....	84,791	81,998	2,793	1,252	1,055	...	...	394	83,145	80,549	2,596	8,762	8,762
1952 to 1953.....	151,684	154,335	7,349	4,736	553	...	...	553	156,395	149,046	7,349	18,846	264
1954 to 1955.....	158,330	150,912	7,418	1,681	1,681	...	...	1,160	155,488	148,108	7,380	17,444	457
1956 to 1957.....	172,541	162,651	9,890	5,972	5,972	...	...	10,234	156,334	147,431	8,903	11,020	2,774
1958 to 1959.....	204,934	192,464	12,470	10,128	9,679	...	...	197	182,239	171,423	10,816	15,601	10,984
1960 to 1964.....	332,137	305,464	26,673	31,235	31,235	...	...	964	45,302	293,282	22,959	31,246	16,141
1965 to 1969.....	332,137	274,889	57,248	152,694	109,587	...	...	37,750	97,985	81,458	70,498	61,807	57,538
1970 to 1974.....	224,670	150,632	74,038	145,076	74,163	...	...	65,217	64,315	15,278	13,811	1,467	37,635
1975 or later.....	60,662	39,306	21,356	31,481	10,236	...	...	20,115	2,358	2,358	6,071	5,575	497
Partially or not amortized.....	132,544	125,585	6,959	...	...	...	...	132,544	125,585	6,959	19,463	...	19,463
Past due.....	4,557	4,519	38	...	...	...	...	4,557	4,519	38	235	...	235
1950 to 1951.....	67,330	65,042	2,288	...	...	...	...	67,330	65,042	2,288	8,327	...	8,327
1952 to 1953.....	22,577	20,913	1,664	...	...	...	...	22,577	20,913	1,664	4,467	...	4,467
1954 to 1955.....	17,264	15,807	1,457	...	...	...	...	17,264	15,807	1,457	3,238	...	3,238
1956 to 1957.....	7,106	6,453	653	...	...	...	...	7,106	6,453	653	418	...	418
1958 to 1959.....	6,468	6,027	441	...	...	...	...	6,468	6,027	441	888	...	888
1960 to 1964.....	6,068	5,675	393	...	...	...	...	6,068	5,675	393	1,530	...	1,530
1965 to 1969.....	936	936	...	...	...	...	...	936	936	...	258	...	258
1970 to 1974.....	16	16	...	...	...	...	...	16	16	...	102	...	102
1975 or later.....	222	197	25	...	...	...	...	222	197	25	...	...	...
Interest Rate													
Less than 4.0 percent.....	23,322	23,087	235	224	27	197	...	23,098	23,060	38	3,370	40	3,330
4.0 percent.....	433,781	370,377	63,404	91,081	42,646	42,662	259,332	83,368	76,976	6,392	133,312	124,199	9,114
4.1 to 4.4 percent.....	3,424	2,305	1,119	1,155	1,150	1,119	...	1,155	...	...	...	...	...
4.5 percent.....	381,008	285,222	95,786	275,743	186,812	80,262	...	105,268	98,411	6,857	1,981	...	1,981
4.6 to 5.0 percent.....	281,798	259,534	22,264	17,910	17,713	...	...	263,887	241,820	22,067	16,738	...	16,738
5.1 to 5.5 percent.....	33,478	29,799	3,679	...	...	...	...	33,478	29,799	3,679	781	...	781
5.6 to 6.0 percent.....	648,875	613,964	34,911	...	...	...	...	648,875	613,964	34,911	69,012	...	69,012
6.1 percent or more.....	120,823	113,128	7,695	...	...	...	...	120,823	113,128	7,695	8,076	...	8,076
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	4.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	403,870	388,195	15,675	3,574	3,377	...	2,320	397,976	382,552	15,424	178,473	113,585	64,893
\$2,000 to \$2,999.....	273,353	257,322	16,031	20,502	18,129	1,687	9,256	243,594	230,134	13,460	32,413	9,686	22,724
\$3,000 to \$3,999.....	265,597	244,276	21,321	43,797	37,080	4,674	21,781	200,019	186,460	13,559	10,847	6,45	10,202
\$4,000 to \$4,999.....	188,586	180,959	7,627	54,827	37,407	14,860	27,865	135,893	127,005	8,888	5,757	325	5,433
\$5,000 to \$5,999.....	197,626	164,828	32,808	67,223	41,740	23,966	40,083	90,328	84,543	5,785	1,916	...	1,916
\$6,000 to \$6,999.....	203,202	148,643	54,559	95,982	49,684	43,591	47,200	60,018	52,786	7,232	3,166	...	3,166
\$7,000 to \$7,999.....	146,017	115,215	30,802	53,703	28,598	22,671	43,211	44,076	44,076	5,026	356	...	356
\$8,000 to \$8,999.....	66,144	56,999	9,145	22,259	13,130	7,732	28,157	31,286	26,028	5,258	218	...	218
\$9,000 to \$9,999.....	45,459	40,471	4,988	9,268	6,253	2,558	19,945	16,291	14,547	1,744	...	...	...
\$10,000 to \$10,999.....	35,564	31,586	3,978	7,837	6,469	1,169	12,088	15,641	13,914	1,727	28	...	28
\$11,000 to \$11,999.....	12,719	10,991	1,728	4,050	3,056	751	2,039	6,633	6,019	624	...	...	...
\$12,000 to \$14,999.....	25,549	22,596	2,953	3,306	2,724	386	3,749	18,497	16,384	2,113	...	...	...
\$15,000 to \$19,999.....	11,410	10,497	913	829	632	197	1,429	9,154	8,453	691	93	...	93
\$20,000 or more.....	5,858	5,695	163	70	70	...	...	5,575	5,412	163	...	...	...
Median loan.....dollars..	4,000	3,800	6,000	6,000	5,600	6,300	6,600	2,900	2,900	3,800	1,300	1,000	1,600

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
SOUTH—Con.													
Outstanding Debt													
Less than \$2,000.....	642,217	618,433	23,784	27,572	27,124	...	10,387	604,258	581,371	22,887	195,238	117,484	77,753
\$2,000 to \$2,999.....	281,470	259,546	21,933	39,445	34,983	3,138	17,137	224,897	208,254	16,643	21,775	6,287	15,490
\$3,000 to \$3,999.....	225,812	205,203	20,609	41,160	31,364	6,866	29,661	154,994	145,784	9,210	8,845	471	8,373
\$4,000 to \$4,999.....	171,751	144,663	27,088	49,869	30,760	18,260	34,498	87,386	80,294	7,092	3,714	...	3,714
\$5,000 to \$5,999.....	177,060	133,427	43,633	74,345	38,927	33,071	40,857	61,859	55,313	6,546	1,758	...	1,758
\$6,000 to \$6,999.....	169,021	126,267	42,754	75,886	39,331	33,720	45,917	47,220	41,565	5,655	1,404	...	1,404
\$7,000 to \$7,999.....	108,216	81,095	27,121	44,001	22,183	19,726	32,565	31,651	26,954	4,697	390	...	390
\$8,000 to \$8,999.....	55,277	44,677	10,600	14,282	8,248	5,109	21,828	19,164	15,496	3,668	25	...	25
\$9,000 to \$9,999.....	39,173	34,740	4,433	8,738	6,455	2,025	18,206	12,231	10,718	1,513	...	...	...
\$10,000 to \$10,999.....	16,614	13,884	2,730	5,480	3,979	1,242	3,392	7,744	6,623	1,121	28	...	28
\$11,000 to \$11,999.....	12,532	10,427	2,105	3,489	2,392	725	1,197	7,848	6,915	933	...	...	...
\$12,000 to \$12,999.....	16,702	15,208	1,494	2,457	2,291	162	2,696	11,549	10,463	1,086	...	...	...
\$13,000 to \$13,999.....	8,347	7,679	668	308	111	197	761	7,278	6,832	446	93	...	93
\$14,000 to \$14,999.....	2,317	2,170	147	197	197	...	237	1,883	1,736	147	...	...	...
Median debt.....dollars..	3,100	2,800	5,400	5,400	4,900	6,000	5,900	2,100	2,000	3,100	1,100	1,000	1,400
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	1,810,127	1,586,359	223,768	387,226	248,349	124,246	259,337	1,163,573	1,087,265	76,308	214,246	124,223	90,024
\$20 to \$24.....	296,459	282,147	14,312	37,840	32,947	3,840	11,562	247,060	237,897	9,163	159,603	123,155	36,444
\$25 to \$29.....	180,306	165,522	14,784	46,893	39,412	5,450	18,278	115,137	108,070	7,067	11,727	...	10,944
\$30 to \$34.....	203,665	174,102	29,563	48,125	29,195	16,396	22,412	133,125	122,990	10,135	13,468	197	13,271
\$35 to \$39.....	235,644	187,851	47,793	73,099	34,848	35,614	34,962	127,584	118,635	8,949	8,238	61	8,177
\$40 to \$44.....	238,851	199,871	38,980	75,141	44,710	28,719	49,426	114,282	107,152	7,130	4,490	...	4,490
\$45 to \$49.....	194,216	161,670	32,546	55,189	31,480	21,503	42,053	96,979	88,893	8,086	3,992	27	3,965
\$50 to \$54.....	100,068	87,778	12,290	16,007	8,626	6,544	31,418	52,640	48,679	3,961	1,903	...	1,903
\$55 to \$59.....	126,392	112,644	13,748	13,879	10,357	3,128	26,097	86,456	78,493	7,963	4,437	...	4,437
\$60 to \$64.....	55,166	50,844	4,322	5,989	4,146	1,055	8,142	41,039	39,075	1,964	1,262	...	1,262
\$65 to \$69.....	47,349	43,421	3,928	6,974	5,739	975	6,783	33,596	31,247	2,349	2,059	...	2,059
\$70 to \$74.....	28,469	26,033	2,436	3,204	2,735	289	2,580	22,685	20,840	1,845	801	...	801
\$75 to \$79.....	41,444	38,083	3,361	2,383	1,997	387	2,110	36,950	34,098	2,852	1,305	...	1,305
\$80 to \$84.....	30,696	27,177	3,519	2,265	2,116	149	1,933	26,497	23,188	3,309	436	...	436
\$85 to \$89.....	17,216	15,630	1,586	238	41	197	1,408	15,570	14,635	935	209	...	209
\$90 to \$94.....	14,186	13,586	600	...	...	...	213	13,973	13,373	600	316	...	316
Median payment.....dollars..	34	34	35	34	33	35	39	33	33	36	13	10	21
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	942,227	778,545	163,682	385,804	246,941	124,224	215,851	340,588	321,295	19,293	...	...	...
\$25 to \$29.....	109,073	102,209	6,864	22,736	19,087	2,893	8,495	77,848	74,884	2,964	...	...	...
\$30 to \$34.....	69,712	64,358	5,354	27,827	22,831	3,902	11,296	31,132	30,469	663	...	...	...
\$35 to \$39.....	95,851	84,177	11,674	40,935	31,649	6,420	16,679	38,236	36,047	2,189	...	...	...
\$40 to \$44.....	93,939	74,144	19,795	38,782	21,914	15,378	22,565	32,592	30,125	2,467	...	...	...
\$45 to \$49.....	116,437	85,806	30,631	56,051	28,290	26,245	28,131	32,257	29,768	2,489	...	...	...
\$50 to \$54.....	114,989	84,683	30,306	59,583	32,476	25,394	33,056	22,250	19,919	2,331	...	...	...
\$55 to \$59.....	116,008	90,831	25,177	56,417	33,009	21,765	31,611	27,977	26,934	1,043	...	...	...
\$60 to \$64.....	63,322	51,067	12,255	27,736	16,784	9,171	21,761	13,825	12,626	1,199	...	...	...
\$65 to \$69.....	51,364	43,166	8,198	21,816	15,894	4,967	17,135	12,414	11,562	852	...	...	...
\$70 to \$74.....	31,283	25,658	5,625	10,398	6,045	4,128	10,579	10,307	9,258	1,049	...	...	...
\$75 to \$79.....	34,699	30,838	3,861	12,759	10,069	1,990	8,448	13,495	12,900	595	...	...	...
\$80 to \$84.....	27,005	24,086	2,919	8,033	6,282	1,310	3,815	15,163	14,112	1,051	...	...	...
\$85 to \$89.....	8,627	8,171	456	1,877	1,630	247	1,718	5,032	4,884	148	...	...	...
\$90 to \$94.....	9,506	9,156	350	1,043	846	197	537	7,924	7,771	153	...	...	...
Amount for other items not reported.....	412	195	217	351	134	217	25	36	36	...	...	...	...
Median payment.....dollars..	44	43	46	45	44	46	48	38	38	42	...	...	...
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:	942,218	778,539	163,679	385,801	246,940	124,221	215,849	340,578	321,285	19,293	...	...	...
No other items.....	370,027	236,878	133,149	370,029	236,941	119,083	...	...	...	...	...	...	...
Ground rent.....	6,492	3,650	2,842	6,494	3,652	2,554	...	...	...	...	...	...	...
Life insurance premiums.....	1,699	1,661	38	1,698	1,661	38	...	...	...	...	...	...	...
Other items.....	7,580	4,686	2,894	7,580	4,686	2,546	...	...	...	...	...	...	...
Real estate taxes, fire and hazard insurance premiums, with:	412,126	393,230	18,896	...	...	...	189,689	222,437	208,234	14,203	...	...	...
No other items.....	44,338	43,184	1,154	...	...	...	12,469	31,870	30,716	1,154	...	...	...
Ground rent.....	6,542	6,132	410	...	...	...	459	6,082	5,869	213	...	...	...
Real estate taxes and ground rent.....	1,189	1,151	38	...	...	...	38	1,152	1,114	38	...	...	...
Real estate taxes.....	32,707	31,401	1,306	...	...	...	2,958	29,749	28,591	1,158	...	...	...
Ground rent.....	449	449	...	...	...	...	75	374	374	...	...	...	...
Fire and hazard insurance premiums.....	23,475	22,041	1,434	...	...	...	3,433	20,042	18,640	1,402	...	...	...
Life insurance premiums.....	12,945	11,807	1,138	...	...	...	789	12,157	11,413	744	...	...	...
Other combinations:	...	...	...	...	...	...	...	...	...	...	...	...	...
Including real estate taxes.....	15,127	14,812	315	...	...	...	4,290	10,840	10,524	316	...	...	...
Not including real estate taxes.....	7,522	7,457	65	...	...	...	1,649	5,875	5,810	65	...	...	...



Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
<b>WEST</b>													
Total outstanding debt.....	6,331,770	5,299,271	1,032,499	1,714,297	1,063,584	593,942	1,240,654	3,376,819	3,050,909	325,910	322,416	126,532	193,884
Average debt per mortgage.....	4.5	4.3	5.4	5.6	5.1	6.8	6.7	3.7	3.7	3.9	1.7	1.5	1.8
<b>Type of Mortgage Holder</b>													
Commercial bank or trust company.....	1,992,647	1,625,543	367,104	762,285	478,623	255,420	701,048	529,314	490,959	38,355	73,114	57,309	15,805
Mutual savings bank.....	155,953	132,782	23,171	73,526	55,139	17,512	30,663	51,764	47,120	4,644	3,955	3,485	470
Savings and loan association.....	1,068,722	891,456	177,266	148,814	97,371	48,260	184,586	735,322	614,988	120,334	18,577	11,068	7,509
Life insurance company.....	1,167,701	892,930	274,771	612,553	382,298	214,869	141,507	413,641	371,840	41,801	43,855	42,893	962
Mortgage company.....	86,865	69,952	16,913	38,188	23,216	12,307	17,436	31,241	30,962	279	6,187	2,731	3,456
Federal National Mortgage Association.....	205,882	165,180	40,702	52,383	11,681	36,002	153,499	128,002	128,002	0	5,533	5,533	0
Individual.....	1,401,885	1,289,704	112,181	26,548	15,256	9,572	11,553	214,014	1,289,342	112,181	159,791	130	159,661
Other.....	252,115	231,724	20,391	26,548	15,256	9,572	11,553	214,014	205,698	8,316	11,404	3,383	8,021
<b>Manner Mortgage Acquired by Present Holder</b>													
Purchased.....	1,178,278	920,682	257,596	474,022	274,904	175,944	281,242	423,014	372,579	50,435	72,686	33,131	39,555
Originated.....	5,153,492	4,378,589	774,903	1,240,275	788,680	417,998	959,412	2,953,805	2,678,330	275,475	249,730	93,401	156,329
<b>Origin of First Mortgage</b>													
Mortgage made or assumed at time property acquired.....	5,295,725	4,306,256	989,469	1,612,463	963,946	592,237	1,216,480	2,466,782	2,178,073	288,709	...	...	...
Mortgage refinanced or renewed.....	648,018	613,566	34,452	78,873	76,826	1,705	22,745	546,400	517,628	28,772	...	...	...
Mortgage placed later than acquisition of property.....	388,027	379,449	8,578	22,961	22,812	...	1,429	363,637	355,208	8,429	...	...	...
<b>Amortization</b>													
Fully amortized.....	5,922,339	4,923,911	998,428	1,714,297	1,063,584	593,942	1,240,654	2,967,388	2,675,549	291,839	284,495	126,532	157,963
Partially amortized.....	289,985	265,764	24,221	...	...	...	...	289,985	265,764	24,221	17,394	...	17,394
Not amortized.....	69,355	63,006	6,349	...	...	...	...	69,355	63,006	6,349	8,354	...	8,354
On demand.....	50,091	46,590	3,501	...	...	...	...	50,091	46,590	3,501	12,173	...	12,173
Regular principal payments required....	23,441	20,703	2,738	...	...	...	...	23,441	20,703	2,738	2,479	...	2,479
No regular principal payments required....	26,650	25,887	763	...	...	...	...	26,650	25,887	763	9,694	...	9,694
<b>Current Status of Payments</b>													
Ahead or up-to-date in scheduled payments	5,973,999	5,001,836	972,163	1,655,506	1,040,794	563,352	1,173,382	3,145,111	2,841,814	303,297	295,928	121,134	174,794
Delinquent:													
Foreclosure in process.....	8,605	2,487	6,118	3,102	391	2,711	1,862	3,641	788	2,853	2,112	521	1,591
Foreclosure not in process.....	307,670	254,950	52,720	55,689	22,399	27,879	65,410	186,571	168,309	18,262	13,576	4,877	8,699
No regular payments required.....	41,496	39,998	1,498	...	...	...	...	41,496	39,998	1,498	10,800	...	10,800
<b>Year Mortgage Made or Assumed</b>													
1950 (part).....	1,391,742	1,141,044	250,698	367,374	195,619	157,355	221,867	802,501	735,208	67,293	81,492	33,380	48,112
1949.....	1,698,693	1,328,035	370,658	529,877	301,224	209,363	223,908	944,908	823,182	121,726	116,589	42,918	73,671
1948.....	1,234,703	993,723	240,980	357,948	196,699	148,960	178,803	697,952	632,336	65,616	76,513	34,606	41,907
1947.....	989,748	859,603	130,145	191,495	113,071	71,319	348,880	449,573	404,406	45,167	36,285	14,561	21,724
1946.....	581,083	552,595	28,488	57,690	50,817	6,236	260,553	262,840	244,303	18,537	7,284	945	6,339
1945.....	316,395	306,194	10,201	131,938	128,646	709	6,843	177,614	170,705	6,909	3,822	122	3,700
1942 to 1941.....	80,569	79,490	1,079	56,586	56,369	...	...	23,983	23,121	862	317	...	317
1935 to 1939.....	35,813	35,563	250	21,389	21,139	...	...	14,424	14,424	...	114	...	114
1930 to 1934.....	1,863	1,863	...	...	...	...	...	1,863	1,863	...	...	...	...
1929 or earlier.....	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
<b>Year Mortgage Due</b>													
On demand.....	50,091	46,590	3,501	...	...	...	...	50,091	46,590	3,501	12,173	...	12,173
Fully amortized.....	5,922,339	4,923,911	998,428	1,714,297	1,063,584	593,942	1,240,654	2,967,388	2,675,549	291,839	284,495	126,532	157,963
Past due.....	1,222	1,222	...	...	...	...	...	1,222	1,222	...	344	...	344
1950 to 1951.....	27,594	26,289	1,305	3,082	3,082	...	663	23,849	22,544	1,305	2,288	...	2,288
1952 to 1953.....	111,914	108,697	3,217	2,062	1,961	...	241	109,611	106,536	3,075	15,386	...	15,386
1954 to 1955.....	214,855	201,576	13,279	3,056	3,008	...	821	208,977	196,021	12,956	17,228	...	17,228
1956 to 1957.....	366,500	334,570	31,930	9,147	8,667	...	14,959	342,394	313,155	29,239	25,131	...	25,131
1958 to 1959.....	555,140	490,982	64,158	21,570	21,013	...	10,742	522,828	460,512	62,316	28,573	...	28,573
1960 to 1964.....	1,304,843	1,148,211	156,632	110,896	107,496	1,544	104,679	1,089,268	946,697	142,571	49,951	...	49,951
1965 to 1969.....	1,633,397	1,412,722	220,675	664,155	502,916	141,642	483,350	485,892	453,058	32,834	60,887	...	60,887
1970 to 1974.....	1,462,421	1,059,582	402,839	733,326	352,707	349,775	578,156	150,939	143,320	7,619	69,892	...	69,892
1975 or later.....	244,453	140,060	104,393	167,003	62,734	100,981	45,042	32,408	32,284	124	14,815	...	14,815
Partially or not amortized.....	359,340	328,770	30,570	...	...	...	...	359,340	328,770	30,570	25,748	...	25,748
Past due.....	4,757	4,757	...	...	...	...	...	4,757	4,757	...	...	...	...
1950 to 1951.....	61,745	56,865	4,880	...	...	...	...	61,745	56,865	4,880	4,434	...	4,434
1952 to 1953.....	64,858	56,789	8,069	...	...	...	...	64,858	56,789	8,069	8,406	...	8,406
1954 to 1955.....	55,676	48,384	7,292	...	...	...	...	55,676	48,384	7,292	7,413	...	7,413
1956 to 1957.....	40,217	35,986	4,231	...	...	...	...	40,217	35,986	4,231	960	...	960
1958 to 1959.....	52,333	51,060	1,273	...	...	...	...	52,333	51,060	1,273	1,892	...	1,892
1960 to 1964.....	61,869	57,044	4,825	...	...	...	...	61,869	57,044	4,825	1,124	...	1,124
1965 to 1969.....	10,786	10,786	...	...	...	...	...	10,786	10,786	...	426	...	426
1970 to 1974.....	7,099	7,099	...	...	...	...	...	7,099	7,099	...	1,093	...	1,093
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Interest Rate</b>													
Less than 4.0 percent.....	177,297	175,016	2,281	6,476	6,476	...	6,491	164,330	162,049	2,281	5,963	...	5,963
4.0 percent.....	1,841,385	1,536,097	305,288	399,658	163,767	207,586	1,234,163	207,564	194,043	13,521	133,258	126,532	6,726
4.1 to 4.4 percent.....	24,260	15,668	8,592	22,554	13,962	8,058	...	1,706	1,706	...	...	...	...
4.5 percent.....	1,556,113	1,126,117	429,996	1,267,920	861,907	378,298	...	288,193	264,210	23,983	1,229	...	1,229
4.6 to 5.0 percent.....	1,006,626	928,014	78,612	910,542	17,472	...	...	988,937	910,542	78,395	32,576	...	32,576
5.1 to 5.5 percent.....	249,979	213,134	36,845	...	...	...	...	249,979	213,134	36,845	4,463	...	4,463
5.6 to 6.0 percent.....	1,361,931	1,202,647	159,284	...	...	...	...	1,361,931	1,202,647	159,284	134,903	...	134,903
6.1 percent or more.....	114,179	102,578	11,601	...	...	...	...	114,179	102,578	11,601	10,024	...	10,024

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED 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				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	VA total						
Amount of outstanding debt (thousands of dollars)													
WEST—Con.													
Mortgage Loan													
Less than \$2,000.....	119,190	110,896	8,294	672	672	...	603	117,915	109,862	8,053	133,099	88,367	44,732
\$2,000 to \$2,999.....	270,242	241,425	28,817	16,454	15,135	795	4,874	248,914	222,761	26,153	97,740	34,420	63,320
\$3,000 to \$3,999.....	509,632	454,278	55,354	88,242	82,202	2,773	19,448	401,942	354,749	47,193	45,704	3,504	42,200
\$4,000 to \$4,999.....	575,540	502,535	73,005	143,252	126,388	12,036	36,674	395,614	340,788	54,826	19,433	241	19,192
\$5,000 to \$5,999.....	681,134	574,270	106,864	181,704	130,534	43,904	86,745	412,685	364,115	48,570	12,793	...	12,793
\$6,000 to \$6,999.....	949,135	743,363	205,772	349,460	193,872	150,194	174,806	424,869	387,287	37,582	2,218	...	2,218
\$7,000 to \$7,999.....	1,031,832	739,485	292,347	426,762	176,022	229,321	256,843	348,227	314,868	33,359	1,425	...	1,425
\$8,000 to \$8,999.....	815,564	666,496	149,068	290,901	166,915	117,773	283,540	241,523	224,532	16,991	5,804	...	5,804
\$9,000 to \$9,999.....	489,356	435,575	53,781	102,870	76,007	23,457	194,300	192,186	173,753	18,433	296	...	296
\$10,000 to \$10,999.....	310,890	291,426	19,464	42,518	34,838	7,243	102,047	166,325	158,437	7,888	2,555	...	2,555
\$11,000 to \$11,999.....	121,199	110,795	10,404	14,495	10,899	1,899	31,122	75,582	70,486	5,096	...	...	...
\$12,000 to \$12,999.....	278,466	260,156	18,310	35,797	29,225	4,547	43,131	199,578	188,126	11,452	1,393	...	1,393
\$13,000 to \$13,999.....	127,145	117,310	9,835	19,714	19,379	...	5,942	101,489	91,969	9,500	...	...	...
\$14,000 to \$14,999.....	52,045	51,231	814	1,496	1,496	...	...	49,970	49,156	814	...	...	...
\$15,000 to \$15,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$16,000 to \$16,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$17,000 to \$17,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$18,000 to \$18,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$19,000 to \$19,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Outstanding Debt													
Less than \$2,000.....	346,139	324,523	21,616	25,524	25,065	...	4,742	315,873	295,318	20,555	171,248	104,192	67,056
\$2,000 to \$2,999.....	479,133	430,359	48,774	67,769	64,406	1,633	14,919	396,445	352,351	44,094	81,059	20,015	61,044
\$3,000 to \$3,999.....	576,229	512,797	63,432	124,930	114,721	6,280	34,175	417,124	366,737	50,387	33,189	2,325	30,864
\$4,000 to \$4,999.....	650,206	568,858	81,348	152,348	127,306	19,969	68,320	439,538	375,330	64,208	17,949	...	17,949
\$5,000 to \$5,999.....	704,574	609,520	95,054	185,360	126,276	54,371	152,323	366,891	339,189	27,702	7,254	...	7,254
\$6,000 to \$6,999.....	930,255	707,230	223,025	338,180	158,933	170,513	218,780	373,295	342,787	30,508	2,647	...	2,647
\$7,000 to \$7,999.....	1,103,045	789,515	313,530	507,837	225,393	260,926	317,555	277,653	254,077	23,576	5,122	...	5,122
\$8,000 to \$8,999.....	567,656	467,072	100,584	142,427	83,700	54,832	214,831	183,290	183,290	27,108	565	...	565
\$9,000 to \$9,999.....	364,215	333,759	30,456	80,805	65,419	13,320	123,125	160,285	148,563	11,722	...	...	...
\$10,000 to \$10,999.....	184,453	163,791	20,662	26,526	18,037	7,551	48,649	109,278	98,817	10,461	2,555	...	2,555
\$11,000 to \$11,999.....	141,185	133,802	7,383	17,353	16,066	...	31,142	92,690	86,920	5,770	...	...	...
\$12,000 to \$12,999.....	169,454	157,449	12,005	31,179	24,738	4,547	12,093	126,182	120,618	5,564	828	...	828
\$13,000 to \$13,999.....	87,906	84,130	3,776	12,563	12,228	...	...	75,343	71,902	3,441	...	...	...
\$14,000 to \$14,999.....	17,320	16,506	814	1,496	1,496	...	...	15,824	15,010	814	...	...	...
Number of mortgages													
Total mortgages.....	1,409,483	1,219,768	189,715	303,995	207,489	87,066	186,025	919,466	835,482	83,986	193,515	87,071	106,445
Type of Mortgage Holder													
Commercial bank or trust company.....	423,466	361,807	61,659	147,435	105,353	36,829	107,354	168,682	156,262	12,420	46,685	38,331	8,354
Mutual savings bank.....	27,692	26,103	3,589	12,709	10,180	2,296	4,096	10,889	9,872	1,017	2,732	2,296	438
Savings and loan association.....	262,867	226,264	37,603	26,305	18,907	7,344	29,228	207,338	178,934	28,404	13,482	7,343	6,138
Life insurance company.....	181,514	141,696	39,818	96,578	62,304	31,576	19,377	65,559	59,742	5,817	30,797	30,797	524
Mortgage company.....	17,941	15,014	2,927	7,337	4,953	2,039	2,448	8,161	7,915	246	4,609	2,272	2,337
Federal National Mortgage Association.....	29,261	23,048	6,213	7,796	1,585	5,604	21,466	...	...	...	3,910	3,910	...
Individual.....	408,828	374,918	33,910	...	...	...	145	408,683	374,773	33,910	84,070	163	83,907
Other.....	57,916	53,917	3,999	5,840	4,156	1,383	1,916	50,159	47,986	2,173	7,230	2,483	4,747
Manner Mortgage Acquired by Present Holder													
Purchased.....	232,716	187,762	44,954	80,661	50,602	26,571	39,388	112,666	99,066	13,600	45,624	24,583	21,042
Originated.....	1,176,765	1,032,005	144,760	223,331	156,886	60,497	146,635	806,798	736,414	70,384	147,886	62,488	85,398
Form of Debt													
Mortgage or deed of trust.....	1,225,718	1,037,188	188,530	303,995	207,490	87,069	186,024	735,703	652,902	82,801	186,660	87,065	99,591
Contract to purchase.....	183,763	182,578	1,185	...	...	...	...	183,763	182,578	1,185	6,852	...	6,852
Service of Mortgage													
Hold and service mortgage.....	1,163,928	1,015,570	148,358	224,205	155,469	61,554	148,135	791,589	720,011	71,578	149,779	63,616	86,165
Hold mortgage only.....	245,552	204,198	41,354	79,787	52,018	25,513	37,890	127,878	115,469	12,409	43,728	23,451	20,276
Amortization													
Fully amortized.....	1,303,225	1,123,601	179,624	303,993	207,488	87,068	186,026	813,211	739,316	73,895	175,350	87,068	88,285
Partially amortized.....	65,219	57,601	7,618	...	...	...	...	65,219	57,601	7,618	8,266	...	8,266
Not amortized.....	26,593	24,720	1,873	...	...	...	...	26,593	24,720	1,873	4,693	...	4,693
On demand.....	14,447	13,848	599	...	...	...	...	14,447	13,848	599	5,198	...	5,198
Regular principal payments required.....	5,805	5,382	423	...	...	...	...	5,805	5,382	423	1,478	...	1,478
No regular principal payments required.....	8,642	8,466	176	...	...	...	...	8,642	8,466	176	3,720	...	3,720
Frequency of Interest Payment													
Monthly.....	1,342,345	1,156,343	186,002	303,993	207,488	87,067	185,543	852,815	772,542	80,273	182,593	87,068	95,526
Quarterly, semi-annually or annually.....	45,404	42,290	3,114	...	...	...	482	44,922	41,808	3,114	5,721	...	5,721
Other regular interval.....	496	496	...	...	...	...	...	496	496	...	...	...	...
No regular payment.....	21,235	20,637	598	...	...	...	...	21,235	20,637	598	5,196	...	5,196
Frequency of Principal Payment													
Monthly.....	1,349,519	1,163,369	186,150	303,992	207,488	87,067	186,027	859,505	779,084	80,421	182,232	87,068	95,166
Quarterly, semi-annually or annually.....	22,790	21,384	1,406	...	...	...	...	22,790	21,384	1,406	2,580	...	2,580
Other regular interval.....	785	785	...	...	...	...	...	785	785	...	...	...	...
No regular payment.....	36,390	34,232	2,158	...	...	...	...	36,390	34,231	2,158	8,694	...	8,694
Method of Payment													
Interest and principal at same time in constant total amount.....	1,297,716	1,113,754	183,962	303,993	207,488	87,067	184,611	809,115	730,884	78,231	177,331	87,068	90,265
Interest and principal at same time in increasing or decreasing total amount.....	60,340	57,499	2,841	...	...	...	935	59,406	56,565	2,841	5,885	...	5,885
Payment of interest only.....	20,755	19,195	1,560	...	...	...	...	20,755	19,195	1,560	4,202	...	4,202
Interest and principal at different times, or principal only.....	15,576	14,823	753	...	...	...	482	15,094	14,341	753	1,444	...	1,444
No regular interest or principal payments.....	15,096	14,498	598	...	...	...	...	15,096	14,498	598	4,646	...	4,646

UNITED STATES

Table 5.—TOTAL OWNER-OCCUPIED 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							
WEST—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,316,708	1,139,346	177,362	293,878	202,799	82,530	176,507	846,321	768,852	77,469	179,250	82,929	96,323
Delinquent:													
Foreclosure in process.....	1,609	619	990	487	109	378	293	831	327	504	956	378	578
Foreclosure not in process.....	76,071	65,304	10,767	9,628	4,579	4,160	9,227	57,219	51,807	5,412	8,889	3,762	5,129
No regular payments required.....	15,096	14,498	598	...	...	...	...	15,096	14,498	598	4,413	...	4,413
Year Mortgage Made or Assumed													
1950 (part).....	261,177	220,244	40,933	52,235	27,482	22,382	29,789	179,157	164,764	14,393	45,861	22,383	23,480
1949.....	340,061	276,126	63,935	76,992	44,191	29,977	32,405	230,668	202,790	27,878	68,550	29,887	38,682
1948.....	260,222	216,274	43,948	54,104	30,195	22,246	27,319	178,800	161,461	17,339	46,307	23,640	22,670
1947.....	206,120	180,370	25,750	33,405	21,044	11,123	52,591	120,124	107,719	12,405	21,804	10,126	11,676
1946.....	144,657	135,982	8,675	13,262	11,909	1,154	42,726	88,671	81,627	6,844	5,967	865	5,105
1942 to 1945.....	137,045	131,328	5,717	40,669	39,560	189	1,202	95,178	90,870	4,308	4,347	189	4,159
1940 to 1941.....	36,677	36,026	651	22,212	22,104	...	...	14,465	13,922	543	561	...	561
1935 to 1939.....	20,513	20,404	109	11,113	11,005	...	...	9,400	9,400	...	114	...	114
1930 to 1934.....	1,768	1,768	...	...	...	...	...	1,768	1,768	...	...	...	...
1929 or earlier.....	1,245	1,245	...	...	...	...	...	1,245	1,245	...	...	...	...
Term of Mortgage													
On demand.....	14,445	13,846	599	...	...	...	...	14,445	13,846	599	5,198	...	5,198
Less than 5 years.....	106,915	102,163	4,752	481	456	...	241	106,194	101,708	4,486	22,625	...	22,625
5 to 9 years.....	238,134	216,400	21,734	322	213	...	2,751	235,063	214,231	20,832	35,930	579	35,351
10 to 12 years.....	334,947	295,444	39,503	4,649	4,458	...	8,422	321,875	283,118	38,757	29,592	3,019	26,573
13 to 14 years.....	59,200	53,136	6,064	2,249	2,249	...	3,402	53,550	48,324	5,226	3,645	1,243	2,403
15 years.....	102,886	92,887	9,999	14,655	14,050	329	13,170	75,063	66,433	8,630	9,462	6,560	2,903
16 to 19 years.....	76,308	67,209	9,099	12,109	9,103	1,584	22,731	41,469	38,628	2,841	7,263	2,604	4,659
20 years.....	235,426	201,593	33,833	131,178	100,374	28,097	59,169	45,078	43,085	1,993	36,913	34,246	2,667
21 to 24 years.....	64,118	56,152	7,966	15,783	9,515	4,174	36,318	12,017	11,636	381	9,799	8,270	1,529
25 years.....	171,269	115,267	56,002	121,426	66,074	52,741	39,587	10,257	10,032	225	31,848	30,551	1,297
26 years or more.....	5,846	5,679	167	1,147	1,003	145	232	4,468	4,446	22	1,238	...	1,238
Median term.....years..	13	12	20	20	20	25	20	11	11	11	15	20	8
Year Mortgage Due													
On demand.....	14,447	13,848	599	...	...	...	...	14,447	13,848	599	5,198	...	5,198
Fully amortized.....	1,303,225	1,123,601	179,624	303,998	207,494	87,064	186,027	813,211	739,316	73,895	175,352	87,069	88,284
Past due.....	1,484	1,484	...	...	...	...	...	1,484	1,484	...	399	...	399
1950 to 1951.....	44,139	42,071	2,068	1,483	1,483	...	109	42,541	40,478	2,063	5,438	...	5,438
1952 to 1953.....	87,503	84,561	2,942	1,476	1,414	...	241	85,789	83,150	2,639	14,869	...	14,869
1954 to 1955.....	113,713	106,446	7,267	1,851	1,807	...	1,348	110,518	103,440	7,078	13,089	334	12,756
1956 to 1957.....	130,476	119,031	11,445	4,415	4,197	...	5,336	120,726	110,257	10,469	14,074	377	13,697
1958 to 1959.....	154,378	136,176	18,202	9,278	9,024	...	3,128	141,974	124,257	17,717	16,180	1,494	14,686
1960 to 1964.....	267,008	235,778	31,230	32,611	31,649	386	21,295	213,106	184,799	28,307	23,334	7,353	15,982
1965 to 1969.....	269,228	233,980	35,248	124,386	97,909	22,942	73,984	70,566	66,187	4,379	36,959	30,724	6,234
1970 to 1974.....	201,338	144,548	56,790	105,608	51,531	49,775	74,964	20,768	19,837	931	41,873	38,988	2,885
1975 or later.....	33,958	19,526	14,432	22,890	8,480	13,961	5,622	5,449	5,427	22	9,137	7,799	1,338
Partially or not amortized.....	91,820	82,325	9,495	...	...	...	...	91,820	82,325	9,495	12,965	...	12,965
Past due.....	1,488	1,488	...	...	...	...	...	1,488	1,488	...	...	...	...
1950 to 1951.....	24,522	22,143	2,379	...	...	...	...	24,522	22,143	2,379	3,115	...	3,115
1952 to 1953.....	19,611	17,239	2,372	...	...	...	...	19,611	17,239	2,372	4,240	...	4,240
1954 to 1955.....	15,557	13,817	1,740	...	...	...	...	15,557	13,817	1,740	3,269	...	3,269
1956 to 1957.....	9,909	8,130	1,779	...	...	...	...	9,909	8,130	1,779	185	...	185
1958 to 1959.....	9,246	8,901	345	...	...	...	...	9,246	8,901	345	989	...	989
1960 to 1964.....	8,576	7,696	880	...	...	...	...	8,576	7,696	880	527	...	527
1965 to 1969.....	1,898	1,898	...	...	...	...	...	1,898	1,898	...	191	...	191
1970 to 1974.....	1,013	1,013	...	...	...	...	...	1,013	1,013	...	449	...	449
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate													
Less than 4.0 percent.....	35,994	35,584	410	1,524	1,524	...	869	33,602	33,192	410	2,258	...	2,258
4.0 percent.....	287,638	262,610	45,028	57,591	23,947	29,788	185,157	44,893	42,732	2,161	90,153	87,066	3,089
4.1 to 4.4 percent.....	3,335	1,927	1,408	3,189	1,782	1,320	...	145	145	...	...	...	...
4.5 percent.....	276,088	211,153	64,935	231,479	170,134	55,963	...	44,605	41,018	3,587	1,184	...	1,184
4.6 to 5.0 percent.....	233,906	217,418	16,488	10,211	10,102	...	...	223,696	207,316	16,380	15,800	...	15,800
5.1 to 5.5 percent.....	59,377	51,854	7,523	...	...	...	...	59,377	51,854	7,523	2,394	...	2,394
5.6 to 6.0 percent.....	458,435	409,903	48,532	...	...	...	...	458,436	409,504	48,932	75,807	...	75,807
6.1 percent or more.....	54,724	49,725	4,999	...	...	...	...	54,724	49,725	4,999	5,909	...	5,909
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	145,591	137,109	8,482	923	923	...	530	144,139	135,898	8,241	18,310	68,850	49,461
\$2,000 to \$2,999.....	149,930	149,137	793	10,132	9,533	290	2,513	152,285	137,717	14,568	49,564	16,984	32,582
\$3,000 to \$3,999.....	203,482	184,261	19,221	34,714	32,757	856	6,879	161,890	145,344	16,546	15,678	1,160	14,519
\$4,000 to \$4,999.....	159,185	156,041	3,144	41,415	37,228	2,930	10,025	117,743	103,120	14,623	5,240	75	5,164
\$5,000 to \$5,999.....	139,700	132,633	7,067	38,463	28,680	8,330	18,550	96,688	86,254	10,434	2,779	...	2,779
\$6,000 to \$6,999.....	170,025	136,075	33,950	58,872	34,047	23,959	30,477	80,418	73,357	7,061	495	...	495
\$7,000 to \$7,999.....	152,902	112,033	40,869	60,134	25,378	31,854	37,788	54,977	50,034	4,943	205	...	205
\$8,000 to \$8,999.....	108,082	89,155	18,927	37,578	21,831	14,958	37,148	33,356	31,246	2,110	814	...	814
\$9,000 to \$9,999.....	58,159	52,065	6,094	11,453	8,473	2,597	22,956	23,750	21,620	2,130	46	...	46
\$10,000 to \$10,999.....	34,308	32,265	2,043	4,605	3,813	751	11,284	18,421	17,587	834	254	...	254
\$11,000 to \$11,999.....	11,747	10,766	981	1,367	1,026	184	3,009	7,374	6,896	478	...	...	...
\$12,000 to \$12,999.....	25,180	23,591	1,589	2,956	2,440	362	3,835	18,391	17,347	1,044	127	...	127
\$13,000 to \$13,999.....	8,963	8,006	957	1,327	1,305	...	416	7,221	6,286	935	...	...	...
\$20,000 or more.....	3,246	3,205	41	64	64	...	362	2,821	2,780	41	...	...	...
Median loan.....dollars..	5,100	4,900	6,300	6,400	5,800	7,200	7,600	4,000	3,900	4,100	1,600	1,200	2,100



Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
UNITED STATES													
Total properties.....	8,287,999	7,582,701	705,298	1,228,492	889,799	309,324	29,369	1,196,253	1,159,026	37,227	5,863,273	5,533,895	329,390
Structures on Property													
1 structure.....	8,085,756	7,398,121	687,635	1,221,794	884,565	308,330	28,896	1,180,579	1,143,934	36,645	5,683,384	5,369,615	313,765
2 structures or more.....	202,240	184,577	17,663	6,694	5,227	994	474	15,665	15,085	580	179,883	164,267	15,615
Dwelling Units on Property													
1 dwelling unit.....	7,052,170	6,438,234	613,936	1,178,610	850,300	300,632	27,674	1,033,452	1,003,138	30,314	4,840,117	4,584,804	255,319
2 dwelling units.....	950,963	883,411	67,552	45,487	35,551	8,613	1,327	130,537	125,484	5,053	774,946	722,381	52,569
3 dwelling units.....	203,858	189,066	14,792	2,730	2,595	35	100	24,244	22,648	1,596	176,881	163,820	13,062
4 dwelling units.....	81,011	71,988	9,023	1,669	1,354	45	270	8,020	7,752	268	71,329	62,890	8,442
Business Floor Space on Property													
None.....	8,102,351	7,411,894	690,457	1,221,288	884,294	307,835	29,163	1,182,294	1,146,245	36,049	5,698,780	5,381,365	317,434
Less than half.....	185,646	170,808	14,838	7,201	5,505	1,492	208	13,954	12,778	1,176	164,495	152,530	11,976
Year Structure Built													
1950 (part).....	189,079	154,749	34,330	65,445	34,275	30,388	781	55,066	54,700	366	68,569	65,776	2,795
1949.....	972,451	852,137	120,314	196,848	101,776	91,348	3,729	102,668	101,606	1,062	272,935	248,760	24,179
1948.....	534,149	432,667	101,482	173,314	93,023	74,343	5,942	83,861	81,679	2,182	276,983	257,974	19,013
1947.....	489,017	419,101	69,916	111,661	59,363	46,453	5,847	141,476	138,343	3,133	235,882	221,395	14,487
1946.....	302,588	273,018	29,570	34,766	18,292	15,554	923	105,438	101,831	3,607	162,394	152,906	9,490
1942 to 1945.....	429,219	429,556	43,663	156,905	133,359	18,749	4,801	75,683	72,918	2,765	240,639	223,290	17,352
1940 to 1941.....	555,981	520,391	35,590	184,884	170,490	12,123	2,276	70,973	67,948	3,025	300,123	281,956	18,167
1930 to 1939.....	1,227,208	1,152,688	74,520	145,343	134,082	9,261	2,000	143,682	138,982	4,700	938,190	879,631	58,560
1929 or earlier.....	3,833,171	3,642,141	191,030	154,315	140,680	10,763	2,878	403,075	386,893	16,182	3,275,783	3,114,583	161,210
Not reported.....	111,192	106,285	4,907	5,031	4,479	351	201	14,370	14,157	213	91,796	87,652	4,144
Year Structure Acquired													
1950 (part).....	738,308	621,882	116,426	169,988	93,620	70,733	5,640	163,946	158,756	5,190	404,388	369,526	34,874
1949.....	1,308,366	1,092,980	215,386	280,437	158,104	113,931	8,404	236,479	224,779	11,700	793,454	710,099	81,356
1948.....	1,192,906	1,038,802	154,104	207,534	125,008	77,505	5,026	203,222	195,960	7,262	788,159	717,839	64,319
1947.....	1,087,639	993,315	94,324	119,549	76,689	38,769	4,094	309,113	301,212	7,901	658,975	615,413	43,561
1946.....	916,931	876,074	40,857	106,931	56,859	46,928	7,357	259,130	254,759	4,371	600,944	574,392	26,557
1942 to 1945.....	1,375,262	1,325,186	50,076	171,623	168,168	1,042	2,420	21,009	20,207	802	1,182,629	1,136,818	45,814
1940 to 1941.....	549,688	539,400	10,288	129,285	128,534	...	752	1,087	1,087	...	419,312	409,778	9,538
1930 to 1939.....	617,276	607,496	9,780	80,939	80,476	...	464	1,903	1,903	...	534,441	525,123	9,317
1929 or earlier.....	495,145	481,129	14,016	12,130	12,130	...	...	184	184	...	482,834	468,819	14,016
Not reported.....	6,509	6,459	50	166	166	...	...	182	182	...	6,162	6,111	50
Structure New or Previously Occupied When Acquired													
New.....	2,971,405	2,269,989	301,416	723,343	498,515	211,302	13,535	411,299	405,865	5,434	1,436,767	1,364,622	72,154
Previously occupied.....	5,716,588	5,312,702	403,886	505,150	391,288	98,031	15,843	784,950	753,157	31,793	4,426,504	4,169,276	257,234
Purchase Price													
Less than \$2,000.....	560,309	549,253	11,056	2,578	2,381	...	197	10,858	10,853	15	546,872	536,028	10,844
\$2,000 to \$2,999.....	638,900	620,674	18,226	13,780	13,780	...	...	35,187	34,158	1,029	589,933	572,735	17,196
\$3,000 to \$3,999.....	816,891	788,526	28,365	56,157	53,368	2,311	473	72,788	70,980	1,808	687,950	664,182	23,772
\$4,000 to \$4,999.....	814,500	772,066	42,434	90,324	84,334	4,334	1,273	83,164	80,714	1,450	636,410	601,034	35,377
\$5,000 to \$5,999.....	847,504	792,064	55,440	127,067	112,251	12,683	2,138	121,258	116,890	4,368	599,181	562,924	36,258
\$6,000 to \$6,999.....	851,114	771,986	79,128	178,267	137,435	35,915	4,921	153,188	147,597	5,591	510,657	486,956	32,704
\$7,000 to \$7,999.....	727,579	638,265	89,314	142,944	89,626	50,904	2,412	179,928	175,222	4,706	404,717	373,424	31,298
\$8,000 to \$8,999.....	638,752	543,153	95,599	151,295	85,459	64,052	1,785	149,161	145,610	3,551	338,309	312,095	26,215
\$9,000 to \$9,999.....	499,314	415,624	83,690	137,737	77,494	56,118	4,133	111,957	110,441	1,516	249,620	227,691	21,929
\$10,000 to \$10,999.....	455,380	387,574	67,806	108,969	60,663	45,464	2,839	95,939	92,621	3,318	250,477	234,298	16,183
\$11,000 to \$11,999.....	245,956	216,744	29,212	55,342	39,339	13,708	2,299	52,516	49,081	3,435	138,102	128,329	9,772
\$12,000 to \$12,999.....	516,801	461,183	55,618	73,955	55,618	16,934	4,722	82,568	78,545	4,023	338,618	308,688	29,937
\$13,000 to \$13,999.....	324,168	292,163	32,005	42,953	36,708	4,790	1,457	33,056	31,260	1,796	248,161	224,201	23,966
\$14,000 to \$14,999.....	101,067	95,044	6,023	8,909	8,140	409	360	8,594	8,449	145	83,567	78,457	5,110
\$15,000 or more.....	92,627	85,985	6,642	3,864	3,092	628	145	2,524	2,223	292	86,253	80,674	5,579
Property not acquired by purchase.....	85,984	84,116	1,868	504	504	...	...	203	203	...	85,277	83,409	1,868
Not reported.....	71,245	68,336	2,909	6,622	5,312	1,088	222	4,398	4,207	191	60,226	58,817	1,410
Median purchase price.....dollars.....	6,400	6,200	8,200	7,900	7,300	8,700	9,300	7,600	7,600	7,900	5,600	5,500	7,200
Market Value													
Less than \$2,000.....	178,844	171,729	7,115	4,532	964	3,173	394	5,329	4,788	441	168,973	165,869	3,106
\$2,000 to \$2,999.....	262,666	256,667	5,999	1,912	1,912	...	...	15,636	15,104	532	245,118	239,652	5,467
\$3,000 to \$3,999.....	434,034	417,563	16,471	4,949	4,949	...	...	35,378	34,459	919	393,710	378,629	15,082
\$4,000 to \$4,999.....	513,597	484,413	29,184	13,922	8,823	4,953	145	67,423	66,452	971	432,251	409,139	23,118
\$5,000 to \$5,999.....	612,686	573,040	39,646	34,398	22,794	9,897	1,709	85,344	83,436	1,908	492,950	466,822	26,136
\$6,000 to \$6,999.....	744,921	683,432	61,489	90,965	62,195	25,432	3,342	121,472	116,074	5,398	532,486	503,169	29,314
\$7,000 to \$7,999.....	787,217	690,458	96,759	130,320	86,709	40,747	2,864	153,020	148,771	4,249	484,183	454,986	29,203
\$8,000 to \$8,999.....	864,541	770,266	94,275	173,753	117,119	53,448	3,191	164,482	161,178	3,304	526,310	491,979	34,334
\$9,000 to \$9,999.....	607,191	528,342	78,849	151,793	97,634	51,855	2,295	125,418	122,576	2,842	330,006	308,141	21,862
\$10,000 to \$10,999.....	816,542	733,231	83,311	181,004	127,588	51,007	2,408	123,321	118,278	5,043	512,227	487,371	24,856
\$11,000 to \$11,999.....	324,142	285,288	38,854	81,154	57,440	20,500	3,224	66,838	63,912	2,926	176,159	163,947	12,212
\$12,000 to \$12,999.....	998,407	911,063	87,344	212,110	169,731	36,312	6,071	146,047	141,579	4,468	640,253	599,758	40,504
\$13,000 to \$13,999.....	707,692	649,520	58,172	106,211	92,981	10,105	3,149	64,570	61,407	3,163	536,888	495,129	41,759
\$14,000 to \$14,999.....	209,860	199,472	10,388	21,720	20,772	696	251	12,515	12,094	421	175,633	166,613	9,020
\$15,000 or more.....	209,087	195,834	13,253	16,470	15,467	683	323	7,823	7,317	506	184,803	173,063	11,743
Not reported.....	36,184	34,288	1,896	3,259	3,176	71	12	1,621	1,503	118	31,301	29,609	1,695
Median market value.....dollars.....	8,700	8,600	9,200	10,000	10,300	9,300	10,300	8,600	8,600	9,200			

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	1,488,535	1,471,529	17,006	100,634	99,842	486	306	12,291	11,715	576	1,375,519	1,359,884	15,638
20 to 39 percent.....	2,402,307	2,330,949	71,358	255,205	252,873	393	1,938	73,678	72,836	842	2,073,428	2,005,243	68,188
40 to 59 percent.....	1,935,221	1,815,972	119,249	232,195	216,109	11,830	4,251	279,739	274,192	5,547	1,423,292	1,325,671	97,622
60 to 69 percent.....	831,894	741,083	90,811	157,326	128,898	23,239	5,188	244,801	237,470	7,331	429,770	374,718	55,055
70 to 79 percent.....	669,431	549,743	119,688	170,308	105,459	59,237	5,615	238,251	230,304	7,947	260,877	213,984	46,893
80 to 84 percent.....	281,585	212,821	68,764	86,744	40,258	42,382	4,106	105,620	100,502	5,118	89,217	72,061	17,158
85 to 89 percent.....	215,585	145,135	70,450	80,663	23,325	54,498	2,842	78,643	76,251	2,392	56,279	45,557	10,719
90 to 94 percent.....	165,519	103,455	62,064	60,907	8,618	50,749	1,540	61,170	58,110	3,060	43,444	36,733	6,715
95 to 99 percent.....	129,176	85,056	44,120	43,153	2,952	39,099	1,104	65,346	64,190	1,156	20,677	17,914	2,761
100 percent or more.....	133,099	93,175	39,924	38,029	8,205	27,349	2,477	35,149	32,007	3,142	59,924	52,964	6,959
Market value not reported.....	35,712	33,816	1,896	3,259	3,176	71	12	1,581	1,463	118	30,870	29,178	1,695
Median percent.....	42	40	74	62	48	87	75	69	69	75	35	34	56
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	328,596	298,153	30,443	35,141	20,837	11,766	2,543	46,305	43,995	2,310	247,148	233,324	13,826
\$2.50 to \$4.99.....	590,158	545,637	44,521	60,720	43,151	16,483	1,083	76,962	75,387	1,575	452,477	427,096	25,379
\$5.00 to \$7.49.....	1,010,437	924,818	85,618	131,451	95,042	33,634	2,779	151,319	145,782	5,537	727,673	683,994	43,679
\$7.50 to \$9.99.....	1,022,564	931,478	91,086	153,520	115,724	32,636	5,146	145,347	140,062	5,285	723,727	675,701	48,025
\$10.00 to \$12.49.....	1,273,023	1,171,835	101,188	193,229	149,982	37,719	5,535	176,606	171,409	5,197	903,186	850,452	52,734
\$12.50 to \$14.99.....	850,225	794,033	56,192	139,149	116,951	19,169	3,033	125,679	121,509	4,170	585,406	555,586	29,820
\$15.00 to \$17.49.....	714,418	670,069	44,349	111,482	95,054	14,471	1,957	95,751	92,966	2,785	507,185	482,049	25,134
\$17.50 to \$19.99.....	372,974	350,933	22,041	53,241	43,258	8,911	1,077	50,548	48,802	1,746	269,186	258,876	10,311
\$20.00 to \$24.99.....	584,832	555,171	29,661	59,592	49,799	8,627	1,169	86,574	84,367	2,207	438,680	421,018	17,663
\$25.00 or more.....	505,177	479,636	25,541	25,254	20,015	5,043	1,197	64,553	61,894	2,659	416,367	397,724	18,641
Taxes not payable in 1949.....	758,154	604,163	153,991	259,772	135,652	119,610	4,510	157,683	155,554	2,129	340,690	312,951	27,745
Taxes or value not reported.....	276,493	256,796	19,697	5,962	4,341	1,274	349	18,940	17,306	1,634	251,587	235,152	16,439
Median taxes.....dollars.....	11.33	11.41	10.35	11.30	11.67	9.98	10.32	11.27	11.28	10.97	11.34	11.39	10.55
Real Estate Taxes Per Dwelling Unit													
Less than \$20.....	474,095	445,297	28,798	23,949	13,895	8,299	1,754	51,056	49,103	1,953	399,117	382,329	16,793
\$20 to \$39.....	948,973	889,105	59,868	49,603	33,811	14,599	1,198	107,323	104,035	3,288	792,039	751,262	40,787
\$40 to \$59.....	1,017,887	936,894	80,993	90,971	62,264	24,399	4,310	162,650	158,495	4,155	764,276	716,138	48,139
\$60 to \$79.....	928,987	850,707	78,280	123,009	86,690	33,178	3,142	143,221	138,986	4,235	662,767	625,043	37,729
\$80 to \$99.....	841,081	776,053	65,028	125,068	95,850	26,270	2,952	130,340	126,579	3,761	585,677	553,632	32,046
\$100 to \$119.....	691,426	635,908	55,518	119,872	94,436	23,087	2,345	116,539	111,283	5,256	455,026	430,195	24,829
\$120 to \$139.....	349,972	302,788	47,184	109,755	87,871	19,217	2,667	95,332	91,290	4,042	344,893	323,635	21,260
\$140 to \$159.....	443,667	405,968	37,699	85,323	68,938	13,355	3,033	60,336	57,560	2,776	298,012	279,470	18,541
\$160 to \$199.....	582,243	541,687	40,556	122,823	105,200	16,327	1,295	68,884	66,603	2,281	390,545	369,890	20,653
\$200 to \$299.....	561,070	533,850	27,220	91,352	82,286	7,648	1,424	68,156	66,834	1,322	401,563	384,737	16,826
\$300 or more.....	245,759	233,601	12,158	23,917	21,484	2,023	411	17,371	16,849	522	204,475	195,272	9,200
Taxes not payable in 1949.....	757,624	603,511	154,113	259,474	135,232	119,733	4,510	157,580	155,451	2,129	340,532	312,794	27,745
Taxes not reported.....	245,284	227,369	17,915	3,401	1,864	1,203	337	17,486	15,970	1,516	224,392	209,539	14,858
Median taxes.....dollars.....	81	82	81	107	113	85	88	82	82	92	76	76	75
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	5,971,495	5,338,409	633,087	1,137,768	801,414	307,645	28,710	1,159,948	1,126,216	33,732	3,673,791	3,410,789	263,013
Mortgage refinanced or renewed.....	1,421,579	1,371,536	50,043	67,517	65,287	1,678	555	26,540	23,221	3,319	1,327,538	1,283,054	44,493
To increase loan for improvements or repairs.....	425,733	414,815	10,918	17,065	16,956	...	110	11,252	10,189	1,063	397,425	387,663	9,744
To increase loan for other reasons.....	212,012	205,366	6,646	9,469	9,083	199	187	2,488	1,714	774	200,055	194,567	5,486
To secure better terms.....	364,651	352,056	12,595	31,688	31,136	553	...	8,756	7,890	866	324,212	313,037	11,178
To renew or extend loan without increasing amount.....	265,661	255,315	10,346	2,962	2,936	26	...	1,197	908	289	261,507	251,476	10,031
For other purpose.....	153,522	143,984	9,538	6,333	5,176	900	258	2,847	2,520	327	144,339	136,291	8,054
Mortgage placed later than acquisition of property.....	894,963	872,790	22,173	23,214	23,108	...	106	9,768	9,593	175	861,987	840,098	21,892
To make improvements or repairs.....	428,091	415,495	12,596	10,224	10,139	...	25	6,814	6,814	...	411,059	398,488	12,571
To invest in other properties.....	71,397	70,181	1,216	1,097	1,060	...	37	56	56	...	70,246	69,067	1,179
To invest in business other than real estate.....	95,495	93,728	1,767	1,845	1,845	...	...	372	197	175	93,278	91,688	1,592
For other purpose.....	299,980	293,386	6,594	10,048	10,004	...	44	2,526	2,526	...	287,404	280,855	6,550
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	1,421,579	1,371,536	50,043	67,517	65,287	1,678	555	26,540	23,221	3,319	1,327,538	1,283,054	44,493
Same lender.....	918,597	885,543	33,054	36,502	35,532	764	208	19,896	17,275	2,621	862,203	832,752	29,460
Different lender.....	502,982	485,993	16,989	31,015	29,755	914	347	6,644	5,946	698	465,335	450,302	15,033
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
Less than 50 percent.....	795,326	692,501	102,825	35,070	31,908	808	2,356	19,166	17,404	1,762	741,088	643,192	97,901
50 to 59 percent.....	730,349	644,472	85,877	77,805	64,706	9,094	4,008	41,048	37,969	3,079	611,502	541,802	69,699
60 to 64 percent.....	475,373	425,480	49,893	73,802	56,844	12,945	4,019	37,042	33,911	3,131	364,063	334,726	29,342
65 to 69 percent.....	507,149	453,439	53,710	109,701	82,411	25,024	2,270	46,897	44,455	2,442	350,541	326,573	23,974
70 to 74 percent.....	500,146	433,392	66,754	145,136	97,037	42,787	5,317	58,589	52,486	6,103	296,433	283,876	12,555

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."



Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
First Mortgage Loan on Property as Percent of Purchase Price—Con.													
75 to 79 percent.....	558,962	472,383	86,579	183,713	110,952	68,093	4,670	85,101	82,569	2,532	290,146	278,867	11,278
80 to 84 percent.....	606,665	503,730	102,935	228,172	138,584	88,294	1,298	114,492	110,102	4,390	264,006	255,046	8,959
85 to 89 percent.....	515,697	455,845	59,852	182,902	128,883	50,332	3,688	136,802	132,568	4,234	195,989	194,392	1,596
90 to 94 percent.....	391,502	380,745	10,757	73,886	65,910	7,191	791	170,170	168,691	1,479	147,451	146,152	1,300
95 to 99 percent.....	127,237	125,009	2,228	8,440	7,124	1,317	...	74,609	73,893	716	44,192	43,997	195
100 percent or more.....	700,735	691,637	9,098	14,600	13,806	685	109	371,406	367,938	3,468	314,734	309,900	4,836
Purchase price not reported or property not acquired by purchase.....	62,697	59,834	2,863	4,557	3,272	1,088	197	4,456	4,265	191	53,683	52,294	1,389
Median percent.....	74	75	72	78	78	80	72	91	91	75	66	67	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	5,971,838	5,338,467	633,371	1,137,784	801,437	307,658	28,723	1,160,238	1,126,251	33,978	3,673,828	3,410,817	263,024
Less than 50 percent.....	706,322	692,502	13,820	32,396	31,909	290	197	17,522	17,404	118	656,410	643,194	13,214
50 to 59 percent.....	660,887	644,471	16,416	65,505	64,705	411	390	38,170	37,969	201	557,218	541,801	15,414
60 to 64 percent.....	439,385	425,480	13,905	57,527	56,844	466	218	34,586	33,912	674	347,270	334,727	12,548
65 to 69 percent.....	477,352	453,439	23,913	85,171	82,411	1,493	1,269	44,554	44,455	99	347,619	326,572	21,052
70 to 74 percent.....	467,769	433,392	34,377	103,439	97,037	5,287	1,117	54,366	52,486	1,880	309,968	283,876	26,092
75 to 79 percent.....	514,085	472,382	41,703	122,768	110,952	9,753	2,065	84,533	82,569	1,964	306,787	278,867	27,920
80 to 84 percent.....	566,348	503,728	62,620	162,818	138,583	21,019	3,215	112,633	110,101	2,532	290,896	255,045	35,856
85 to 89 percent.....	541,813	455,845	85,968	174,712	128,883	38,899	6,932	139,218	132,568	6,650	227,880	194,392	33,493
90 to 94 percent.....	466,121	380,745	85,376	120,576	65,910	52,002	2,670	173,847	168,691	5,156	171,707	146,152	25,556
95 to 99 percent.....	209,214	125,009	84,205	77,172	7,124	65,986	4,064	76,246	73,893	2,353	55,802	43,997	11,804
100 percent or more.....	859,839	691,637	168,202	131,146	13,806	110,954	6,386	380,108	367,937	12,171	348,573	309,900	38,706
Purchase price not reported or property not acquired by purchase.....	62,697	59,834	2,863	4,557	3,272	1,088	197	4,456	4,265	191	53,683	52,294	1,389
Median percent.....	77	75	91	83	78	97	89	92	91	93	69	67	82
Veteran Status of Owner													
Veteran of World War II.....	2,784,704	2,384,183	400,521	516,723	227,401	279,387	9,939	1,073,564	1,047,078	26,486	1,194,429	1,109,709	84,718
Veteran of World War I only.....	630,689	598,595	32,094	77,451	72,007	4,120	1,322	12,791	12,665	126	540,458	513,931	26,528
Other service or nonveteran.....	4,872,619	4,599,933	272,686	634,321	590,387	25,822	18,114	109,905	99,288	10,617	4,128,397	3,910,266	218,138
Sex and Age of Owner													
Male.....	6,785,459	6,195,342	590,117	1,073,876	776,754	273,930	23,204	1,061,752	1,030,546	31,206	4,649,864	4,388,077	261,798
Under 35 years.....	2,102,222	1,804,119	298,103	396,977	190,968	195,560	10,455	710,244	689,726	20,518	995,006	923,435	71,579
35 to 44 years.....	2,124,805	1,957,226	167,579	373,162	304,878	61,149	7,137	271,797	264,187	7,610	1,479,859	1,388,171	91,690
45 to 54 years.....	1,411,658	1,337,830	73,828	206,168	190,639	11,596	3,979	55,145	53,414	1,731	1,150,352	1,093,784	56,568
55 to 64 years.....	809,910	769,066	40,904	79,085	72,406	5,098	1,580	18,444	17,734	710	712,387	678,871	33,515
65 years and over.....	336,864	327,161	9,703	18,484	17,863	567	53	6,122	5,485	637	312,260	303,816	8,446
Female.....	850,542	804,615	45,927	66,728	58,847	5,277	2,605	32,046	29,728	2,318	716,058	678,871	37,187
Under 45 years.....	299,331	274,016	25,315	28,861	23,504	3,958	1,399	21,567	19,911	1,656	248,907	230,609	18,301
45 to 64 years.....	413,175	398,101	15,074	31,147	29,102	1,319	727	9,098	8,581	517	372,927	360,421	12,510
65 years and over.....	138,036	132,498	5,538	6,720	6,241	...	479	1,381	1,236	145	129,943	125,028	4,915
Sex or age not reported.....	652,038	582,772	69,266	87,914	54,225	30,126	3,568	102,465	98,760	3,705	461,666	429,799	31,872
Relationship of Owner to Head of Household													
Owner is—													
Primary individual.....	264,070	248,898	15,172	23,150	20,774	943	1,462	16,317	15,559	758	224,602	212,597	12,010
Head of primary family.....	6,893,900	6,298,698	595,202	1,080,411	782,176	274,572	23,645	1,035,522	1,004,234	31,288	4,777,960	4,512,257	265,705
Not head but a member of primary family.....	371,811	353,101	18,710	26,747	23,576	2,722	451	26,218	25,048	1,170	318,854	304,484	14,371
One or more owners not in primary family.....	105,667	98,737	6,930	10,275	9,064	965	249	15,416	15,110	306	79,979	74,566	5,413
Not reported.....	652,577	583,286	69,291	87,914	54,225	30,126	3,568	102,780	99,075	3,705	461,889	429,999	31,897
Properties with owner who is head of household or related to head...	7,529,824	6,900,733	629,091	1,130,321	826,527	278,249	25,564	1,078,041	1,044,822	33,219	5,321,492	5,029,418	292,101
Persons in Primary Family and Primary Individuals													
Primary individual.....	264,070	248,898	15,172	23,150	20,744	943	1,462	16,317	15,559	758	224,602	212,597	12,010
Primary family:													
2 persons.....	1,584,369	1,455,934	128,435	246,334	182,594	58,641	5,106	175,510	170,247	5,263	1,162,522	1,103,100	59,432
3 persons.....	1,861,029	1,678,588	182,441	325,910	218,409	100,923	6,582	317,134	307,943	9,191	1,217,991	1,152,241	65,754
4 persons.....	1,963,525	1,789,403	174,122	328,595	238,150	84,277	6,177	342,923	332,064	10,859	1,292,014	1,219,196	72,822
5 persons.....	1,031,758	958,595	73,163	138,670	109,921	24,757	3,995	147,514	142,974	4,540	745,590	705,705	39,882
6 persons.....	463,529	429,717	33,812	45,185	38,560	5,445	1,176	51,116	49,458	1,658	367,236	341,708	25,535
7 persons or more.....	361,544	339,598	21,946	22,477	18,149	3,263	1,066	27,527	26,577	950	311,537	294,871	16,666
Children Under 18 Years of Age													
Primary individual or no child in family.....	2,683,580	2,496,638	186,942	359,135	284,161	67,288	7,690	239,690	232,580	7,110	2,084,768	1,979,905	104,866
1 child.....	1,841,150	1,653,085	188,065	328,152	215,685	105,569	6,903	336,180	326,327	9,853	1,176,814	1,111,073	65,744
2 children.....	1,678,236	1,530,080	148,156	260,150	190,471	64,451	5,230	320,205	310,438	9,769	1,097,883	1,029,175	68,715
3 children.....	74,001	659,441	54,560	93,805	72,468	18,338	3,005	111,414	107,209	4,205	508,786	479,774	29,017
4 children or more.....	612,854	561,484	51,370	89,069	63,737	22,600	2,734	70,544	68,262	2,282	453,241	429,490	23,754



Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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			
<b>UNITED STATES—Con.</b>													
<b>Occupation of Owner</b>													
Properties with owner who is head of household.....	7,158,503	6,548,112	610,391	1,103,728	803,110	275,529	25,118	1,051,876	1,098,822	32,054	5,002,947	4,685,157	277,731
Professional, technical, and kindred workers:													
Salaried.....	565,003	511,056	53,947	139,596	109,500	27,958	2,139	96,462	93,567	2,895	328,952	308,000	20,953
Self-employed.....	113,018	104,191	8,827	20,053	17,500	1,763	792	19,050	17,125	1,925	73,912	69,563	4,348
Managers, officials, and proprietors, including farm:													
Salaried.....	603,909	549,767	54,142	135,344	107,216	25,543	2,586	92,195	90,538	1,657	376,389	352,022	24,367
Self-employed.....	498,596	460,957	37,639	62,990	49,652	10,818	2,523	46,323	45,004	1,319	389,280	366,301	22,984
Clerical and kindred workers.....	508,822	461,761	47,061	94,777	72,807	19,972	1,995	91,896	89,047	2,849	322,148	299,904	22,243
Sales workers.....	566,057	492,634	73,423	120,681	78,216	39,654	2,819	92,722	89,522	3,200	352,655	324,900	27,757
Craftsmen, foremen, and kindred workers.....	1,605,136	1,463,960	141,176	258,623	178,856	72,752	7,023	268,999	263,042	5,957	1,077,519	1,022,075	55,450
Operatives and kindred workers.....	1,309,457	1,202,148	107,309	156,777	101,767	52,285	2,727	219,714	213,488	6,226	932,975	846,826	46,076
Service workers, including private household.....	379,063	348,948	30,115	40,135	29,863	9,833	443	51,679	48,921	2,758	287,256	270,165	17,087
Laborers, except mine.....	312,361	288,961	23,400	21,612	14,720	5,592	1,301	33,382	32,345	1,037	257,371	241,904	15,467
Occupation not reported.....	697,081	663,729	33,352	53,140	43,013	9,359	770	39,454	37,223	2,231	604,490	583,497	20,999
<b>NORTHEAST</b>													
Total properties.....	2,423,088	2,281,239	143,849	209,721	164,574	43,302	1,846	413,091	400,186	12,905	1,802,286	1,716,487	85,799
<b>Structures on Property</b>													
1 structure.....	2,378,294	2,238,251	140,043	209,101	164,013	43,252	1,834	406,913	394,127	12,786	1,762,279	1,680,108	82,170
2 structures or more.....	46,796	42,987	3,809	622	559	51	12	6,173	6,056	117	40,004	36,373	3,629
<b>Dwelling Units on Property</b>													
1 dwelling unit.....	1,873,126	1,764,624	108,502	196,905	155,025	40,241	1,639	313,596	305,826	7,770	1,362,630	1,303,777	58,854
2 dwelling units.....	409,977	384,485	25,492	11,911	8,668	3,047	195	76,700	73,090	3,610	321,366	302,726	18,639
3 dwelling units.....	111,275	104,295	6,980	491	479	...	12	18,629	17,256	1,373	92,154	86,559	5,595
4 dwelling units.....	30,714	27,835	2,879	416	402	14	...	4,162	4,010	152	26,135	23,425	2,712
<b>Business Floor Space on Property</b>													
None.....	2,347,258	2,209,938	137,320	207,363	162,580	42,938	1,846	406,792	394,423	12,369	1,733,109	1,652,942	80,168
Less than half.....	77,832	71,303	6,529	2,357	1,993	364	...	6,300	5,764	536	69,177	63,544	5,629
<b>Year Structure Built</b>													
1950 (part).....	30,351	25,874	4,477	10,793	6,316	4,477	...	9,089	9,089	...	10,467	10,467	...
1949.....	113,132	89,823	23,309	29,122	11,239	17,422	463	28,306	27,990	316	55,703	50,594	5,112
1948.....	98,541	83,360	15,181	21,752	11,338	10,351	60	23,490	22,381	1,109	53,303	49,643	3,660
1947.....	83,176	77,976	5,200	9,827	6,366	2,998	463	33,157	32,717	440	40,192	38,894	1,297
1946.....	44,360	44,227	2,133	2,371	1,400	971	...	21,366	20,967	399	22,623	21,861	762
1942 to 1945.....	59,658	56,194	3,464	19,144	18,212	878	53	13,444	12,763	681	27,070	25,220	1,851
1940 to 1941.....	113,047	107,556	5,491	36,443	34,806	1,110	529	16,042	15,420	622	60,559	57,328	3,230
1930 to 1939.....	313,703	297,958	15,745	36,740	34,781	1,904	53	46,557	46,203	354	230,408	216,973	13,434
1929 or earlier.....	1,540,273	1,471,675	68,598	42,927	39,507	3,194	226	216,898	207,912	8,986	1,280,449	1,224,258	56,191
Not reported.....	26,870	26,609	261	609	609	...	...	4,745	4,745	...	21,519	21,255	261
<b>Year Structure Acquired</b>													
1950 (part).....	141,107	124,958	16,149	19,590	9,953	9,638	...	43,522	43,000	522	77,995	72,006	5,990
1949.....	309,098	270,721	38,377	39,985	20,022	19,222	743	89,643	86,002	3,641	179,472	164,700	14,774
1948.....	290,309	264,344	25,965	26,990	15,825	10,910	255	81,169	78,832	2,337	182,145	169,682	12,464
1947.....	279,196	258,800	20,396	13,705	10,881	2,577	247	101,632	97,319	4,313	163,859	150,602	13,260
1946.....	262,155	252,708	9,447	7,846	7,015	776	53	84,969	82,878	2,091	169,344	162,815	6,527
1942 to 1945.....	423,824	409,340	14,484	37,521	37,006	183	334	9,963	9,963	...	376,337	362,371	13,968
1940 to 1941.....	186,999	182,223	4,776	34,472	34,258	...	214	632	632	...	151,895	147,331	4,562
1930 to 1939.....	242,335	237,700	4,635	25,592	25,592	...	...	1,191	1,191	...	215,555	210,920	4,635
1929 or earlier.....	287,345	277,733	9,612	4,027	4,027	...	...	184	184	...	283,137	273,523	9,612
Not reported.....	2,729	2,718	11	...	...	...	...	182	182	...	2,548	2,536	11
<b>Structure New or Previously Occupied When Acquired</b>													
New.....	625,424	571,650	53,774	134,712	100,488	33,519	705	102,235	99,604	2,631	388,476	370,560	17,918
Previously occupied.....	1,799,667	1,709,586	90,081	75,011	64,085	9,787	1,141	310,852	300,577	10,275	1,413,809	1,345,927	67,883
<b>Purchase Price</b>													
Less than \$2,000.....	95,230	93,931	1,299	138	138	...	...	2,691	2,691	...	92,405	91,106	1,299
\$2,000 to \$2,999.....	165,223	159,573	5,650	2,872	2,872	...	...	14,765	14,410	355	147,588	142,287	5,296
\$3,000 to \$3,999.....	247,710	237,911	9,799	9,988	9,988	...	...	30,088	28,825	1,263	207,635	199,099	8,536
\$4,000 to \$4,999.....	243,993	230,468	13,525	21,427	21,220	206	...	26,956	26,324	632	195,614	182,926	12,688
\$5,000 to \$5,999.....	259,644	248,445	11,199	28,733	28,665	69	...	38,537	36,518	2,019	192,374	183,261	9,112
\$6,000 to \$6,999.....	244,748	234,033	10,715	27,448	26,672	671	106	48,305	46,446	1,859	168,995	160,916	8,077
\$7,000 to \$7,999.....	202,392	192,072	10,320	17,149	15,283	3,811	83	54,358	53,158	1,203	130,890	125,638	5,256
\$8,000 to \$8,999.....	179,627	163,499	16,128	24,650	15,246	9,113	293	42,872	42,218	654	112,107	106,039	6,069
\$9,000 to \$9,999.....	146,316	128,265	18,051	26,185	13,588	12,418	182	32,854	32,234	620	87,279	82,448	4,831
\$10,000 to \$10,999.....	145,659	129,619	16,040	21,042	10,987	9,398	658	38,098	36,904	1,194	86,519	81,730	4,791
\$11,000 to \$11,999.....	79,592	73,780	5,812	10,285	7,402	2,541	341	23,189	22,374	815	46,116	44,001	2,116
\$12,000 to \$14,999.....	170,367	158,332	12,035	11,662	7,636	3,809	214	35,765	34,421	1,344	122,942	116,277	6,668
\$15,000 to \$19,999.....	101,350	93,808	7,542	5,512	4,415	1,097	...	17,473	16,730	743	78,371	72,669	5,704
\$20,000 to \$24,999.....	34,649	32,933	1,716	686	672	14	...	4,872	4,872	...	29,090	27,388	1,702
\$25,000 or more.....	26,919	25,519	1,400	627	587	40	...	1,197	991	206	25,096	23,941	1,154
Property not acquired by purchase.....	51,583	49,870	1,713	323	323	...	...	153	153	...	51,108	49,394	1,713
Not reported.....	30,115	29,199	916	1,007	884	123	...	929	929	...	28,175	27,382	793
Median purchase price.....dollars..	6,600	6,500	8,500	7,700	6,700	9,600	...	7,800	7,800	...	6,100	6,100	6,900

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
Market Value													
Less than \$2,000.....	25,277	24,904	373	867	632	235	...	1,447	1,447	...	22,958	22,821	138
\$2,000 to \$2,999.....	38,956	38,674	282	134	134	...	...	4,738	4,600	138	34,085	33,941	144
\$3,000 to \$3,999.....	84,740	82,782	1,958	547	547	...	...	10,380	10,064	316	73,811	72,169	1,643
\$4,000 to \$4,999.....	118,183	110,819	7,364	1,654	1,654	...	...	19,576	19,260	316	96,952	89,904	7,048
\$5,000 to \$5,999.....	152,796	143,035	9,761	2,817	2,449	369	...	25,686	25,016	670	124,295	115,573	8,723
\$6,000 to \$6,999.....	180,213	174,276	5,937	7,674	7,278	397	...	34,505	32,251	2,254	138,035	134,749	3,286
\$7,000 to \$7,999.....	210,399	198,869	11,530	12,408	10,013	2,342	53	49,121	48,286	835	148,872	140,572	8,302
\$8,000 to \$8,999.....	256,561	243,268	13,293	23,538	19,101	4,439	...	55,502	55,067	435	177,521	169,099	8,421
\$9,000 to \$9,999.....	188,178	170,261	17,917	31,243	19,602	11,643	...	34,720	33,400	1,320	122,220	117,260	4,958
\$10,000 to \$10,999.....	284,095	263,759	20,336	38,083	27,221	10,678	182	47,144	45,076	2,068	198,869	191,462	7,408
\$11,000 to \$11,999.....	108,915	99,851	9,064	19,541	13,522	5,492	529	25,570	24,876	694	63,805	61,454	2,351
\$12,000 to \$12,999.....	356,382	335,445	20,937	43,922	37,274	5,793	856	61,846	60,103	1,743	250,616	238,075	12,547
\$15,000 to \$19,999.....	258,637	241,752	16,885	19,881	18,099	1,781	...	30,929	29,199	1,730	207,822	194,453	13,372
\$20,000 to \$24,999.....	75,361	72,265	3,096	3,327	3,327	40	...	6,986	6,804	182	65,012	62,135	2,874
\$25,000 or more.....	69,789	65,456	4,333	2,988	2,735	40	214	3,941	3,853	88	62,861	58,869	3,991
Not reported.....	16,631	15,841	790	1,057	985	60	12	1,005	887	118	14,568	13,967	600
Median market value.....dollars..	9,700	9,600	10,100	10,600	10,700	10,200	...	9,100	9,100	...	9,600	9,600	9,900
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	492,500	482,826	9,674	26,828	26,706	123	...	5,793	5,793	...	459,873	450,325	9,551
20 to 29 percent.....	793,666	772,148	21,518	67,893	67,560	...	334	32,048	31,844	204	693,723	672,744	20,980
30 to 39 percent.....	566,205	533,719	32,486	32,449	29,188	2,565	697	116,432	113,468	2,944	437,246	391,064	46,182
40 to 49 percent.....	219,010	202,209	16,801	18,740	16,215	2,523	...	80,636	77,322	3,314	119,638	108,671	10,966
50 to 59 percent.....	158,709	141,217	17,492	23,374	16,397	6,836	341	84,699	81,752	2,947	50,435	43,069	7,368
60 to 69 percent.....	60,425	50,027	10,398	7,645	3,848	3,715	281	37,146	35,232	1,914	15,431	10,944	4,488
70 to 79 percent.....	40,746	31,260	9,486	9,068	2,019	6,867	162	23,361	23,006	355	8,314	6,233	2,082
80 to 89 percent.....	30,274	19,826	10,448	9,202	603	8,599	...	14,610	14,017	593	6,464	5,209	1,257
90 to 94 percent.....	21,741	12,859	8,882	8,371	21	8,350	...	11,493	11,114	379	1,878	1,724	152
95 to 99 percent.....	25,197	19,315	5,882	4,697	1,031	3,666	12	5,886	5,748	138	14,615	12,537	2,078
100 percent or more.....	16,631	15,841	790	1,057	985	60	12	1,005	887	118	14,568	13,967	600
Market value not reported.....	16,631	15,841	790	1,057	985	60	12	1,005	887	118	14,568	13,967	600
Median percent.....	38	37	65	46	36	89	...	66	66	...	33	32	49
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	19,233	17,634	1,599	997	172	826	...	3,688	3,688	...	14,552	13,779	774
\$2.50 to \$4.99.....	43,367	40,363	3,004	2,750	1,271	1,480	...	9,639	9,568	71	30,976	29,523	1,454
\$5.00 to \$7.49.....	108,940	102,886	6,054	7,644	6,913	549	182	23,316	22,366	950	77,981	73,606	4,374
\$7.50 to \$9.99.....	170,325	158,649	11,676	13,698	9,814	3,883	...	28,177	27,337	840	128,458	121,503	6,955
\$10.00 to \$12.49.....	292,995	275,676	17,319	27,071	23,137	3,541	394	52,515	50,753	1,762	213,405	201,787	11,622
\$12.50 to \$14.99.....	299,459	284,545	14,914	32,284	29,529	2,704	53	54,170	52,584	1,586	213,007	202,434	10,572
\$15.00 to \$17.49.....	331,424	315,037	16,387	32,294	28,505	3,509	281	48,460	47,101	1,359	250,669	239,432	11,236
\$17.50 to \$19.99.....	210,868	202,661	8,207	18,074	16,151	1,869	53	34,923	33,396	1,527	157,870	153,112	4,759
\$20.00 to \$24.99.....	378,218	362,012	16,206	24,474	22,066	1,998	409	62,672	60,693	1,979	291,074	279,258	11,821
\$25.00 or more.....	372,796	353,874	18,922	9,591	8,058	1,533	...	51,879	49,870	2,009	311,323	295,944	15,379
Taxes not payable in 1949 <sup>1</sup> .....	143,147	116,185	26,962	39,146	17,609	21,075	463	37,821	37,505	316	66,180	61,069	5,112
Taxes or value not reported.....	54,334	51,725	2,609	1,706	1,353	341	12	5,835	5,326	509	46,795	45,048	1,747
Median taxes.....dollars..	16.35	16.40	15.39	15.00	15.17	13.11	...	15.68	15.66	...	16.66	16.70	15.83
Real Estate Taxes Per Dwelling Unit													
Less than \$20.....	17,778	17,093	685	305	305	...	...	4,223	4,223	...	13,249	12,565	685
\$20 to \$39.....	88,730	85,477	3,253	1,235	919	316	...	15,747	15,379	368	71,744	69,177	2,569
\$40 to \$59.....	186,300	174,295	12,005	2,967	2,136	831	...	39,856	39,030	826	143,482	133,131	10,351
\$60 to \$79.....	253,100	241,130	11,970	9,056	7,331	1,724	...	47,137	45,446	1,691	196,914	188,357	8,556
\$80 to \$99.....	266,873	255,039	11,834	12,317	9,462	2,661	194	42,023	41,077	946	212,537	204,500	8,033
\$100 to \$119.....	251,577	237,766	13,811	21,389	18,205	2,901	281	48,585	45,752	2,833	181,610	173,814	7,798
\$120 to \$139.....	222,770	210,497	12,273	24,489	21,470	2,964	53	41,192	39,552	1,640	157,091	149,474	7,616
\$140 to \$159.....	199,944	184,698	15,246	20,099	17,450	2,288	361	30,572	29,173	1,399	149,278	138,077	11,199
\$160 to \$199.....	291,969	274,547	17,422	38,075	31,698	6,097	281	44,459	42,957	1,502	209,441	199,894	9,543
\$200 to \$299.....	312,411	302,141	10,270	31,722	30,227	1,497	...	43,257	42,781	476	237,433	229,134	8,299
\$300 or more.....	151,545	145,361	6,184	8,164	7,399	550	214	13,740	13,218	522	129,646	124,745	4,895
Taxes not payable in 1949.....	142,925	115,841	27,084	39,268	17,609	21,198	463	37,477	37,161	316	66,180	61,069	5,122
Taxes not reported.....	39,178	37,358	1,820	649	368	281	...	4,829	4,438	391	33,700	32,551	1,148
Median taxes.....dollars..	120	120	121	148	150	132	...	110	110	...	119	119	120
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,671,046	1,553,770	117,276	192,505	147,912	42,960	1,632	395,812	384,698	11,114	1,082,733	1,021,163	61,574
Mortgage refinanced or renewed.....	551,116	532,097	19,019	13,562	13,005	342	214	14,363	12,746	1,617	523,199	506,358	16,845
To increase loan for improvements or repairs.....	143,087	139,576	3,511	3,766	3,766	...	...	8,416	7,430	986	130,907	128,384	2,524
To increase loan for other reasons.....	69,156	68,081	1,075	2,357	2,357	...	...	958	958	...	65,842	64,767	1,075
To secure better terms.....	138,965	131,545	7,420	5,192	4,876	316	...	3,375	2,744	631	130,401	123,929	6,474
To secure or extend loan without increasing amount.....	144,823	139,938	4,885	790	764	26	...	312	312	...	143,722	138,863	4,858
For other purpose.....	55,085	52,957	2,128	1,457	1,242	...	...	1,302	1,302	...	52,327	50,415	1,914
Mortgage placed later than acquisition of property.....	202,937	195,378	7,559	3,658	3,658	...	...	2,918	2,743	175	196,359	188,978	7,384
To make improvements or repairs.....	99,987	96,650	3,337	1,174	1,174	...	...	1,990	1,990	...	96,824	93,487	3,337
To invest in other properties.....	13,172	12,710	462	...	...	...	...	...	...	...	13,172	12,710	462
To invest in business other than real estate.....	16,649	15,912	737	71	71	...	...	175	...	175	16,402	15,841	562
For other purpose.....	73,129	70,106	3,023	2,413	2,413	...	...	753	753	...	69,961	66,940	3,023

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

RESIDENTIAL FINANCING

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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
<b>NORTHEAST—Con.</b>													
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages	551,116	532,097	19,019	13,562	13,005	342	214	14,363	12,746	1,617	523,199	506,358	16,845
Same lender.....	372,667	360,105	12,562	8,310	8,284	26	...	11,551	10,250	1,301	352,806	341,578	11,228
Different lender.....	178,449	171,992	6,457	5,252	4,721	316	214	2,812	2,496	316	170,393	164,780	5,612
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,671,067	1,553,784	117,283	192,505	147,914	42,959	1,633	395,823	384,710	11,113	1,082,742	1,021,167	61,576
Less than 50 percent.....	232,314	213,850	18,464	3,963	3,845	65	53	8,173	7,587	586	220,173	202,419	17,754
50 to 59 percent.....	196,525	180,790	15,735	9,292	7,302	1,529	463	14,275	13,313	962	172,959	160,175	12,784
60 to 64 percent.....	135,237	123,453	11,784	10,510	7,187	3,076	248	15,218	14,094	1,124	109,512	102,175	7,338
65 to 69 percent.....	161,688	149,229	12,459	16,646	13,468	3,063	113	21,062	20,125	937	123,975	115,634	8,343
70 to 74 percent.....	148,428	135,775	12,653	28,238	22,041	5,918	281	20,020	18,600	1,420	100,175	95,138	5,037
75 to 79 percent.....	160,137	146,702	13,435	34,755	25,329	8,962	463	29,501	28,668	833	95,883	92,707	3,176
80 to 84 percent.....	159,720	144,937	14,783	38,393	26,977	11,403	12	44,813	43,792	1,021	76,517	74,170	2,347
85 to 89 percent.....	131,329	120,978	10,351	33,099	25,215	7,884	...	63,499	63,144	355	36,168	35,424	744
90 to 94 percent.....	113,153	111,820	1,333	13,488	13,254	234	...	21,708	21,344	364	9,166	8,971	195
95 to 99 percent.....	32,436	31,175	1,261	1,561	860	702	...	108,079	106,308	1,771	55,383	53,230	2,153
100 percent or more.....	165,031	161,107	3,924	1,571	1,571	...	...	...	...	...	...	...	...
Purchase price not reported or property not acquired by purchase.....	35,069	33,968	1,101	988	865	123	...	949	949	...	33,129	32,150	979
Median percent.....	73	73	70	79	79	79	...	90	90	...	66	66	60
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,671,067	1,553,784	117,283	192,505	147,914	42,959	1,633	395,823	384,710	11,113	1,082,742	1,021,167	61,576
Less than 50 percent.....	219,858	213,850	6,008	3,870	3,845	25	...	7,705	7,587	118	208,285	202,419	5,866
50 to 59 percent.....	184,460	180,790	3,670	7,394	7,302	40	53	13,313	13,313	...	163,751	160,175	3,576
60 to 64 percent.....	124,717	123,453	1,264	7,187	7,187	...	...	14,094	14,094	...	103,439	102,175	1,264
65 to 69 percent.....	152,847	149,229	3,618	13,663	13,468	...	195	20,125	20,125	...	119,057	115,634	3,423
70 to 74 percent.....	140,525	135,775	4,750	23,418	22,041	1,378	...	18,917	18,600	317	98,192	95,138	3,054
75 to 79 percent.....	153,790	146,702	7,088	26,715	25,329	1,386	...	29,452	28,668	784	97,624	92,707	4,917
80 to 84 percent.....	159,738	144,937	14,801	31,708	26,977	4,168	561	44,391	43,792	599	83,642	74,170	9,472
85 to 89 percent.....	137,122	120,978	16,144	31,203	25,215	5,236	751	49,845	46,786	3,059	56,075	48,974	7,101
90 to 94 percent.....	124,881	111,820	13,061	19,630	13,254	6,304	72	64,526	63,144	1,382	40,725	35,424	5,302
95 to 99 percent.....	43,751	31,175	12,576	9,845	860	8,985	...	21,744	21,344	400	12,164	8,971	3,193
100 percent or more.....	194,327	161,107	33,220	16,893	1,571	15,320	...	110,763	106,308	4,455	66,676	53,230	13,446
Purchase price not reported or property not acquired by purchase.....	35,069	33,968	1,101	988	865	123	...	949	949	...	33,129	32,150	979
Median percent.....	75	73	90	82	79	97	...	90	90	...	67	66	84
Veteran Status of Owner													
Veteran of World War II.....	710,597	641,206	69,391	67,725	25,132	42,053	541	385,053	375,782	9,271	257,823	240,295	17,528
Veteran of World War I only.....	205,261	197,616	7,645	17,225	16,940	71	214	3,296	3,296	...	184,743	177,383	7,360
Other service or nonveteran.....	1,509,235	1,442,416	66,819	124,772	122,500	1,180	1,091	24,744	21,110	3,634	1,359,721	1,298,810	60,912
Sex and Age of Owner													
Male.....	1,948,709	1,826,794	121,915	187,982	146,865	39,346	1,775	372,348	361,511	10,837	1,388,389	1,318,433	69,956
Under 35 years.....	512,978	453,814	59,064	52,827	21,871	30,196	764	247,215	238,329	8,886	212,934	193,718	19,216
35 to 44 years.....	593,372	560,634	32,738	69,323	60,388	8,472	463	95,931	94,564	1,367	428,123	405,685	22,438
45 to 54 years.....	453,402	437,542	15,860	47,400	46,326	580	495	20,705	20,267	438	385,301	370,953	14,348
55 to 64 years.....	275,701	263,886	11,815	14,495	14,396	98	...	6,148	6,002	146	255,059	243,489	11,570
65 years and over.....	113,256	110,818	2,438	3,937	3,884	...	53	2,349	2,349	...	106,972	104,588	2,384
Female.....	311,417	300,616	10,801	12,543	11,855	688	...	11,653	10,346	1,307	287,224	278,420	8,804
Under 35 years.....	96,389	91,356	5,033	5,061	4,723	328	...	7,751	6,562	1,189	83,580	80,044	3,536
35 to 44 years.....	155,465	152,163	3,302	5,995	5,635	360	...	3,269	3,151	118	146,198	143,376	2,822
45 to 64 years.....	59,563	57,117	2,446	1,487	1,487	...	...	633	633	...	57,446	55,000	2,446
65 years and over.....	164,975	153,835	11,140	9,203	5,862	3,271	72	29,089	28,330	759	126,684	119,647	7,037
Relationship of Owner to Head of Household													
Owner is--													
Primary individual.....	64,192	61,815	2,377	1,528	1,528	...	...	5,004	5,004	...	57,663	55,286	2,377
Head of primary family.....	1,981,664	1,857,940	123,724	192,337	151,034	39,532	1,774	358,186	347,176	11,010	1,431,141	1,359,728	71,413
Not head but a member of primary family.....	174,316	169,370	4,946	4,936	4,655	281	...	14,394	13,521	873	154,987	151,197	3,790
One or more owners not in primary family.....	39,669	38,002	1,667	1,720	1,501	219	...	6,419	6,156	263	31,534	30,350	1,184
Not reported.....	165,255	154,115	11,140	9,203	5,862	3,271	72	29,089	28,330	759	126,964	119,928	7,036
Properties with owner who is head of household or related to head.....													
	2,220,244	2,089,194	131,050	198,804	157,215	39,816	1,774	377,591	365,710	11,881	1,643,861	1,566,283	77,578
Persons in Primary Family and Primary Individuals													
Primary individual.....	64,192	61,815	2,377	1,528	1,528	...	...	5,004	5,004	...	57,663	55,286	2,377
Primary family:													
2 persons.....	422,398	399,628	22,770	37,473	28,892	8,530	53	49,490	47,456	2,034	335,433	323,282	12,151
3 persons.....	531,025	496,649	34,376	57,960	42,029	15,735	195	108,404	106,810	1,594	364,661	347,809	16,852
4 persons.....	598,949	560,107	38,842	58,665	46,863	11,287	516	129,089	124,343	4,746	411,199	388,905	22,294
5 persons.....	331,534	313,867	17,667	27,919	24,757	2,602	561	55,088	52,411	2,677	248,531	236,703	11,828
6 persons.....	152,318	142,409	9,909	10,219	8,710	1,240	267	17,229	16,545	684	124,871	117,156	7,715
7 persons or more.....	119,828	114,719	5,109	5,040	4,436	422	182	13,287	13,141	146	101,503	97,142	4,361

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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			
<b>NORTHEAST—Con.</b>													
<b>Children Under 18 Years of Age</b>													
Primary individual or no child in family.	828,972	790,757	38,215	60,925	51,085	9,787	53	75,541	73,226	2,315	692,516	666,450	26,062
1 child.....	534,117	499,431	34,686	61,144	44,396	16,552	195	117,190	115,254	1,936	355,785	339,782	16,004
2 children.....	518,010	478,309	39,701	52,657	40,736	10,911	1,010	129,097	125,058	4,039	336,261	312,521	23,742
3 children.....	211,582	196,166	15,416	16,359	14,075	2,004	281	40,791	38,344	2,447	154,434	145,750	8,686
4 children or more.....	127,553	122,525	5,028	7,721	6,925	561	235	14,972	13,826	1,146	104,862	101,777	3,086
<b>Occupation of Owner</b>													
Properties with owner who is head of household.....	2,045,870	1,919,766	126,104	193,865	152,563	39,533	1,774	363,203	352,189	11,014	1,488,812	1,374,988	73,791
Professional, technical, and kindred workers:													
Salaried.....	165,558	155,747	9,811	24,643	20,856	3,786	...	34,182	32,969	1,213	106,733	101,922	4,811
Self-employed.....	38,316	35,146	3,170	4,617	4,074	146	396	9,718	9,167	551	23,981	21,903	2,077
Managers, officials, and proprietors, including farm:													
Salaried.....	161,028	151,728	9,300	20,537	17,483	2,538	516	27,180	26,873	307	113,318	107,374	5,942
Self-employed.....	157,042	150,270	6,772	9,947	9,485	463	...	15,779	15,472	307	131,317	125,313	6,004
Clerical and kindred workers.....	135,549	128,760	6,789	15,678	12,335	3,345	...	27,923	27,715	208	91,948	88,710	3,237
Sales workers.....	150,820	136,393	14,427	19,814	13,103	6,518	195	27,732	26,883	849	103,273	96,406	6,867
Craftsmen, foremen, and kindred workers..	452,224	421,654	30,570	47,091	36,798	9,679	614	93,015	90,146	2,869	312,118	284,680	17,406
Operatives and kindred workers.....	371,292	347,129	24,163	30,734	21,705	9,029	...	81,188	78,410	2,778	259,369	237,019	12,355
Service workers, including private household.....	96,690	91,252	5,438	8,326	6,768	1,559	...	17,843	17,337	506	70,521	67,146	3,376
Laborers, except mine.....	87,225	80,534	6,691	2,716	1,845	874	...	12,578	12,297	281	71,933	66,395	5,537
Occupation not reported.....	230,126	221,153	8,973	9,762	8,111	1,598	53	16,065	14,920	1,145	204,301	178,120	6,179
<b>NORTH CENTRAL</b>													
Total properties.....	2,526,928	2,384,285	142,643	327,552	269,392	54,716	3,446	337,803	331,281	6,522	1,861,578	1,783,620	77,964
<b>Structures on Property</b>													
1 structure.....	2,491,417	2,350,167	141,250	327,140	268,978	54,716	3,445	334,849	328,433	6,416	1,829,429	1,752,754	76,672
2 structures or more.....	35,512	34,119	1,393	411	411	...	...	2,951	2,845	106	32,149	30,864	1,287
<b>Dwelling Units on Property</b>													
1 dwelling unit.....	2,173,128	2,053,017	120,111	313,931	257,671	53,260	2,999	303,027	296,994	6,033	1,556,171	1,498,356	57,818
2 dwelling units.....	286,687	269,891	16,796	12,721	10,853	1,456	413	29,885	29,523	362	244,084	229,518	14,570
3 dwelling units.....	43,147	40,982	2,165	741	741	...	...	3,112	3,076	36	39,291	37,164	2,127
4 dwelling units.....	23,972	20,396	3,576	160	126	...	34	1,779	1,688	91	22,034	18,582	3,452
<b>Business Floor Space on Property</b>													
None.....	2,484,387	2,343,400	140,987	326,963	268,802	54,717	3,446	334,264	328,102	6,162	1,823,166	1,746,498	76,670
Less than half.....	42,538	40,885	1,653	589	589	...	...	3,537	3,178	359	38,412	37,121	1,294
<b>Year Structure Built</b>													
1950 (part).....	37,204	32,762	4,442	11,482	8,112	3,218	152	9,056	8,861	195	16,669	15,792	877
1949.....	146,423	125,175	21,248	44,192	27,973	16,361	260	23,792	23,736	56	78,439	73,868	4,572
1948.....	146,482	129,435	17,047	41,682	29,072	12,332	277	26,680	26,530	150	78,124	73,838	4,288
1947.....	125,571	114,311	11,260	21,949	14,697	6,829	422	38,305	37,789	516	65,322	61,226	3,495
1946.....	76,973	73,126	3,847	7,449	4,629	2,752	67	23,892	23,142	750	45,640	42,361	278
1942 to 1945.....	126,535	119,743	6,792	44,410	40,120	4,291	...	15,525	15,525	...	66,603	64,101	2,502
1940 to 1941.....	168,019	162,139	5,880	49,986	47,128	2,573	285	20,992	20,992	...	97,040	94,020	3,022
1930 to 1939.....	332,561	316,872	15,689	34,054	32,518	1,323	213	44,983	43,930	1,053	253,232	240,427	13,099
1929 or earlier.....	1,335,245	1,279,774	55,471	71,421	64,614	5,040	1,771	129,158	125,447	3,711	1,089,667	1,089,719	44,952
Not reported.....	31,932	30,960	972	938	938	...	...	5,432	5,341	91	25,564	24,683	881
<b>Year Structure Acquired</b>													
1950 (part).....	205,261	188,260	17,001	41,738	31,851	9,570	319	35,184	34,438	746	128,348	121,979	6,371
1949.....	389,618	345,076	44,542	70,809	46,343	22,989	1,477	62,500	60,709	1,791	256,308	239,023	17,283
1948.....	367,248	334,466	32,782	53,267	39,561	13,149	513	60,709	59,922	787	253,274	234,983	18,290
1947.....	333,884	316,866	17,018	26,206	18,971	6,595	640	92,055	90,621	1,434	215,625	207,274	8,347
1946.....	288,066	277,937	10,129	14,167	12,175	1,926	67	80,848	79,827	1,021	193,052	185,937	7,117
1942 to 1945.....	461,394	444,968	16,426	56,527	55,949	446	134	6,120	5,379	741	398,752	383,646	15,105
1940 to 1941.....	176,856	175,243	1,613	39,511	39,280	...	232	55	55	...	137,288	135,909	1,382
1930 to 1939.....	184,398	181,770	2,628	21,246	21,179	...	67	332	332	...	162,824	160,263	2,562
1929 or earlier.....	118,721	117,217	1,504	3,925	3,925	...	...	...	...	...	114,796	113,294	1,504
Not reported.....	1,495	1,495	...	166	166	...	...	...	...	...	1,329	1,329	...
<b>Structure New or Previously Occupied When Acquired</b>													
New.....	678,698	626,181	52,517	175,535	138,843	35,634	1,062	105,495	104,467	1,028	397,672	382,876	14,797
Previously occupied.....	1,848,223	1,758,099	90,124	152,019	130,552	19,086	2,386	232,308	226,814	5,494	1,463,908	1,400,744	63,165
<b>Purchase Price</b>													
Less than \$2,000.....	208,586	202,208	6,378	210	210	...	...	5,819	5,804	15	202,557	196,195	6,363
\$2,000 to \$2,999.....	206,160	202,926	3,234	2,605	2,605	...	...	13,774	13,592	182	189,782	186,731	3,052
\$3,000 to \$3,999.....	260,782	254,944	5,838	9,717	9,350	366	...	26,531	26,322	209	224,532	219,275	5,253
\$4,000 to \$4,999.....	247,545	237,900	9,645	19,741	19,674	...	67	25,971	25,744	227	201,836	192,484	9,352
\$5,000 to \$5,999.....	274,605	263,975	10,630	37,513	35,277	2,084	152	40,239	39,298	941	196,852	189,399	7,453
\$6,000 to \$6,999.....	256,684	242,747	13,937	51,344	47,266	3,681	399	39,021	37,374	1,647	166,315	158,107	8,212
\$7,000 to \$7,999.....	207,101	188,303	18,798	29,945	21,568	8,112	266	43,450	43,051	399	133,708	123,687	10,023
\$8,000 to \$8,999.....	183,556	166,585	16,971	35,459	26,657	8,735	67	40,494	39,736	758	107,605	100,196	7,408

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
Purchase Price—Con.													
\$9,000 to \$9,999.....	142,634	124,316	18,318	38,894	25,015	13,205	676	33,311	33,232	79	70,426	66,066	4,360
\$10,000 to \$10,999.....	128,856	112,797	16,059	29,664	18,109	11,121	432	24,195	23,226	969	74,997	71,463	3,535
\$11,000 to \$11,999.....	71,681	67,350	4,331	17,100	13,999	3,103	...	12,430	12,365	65	42,153	40,991	1,162
\$12,000 to \$14,999.....	155,599	145,931	9,668	37,067	32,405	3,412	1,250	20,804	20,139	665	97,727	93,386	4,342
\$15,000 to \$19,999.....	95,792	89,804	5,988	12,396	11,574	683	138	8,063	7,699	364	75,328	70,527	4,802
\$20,000 to \$24,999.....	24,620	23,499	1,121	2,984	2,935	49	...	1,799	1,799	...	19,838	18,767	1,072
\$25,000 or more.....	27,312	25,573	1,739	652	485	167	...	565	565	...	26,097	24,525	1,573
Property not acquired by purchase.....	18,017	18,017	...	181	181	...	...	50	50	...	17,786	17,786	...
Not reported.....	17,436	17,436	...	2,094	2,094	...	...	1,291	1,291	...	14,052	14,052	...
Median purchase price.....dollars..	6,100	6,000	8,100	8,300	7,800	9,300	...	7,300	7,300	...	5,400	5,400	6,900
Market Value													
Less than \$2,000.....	51,922	50,593	1,329	1,771	1,101	670	...	3,078	2,746	332	47,072	46,745	327
\$2,000 to \$2,999.....	85,375	83,088	2,287	...	...	...	...	7,052	6,855	197	78,322	76,232	2,090
\$3,000 to \$3,999.....	142,217	137,179	5,038	1,710	1,710	...	...	12,601	12,567	34	127,908	122,905	5,004
\$4,000 to \$4,999.....	184,920	176,939	7,981	3,366	1,868	1,498	...	26,691	26,440	251	154,861	148,631	6,232
\$5,000 to \$5,999.....	198,901	193,878	5,023	2,998	2,757	241	...	24,373	24,191	182	171,533	166,936	4,600
\$6,000 to \$6,999.....	242,121	230,722	11,399	16,686	15,359	996	332	34,783	33,583	1,200	190,657	181,782	8,875
\$7,000 to \$7,999.....	223,541	212,244	11,297	24,168	19,671	4,244	253	35,197	34,416	781	164,176	158,159	6,018
\$8,000 to \$8,999.....	247,601	229,016	18,585	39,471	30,166	9,304	...	39,867	39,261	606	168,265	159,567	8,698
\$9,000 to \$9,999.....	181,633	166,256	15,377	40,079	37,182	10,368	...	40,266	40,042	224	101,290	96,505	4,784
\$10,000 to \$10,999.....	220,076	202,201	17,875	46,761	36,116	9,610	963	33,827	32,459	1,368	139,494	133,597	5,933
\$11,000 to \$11,999.....	104,076	94,623	9,453	27,767	21,442	6,109	219	18,424	18,412	12	57,886	54,771	3,115
\$12,000 to \$14,999.....	312,937	292,691	20,246	77,152	66,934	9,351	867	37,718	37,082	636	198,068	188,675	9,394
\$15,000 to \$19,999.....	209,691	197,952	11,739	32,884	29,962	2,113	812	20,396	20,049	347	156,407	147,938	8,467
\$20,000 to \$24,999.....	57,619	53,923	3,696	6,604	6,370	34	...	1,556	1,539	17	49,459	47,816	1,646
\$25,000 or more.....	56,901	53,846	3,055	5,847	5,666	182	...	1,912	1,580	332	49,138	46,602	2,542
Not reported.....	7,351	7,106	245	250	250	...	...	63	63	...	7,038	6,794	245
Median market value.....dollars..	8,500	8,400	9,500	10,700	10,800	10,000	...	8,600	8,600	...	7,900	7,900	8,600
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	479,975	477,500	2,475	29,666	29,500	166	...	3,366	3,184	182	446,944	444,814	2,127
20 to 39 percent.....	738,140	721,701	16,439	76,566	76,213	135	219	22,642	22,586	56	638,929	622,900	16,031
40 to 59 percent.....	641,841	609,213	32,628	74,001	72,447	2,218	336	101,480	100,155	1,325	466,360	437,610	28,749
60 to 69 percent.....	271,604	251,685	19,919	49,658	42,898	6,019	743	84,903	83,641	1,262	137,044	125,148	11,896
70 to 79 percent.....	194,627	163,163	31,464	46,091	29,014	16,017	1,062	61,948	60,449	1,499	86,590	73,702	12,888
80 to 84 percent.....	66,985	54,019	12,966	19,305	9,585	9,172	548	19,751	18,595	1,156	27,931	25,840	2,092
85 to 89 percent.....	49,236	38,172	11,064	15,130	6,034	8,876	222	17,083	17,056	27	17,024	15,083	1,939
90 to 94 percent.....	35,609	27,219	8,390	9,647	1,819	7,511	318	12,438	12,286	172	13,500	13,112	390
95 to 99 percent.....	20,889	16,571	4,318	4,208	1,286	2,922	...	11,033	10,580	453	5,650	4,707	943
100 percent or more.....	20,695	17,952	2,743	3,036	1,349	1,687	...	3,076	2,688	388	14,581	13,912	667
Market value not reported.....	7,350	7,105	245	250	250	...	...	63	63	...	7,037	6,793	245
Median percent.....	41	40	70	56	48	82	...	65	65	...	35	34	54
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	63,885	59,641	4,244	4,024	2,320	1,704	...	10,093	9,999	94	49,769	47,323	2,445
\$2.50 to \$4.99.....	210,024	200,407	9,617	10,675	9,237	1,436	...	25,634	25,634	...	173,719	165,539	8,179
\$5.00 to \$7.49.....	411,005	388,006	22,999	35,966	32,004	3,728	234	64,925	63,596	1,329	310,117	292,406	17,708
\$7.50 to \$9.99.....	381,043	361,396	19,647	46,621	39,547	5,663	1,410	50,174	48,945	1,229	284,253	272,907	11,347
\$10.00 to \$12.49.....	455,174	430,250	24,924	57,853	46,101	10,525	1,227	60,072	59,175	897	337,250	324,978	12,276
\$12.50 to \$14.99.....	274,301	264,738	9,563	37,738	33,832	3,908	...	35,426	34,398	1,028	201,140	196,512	4,628
\$15.00 to \$17.49.....	208,586	199,908	8,678	37,031	34,477	2,553	...	25,568	24,861	707	145,986	140,568	5,417
\$17.50 to \$19.99.....	92,583	87,023	5,560	16,845	14,808	1,875	164	9,711	9,492	219	66,031	62,729	3,302
\$20.00 to \$24.99.....	115,236	109,154	6,082	19,355	16,228	3,128	...	12,929	12,846	83	82,955	80,082	2,870
\$25.00 or more.....	64,329	61,286	3,043	6,462	5,489	974	...	6,128	5,778	350	51,738	50,017	1,720
Taxes not payable in 1949 <sup>1</sup> .....	181,962	156,386	25,576	54,715	35,077	19,225	412	31,602	31,351	251	95,644	89,956	5,689
Taxes or value not reported.....	68,821	66,101	2,720	277	277	...	...	5,544	5,212	332	62,996	60,613	2,387
Median taxes.....dollars..	10.40	10.42	10.07	11.69	11.84	11.24	...	9.98	9.96	...	10.25	10.30	8.96
Real Estate Taxes Per Dwelling Unit													
Less than \$20.....	112,902	107,583	5,319	2,244	1,357	886	...	11,817	11,817	...	98,841	94,411	4,432
\$20 to \$39.....	381,915	366,110	15,805	5,885	5,277	543	67	44,070	43,445	625	331,959	317,391	14,572
\$40 to \$59.....	407,773	386,280	21,493	19,598	15,980	3,217	400	64,379	63,591	788	323,798	306,709	17,088
\$60 to \$79.....	324,084	308,968	15,116	30,492	26,274	3,754	465	44,396	43,225	1,171	249,197	239,475	9,726
\$80 to \$99.....	270,636	256,977	13,659	37,293	30,863	6,297	133	38,997	38,551	426	194,365	187,566	6,801
\$100 to \$119.....	192,016	181,772	10,244	34,686	28,911	5,708	67	26,576	26,266	310	130,757	126,598	4,159
\$120 to \$139.....	148,097	136,471	11,626	30,493	24,129	5,534	833	26,611	26,611	1,661	90,993	87,395	3,599
\$140 to \$159.....	116,959	111,867	5,092	27,709	24,105	2,756	850	13,179	13,155	24	76,068	74,605	1,463
\$160 to \$199.....	147,305	140,522	6,783	42,001	38,785	3,159	56	12,413	11,924	489	92,894	89,846	3,049
\$200 to \$299.....	136,373	129,561	6,812	24,082	30,978	2,942	164	15,746	15,301	445	86,545	83,283	3,263
\$300 or more.....	44,412	41,795	2,617	8,334	7,635	699	...	2,293	2,293	...	33,785	31,868	1,919
Taxes not payable in 1949.....	181,781	156,205	25,576	54,383	34,745	19,225	412	31,870	31,619	251	95,525	89,838	5,689
Taxes or value not reported.....	62,709	60,164	2,545	360	360	...	...	5,481	5,149	332	56,865	54,655	2,212
Median taxes.....dollars..	70	69	74	119	122	106	...	68	68	...	63	63	54

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,768,441	1,646,299	122,142	296,889	239,455	54,121	3,312	326,421	320,823	5,598	1,145,137	1,086,023	59,116
Mortgage refinanced or renewed.....	448,282	434,343	13,939	22,940	22,214	594	133	6,258	5,335	923	419,089	406,800	12,289
To increase loan for improvement or repairs.....	149,927	146,873	3,054	4,851	4,851	...	...	1,921	1,844	77	143,159	140,182	2,977
To increase loan for other reasons.....	69,226	66,989	2,237	3,227	3,004	90	133	775	111	664	65,222	63,873	1,350
To secure better terms.....	117,292	114,712	2,580	11,997	11,997	...	...	3,292	3,292	...	102,005	99,424	2,580
To renew or extend loan without increasing amount.....	68,035	66,708	1,327	1,085	1,085	...	...	37	37	...	66,916	65,587	1,327
For other purpose.....	43,802	39,061	4,741	1,780	1,277	504	...	233	51	182	41,787	37,734	4,055
Mortgage placed later than acquisition of property.....	310,213	303,657	6,556	7,727	7,727	...	...	5,118	5,118	...	297,373	290,815	6,556
To make improvements or repairs.....	147,457	143,396	4,061	3,896	3,896	...	...	3,568	3,568	...	139,995	135,933	4,061
To invest in other properties.....	24,238	...	...	665	665	...	...	56	56	...	23,519	23,519	...
To invest in business other than real estate.....	41,325	40,594	731	136	136	...	...	...	...	...	41,189	40,458	731
For other purpose.....	97,193	95,429	1,764	3,030	3,030	...	...	1,494	1,494	...	92,670	90,905	1,764
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	448,282	434,343	13,939	22,940	22,214	594	133	6,258	5,335	923	419,089	406,800	12,289
Same lender.....	291,938	281,750	10,188	9,620	9,530	90	...	4,341	3,609	732	277,981	268,614	9,366
Different lender.....	156,344	152,593	3,751	13,320	12,684	504	133	1,917	1,726	191	141,108	138,186	2,923
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,768,477	1,646,324	122,153	296,893	239,463	54,125	3,313	326,433	320,826	5,597	1,145,152	1,086,038	59,118
Less than 50 percent.....	216,630	198,344	18,287	8,526	8,162	330	34	5,543	5,351	192	202,562	184,830	17,733
50 to 59 percent.....	236,760	216,596	20,164	26,871	23,640	1,945	1,286	12,195	11,143	1,052	197,692	181,815	15,878
60 to 64 percent.....	148,322	136,476	11,846	22,614	18,546	3,724	345	11,196	10,708	488	114,506	107,219	7,289
65 to 69 percent.....	155,594	141,952	13,642	34,621	27,305	7,305	12	12,644	12,146	498	108,327	102,501	5,827
70 to 74 percent.....	144,326	133,064	11,262	36,685	28,072	7,894	720	19,796	19,391	405	87,849	85,604	2,245
75 to 79 percent.....	162,965	144,833	18,132	43,920	31,607	11,963	352	27,995	27,734	261	91,048	85,494	5,555
80 to 84 percent.....	179,308	159,883	19,425	59,040	42,673	16,290	80	36,116	35,606	510	84,151	81,605	2,545
85 to 89 percent.....	151,485	146,458	5,027	40,387	35,941	3,962	484	44,664	44,526	138	66,434	65,991	443
90 to 94 percent.....	113,595	112,515	1,080	18,207	17,495	712	...	52,436	52,104	332	42,958	42,921	36
95 to 99 percent.....	35,948	35,854	94	2,596	2,596	...	...	17,952	17,858	94	15,402	15,402	...
100 percent or more.....	212,507	209,313	3,194	2,736	2,736	...	...	84,555	82,928	1,627	125,216	123,649	1,567
Purchase price not reported or property not acquired by purchase.....	11,037	11,037	...	690	690	...	...	1,341	1,341	...	9,007	9,007	...
Median percent.....	74	75	69	77	77	77	...	89	89	...	67	68	57
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,768,477	1,646,324	122,153	296,893	239,463	54,125	3,313	326,433	320,836	5,597	1,145,152	1,086,038	59,118
Less than 50 percent.....	200,648	198,344	2,304	8,230	8,162	68	...	5,351	5,351	...	187,068	184,831	2,236
50 to 59 percent.....	220,548	216,596	3,953	23,821	23,639	182	...	11,199	11,143	56	185,529	181,814	3,714
60 to 64 percent.....	139,756	136,476	3,280	18,603	18,546	...	...	11,040	10,708	332	110,110	107,220	2,891
65 to 69 percent.....	148,497	141,952	6,545	27,878	27,305	506	67	12,194	12,146	48	108,420	102,501	5,924
70 to 74 percent.....	140,565	133,064	7,501	29,557	28,072	1,418	67	20,122	19,391	731	90,887	85,604	5,284
75 to 79 percent.....	154,016	144,833	9,183	34,575	31,607	2,249	720	27,734	27,734	...	91,708	85,494	6,214
80 to 84 percent.....	174,708	159,883	14,827	49,283	42,672	6,179	433	35,708	35,605	1,03	89,713	81,604	8,109
85 to 89 percent.....	168,269	146,458	21,811	48,726	35,941	12,517	268	45,378	44,526	852	74,164	65,991	8,177
90 to 94 percent.....	128,216	112,515	15,701	27,724	17,495	10,122	266	52,981	52,104	877	47,361	42,921	4,441
95 to 99 percent.....	48,061	35,854	12,207	13,616	12,596	10,064	958	18,158	17,858	300	16,288	15,402	881
100 percent or more.....	234,156	209,313	24,843	14,037	2,736	10,822	480	85,226	82,928	2,298	134,866	123,649	11,245
Purchase price not reported or property not acquired by purchase.....	11,037	11,037	...	690	690	...	...	1,341	1,341	...	9,007	9,007	...
Median percent.....	76	75	88	81	77	92	...	89	89	...	69	68	82
Veteran Status of Owner													
Veteran of World War II.....	837,150	757,066	80,084	120,187	68,870	49,620	1,695	305,894	299,928	5,966	411,072	388,267	22,803
Veteran of World War I only.....	186,315	181,441	4,874	20,825	20,025	733	67	3,869	3,852	17	161,623	157,566	4,058
Other service or nonveteran.....	1,503,469	1,445,785	57,684	186,343	180,495	4,364	1,684	28,041	27,502	539	1,288,888	1,237,793	51,098
Sex and Age of Owner													
Male.....	2,121,757	1,997,085	124,672	287,153	234,355	50,238	2,560	302,328	296,964	5,364	1,532,285	1,465,772	66,517
Under 35 years.....	685,379	620,883	64,496	105,373	62,880	41,030	1,463	210,221	206,420	3,801	369,787	351,585	18,204
35 to 44 years.....	658,572	625,200	33,372	98,468	90,165	7,671	632	76,131	74,669	1,462	483,975	460,366	23,610
45 to 54 years.....	433,222	418,171	15,051	55,264	53,816	1,316	133	9,891	9,790	101	368,073	354,571	13,503
55 to 64 years.....	241,801	232,656	9,145	22,761	22,279	150	332	5,157	5,157	...	213,884	205,221	8,663
65 years and over.....	102,783	100,175	2,608	5,287	5,215	71	...	928	928	...	96,566	94,029	2,537
Female.....	224,101	215,829	8,272	18,510	17,299	503	709	8,888	8,433	455	196,704	190,098	6,606
Under 45 years.....	77,858	73,179	4,679	7,014	6,764	171	80	5,938	5,882	56	64,905	60,537	4,373
45 to 64 years.....	105,567	102,566	3,001	9,909	8,948	332	629	2,801	2,402	399	92,858	91,217	1,641
65 years and over.....	40,676	40,084	592	1,587	1,587	...	...	149	149	...	38,941	38,348	592
Sex or age not reported.....	181,081	171,383	9,698	21,896	17,743	3,977	178	26,588	25,884	704	132,596	127,761	4,841

RESIDENTIAL FINANCING

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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			
<b>NORTH CENTRAL—Con.</b>													
Relationship of Owner to Head of Household													
Owner is--													
Primary individual.....	82,626	80,821	1,805	8,020	7,970	49	...	4,784	4,784	...	69,823	68,065	1,756
Head of primary family.....	2,147,274	2,022,296	124,978	287,856	234,553	50,115	3,189	295,280	289,802	5,478	1,564,139	1,497,941	66,200
Not head but a member of primary family.....	86,968	82,980	3,988	6,889	6,477	332	80	7,138	6,841	297	72,943	69,663	3,281
One or more owners not in primary family.....	28,567	26,392	2,175	2,896	2,650	246	...	3,654	3,611	43	22,018	20,131	1,887
Not reported.....	181,504	171,806	9,698	21,896	17,743	3,977	178	26,947	26,243	704	132,659	127,824	4,841
Properties with owner who is head of household or related to head.....	2,316,877	2,186,102	130,775	302,765	249,003	50,499	3,269	307,206	301,430	5,776	1,706,909	1,635,673	71,242
Persons in Primary Family and Primary Individuals													
Primary individual.....													
Primary family:	82,626	80,821	1,805	8,020	7,970	49	...	4,784	4,784	...	69,823	68,065	1,756
2 persons.....	461,606	433,343	28,263	57,159	47,259	9,650	253	47,411	46,671	740	357,034	339,414	17,619
3 persons.....	576,624	540,917	35,707	83,052	64,823	17,317	911	93,050	90,718	2,332	400,528	385,377	15,149
4 persons.....	607,878	572,636	35,242	88,750	71,075	17,367	313	90,949	89,334	1,615	428,175	412,238	15,931
5 persons.....	328,495	313,633	14,862	42,532	37,145	4,469	918	48,267	47,861	406	237,702	228,630	9,073
6 persons.....	152,216	142,822	9,394	14,625	13,409	916	301	17,495	16,879	616	120,095	112,536	7,562
7 persons or more.....	107,432	101,930	5,502	8,627	7,322	731	373	5,250	5,183	67	93,552	89,423	4,132
Children Under 18 Years of Age													
Primary individual or no child in family.....													
1 child.....	775,761	738,304	37,457	90,763	80,394	9,785	585	63,782	62,794	988	621,217	595,116	26,098
2 children.....	566,035	529,231	36,804	85,216	65,619	18,789	812	99,251	96,744	2,507	381,563	366,868	14,697
3 children.....	553,051	519,706	33,345	79,252	62,064	16,974	215	90,952	89,470	1,482	382,842	368,169	14,673
4 children or more.....	261,530	248,175	13,355	35,860	29,764	4,542	1,556	38,506	37,963	543	187,167	180,454	6,713
4 children or more.....	160,502	150,686	9,816	11,667	11,161	406	101	14,713	14,459	254	134,123	125,068	9,056
Occupation of Owner													
Properties with owner who is head of household.....													
Professional, technical, and kindred workers:	2,229,919	2,103,132	126,787	295,883	242,528	50,167	3,189	300,068	294,592	5,476	1,633,996	1,566,025	67,964
Salaried.....	168,587	159,303	9,284	39,089	34,279	4,743	67	27,543	27,270	273	101,960	97,760	4,200
Self-employed.....	31,176	29,611	1,565	5,635	5,347	289	...	4,008	3,344	664	21,530	20,918	612
Managers, officials, and proprietors, including farm:	189,176	178,625	10,551	37,335	32,017	5,203	114	27,534	27,030	504	124,311	119,579	4,732
Salaried.....	124,490	115,875	8,615	11,860	10,082	1,777	...	9,759	9,647	112	102,867	96,144	6,726
Self-employed.....	167,214	154,530	12,684	28,241	23,073	4,539	629	27,444	26,803	641	111,525	104,651	6,875
Clerical and kindred workers.....	164,221	146,924	17,297	29,645	23,024	6,025	598	23,122	22,424	698	111,453	101,477	9,978
Sales workers.....	498,416	472,975	25,441	66,234	52,416	13,136	684	77,859	77,513	346	354,324	343,052	11,278
Craftsmen, foremen, and kindred workers.....	491,444	463,685	27,759	51,256	39,105	11,656	765	70,251	68,379	1,872	369,672	356,205	13,468
Operatives and kindred workers.....	114,991	111,546	3,445	8,951	7,445	1,506	...	14,655	14,655	...	91,390	89,446	1,944
Service workers, including private household.....	95,741	91,198	4,543	5,126	4,469	324	332	11,047	10,681	366	79,568	76,050	3,518
Laborers, except mine.....	184,463	178,860	5,603	12,241	11,271	969	...	6,846	6,846	...	165,376	160,743	4,633
Occupation not reported.....													
<b>SOUTH</b>													
Total properties.....	1,926,500	1,697,409	229,091	387,224	248,344	124,240	14,639	259,334	250,759	8,575	1,279,943	1,198,306	81,641
Structures on Property													
1 structure.....	1,869,866	1,645,867	223,999	383,965	246,281	123,316	14,369	256,236	247,693	8,543	1,229,664	1,151,897	77,772
2 structures or more.....	56,631	51,541	5,090	3,256	2,063	923	271	3,096	3,065	31	50,279	46,433	3,865
Dwelling Units on Property													
1 dwelling unit.....	1,731,416	1,518,641	212,775	374,055	238,917	121,021	14,116	241,910	233,449	3,461	1,115,451	1,046,274	69,179
2 dwelling units.....	159,183	145,435	13,748	12,318	8,625	3,174	920	15,890	15,821	69	130,977	120,990	9,988
3 dwelling units.....	24,141	22,478	1,663	399	381	15	4	1,322	1,301	21	22,421	20,796	1,624
4 dwelling units.....	11,755	10,852	903	454	423	31	...	212	187	25	11,093	10,246	848
Business Floor Space on Property													
None.....	1,882,895	1,657,363	225,532	385,189	247,051	123,498	14,639	257,035	248,470	8,565	1,240,671	1,161,841	78,833
Less than half.....	43,605	40,046	3,559	2,035	1,294	742	...	2,294	2,285	9	39,275	36,467	2,808
Year Structure Built													
1950 (part).....	75,275	60,091	15,184	26,175	11,790	13,900	484	25,794	25,623	171	23,307	22,679	629
1949.....	188,093	148,003	40,090	68,263	37,036	29,533	1,695	34,193	33,503	690	85,637	77,466	8,173
1948.....	168,180	130,497	37,683	62,889	31,532	28,447	2,907	22,001	21,622	379	83,289	77,343	5,946
1947.....	160,560	128,259	32,301	48,303	20,618	24,658	3,028	36,450	35,225	1,225	75,805	72,416	3,391
1946.....	108,088	91,559	16,529	16,299	6,553	8,937	810	34,018	33,015	1,003	57,773	51,994	5,780
1942 to 1945.....	149,987	131,727	18,260	48,801	36,300	9,098	3,404	18,523	17,665	858	82,665	77,765	4,904
1940 to 1941.....	158,159	143,541	14,618	57,246	50,680	5,359	1,208	18,012	16,437	1,555	82,902	76,407	6,494
1930 to 1939.....	330,137	310,529	19,608	41,380	38,029	2,646	706	31,355	30,193	1,162	257,403	242,310	15,093
1929 or earlier.....	553,384	521,325	32,059	15,487	13,936	1,355	197	35,370	33,960	1,410	502,524	473,432	29,095
Not reported.....	34,652	31,886	2,766	2,382	1,874	307	201	3,631	3,509	122	28,639	26,503	2,138



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				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
SOUTH—Con.														
Year Structure Acquired														
1950 (part).....	220,266	176,849	43,417	61,579	29,048	29,583	2,949	56,587	54,454	2,133	102,100	93,351	8,752	
1949.....	347,803	275,599	72,204	96,442	51,241	41,818	3,383	52,610	49,600	3,010	198,754	174,760	23,994	
1948.....	299,098	247,362	51,676	72,349	39,132	30,570	2,448	33,023	31,603	1,420	193,890	176,650	17,241	
1947.....	272,677	239,940	32,737	47,216	26,296	18,835	2,087	61,694	60,523	1,171	163,766	153,119	10,646	
1946.....	208,842	195,937	12,905	20,800	15,223	3,212	2,365	51,387	50,609	778	136,654	130,106	6,550	
1942 to 1945.....	270,872	261,344	9,528	32,400	31,219	224	958	3,398	3,337	61	235,072	226,788	8,285	
1940 to 1941.....	119,629	116,875	2,754	32,077	31,880	...	197	400	400	...	87,152	84,596	2,557	
1930 to 1939.....	120,538	118,959	1,579	21,320	21,069	...	251	235	235	...	98,984	97,655	1,328	
1929 or earlier.....	65,212	62,921	2,291	3,242	...	...	...	...	...	...	61,970	59,680	2,291	
Not reported.....	1,603	1,603	...	...	...	...	...	...	...	...	1,603	1,603	...	
Structure New or Previously Occupied When Acquired														
New.....	764,936	656,093	108,843	235,293	151,470	76,904	6,921	122,569	121,229	1,340	407,072	383,398	23,678	
Previously occupied.....	1,161,564	1,041,315	120,249	151,930	96,877	47,335	7,719	136,764	129,529	7,235	872,870	814,912	57,961	
Purchase Price														
Less than \$2,000.....	201,679	198,987	2,692	1,838	1,641	...	197	2,069	2,069	...	197,774	195,278	2,495	
\$2,000 to \$2,999.....	190,342	183,015	7,327	6,009	6,009	...	...	5,764	5,513	251	178,568	171,495	7,075	
\$3,000 to \$3,999.....	200,523	191,864	8,659	26,594	24,299	...	1,899	394	13,457	...	160,471	154,109	6,365	
\$4,000 to \$4,999.....	197,171	186,033	11,138	32,829	28,558	...	3,424	846	22,135	591	142,208	133,933	6,275	
\$5,000 to \$5,999.....	179,404	156,655	22,749	35,279	24,589	...	9,005	1,686	32,548	31,687	861	111,578	100,380	11,198
\$6,000 to \$6,999.....	211,658	172,787	38,871	68,763	38,819	...	26,550	3,394	43,575	42,237	1,338	99,320	91,730	7,590
\$7,000 to \$7,999.....	185,463	145,621	39,842	67,385	35,778	...	1,039	48,063	46,631	1,432	70,020	63,215	6,804	
\$8,000 to \$8,999.....	131,221	104,281	26,940	45,381	22,693	...	21,307	1,381	28,442	337	57,403	53,485	3,919	
\$9,000 to \$9,999.....	94,138	74,659	19,479	31,999	16,741	...	12,794	1,567	12,794	...	21,191	36,728	4,543	
\$10,000 to \$10,999.....	83,679	69,476	14,203	25,419	14,439	...	10,116	862	15,956	15,749	207	42,307	39,292	3,016
\$11,000 to \$11,999.....	38,816	31,795	7,021	9,905	7,188	...	2,449	270	7,527	6,028	1,499	21,386	18,582	2,803
\$12,000 to \$12,999.....	85,718	69,802	15,916	19,635	14,493	...	3,471	1,668	10,253	9,378	875	55,828	45,932	9,899
\$13,000 to \$13,999.....	59,919	50,968	8,951	11,340	9,274	...	1,109	957	5,356	4,987	369	43,226	36,710	6,516
\$14,000 to \$14,999.....	22,795	21,105	1,690	2,793	2,450	...	162	181	532	532	...	19,471	18,123	1,347
\$15,000 or more.....	18,741	16,985	1,756	910	489	...	421	...	709	623	86	17,123	15,872	1,250
Property not acquired by purchase.....	11,679	11,540	139	510	489	...	...	...	...	...	...	11,679	11,540	139
Not reported.....	13,563	11,840	1,723	2,052	890	...	965	197	1,188	...	152	10,325	9,914	411
Median purchase price.....dollars..	5,800	5,400	7,500	7,300	6,900	7,600	7,600	7,100	7,100	7,100	...	4,600	4,400	6,900
Market Value														
Less than \$2,000.....	83,645	80,316	3,329	750	...	355	394	459	459	...	82,434	79,854	2,580	
\$2,000 to \$2,999.....	111,249	108,309	2,940	1,778	1,778	...	...	3,412	3,215	197	106,059	103,317	2,743	
\$3,000 to \$3,999.....	155,404	148,089	7,315	2,468	1,995	...	472	...	10,721	10,683	38	142,219	135,412	6,805
\$4,000 to \$4,999.....	147,728	139,043	8,685	7,579	4,554	...	3,024	...	17,217	17,004	213	122,934	117,486	5,449
\$5,000 to \$5,999.....	173,566	157,159	16,407	24,373	14,622	...	8,231	1,520	27,567	26,768	799	121,625	115,770	5,858
\$6,000 to \$6,999.....	203,928	170,462	33,466	52,127	28,869	...	20,301	2,957	36,630	33,866	764	115,169	105,727	9,443
\$7,000 to \$7,999.....	196,841	159,569	37,272	67,617	38,981	...	26,992	1,635	45,312	43,781	1,531	83,913	76,799	7,116
\$8,000 to \$8,999.....	189,436	156,855	32,581	67,332	41,372	...	24,053	1,910	32,713	31,764	949	89,388	83,723	5,669
\$9,000 to \$9,999.....	105,059	85,253	19,806	34,165	19,422	...	13,355	1,373	25,355	24,727	628	45,556	41,106	4,450
\$10,000 to \$10,999.....	153,193	135,360	17,833	44,945	30,894	...	13,253	798	18,363	17,656	707	89,887	86,810	3,078
\$11,000 to \$11,999.....	43,433	35,380	8,053	12,769	8,764	...	3,367	641	9,435	8,147	1,288	21,233	18,474	2,759
\$12,000 to \$12,999.....	155,117	135,304	19,813	37,406	28,302	...	6,942	2,162	20,529	19,609	920	97,183	87,292	9,890
\$13,000 to \$13,999.....	117,427	102,468	14,957	23,503	19,313	...	3,140	1,069	7,583	7,205	378	86,324	75,951	10,373
\$14,000 to \$14,999.....	40,402	37,382	3,020	6,171	5,696	...	293	181	2,434	2,357	77	31,797	29,330	2,469
\$15,000 or more.....	42,325	39,300	3,025	2,857	2,397	...	461	...	1,488	1,402	86	37,987	35,504	2,479
Not reported.....	7,763	7,271	492	1,397	1,386	...	11	...	122	122	...	6,243	5,763	481
Median market value.....dollars..	7,400	7,200	8,100	8,500	8,700	8,100	8,400	7,700	7,700	7,700	...	6,500	6,400	8,100
Total Outstanding Debt on Property as Percent of Market Value														
Less than 20 percent.....	315,623	312,845	2,778	22,427	22,033	...	197	1,596	1,202	394	291,602	289,614	1,989	
20 to 39 percent.....	504,376	485,096	19,280	53,376	52,616	...	113	645	12,756	434	437,815	419,727	18,088	
40 to 59 percent.....	400,675	375,719	24,956	61,891	55,380	...	4,641	1,867	35,137	34,632	505	303,645	285,704	17,942
60 to 69 percent.....	195,618	164,892	30,726	50,453	38,730	...	8,702	3,018	43,076	41,624	1,452	102,087	84,539	17,551
70 to 79 percent.....	172,714	138,694	34,020	58,012	37,085	...	18,874	2,054	51,563	49,544	1,109	63,141	51,156	11,984
80 to 84 percent.....	82,645	58,104	24,541	37,738	19,620	...	16,277	1,839	23,495	22,311	1,184	21,412	16,173	5,238
85 to 89 percent.....	71,886	42,745	29,141	35,824	10,905	...	23,005	1,914	21,938	21,200	738	14,126	10,639	3,486
90 to 94 percent.....	56,951	35,824	21,127	22,676	4,720	...	17,297	657	22,562	21,382	1,180	11,715	9,725	1,990
95 to 99 percent.....	57,726	36,911	20,815	21,210	1,299	...	19,318	595	29,343	29,060	283	7,100	6,550	620
100 percent or more.....	60,956	39,735	21,221	22,227	4,572	...	15,804	1,852	17,356	16,061	1,295	21,375	19,102	2,274
Market value not reported.....	7,345	6,853	492	1,397	1,386	...	11	...	82	82	...	5,865	5,385	481
Median percent.....	47	43	81	71	58	88	77	77	77	77	...	36	35	61
Real Estate Taxes Per \$1,000 of Market Value														
Less than \$2.50.....	189,139	170,418	18,721	24,901	15,010	...	7,727	2,166	22,967	21,040	1,927	141,270	134,370	6,901
\$2.50 to \$4.99.....	251,563	228,953	22,610	37,181	25,761	...	10,498	920	29,105	28,541	564	185,277	174,649	10,628
\$5.00 to \$7.49.....	299,930	265,289	34,641	56,842	36,732	...	18,546	1,565	30,753	29,414	1,339	212,336	199,142	13,193
\$7.50 to \$9.99.....	243,163	210,221	32,942	52,740	35,265	...	14,547	2,915	31,201	29,743	1,458	159,238	145,215	14,022
\$10.00 to \$12.49.....	263,256	235,936	27,320	54,314	39,865	...	12,335	2,116	34,280	33,705	575	174,661	162,366	12,298
\$12.50 to \$14.99.....	107,073	95,895	11,178	19,796	15,609	...	5,609	1,263	15,691	15,393	298	64,716	60,708	4,009
\$15.00 to \$17.49.....	77,249	70,753	6,496	17,633	13,117	...	3,531	785	10,472	10,411	61	49,146	47,028	2,118
\$17.50 to \$19.99.....	30,690	27,259	3,431	8,548	5,699	...	2,653	197	3,694	3,694	...	18,446	17,865	581
\$20.00 to \$24.99.....	52,208	47,994	4,214	5,963	3,235	...	2,729	...	8,710	8,710	...	37,540	36,053	1,487
\$25.00 or more.....	44,682	41,799												

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
SOUTH--Con.													
Real Estate Taxes Per Dwelling Unit													
Less than \$20.....	277,871	259,678	18,193	18,093	10,397	6,320	1,377	26,085	24,132	1,953	233,718	225,177	8,543
\$20 to \$39.....	346,176	318,255	27,921	35,677	22,541	12,106	1,009	33,426	32,877	549	277,095	262,839	14,258
\$40 to \$59.....	246,383	218,151	28,232	50,900	32,957	14,276	3,667	33,021	31,972	1,049	162,463	153,222	9,243
\$60 to \$79.....	189,315	158,921	30,394	53,925	33,208	18,526	2,191	26,684	26,191	493	108,707	99,524	9,184
\$80 to \$99.....	148,511	126,726	21,785	46,565	34,077	11,508	980	22,451	21,959	492	79,495	70,691	8,805
\$100 to \$119.....	115,410	101,881	13,529	30,126	23,254	5,550	1,321	21,204	19,887	1,317	64,082	58,740	5,342
\$120 to \$139.....	71,370	62,670	8,700	22,549	17,421	4,501	626	10,811	10,689	122	38,014	34,565	3,451
\$140 to \$159.....	45,764	40,687	5,077	11,606	8,094	3,254	258	6,470	6,348	122	27,687	26,243	1,445
\$160 to \$199.....	54,953	49,624	5,329	12,002	9,400	2,103	500	6,684	6,684	...	36,266	33,542	2,724
\$200 to \$299.....	49,305	45,413	3,892	7,498	5,991	1,509	...	4,704	4,582	122	37,106	34,845	2,264
\$300 or more.....	20,024	18,191	1,833	2,612	1,686	730	197	687	687	...	16,726	15,819	906
Taxes not payable in 1949.....	262,291	206,730	55,561	93,290	48,664	43,078	2,179	60,673	59,111	1,562	107,667	98,929	8,739
Taxes not reported.....	99,136	90,487	8,649	1,772	660	777	337	6,437	5,644	793	90,923	84,185	6,742
Median taxes.....dollars..	48	46	60	70	75	63	55	58	58	...	39	36	57
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,448,113	1,233,213	214,900	366,482	228,146	123,750	14,585	256,092	247,628	8,464	825,535	757,439	68,101
Mortgage refinanced or renewed.....	244,571	235,143	9,428	13,965	13,424	488	54	1,960	1,850	110	228,647	219,873	8,776
To increase loan for improvements or repairs.....	80,341	78,337	2,004	3,748	3,748	...	...	193	193	...	76,403	74,400	2,004
To increase loan for other reasons.....	40,234	38,176	2,058	2,089	2,035	...	54	276	167	110	37,867	35,971	1,896
To secure better terms.....	58,294	56,945	1,349	6,047	5,811	237	...	538	538	...	51,709	50,598	1,112
To renew or extend loan without increasing amount.....	34,641	31,834	2,807	399	399	...	...	197	197	...	34,045	31,240	2,807
For other purpose.....	34,061	29,851	1,210	1,682	1,431	251	...	755	755	...	28,623	27,664	959
Mortgage placed later than acquisition of property.....	233,822	229,059	4,763	6,778	6,778	...	...	1,282	1,282	...	225,767	221,003	4,763
To make improvements or repairs.....	123,926	120,868	3,058	3,068	3,068	...	...	1,085	1,085	...	119,775	116,717	3,058
To invest in other properties.....	16,497	17,844	653	197	197	...	...	...	...	...	18,300	17,647	653
To invest in business other than real estate.....	17,654	17,519	175	1,469	1,469	...	...	197	197	...	16,029	15,854	175
For other purpose.....	73,705	72,828	877	2,044	2,044	...	...	...	...	...	71,663	70,785	877
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	244,571	235,143	9,428	13,965	13,424	488	54	1,960	1,850	110	228,647	219,873	8,776
Same lender.....	158,770	153,025	5,745	8,647	8,199	394	54	1,528	1,418	110	148,594	143,410	5,187
Different lender.....	85,801	82,118	3,683	5,318	5,225	94	...	432	432	...	80,053	76,463	3,589
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,448,132	1,233,220	214,912	366,487	228,154	123,759	14,590	256,101	247,636	8,465	825,542	757,442	68,106
Less than 50 percent.....	173,447	149,217	24,230	8,101	7,090	224	788	3,242	2,836	406	162,106	139,295	22,811
50 to 59 percent.....	155,611	130,909	24,708	18,007	14,987	2,259	707	8,958	8,348	610	128,647	107,569	21,077
60 to 64 percent.....	112,761	99,115	13,646	16,764	12,268	2,242	2,257	4,510	4,125	385	91,484	82,723	8,764
65 to 69 percent.....	110,484	95,337	15,147	27,755	19,456	7,190	1,111	6,094	5,838	256	76,635	70,045	6,590
70 to 74 percent.....	113,040	90,838	22,202	39,284	22,771	14,383	2,131	9,312	6,949	2,363	64,444	61,118	3,327
75 to 79 percent.....	128,918	99,400	29,518	53,896	26,666	24,321	2,912	13,497	12,941	556	61,522	59,793	1,729
80 to 84 percent.....	158,607	117,716	40,891	80,585	43,976	35,816	793	18,692	17,297	1,395	59,329	56,441	2,889
85 to 89 percent.....	146,391	112,070	34,321	76,648	43,938	29,972	2,739	25,775	24,281	1,494	43,968	43,853	115
90 to 94 percent.....	105,473	98,965	6,508	32,296	26,422	5,087	791	30,207	29,687	520	42,968	42,856	112
95 to 99 percent.....	39,324	34,451	4,873	3,438	2,823	615	...	22,568	22,310	258	9,320	9,320	...
100 percent or more.....	196,990	195,845	1,145	7,699	6,905	685	109	112,070	112,000	70	77,222	76,942	281
Purchase price not reported or property not acquired by purchase.....	11,086	9,363	1,723	2,014	852	965	197	1,176	1,024	152	7,897	7,487	411
Median percent.....	77	77	76	81	81	82	75	97	97	...	67	68	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,448,132	1,233,220	214,912	366,487	228,154	123,759	14,590	256,101	247,636	8,465	825,542	757,442	68,106
Less than 50 percent.....	153,281	149,217	4,064	7,484	7,090	197	197	2,836	2,836	...	142,964	139,295	3,669
50 to 59 percent.....	132,880	130,909	1,977	14,987	14,987	...	...	8,348	8,348	...	109,548	107,569	1,977
60 to 64 percent.....	102,554	99,115	3,439	12,299	12,268	32	...	4,322	4,125	197	85,930	82,723	3,207
65 to 69 percent.....	101,338	95,337	6,001	20,787	19,456	434	898	5,850	5,838	12	74,702	70,045	4,657
70 to 74 percent.....	100,334	90,838	9,496	24,402	22,771	1,374	258	7,050	6,949	101	68,883	61,118	7,766
75 to 79 percent.....	109,980	99,400	10,580	29,998	26,666	2,849	482	13,310	12,941	369	66,673	59,793	6,882
80 to 84 percent.....	134,275	117,716	16,559	20,897	43,976	5,804	1,117	18,137	17,297	840	65,241	56,441	8,800
85 to 89 percent.....	136,376	112,070	24,306	58,106	43,938	11,293	2,876	25,140	24,281	859	53,130	43,853	9,279
90 to 94 percent.....	127,159	98,965	28,194	44,789	26,422	16,589	1,780	30,581	29,687	894	51,791	42,856	8,934
95 to 99 percent.....	65,708	34,451	31,257	32,256	2,823	3,369	2,063	22,932	22,310	622	14,522	9,320	5,203
100 percent or more.....	273,134	195,845	77,289	72,457	6,905	60,832	4,721	116,420	112,000	4,420	84,263	76,942	7,323
Purchase price not reported or property not acquired by purchase.....	11,086	9,363	1,723	2,014	852	965	197	1,176	1,024	152	7,897	7,487	411
Median percent.....	81	77	95	87	81	100+	94	98	97	...	70	68	83
Veteran Status of Owner													
Veteran of World War II.....	715,195	577,978	137,217	187,138	76,237	106,068	4,836	225,083	219,399	5,684	302,977	282,345	20,633
Veteran of World War I only.....	131,887	120,913	10,974	20,311	17,550	2,350	410	3,267	3,267	...	108,313	100,098	8,214
Other service or nonveteran.....	1,079,417	998,520	80,897	179,775	154,558	15,823	9,396	30,985	28,093	2,892	868,658	815,855	52,793

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
SOUTH--Con.													
Sex and Age of Owner													
Male.....	1,568,499	1,379,065	189,434	334,046	214,528	107,590	11,930	224,505	216,852	7,653	1,009,950	947,687	62,267
Under 35 years.....	526,295	431,599	94,736	134,598	61,091	69,046	4,464	150,753	147,081	3,672	240,945	223,389	17,560
35 to 44 years.....	503,547	448,902	54,645	114,067	82,435	27,429	4,203	55,625	53,289	2,336	333,897	313,181	20,679
45 to 54 years.....	303,929	277,635	26,294	58,592	49,624	6,296	2,672	12,398	11,954	444	232,935	216,094	16,882
55 to 64 years.....	168,686	157,771	10,915	23,368	18,181	4,595	591	4,205	3,641	564	141,114	135,948	5,163
65 years and over.....	66,042	63,198	2,844	3,421	3,197	224	...	1,524	887	637	61,099	59,115	1,983
Female.....	192,167	176,702	15,465	20,504	16,805	2,658	1,040	5,498	5,376	122	166,165	154,526	11,643
Under 45 years.....	78,242	69,136	9,106	10,663	7,500	2,176	986	3,803	3,681	122	63,777	57,959	5,821
45 to 64 years.....	91,834	86,422	5,412	7,709	7,173	482	54	1,641	1,641	...	82,482	77,608	4,875
65 years and over.....	22,091	21,144	947	2,132	2,132	...	...	54	54	...	19,906	18,959	947
Sex or age not reported.....	165,842	141,648	24,194	32,680	17,019	13,991	1,671	29,331	28,531	800	103,835	96,101	7,732
Relationship of Owner to Head of Household													
Owner is--													
Primary individual.....	61,975	54,856	7,119	7,701	6,292	521	887	4,195	3,670	525	50,074	44,893	5,186
Head of primary family.....	1,604,498	1,415,041	189,457	333,664	213,970	108,337	11,761	220,893	213,645	7,248	1,049,937	987,828	62,109
Not head but a member of primary family.....	72,379	65,113	7,266	8,309	7,003	1,046	262	2,208	2,208	...	61,864	55,902	5,959
One or more owners not in primary family.....	21,787	20,755	1,032	4,867	4,465	343	61	2,705	2,705	...	14,212	13,583	628
Not reported.....	165,867	141,648	24,219	32,680	17,019	13,991	1,671	29,331	28,531	800	103,860	96,101	7,757
Properties with owner who is head of household or related to head..	1,738,815	1,534,973	203,842	349,679	226,865	109,905	12,912	227,262	219,488	7,774	1,161,876	1,088,628	73,259
Persons in Primary Family and Primary Individuals													
Primary individual.....	61,975	54,856	7,119	7,701	6,292	521	887	4,195	3,670	525	50,074	44,893	5,186
Primary family:													
2 persons.....	399,668	357,519	42,149	84,954	56,390	25,780	2,783	45,717	44,728	989	268,996	256,400	12,597
3 persons.....	446,789	381,777	65,012	107,420	64,403	39,159	3,864	67,047	63,867	3,180	272,320	253,510	18,813
4 persons.....	421,532	367,592	53,940	98,983	62,578	32,941	3,465	70,325	68,593	1,732	252,226	236,423	15,804
5 persons.....	222,030	199,856	22,174	35,442	24,782	9,065	1,594	25,452	24,909	543	161,139	150,163	10,975
6 persons.....	98,110	90,972	7,138	9,990	8,346	1,323	319	8,987	8,774	213	79,139	73,857	5,285
7 persons or more.....	88,711	82,401	6,310	5,189	4,074	1,116	...	5,339	4,947	592	77,982	73,382	4,599
Children Under 18 Years of Age													
Primary individual or no child in family.....	622,410	558,522	63,888	117,739	81,994	30,985	4,760	59,861	57,991	1,870	444,810	418,538	26,272
1 child.....	444,235	375,643	68,592	105,666	60,886	41,512	3,269	69,891	66,506	3,385	268,678	248,253	20,425
2 children.....	295,072	263,903	31,169	50,395	33,508	14,384	2,503	48,765	47,140	1,625	195,912	183,256	12,657
3 children.....	119,268	108,350	10,918	15,182	10,853	3,790	581	14,769	14,468	301	89,314	83,030	6,287
4 children or more.....	257,829	228,553	29,276	60,696	39,624	19,275	1,798	33,973	33,381	592	163,161	155,551	7,611
Occupation of Owner													
Properties with owner who is head of household.....	1,666,471	1,469,892	196,579	341,374	219,868	108,864	12,650	225,095	217,321	7,774	1,100,017	1,032,728	67,300
Professional, technical, and kindred workers:													
Salaried.....	128,373	109,778	18,595	41,940	29,705	10,611	1,626	18,742	18,229	513	67,689	61,846	5,845
Self-employed.....	20,726	19,221	1,505	5,122	4,417	705	...	1,504	1,443	61	14,101	13,361	739
Managers, officials, and proprietors, including farm:													
Salaried.....	154,774	130,863	23,911	47,731	33,164	13,086	1,480	21,823	21,168	655	85,223	76,534	8,689
Self-employed.....	126,480	116,139	10,341	23,054	17,072	5,084	898	11,751	11,538	213	91,676	87,531	4,147
Clerical and kindred workers.....	121,654	106,465	15,189	31,086	22,975	7,462	648	21,218	19,761	1,457	69,355	63,730	5,623
Sales workers.....	145,437	120,753	24,684	39,981	20,855	17,247	1,881	26,116	24,824	1,292	79,340	75,075	4,265
Craftsmen, foremen, and kindred workers.....	368,504	321,285	47,219	79,316	46,169	29,389	3,760	57,792	56,322	1,470	231,399	218,799	12,602
Operatives and kindred workers.....	265,963	238,939	27,024	38,864	21,242	16,258	1,365	40,083	39,875	208	187,020	177,826	9,196
Service workers, including private household.....	104,262	92,412	11,850	11,275	7,653	3,624	...	12,533	11,477	1,056	80,454	73,283	7,172
Laborers, except mine.....	74,646	69,146	5,500	5,963	3,621	1,877	464	5,677	5,480	197	63,009	60,049	2,959
Occupation not reported.....	155,652	144,891	10,761	17,042	12,995	3,521	528	7,856	7,204	652	130,751	124,694	6,063
WEST													
Total properties.....	1,409,483	1,219,768	189,715	303,995	207,489	87,066	9,438	186,025	176,800	9,225	919,466	835,482	83,986
Structures on Property													
1 structure.....	1,346,179	1,163,836	182,343	301,588	205,293	87,046	9,248	182,581	173,681	8,900	862,012	784,862	77,151
2 structures or more.....	63,301	55,930	7,371	2,405	2,194	20	191	3,445	3,119	326	57,451	50,617	6,834
Dwelling Units on Property													
1 dwelling unit.....	1,274,500	1,101,952	172,548	293,719	198,687	86,110	8,920	174,919	166,869	8,050	805,865	736,397	69,468
2 dwelling units.....	95,116	83,600	11,516	8,537	7,405	936	199	8,062	7,050	1,012	78,519	69,147	9,372
3 dwelling units.....	25,295	21,311	3,984	1,099	994	20	84	1,181	1,015	166	23,015	19,301	3,715
4 dwelling units.....	14,570	12,905	1,665	639	403	...	236	1,867	1,867	...	12,067	10,637	1,430
Business Floor Space on Property													
None.....	1,387,811	1,201,193	186,618	301,773	208,361	86,682	9,232	184,203	175,250	8,953	901,834	820,084	81,753
Less than half.....	21,671	18,574	3,097	2,220	1,629	386	208	1,823	1,551	272	17,631	15,398	2,235

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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.													
Year Structure Built													
1950 (part).....	46,249	36,022	10,227	16,995	8,057	8,793	145	11,127	11,127	...	18,126	16,838	1,289
1949.....	124,803	89,136	35,667	55,271	25,928	28,032	1,311	16,377	16,377	...	53,156	46,832	6,322
1948.....	120,946	89,375	31,571	46,991	21,081	23,213	2,698	11,690	11,146	544	62,267	57,150	5,119
1947.....	119,710	98,555	21,155	31,582	17,682	11,968	1,934	33,564	32,612	952	54,563	48,259	6,304
1946.....	71,167	64,106	7,061	8,647	5,710	2,894	46	26,162	24,707	1,455	36,388	33,690	2,697
1942 to 1945.....	137,039	121,892	15,147	44,551	38,727	4,482	1,344	28,191	26,965	1,226	64,301	56,204	8,095
1940 to 1941.....	116,756	107,155	9,601	41,209	37,876	3,081	254	15,927	15,079	848	59,622	54,201	5,421
1930 to 1939.....	250,807	227,329	23,478	33,169	28,754	3,388	1,028	20,787	18,656	2,131	196,856	179,921	16,934
1929 or earlier.....	404,269	369,367	34,902	24,480	22,623	1,174	684	21,649	19,574	2,075	358,143	327,174	30,972
Not reported.....	17,738	16,830	908	1,102	1,058	44	...	562	562	...	16,074	15,211	864
Year Structure Acquired													
1950 (part).....	171,674	131,815	39,859	47,081	22,768	21,942	2,372	28,653	26,864	1,789	95,945	82,190	13,761
1949.....	261,847	200,584	61,263	73,201	40,498	29,902	2,801	31,726	28,468	3,258	156,920	131,616	25,305
1948.....	236,291	192,610	43,681	55,128	30,490	22,831	1,810	28,321	25,603	2,718	152,846	136,524	16,322
1947.....	201,882	177,709	24,173	32,422	20,541	10,762	1,120	53,732	52,749	983	115,725	104,418	11,308
1946.....	157,868	149,492	8,376	14,046	12,515	1,443	90	41,926	41,445	481	101,894	95,534	6,363
1942 to 1945.....	219,172	209,534	9,638	45,175	43,994	189	94	1,528	1,528	...	172,468	164,013	8,456
1940 to 1941.....	66,204	65,059	1,145	23,225	23,116	...	109	...	...	...	42,977	41,942	1,037
1930 to 1939.....	70,005	69,067	938	12,781	12,636	...	146	...	145	...	57,078	56,285	792
1929 or earlier.....	23,867	23,258	609	936	936	...	...	...	...	...	22,931	22,322	609
Not reported.....	682	643	39	...	...	...	...	...	...	...	682	643	39
Structure New or Previously Occupied when Acquired													
New.....	502,347	416,065	86,282	177,803	107,714	65,245	4,847	81,000	80,565	435	243,547	227,788	15,761
Previously occupied.....	907,134	803,702	103,432	126,190	99,774	21,823	4,595	105,026	96,237	8,789	675,917	607,693	68,225
Purchase Price													
Less than \$2,000.....	54,814	54,127	687	392	392	...	...	289	289	...	54,136	53,449	687
\$2,000 to \$2,999.....	77,175	75,160	2,015	2,294	2,294	...	...	884	643	241	73,995	72,222	1,773
\$3,000 to \$3,999.....	107,876	103,807	4,069	9,858	9,731	46	81	2,712	2,376	336	95,308	91,699	3,608
\$4,000 to \$4,999.....	125,791	117,665	8,126	21,936	20,872	704	360	7,102	7,102	...	96,752	89,691	7,062
\$5,000 to \$5,999.....	133,851	122,989	10,862	25,542	23,720	1,525	300	9,934	9,387	547	98,377	89,884	8,494
\$6,000 to \$6,999.....	138,024	122,419	15,605	30,712	24,678	5,013	1,022	22,287	21,540	747	85,027	76,203	8,825
\$7,000 to \$7,999.....	132,623	112,269	20,354	28,465	18,997	8,414	1,054	34,057	32,385	1,672	70,099	60,887	9,212
\$8,000 to \$8,999.....	144,348	108,788	35,560	45,805	20,863	24,897	44	37,353	35,551	1,802	61,194	52,375	8,819
\$9,000 to \$9,999.....	116,226	88,384	27,842	41,559	22,150	17,701	1,708	24,025	23,784	241	50,642	42,449	8,193
\$10,000 to \$10,999.....	99,447	77,507	21,940	33,349	17,344	15,118	887	18,354	17,406	948	47,747	42,759	4,988
\$11,000 to \$11,999.....	55,867	43,819	12,048	18,052	10,750	5,615	1,688	9,370	8,314	1,056	28,447	24,755	3,691
\$12,000 to \$14,999.....	102,856	85,293	17,563	26,747	19,205	5,953	1,590	15,082	13,943	1,139	61,028	52,147	8,881
\$15,000 to \$19,999.....	67,107	57,583	9,524	13,705	11,445	1,901	362	2,164	1,844	320	51,236	44,295	6,941
\$20,000 to \$24,999.....	19,003	17,507	1,496	2,446	2,083	184	179	1,391	1,246	145	15,168	14,179	999
\$25,000 or more.....	19,655	17,908	1,747	1,675	1,531	...	145	45	44	...	17,937	16,336	1,602
Property not acquired by purchase.....	4,705	4,689	16	...	...	...	...	...	...	...	4,704	4,689	16
Not reported.....	10,131	9,861	270	1,469	1,444	...	25	990	951	39	7,674	7,469	206
Median purchase price.....dollars..	7,400	7,000	8,900	8,700	8,100	9,100	...	8,400	8,300	...	6,400	6,100	8,200
Market Value													
Less than \$2,000.....	18,000	17,179	821	1,144	493	651	...	345	236	109	16,509	16,449	61
\$2,000 to \$2,999.....	27,086	26,596	490	...	...	...	...	434	...	...	26,652	26,162	490
\$3,000 to \$3,999.....	51,673	49,513	2,160	225	225	...	...	1,676	1,145	531	49,772	48,143	1,630
\$4,000 to \$4,999.....	62,766	57,612	5,154	1,323	747	...	...	3,939	3,748	191	57,504	53,118	4,389
\$5,000 to \$5,999.....	87,423	78,968	8,455	4,210	2,966	1,056	189	7,718	7,461	257	75,497	68,543	6,955
\$6,000 to \$6,999.....	118,659	105,972	12,687	14,478	10,689	3,738	53	15,554	14,374	1,180	88,625	80,911	7,714
\$7,000 to \$7,999.....	136,736	119,776	16,960	26,127	18,034	7,169	923	23,390	22,288	1,102	87,222	79,456	7,767
\$8,000 to \$8,999.....	171,043	141,227	29,816	43,412	26,480	15,652	1,281	36,450	35,111	1,339	91,186	79,640	11,546
\$9,000 to \$9,999.....	132,321	106,572	25,749	46,306	28,898	16,489	922	25,077	24,407	670	60,940	53,270	7,670
\$10,000 to \$10,999.....	159,178	130,653	28,525	51,215	32,025	18,728	465	23,987	23,087	900	83,977	75,542	8,437
\$11,000 to \$11,999.....	67,718	55,434	12,284	12,284	13,712	5,532	1,835	13,409	12,477	932	33,235	29,248	3,987
\$12,000 to \$14,999.....	173,971	147,723	26,248	53,630	37,221	14,226	2,186	25,954	24,785	1,169	94,386	85,716	8,673
\$15,000 to \$19,999.....	121,939	107,348	14,591	29,943	25,607	3,071	1,268	5,662	4,954	708	86,335	76,787	9,547
\$20,000 to \$24,999.....	36,478	33,902	2,576	5,578	5,179	329	70	1,539	1,394	145	29,365	27,332	2,031
\$25,000 or more.....	40,072	37,232	2,840	4,778	4,669	...	109	482	482	...	34,817	32,088	2,731
Not reported.....	4,439	4,070	369	555	555	...	...	431	431	...	3,452	3,085	369
Median market value.....dollars..	9,200	9,100	9,700	10,200	10,400	9,800	...	9,100	9,100	...	8,600	8,500	9,100
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	200,437	198,358	2,079	21,803	21,694	...	109	1,536	1,536	...	177,100	175,131	1,971
20 to 39 percent.....	366,125	352,004	14,121	57,370	56,484	145	740	5,798	5,650	148	302,961	289,872	13,089
40 to 59 percent.....	326,500	297,321	29,179	63,854	60,094	2,406	1,351	26,710	25,937	773	235,941	211,293	24,651
60 to 69 percent.....	145,662	122,297	23,365	38,475	31,055	5,995	1,427	36,186	34,883	1,303	71,001	56,360	14,642
70 to 79 percent.....	143,381	106,669	36,712	42,631	17,510	2,158	40,041	37,649	2,393	60,711	46,057	14,642	
80 to 84 percent.....	71,530	50,671	20,859	21,856	7,204	13,218	1,438	25,228	24,364	864	24,443	19,104	5,340
85 to 89 percent.....	53,717	32,958	20,759	20,641	4,367	15,750	524	16,261	14,989	1,272	16,815	13,602	3,212
90 to 94 percent.....	42,685	20,586	22,099	19,382	1,476	17,342	565	11,540	10,425	1,115	11,765	8,687	3,078
95 to 99 percent.....	28,820	18,715	10,105	9,364	346	8,509	509	13,477	13,436	41	5,979	4,933	1,046
100 percent or more.....	26,251	16,173	10,078	8,069	1,253	6,192	625	8,831	7,310	1,321	9,353	7,413	1,940
Market value not reported.....	4,386	4,017	369	555	555	...	...	431	431	...	3,400	3,033	369
Median percent.....	48	44	77	62	48	86	...	76	75	...	39	37	61

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				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
WEST--Con.													
Real Estate Taxes Per \$1,000 Market Value													
Less than \$2.50.....	56,333	50,454	5,879	5,219	3,335	1,509	377	9,557	9,268	289	41,557	37,852	3,706
\$2.50 to \$4.99.....	85,204	75,914	9,290	10,114	6,882	3,069	163	12,584	11,644	940	62,505	57,385	5,118
\$5.00 to \$7.49.....	190,562	168,638	21,924	30,999	19,393	10,811	798	32,325	30,406	1,919	127,239	118,840	8,398
\$7.50 to \$9.99.....	228,033	201,212	26,821	40,461	31,098	8,543	821	35,795	34,037	1,758	151,778	136,076	15,701
\$10.00 to \$12.49.....	261,598	229,973	31,625	53,991	40,879	11,318	1,798	29,739	27,776	1,963	177,870	161,321	16,550
\$12.50 to \$14.99.....	169,392	148,855	20,537	42,458	33,794	6,948	1,717	20,392	19,134	1,258	106,543	95,932	10,611
\$15.00 to \$17.49.....	97,159	84,371	12,788	24,524	18,755	4,878	891	11,251	10,593	658	61,384	55,021	6,363
\$17.50 to \$19.99.....	38,833	33,990	4,843	9,774	6,600	2,514	663	2,220	2,220	...	26,839	25,170	1,669
\$20.00 to \$24.99.....	39,170	36,011	3,159	9,800	8,270	772	760	2,263	2,118	145	27,111	25,625	1,485
\$25.00 or more.....	24,370	22,677	1,693	3,590	3,257	333	...	1,264	964	300	19,517	18,457	1,059
Taxes not payable in 1949 <sup>1</sup> .....	170,714	124,822	45,892	71,991	34,302	36,232	1,456	27,560	27,560	...	71,160	62,958	8,205
Taxes or value not reported.....	48,122	42,854	5,268	1,074	929	145	...	1,081	1,081	...	45,968	40,845	5,123
Median taxes.....dollars..	10.34	10.32	10.42	11.33	11.55	10.31	...	9.19	9.17	...	10.25	10.24	10.36
Real Estate Taxes Per Dwelling Unit													
Less than \$20.....	65,544	60,943	4,601	3,307	1,836	1,093	377	8,931	8,931	...	53,309	50,176	3,133
\$20 to \$39.....	132,152	119,263	12,889	6,831	5,074	1,634	122	14,080	12,334	1,746	111,241	101,855	9,388
\$40 to \$59.....	177,431	158,168	19,263	17,506	11,191	6,075	243	25,394	23,902	1,492	134,533	123,076	11,457
\$60 to \$79.....	162,488	141,688	20,800	29,536	19,877	9,174	486	25,004	24,124	880	107,949	97,687	10,263
\$80 to \$99.....	155,061	137,311	17,750	28,893	21,448	5,804	1,645	26,889	24,992	1,897	99,280	90,875	8,405
\$100 to \$119.....	132,423	114,489	17,934	33,671	24,066	8,928	676	20,174	19,378	796	78,577	71,043	7,534
\$120 to \$139.....	107,735	93,150	14,585	32,224	24,851	6,218	1,155	16,718	16,099	619	58,795	52,201	6,594
\$140 to \$159.....	81,000	68,716	12,284	25,909	19,289	5,057	1,564	10,115	8,884	1,231	44,979	40,545	4,434
\$160 to \$199.....	88,016	76,964	11,052	30,745	25,317	4,968	458	5,328	5,038	290	51,944	46,608	5,337
\$200 to \$299.....	62,981	56,735	6,246	18,050	15,090	1,700	1,250	4,449	4,170	279	40,479	37,475	3,006
\$300 or more.....	29,778	28,254	1,524	4,806	4,764	44	...	651	651	...	24,318	22,840	1,480
Taxes not payable in 1949.....	170,627	124,735	45,892	71,903	34,214	36,232	1,456	27,560	27,560	...	71,160	62,958	8,205
Taxes not reported.....	44,261	39,360	4,901	620	476	145	...	739	739	...	42,904	38,148	4,756
Median taxes.....dollars..	83	82	88	113	117	99	...	79	79	...	74	74	78
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,083,896	905,127	178,769	281,892	185,901	86,814	9,181	181,623	173,067	8,556	620,386	546,164	74,222
Mortgage refinanced or renewed.....	177,610	169,953	7,657	17,050	16,644	254	154	3,959	3,290	669	156,603	150,023	6,583
To increase loan for improvements or repairs.....	52,378	50,029	2,349	4,700	4,591	...	110	722	722	...	46,956	44,717	2,239
To increase loan for other reasons.....	33,396	32,120	1,276	1,796	1,687	109	...	478	478	...	31,124	29,956	1,167
To secure better terms.....	50,100	48,854	1,246	8,452	8,452	...	...	1,551	1,316	235	40,097	39,086	1,012
To renew or extend loan without increasing amount.....	18,162	16,835	1,327	688	688	...	...	651	362	289	16,824	15,786	1,039
For other purpose.....	23,574	22,315	1,259	1,414	1,226	145	44	557	412	145	21,602	20,478	1,126
Mortgage placed later than acquisition of property.....	147,991	144,696	3,295	5,051	4,945	...	106	450	450	...	142,488	139,302	3,189
To make improvements or repairs.....	56,721	54,581	2,140	2,086	2,061	...	25	171	171	...	54,465	52,351	2,115
To invest in other properties.....	15,490	15,389	101	235	198	...	37	...	...	...	15,258	15,191	64
To invest in business other than real estate.....	19,827	19,703	124	169	169	...	...	...	...	...	19,658	19,535	124
For other purpose.....	55,953	55,023	930	2,561	2,517	...	44	279	279	...	53,110	52,225	886
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	177,610	169,953	7,657	17,050	16,644	254	154	3,959	3,290	669	156,603	150,023	6,583
Same lender.....	95,222	90,663	4,559	9,225	9,519	254	154	2,476	1,998	478	82,822	79,150	3,674
Different lender.....	82,388	79,290	3,098	7,125	7,125	...	...	1,483	1,292	191	73,781	70,873	2,909
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,084,162	905,139	179,023	281,899	185,906	86,815	9,187	181,881	173,069	8,812	620,392	546,170	74,224
Less than 50 percent.....	172,935	131,091	41,844	14,480	12,811	189	1,481	2,208	1,630	578	156,247	116,648	39,599
50 to 59 percent.....	141,453	116,183	25,270	23,634	18,777	3,361	1,497	5,620	5,165	455	112,204	92,243	19,963
60 to 64 percent.....	79,053	66,436	12,617	23,914	18,843	3,903	1,169	6,578	4,984	1,594	48,561	42,609	5,951
65 to 69 percent.....	79,383	66,921	12,462	30,679	22,182	7,466	1,034	7,097	6,346	751	41,604	38,393	3,214
70 to 74 percent.....	94,352	73,715	20,637	40,929	24,153	14,592	2,185	9,461	7,546	1,915	43,965	42,016	1,948
75 to 79 percent.....	106,942	81,448	25,494	51,142	27,350	22,847	943	14,108	13,226	882	41,693	40,873	819
80 to 84 percent.....	109,030	81,194	27,836	50,154	24,958	24,785	413	14,871	13,407	1,464	44,009	42,830	1,177
85 to 89 percent.....	86,492	76,339	10,153	32,768	23,789	8,514	465	17,837	16,975	862	35,885	35,574	311
90 to 94 percent.....	95,281	57,445	1,836	9,895	8,739	1,158	...	24,028	23,756	272	25,357	24,951	408
95 to 99 percent.....	23,529	23,529	...	845	845	...	...	12,381	12,381	...	10,304	10,304	...
100 percent or more.....	126,207	125,372	835	2,594	2,594	...	...	66,702	66,702	...	56,913	56,079	835
Purchase price not reported or property not acquired by purchase.....	5,505	5,466	39	865	865	...	...	990	951	39	3,650	3,650	...
Median percent.....	74	75	69	76	74	78	...	93	94	...	64	68	47
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	1,084,162	905,139	179,023	281,899	185,906	86,815	9,187	181,881	173,069	8,812	620,392	546,170	74,224
Less than 50 percent.....	132,535	131,091	1,444	12,812	12,812	...	...	1,630	1,630	...	118,093	116,649	1,444
50 to 59 percent.....	122,999	116,183	6,816	19,303	18,777	189	337	5,310	5,165	145	98,390	92,243	6,146
60 to 64 percent.....	72,358	66,436	5,922	19,438	18,843	434	162	5,130	4,985	145	47,791	42,609	5,183
65 to 69 percent.....	74,669	66,920	7,749	22,843	22,182	553	109	6,385	6,346	39	45,440	38,392	7,048

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 6.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER 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
<b>WEST—Con.</b>													
Total Mortgage Loan on Property as Percent of Purchase Price—Con.													
70 to 74 percent.....	86,345	73,715	12,630	26,062	24,153	1,117	792	8,277	7,546	731	52,006	42,016	9,991
75 to 79 percent.....	96,299	81,447	14,852	31,480	27,350	3,269	863	14,037	13,226	811	50,782	40,873	9,910
80 to 84 percent.....	97,627	81,194	16,433	30,930	24,958	4,868	1,104	14,397	13,407	990	52,300	42,830	9,473
85 to 89 percent.....	100,046	76,239	23,707	36,677	23,789	9,853	3,037	18,855	16,975	1,880	44,511	35,574	8,937
90 to 94 percent.....	85,865	57,445	28,420	28,275	8,739	18,987	552	25,759	23,756	2,003	31,830	24,951	6,879
95 to 99 percent.....	51,694	23,529	28,165	25,455	845	23,568	1,043	13,412	12,381	1,031	12,828	10,304	2,523
100 percent or more.....	158,222	125,372	32,850	27,759	2,594	23,980	1,185	67,699	66,701	998	62,768	56,079	6,690
Purchase price not reported or property not acquired by purchase.....	5,505	5,466	39	865	865	...	...	990	951	39	3,650	3,650	...
Median percent.....	78	75	90	81	74	96	...	93	94	...	70	68	79
<b>Veteran Status of Owner</b>													
Veteran of World War II.....	521,762	407,933	113,829	141,673	57,162	81,646	2,867	157,534	151,969	5,565	222,557	198,802	23,754
Veteran of World War I only.....	107,226	98,625	8,601	19,090	17,492	966	631	2,359	2,250	109	85,779	78,884	6,896
Other service or nonveteran.....	780,498	713,212	67,286	143,231	132,834	4,455	5,943	26,135	22,983	3,552	611,130	557,797	53,335
<b>Sex and Age of Owner</b>													
Male.....	1,146,494	992,398	154,096	264,695	181,006	76,756	6,939	162,571	155,219	7,352	719,240	656,185	63,056
Under 35 years.....	377,570	297,763	79,807	104,179	45,126	55,288	3,764	102,055	97,896	4,159	171,340	154,743	16,597
35 to 44 years.....	369,314	322,490	46,824	91,304	71,890	17,577	1,839	44,110	41,665	2,445	233,904	208,939	24,965
45 to 54 years.....	221,105	204,482	16,623	44,912	40,873	3,364	679	12,151	11,403	748	164,043	152,206	11,835
55 to 64 years.....	123,722	114,693	9,029	18,461	17,550	255	657	2,934	2,934	...	102,330	94,213	8,118
65 years and over.....	54,783	52,970	1,813	5,839	5,567	272	...	1,321	1,321	...	47,623	46,084	1,541
Female.....	122,857	111,468	11,389	15,171	12,888	1,428	856	6,007	5,573	434	101,684	93,014	8,670
Under 45 years.....	46,842	40,365	6,477	6,123	4,507	1,283	333	4,075	3,786	289	36,645	32,073	4,570
45 to 64 years.....	60,309	56,950	3,359	7,534	7,346	145	44	1,387	1,387	...	51,389	48,220	3,170
65 years and over.....	15,706	14,153	1,553	1,514	1,035	...	479	545	400	145	13,650	12,721	930
Sex or age not reported.....	140,140	115,906	24,234	24,135	13,601	8,887	1,647	17,457	16,015	1,442	98,551	86,290	12,261
<b>Relationship of Owner to Head of Household</b>													
Owner is—													
Primary individual.....	55,277	51,406	3,871	5,901	4,954	373	575	2,334	2,101	233	47,042	44,353	2,691
Head of primary family.....	1,160,464	1,003,431	157,043	266,554	183,049	76,588	6,921	161,163	153,611	7,552	732,743	666,760	65,986
Not head but a member of primary family.....	38,148	35,638	2,510	6,613	5,441	1,063	109	2,478	2,478	...	29,060	27,722	1,338
One or more owners not in primary family.....	15,644	13,588	2,056	792	448	157	188	2,638	2,638	...	12,215	10,502	1,713
Not reported.....	139,951	115,717	24,234	24,135	13,601	8,887	1,647	17,413	15,971	1,442	98,406	86,146	12,261
Properties with owner who is head of household or related to head..	1,253,888	1,090,464	163,424	279,073	193,444	78,029	7,609	165,982	158,194	7,788	808,846	738,834	70,014
<b>Persons in Primary Family and Primary Individuals</b>													
Primary individual.....	55,277	51,406	3,871	5,901	4,954	373	575	2,334	2,101	233	47,042	44,353	2,691
Primary family:													
2 persons.....	300,697	265,444	35,253	66,748	50,053	14,681	2,017	32,892	31,392	1,500	201,059	184,004	17,060
3 persons.....	306,591	259,245	47,346	77,478	47,154	28,712	1,612	48,633	46,548	2,085	180,482	165,545	14,938
4 persons.....	335,166	289,068	46,098	82,197	57,634	22,682	1,883	52,560	49,794	2,766	200,414	181,640	18,773
5 persons.....	149,699	131,239	18,460	32,777	23,237	8,621	922	18,707	17,793	934	98,218	90,209	8,009
6 persons.....	60,885	53,514	7,371	10,351	8,095	1,966	289	7,405	7,260	145	43,131	38,159	4,971
7 persons or more.....	45,573	40,548	5,025	3,621	2,317	994	311	3,451	3,306	145	38,500	34,924	3,575
<b>Children Under 18 Years of Age</b>													
Primary individual or no child in family	456,437	409,055	47,382	89,708	70,688	16,731	2,292	40,506	38,569	1,937	326,225	299,801	26,424
1 child.....	296,763	248,780	47,983	76,126	44,784	28,716	2,627	49,848	47,823	2,025	170,788	156,170	14,618
2 children.....	312,103	268,162	43,941	77,846	54,163	22,182	1,502	51,391	48,770	2,621	182,868	165,229	17,641
3 children.....	121,621	104,750	16,871	26,404	17,776	8,042	587	17,348	16,434	914	77,871	70,540	7,331
4 children or more.....	66,970	59,720	7,250	8,985	6,027	2,358	600	6,886	6,596	290	51,095	47,094	4,001
<b>Occupation of Owner</b>													
Properties with owner who is head of household.....	1,216,243	1,055,322	160,921	272,606	188,151	76,965	7,505	163,510	155,720	7,790	780,142	711,466	68,676
Professional, technical, and kindred workers:													
Salaried.....	102,485	86,228	16,257	33,924	24,660	8,818	446	15,995	15,099	896	52,570	46,472	6,097
Self-employed.....	22,800	20,213	2,587	4,679	3,662	623	396	3,820	3,171	649	14,300	13,381	920
Managers, officials, and proprietors, including farm:													
Salaried.....	98,931	88,551	10,380	29,741	24,552	4,716	476	15,658	15,467	191	53,537	48,535	5,004
Self-employed.....	90,584	78,673	11,911	18,129	13,013	3,494	1,625	9,034	8,347	687	63,420	57,313	6,107
Clerical and kindred workers.....	84,405	72,006	12,399	19,772	14,424	4,628	718	15,311	14,768	543	49,320	42,813	6,508
Sales workers.....	105,579	88,564	17,015	31,241	21,234	9,864	145	15,752	15,391	361	58,589	51,942	6,647
Craftsmen, foremen, and kindred workers.....	285,992	248,046	37,946	65,982	43,473	20,548	1,965	40,333	39,061	1,272	179,678	165,514	14,164
Operatives and kindred workers.....	180,758	152,395	28,363	35,693	19,715	15,342	597	28,192	26,824	1,368	116,914	105,856	11,057
Service workers, including private household.....	63,120	53,738	9,382	11,583	7,997	3,144	443	6,648	5,452	1,196	44,891	40,290	4,600
Laborers, except mine.....	54,749	48,083	6,666	7,807	4,785	2,517	505	4,080	3,887	193	42,861	39,410	3,450
Occupation not reported.....	126,840	118,825	8,015	14,095	10,636	3,271	189	8,687	8,253	434	104,062	99,940	4,122

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: 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.....	7,052,170	28,566,301	1,178,610	6,746,767	1,033,452	6,153,736	4,840,117	15,665,798
Average debt per property.....	...	4.1	...	5.7	...	6.0	...	3.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,130,714	899,968	7,884	5,735	14,100	12,993	1,108,731	881,240
\$2,000 to \$2,999.....	999,888	1,674,739	47,621	75,367	47,404	87,007	904,867	1,512,365
\$3,000 to \$3,999.....	1,003,656	2,501,153	120,244	290,743	93,114	253,109	790,298	1,957,301
\$4,000 to \$4,999.....	856,312	2,861,402	165,828	550,621	100,716	371,823	589,771	1,938,908
\$5,000 to \$5,999.....	718,129	3,154,460	166,014	751,314	127,065	590,830	425,057	1,812,316
\$6,000 to \$6,999.....	657,024	3,586,118	176,187	1,007,484	163,572	928,655	317,266	1,649,979
\$7,000 to \$7,999.....	554,695	3,659,433	169,398	1,178,346	167,834	1,120,160	217,505	1,360,927
\$8,000 to \$8,999.....	424,107	3,182,939	147,207	1,153,418	133,027	1,009,598	143,882	1,109,923
\$9,000 to \$9,999.....	277,211	2,366,191	93,184	832,986	95,071	820,120	88,957	715,085
\$10,000 to \$10,999.....	179,483	1,635,842	49,297	476,218	48,039	444,544	82,133	715,085
\$11,000 to \$11,999.....	64,800	655,837	14,433	153,957	15,201	155,699	35,166	346,181
\$12,000 to \$14,999.....	113,211	1,267,974	16,152	193,469	21,747	257,297	75,314	817,208
\$15,000 to \$19,999.....	55,712	803,524	5,022	73,364	6,054	92,365	44,638	337,795
\$20,000 or more.....	17,256	316,721	197	3,745	504	9,536	16,556	103,440
Median loan.....dollars..	4,400	...	6,400	...	6,800	...	3,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,110,436	2,167,246	95,480	117,002	53,078	73,525	1,961,877	1,976,719
\$2,000 to \$2,999.....	1,043,096	2,549,062	116,111	290,795	84,008	208,697	842,979	3,049,570
\$3,000 to \$3,999.....	873,349	2,986,612	144,613	498,511	103,171	356,914	625,572	2,131,187
\$4,000 to \$4,999.....	653,875	2,891,794	126,145	556,264	124,654	556,655	403,078	1,778,875
\$5,000 to \$5,999.....	579,304	3,155,490	126,308	698,541	147,266	806,453	305,731	1,650,496
\$6,000 to \$6,999.....	542,487	3,493,861	152,837	989,404	164,196	1,060,759	225,455	1,443,698
\$7,000 to \$7,999.....	479,530	3,569,841	175,831	1,313,613	144,950	1,079,873	158,756	1,176,355
\$8,000 to \$8,999.....	295,439	2,484,357	106,737	899,236	96,255	806,921	92,451	778,100
\$9,000 to \$9,999.....	224,689	2,111,320	82,465	774,626	69,807	654,734	72,425	681,960
\$10,000 to \$10,999.....	82,372	852,532	26,125	269,513	17,997	187,052	38,250	395,967
\$11,000 to \$11,999.....	55,386	633,936	10,689	122,352	10,152	115,308	34,551	395,276
\$12,000 to \$14,999.....	74,091	978,058	11,938	157,389	13,736	178,271	48,416	642,398
\$15,000 to \$19,999.....	32,123	546,336	3,146	50,198	3,994	64,632	24,981	431,566
\$20,000 or more.....	6,008	145,836	197	9,283	197	3,942	5,614	132,631
Median debt.....dollars..	3,400	...	5,800	...	6,000	...	2,500	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: 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.....	27,675,070	24,446,503	3,228,566	6,312,626	4,199,260	1,956,627	6,114,162	15,248,281	14,301,518	946,763	891,302	388,860	502,444
Average debt per mortgage.....	3.9	3.8	5.3	5.4	4.9	6.5	5.9	3.2	3.1	3.7	1.4	1.3	1.6
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	6,061,234	5,405,168	656,066	1,903,531	1,413,353	436,370	1,786,594	2,371,109	2,278,519	92,590	132,666	93,640	39,026
Mutual savings bank.....	2,486,601	2,149,143	337,458	649,306	387,452	252,937	652,099	1,185,196	1,129,088	56,108	55,151	48,121	7,030
Savings and loan association.....	7,030,566	6,431,523	599,043	551,526	374,077	167,949	1,639,050	4,839,990	4,457,166	382,824	64,703	34,863	29,840
Life insurance company.....	5,617,219	4,501,615	1,115,604	2,754,498	1,801,217	891,262	1,052,185	1,810,536	1,672,721	137,815	177,754	168,727	9,027
Mortgage company.....	386,024	296,988	89,036	183,266	99,305	77,241	107,526	95,232	92,035	3,197	24,858	17,455	7,403
Federal National Mortgage Association.....	932,085	829,213	102,872	142,074	45,028	88,313	790,011	...	...	...	14,468	14,468	...
Individual.....	4,291,936	4,059,861	232,075	...	...	...	3,674	4,288,262	4,056,187	232,075	371,571	865	370,706
Other.....	869,404	772,992	96,412	128,425	78,828	42,555	83,024	657,956	615,802	42,154	50,129	10,717	39,412
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	6,022,297	4,878,760	1,143,537	2,548,064	1,572,157	899,374	1,826,949	1,647,284	1,519,673	127,611	235,500	157,138	78,362
Originated.....	21,652,772	19,567,743	2,085,029	3,764,562	2,627,103	1,057,253	4,287,213	13,600,997	12,781,845	819,152	655,800	231,718	424,082
ORIGIN OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	22,614,232	19,573,139	3,041,093	5,959,535	3,858,469	1,948,075	5,975,278	10,679,419	9,897,693	781,726	...	...	...
Mortgage refinanced or renewed.....	3,483,516	3,338,812	144,704	271,594	259,344	8,551	110,579	3,101,343	2,978,237	123,106	...	...	...
Mortgage placed later than acquisition of property.....	1,577,319	1,534,552	42,767	81,495	81,447	...	28,305	1,467,519	1,425,588	41,931	...	...	...
AMORTIZATION													
Fully amortized.....	24,569,685	21,504,367	3,065,318	6,312,626	4,199,260	1,956,628	6,114,162	12,142,897	11,358,593	784,304	723,044	388,856	334,188
Partially amortized.....	1,655,446	1,581,170	74,276	...	...	...	...	1,655,446	1,581,170	74,276	...	...	47,717
Not amortized.....	685,776	627,069	58,707	...	...	...	...	685,776	627,069	58,707	...	...	72,084
On demand.....	764,162	733,897	30,265	...	...	...	...	764,162	734,686	29,476	...	...	47,455
Regular principal payments required.....	332,433	315,329	17,104	...	...	...	...	332,433	316,118	16,315	...	...	8,455
No regular principal payments required.....	431,729	418,568	13,161	...	...	...	...	431,729	418,568	13,161	39,000	...	39,000

<sup>1</sup> Includes 156,739 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgages.



RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: 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							
CURRENT STATUS OF PAYMENTS													
Amount of outstanding debt (thousands of dollars)													
Ahead or up-to-date in scheduled payments	26,056,883	23,036,037	3,020,846	6,087,100	4,092,650	1,847,266	5,847,144	14,122,639	13,257,382	865,257	778,289	367,645	410,644
Delinquent:													
Foreclosure in process.....	48,517	25,333	23,184	24,047	5,175	18,483	3,668	20,802	17,044	3,758	8,630	4,775	3,855
Foreclosure not in process.....	1,223,194	1,047,324	175,870	201,477	101,435	90,877	263,350	758,367	689,283	69,084	52,211	16,436	35,775
No regular payments required.....	346,473	327,809	8,664	...	...	...	...	346,473	337,809	8,664	52,170	...	52,170
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	5,309,579	4,584,278	725,301	1,261,009	737,370	488,070	1,131,327	2,917,243	2,746,143	171,100	217,533	96,381	121,152
1949.....	7,542,266	6,354,627	1,187,639	1,935,164	1,133,138	748,399	1,461,301	4,145,801	3,819,765	326,036	338,912	147,285	191,627
1948.....	5,514,938	4,774,229	740,709	1,294,039	793,089	476,424	1,070,213	3,150,686	2,843,385	207,301	200,201	99,098	101,103
1947.....	4,063,623	3,666,352	397,271	649,058	411,480	211,480	1,448,475	1,966,090	1,836,496	129,594	89,141	39,587	49,554
1946.....	2,366,855	2,256,927	109,928	208,862	171,352	29,013	962,644	1,195,349	1,138,127	57,222	27,082	5,807	21,275
1942 to 1945.....	1,819,718	1,767,808	51,910	512,288	501,936	3,239	40,202	1,267,228	1,226,215	41,013	13,483	698	12,785
1940 to 1941.....	562,382	554,384	7,998	302,468	301,791	...	...	259,914	252,593	7,321	1,248	...	1,248
1935 to 1939.....	335,483	332,960	2,523	149,736	149,104	...	...	185,747	183,856	1,891	1,619	...	1,619
1930 to 1934.....	79,887	78,281	1,606	...	...	...	...	79,887	78,281	1,606	1,330	...	1,330
1929 or earlier.....	80,336	76,657	3,679	...	...	...	...	80,336	76,657	3,679	751	...	751
YEAR MORTGAGE DUE													
On demand.....	764,162	733,897	30,265	...	...	...	...	764,162	734,686	29,476	47,455	...	47,455
Fully amortized.....	24,569,635	21,504,367	3,065,318	6,312,624	4,199,260	1,956,625	6,114,162	12,142,897	11,358,593	784,304	723,044	388,856	334,188
Past due.....	8,098	7,456	642	...	...	...	...	8,098	7,456	642	1,075	...	1,075
1950 to 1951.....	122,042	118,995	3,047	4,047	4,027	...	3,309	114,686	111,677	3,009	13,612	...	13,612
1952 to 1953.....	414,500	401,807	12,693	10,384	10,384	...	4,937	399,179	386,845	12,334	41,959	77	41,882
1954 to 1955.....	828,116	798,603	29,513	17,657	17,609	...	14,198	796,261	767,418	28,843	48,963	2,452	48,571
1956 to 1957.....	1,365,906	1,287,301	78,605	59,151	58,487	184	83,044	1,223,711	1,149,334	74,377	45,967	2,955	43,512
1958 to 1959.....	2,149,188	2,016,114	133,074	98,524	96,186	1,399	133,155	1,917,509	1,800,020	117,489	64,617	6,185	58,432
1960 to 1964.....	6,077,406	5,660,029	417,377	500,785	474,991	10,407	986,130	4,590,491	4,229,644	360,847	112,172	36,182	75,990
1965 to 1969.....	7,440,215	6,664,580	775,635	2,440,722	1,902,415	482,547	2,558,397	2,441,096	2,277,189	163,907	150,888	31,588	31,588
1970 to 1974.....	5,013,575	3,752,067	1,261,508	2,551,074	1,355,309	1,123,236	1,907,920	554,581	531,723	22,858	177,454	162,797	14,657
1975 or later.....	1,150,639	797,415	353,224	630,280	279,852	338,852	423,072	97,287	97,287	...	34,749	29,249	5,500
Partially or not amortized.....	2,341,222	2,208,239	132,983	...	...	...	...	2,341,222	2,208,239	132,983	120,801	...	120,801
Past due.....	26,406	25,978	428	...	...	...	...	26,406	25,978	428	1,276	...	1,276
1950 to 1951.....	662,290	614,259	48,031	...	...	...	...	662,290	614,259	48,031	34,764	...	34,764
1952 to 1953.....	500,460	471,919	28,541	...	...	...	...	500,460	471,919	28,541	24,129	...	24,129
1954 to 1955.....	376,808	347,520	29,288	...	...	...	...	376,808	347,520	29,288	28,940	...	28,940
1956 to 1957.....	170,899	163,141	7,758	...	...	...	...	170,899	163,141	7,758	5,471	...	5,471
1958 to 1959.....	322,523	317,322	5,201	...	...	...	...	322,523	317,322	5,201	9,857	...	9,857
1960 to 1964.....	212,595	205,341	7,254	...	...	...	...	212,595	205,341	7,254	9,935	...	9,935
1965 to 1969.....	46,073	45,971	1,102	...	...	...	...	46,073	45,971	1,102	3,009	...	3,009
1970 to 1974.....	20,736	14,512	6,224	...	...	...	...	20,736	14,512	6,224	2,176	...	2,176
1975 or later.....	2,432	2,276	1,156	...	...	...	...	2,432	2,276	1,156	1,244	...	1,244
INTEREST RATE													
Less than 4.0 percent.....	505,525	490,213	15,312	7,597	6,611	986	9,205	488,723	474,397	14,326	53,059	20	53,039
4.0 percent.....	9,656,466	8,650,411	1,006,055	1,518,719	773,379	675,075	6,104,957	2,032,790	1,938,896	93,894	434,395	388,836	45,559
4.1 to 4.4 percent.....	182,795	158,659	24,136	142,069	117,933	23,602	23,602	40,726	40,726	...	96	...	96
4.5 percent.....	7,238,555	5,741,292	1,497,263	4,551,024	3,208,819	1,256,778	...	2,687,531	2,534,089	153,442	111,579	...	111,579
4.6 to 5.0 percent.....	5,292,382	4,953,303	339,079	3,209,215	92,518	184	...	5,199,167	4,860,785	338,382	123,207	...	123,207
5.1 to 5.3 percent.....	624,462	571,060	53,402	...	...	...	...	624,462	571,060	53,402	6,601	...	6,601
5.6 to 6.0 percent.....	3,866,271	3,591,039	275,232	...	...	...	...	3,866,271	3,591,039	275,232	247,996	...	247,996
6.1 percent or more.....	308,611	290,526	18,085	...	...	...	...	308,611	290,526	18,085	14,367	...	14,367
MORTGAGE LOAN													
Less than \$2,000.....	924,159	867,252	56,907	5,850	5,850	...	13,180	905,129	850,556	54,773	451,311	297,635	153,076
\$2,000 to \$2,999.....	1,718,847	1,634,518	84,329	81,700	75,016	4,888	89,782	1,547,365	1,473,830	73,535	217,310	81,136	136,174
\$3,000 to \$3,999.....	2,583,191	2,415,129	168,062	311,216	277,071	23,354	258,696	2,013,279	1,888,410	124,869	95,969	7,926	88,043
\$4,000 to \$4,999.....	2,941,192	2,683,659	257,533	626,663	521,123	86,347	379,319	1,935,210	1,801,935	133,275	48,838	1,317	47,521
\$5,000 to \$5,999.....	3,208,739	2,839,594	369,145	860,917	624,505	219,967	582,756	1,765,066	1,647,677	117,389	33,720	842	32,878
\$6,000 to \$6,999.....	3,843,103	3,156,628	686,475	1,292,069	745,019	524,071	940,139	1,610,895	1,499,395	111,500	19,569	...	19,569
\$7,000 to \$7,999.....	3,754,280	3,003,116	751,164	1,353,911	696,880	610,834	1,104,787	1,295,582	1,223,166	72,416	9,960	...	9,960
\$8,000 to \$8,999.....	2,984,172	2,510,899	473,273	945,019	578,307	345,803	1,019,577	1,019,576	936,477	83,099	4,125	...	4,125
\$9,000 to \$9,999.....	1,809,888	1,663,377	146,511	347,738	258,496	80,646	819,544	642,606	600,350	42,256	531	...	531
\$10,000 to \$10,999.....	1,353,639	1,260,889	92,750	242,867	203,794	33,972	443,716	667,056	631,172	35,884	7,503	...	7,503
\$11,000 to \$11,999.....	479,520	448,985	30,535	64,180	50,047	11,693	138,251	277,089	263,552	13,537	...	...	...
\$12,000 to \$14,999.....	1,085,534	1,016,376	69,158	121,934	110,206	9,456	235,104	728,496	681,394	47,102	962	...	962
\$15,000 to \$19,999.....	780,018	685,518	94,500	58,560	52,966	5,994	82,479	578,979	550,073	28,906	1,502	...	1,502
\$20,000 or more.....	268,783	260,561	8,222	...	...	...	6,832	261,951	253,729	8,222	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	2,207,601	2,120,055	87,546	117,516	116,572	184	73,901	2,016,184	1,931,095	85,089	535,018	332,101	202,917
\$2,000 to \$2,999.....	2,592,727	2,460,604	132,123	303,929	286,225	10,807	211,090	2,077,708	1,970,686	107,022	176,075	59,522	126,553
\$3,000 to \$3,999.....	3,041,747	2,831,546	210,201	532,110	476,674	40,413	366,700	2,142,937	2,008,710	134,227	76,121	6,391	69,730
\$4,000 to \$4,999.....	2,959,793	2,647,929	311,864	640,022	491,061	135,374	549,877	1,769,899	1,620,056	149,838	43,812	842	42,970
\$5,000 to \$5,999.....	3,257,771	2,821,219	436,552	843,683	535,134	291,063	813,360	1,600,728	1,496,245	104,483	26,474	...	26,474
\$6,000 to \$6,999.....	3,644,332	2,987,241	657,091	1,202,444	652,982	521,587	1,050,850	1,391,038	1,306,048	84,990	15,650	...	15,650
\$7,000 to \$7,999.....	3,667,541	2,869,571	797,970	1,489,012	778,951	663,912	1,067,395	1,111,					

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	7,052,170	6,438,234	613,936	1,178,610	850,300	300,632	1,033,452	4,840,117	4,584,804	255,319	622,456	300,642	321,832
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	1,587,394	1,461,262	126,132	398,728	321,263	67,462	331,299	827,378	821,525	35,853	98,720	69,014	29,709
Mutual savings bank.....	534,680	480,180	54,470	112,749	76,665	34,566	101,507	320,400	305,331	15,069	41,593	33,994	7,601
Savings and loan association.....	1,978,832	1,847,331	131,501	105,003	76,070	26,948	302,606	1,571,233	1,477,325	93,908	56,054	27,996	28,068
Life insurance company.....	969,403	796,497	172,906	477,760	328,590	139,197	155,179	336,465	315,972	20,493	137,726	134,514	3,210
Mortgage company.....	80,488	65,382	15,106	33,460	20,353	12,090	15,293	31,112	29,446	1,666	20,177	14,662	5,516
Federal National Mortgage Association.....	134,660	118,095	16,565	24,292	8,348	14,412	110,371	...	...	...	11,499	11,499	...
Individual.....	1,507,464	1,430,232	77,232	...	...	...	936	1,506,528	1,429,531	76,997	222,056	823	221,234
Other.....	259,296	239,259	20,037	26,630	19,017	6,267	15,642	217,020	205,679	11,341	34,641	8,140	26,504
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER													
Purchased.....	1,276,801	1,094,190	182,611	483,898	339,309	131,614	277,555	515,340	483,175	32,165	170,271	124,168	46,104
Originated.....	5,775,368	5,344,045	431,323	694,702	510,988	169,021	755,889	4,324,776	4,101,627	223,151	452,189	176,469	275,723
FORM OF DEBT													
Mortgage or deed of trust.....	6,467,289	5,856,169	611,120	1,178,608	850,299	300,632	1,033,445	4,255,244	4,002,744	252,502	608,049	300,629	307,416
Contract to purchase.....	584,881	582,065	2,815	...	...	...	...	584,880	582,065	2,815	14,409	...	14,410
SERVICE OF MORTGAGE													
Hold and service mortgage.....	5,811,649	5,397,122	414,527	647,415	476,936	155,134	767,948	4,396,293	4,177,419	218,876	431,381	160,160	271,234
Hold mortgage only.....	1,240,520	1,041,111	199,409	531,151	373,361	145,499	265,499	443,833	407,390	36,443	191,074	140,479	50,597
AMORTIZATION													
Fully amortized.....	6,002,171	5,439,830	562,341	1,178,605	850,297	300,632	1,033,446	3,790,126	3,586,407	203,721	526,042	300,636	225,407
Partially amortized.....	456,099	430,134	25,965	...	...	...	...	456,099	430,134	25,965	26,461	...	26,461
Not amortized.....	270,918	255,157	15,761	...	...	...	...	270,918	255,157	15,761	41,320	...	41,320
On demand.....	322,989	313,118	9,871	...	...	...	...	322,989	313,118	9,871	28,638	...	28,639
Regular principal payments required.....	128,555	123,805	4,750	...	...	...	...	128,555	123,805	4,750	4,992	...	4,992
No regular principal payments required.....	194,434	189,313	5,121	...	...	...	...	194,434	189,313	5,121	23,646	...	23,647
FREQUENCY OF INTEREST PAYMENT													
Monthly.....	6,090,846	5,515,476	575,370	1,178,608	850,297	300,634	1,028,043	3,884,211	3,667,276	216,937	530,203	300,486	229,715
Quarterly, semi-annually or annually.....	730,765	696,396	34,369	...	...	...	5,024	725,743	691,556	34,187	52,302	147	52,154
Other regular interval.....	41,123	39,345	1,778	...	...	...	380	40,743	38,965	1,778	721	...	721
No regular payment.....	189,435	187,018	2,417	...	...	...	...	189,435	187,018	2,417	39,236	...	39,236
FREQUENCY OF PRINCIPAL PAYMENT													
Monthly.....	6,179,831	5,604,497	575,334	1,178,607	850,298	300,634	1,029,348	3,971,892	3,755,174	216,720	538,403	300,291	238,113
Quarterly, semi-annually or annually.....	356,817	341,269	15,548	...	...	...	3,721	353,097	337,549	15,548	15,804	344	15,460
Other regular interval.....	42,146	40,352	1,794	...	...	...	380	41,766	39,972	1,794	907	...	907
No regular payment.....	473,372	452,114	21,258	...	...	...	...	473,371	452,113	21,258	67,343	...	67,343
METHOD OF PAYMENT													
Interest and principal at same time in constant total amount.....	5,936,652	5,369,907	566,745	1,178,608	850,297	300,634	1,021,765	3,736,285	3,527,779	208,508	512,969	300,636	212,338
Interest and principal at same time in increasing or decreasing total amount...	490,935	467,555	23,380	...	...	...	9,691	481,251	468,068	23,183	26,805	...	26,805
Payment of interest only.....	316,107	297,038	19,069	...	...	...	...	316,107	297,038	19,069	34,863	...	34,863
Interest and principal at different times, or principal only.....	151,451	149,106	2,345	...	...	...	1,993	149,458	147,295	2,163	13,729	...	13,729
No regular interest or principal payments	157,031	154,635	2,396	...	...	...	...	157,031	154,635	2,396	34,097	...	34,097
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments	6,495,972	5,933,354	562,618	1,134,277	826,076	282,218	981,368	4,380,328	4,154,650	225,680	452,174	283,120	259,057
Delinquent:													
Foreclosure in process.....	11,949	7,193	4,756	4,988	1,044	3,883	591	6,372	5,668	704	6,063	4,277	1,786
Foreclosure not in process.....	387,827	343,662	44,165	39,342	23,177	14,535	51,489	297,000	270,462	26,538	41,415	13,239	28,177
No regular payments required.....	156,425	154,029	2,396	...	...	...	...	156,425	154,029	2,396	32,805	...	32,805
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	1,127,215	1,009,136	118,079	178,201	102,588	70,199	155,667	793,358	755,478	37,880	138,858	70,180	68,683
1949.....	1,601,664	1,394,520	207,144	286,665	166,522	111,879	215,376	1,099,623	1,022,212	77,411	226,032	112,501	113,533
1948.....	1,251,003	1,112,673	138,330	204,799	126,248	74,623	177,483	868,718	815,496	53,222	144,132	75,701	68,436
1947.....	984,314	898,053	86,261	114,640	73,621	36,672	264,409	605,269	566,001	39,268	70,698	35,278	35,419
1946.....	714,140	682,295	31,845	52,983	44,084	6,324	207,999	453,164	433,696	19,468	22,115	6,061	16,059
1942 to 1945.....	819,323	795,095	24,228	154,529	151,342	945	12,524	652,281	631,367	20,914	16,449	919	15,529
1940 to 1941.....	272,522	267,793	4,729	113,316	112,780	...	...	159,204	155,011	4,193	1,406	...	1,406
1935 to 1939.....	193,945	192,229	1,716	73,492	73,133	...	...	120,454	119,098	1,356	1,273	...	1,273
1930 to 1934.....	45,176	44,720	456	...	...	...	...	45,176	44,720	456	970	...	970
1929 or earlier.....	42,887	41,733	1,154	...	...	...	...	42,887	41,733	1,154	529	...	529

<sup>1</sup>Includes 27,678 FHA-insured first mortgages with conventional second mortgage.

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: 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														
TERM OF MORTGAGE														
On demand.....	322,986	312,801	10,185	...	...	...	...	322,987	313,117	9,870	28,639	...	28,639	...
Less than 5 years.....	586,970	557,705	29,265	2,255	2,255	...	724	583,992	555,219	28,773	83,196	197	82,999	...
5 to 9 years.....	1,085,217	1,032,025	53,192	2,412	2,180	123	24,263	1,058,545	1,007,506	51,039	105,922	3,285	106,636	...
10 to 12 years.....	1,588,337	1,495,015	93,322	17,511	16,997	68	93,337	1,477,490	1,389,660	87,830	77,685	12,466	65,220	...
13 to 14 years.....	219,170	206,881	12,289	5,832	4,936	34	29,816	183,524	174,241	9,283	9,991	3,545	6,447	...
15 years.....	796,446	752,073	44,373	76,299	73,076	2,081	157,485	562,665	523,653	39,012	48,027	35,477	12,551	...
16 to 19 years.....	350,566	319,077	31,489	43,497	31,527	7,803	86,137	220,935	207,027	13,908	21,502	12,127	9,377	...
20 years.....	1,172,006	1,051,196	120,810	471,128	371,550	92,139	375,154	325,721	313,068	12,653	124,608	117,626	6,985	...
21 to 24 years.....	166,850	142,246	24,604	56,229	35,714	15,935	76,385	34,233	32,123	2,110	24,999	22,164	2,835	...
25 years.....	735,081	543,562	191,519	496,521	308,027	179,559	188,343	50,218	49,375	843	95,953	93,719	2,237	...
26 years or more.....	28,561	25,664	2,897	6,934	4,038	2,897	1,810	19,818	19,818	...	1,952	40	1,912	...
Median term.....years..	13	12	20	20	20	25	20	11	11	11	15	20	8	...
YEAR MORTGAGE DUE														
On demand.....	322,989	313,138	9,871	...	...	...	...	322,989	313,118	9,871	28,638	...	28,639	...
Fully amortized.....	6,002,171	5,440,150	562,021	1,178,619	850,307	300,639	1,033,444	3,790,126	3,586,407	203,721	526,046	300,642	225,413	...
Past due.....	8,024	7,630	394	...	...	...	...	8,024	7,630	394	785	...	785	...
1950 to 1951.....	218,883	213,072	5,811	4,974	4,777	...	1,535	212,382	206,953	5,431	24,396	...	24,396	...
1952 to 1953.....	405,228	391,218	14,010	10,648	10,648	...	4,788	389,792	376,092	13,700	43,634	271	43,363	...
1954 to 1955.....	523,179	504,710	18,469	11,395	11,351	...	9,469	502,317	484,272	18,045	38,809	859	37,952	...
1956 to 1957.....	604,127	573,218	30,909	30,893	30,552	123	38,997	534,234	505,398	28,836	4,231	26,656	...	
1958 to 1959.....	699,812	660,014	39,798	39,528	38,757	265	44,202	636,085	580,244	35,841	40,862	6,785	33,257	...
1960 to 1964.....	1,413,044	1,323,779	89,265	149,594	142,861	2,482	216,652	1,046,803	971,108	75,695	70,470	31,462	39,008	...
1965 to 1969.....	1,260,335	1,132,164	128,171	461,517	368,106	3,391	414,141	384,674	361,896	22,778	131,910	118,775	13,140	...
1970 to 1974.....	714,105	528,367	185,738	381,875	204,222	166,766	251,453	80,779	77,778	3,001	122,528	117,446	5,082	...
1975 or later.....	155,434	105,978	49,456	88,195	39,033	47,612	52,209	15,036	15,036	...	22,586	20,813	1,774	...
Partially or not amortized.....	727,046	684,992	42,054	...	...	...	...	727,046	684,992	42,054	67,789	...	67,789	...
Past due.....	17,848	14,680	3,168	...	...	...	...	17,848	14,680	3,168	701	...	701	...
1950 to 1951.....	279,714	264,167	15,547	...	...	...	...	279,714	264,167	15,547	23,263	...	23,263	...
1952 to 1953.....	170,806	161,675	9,131	...	...	...	...	170,806	161,675	9,131	18,227	...	18,227	...
1954 to 1955.....	111,114	104,203	6,911	...	...	...	...	111,114	104,203	6,911	13,673	...	13,673	...
1956 to 1957.....	46,555	43,308	3,247	...	...	...	...	46,555	43,308	3,247	1,695	...	1,695	...
1958 to 1959.....	53,476	52,434	1,042	...	...	...	...	53,476	52,434	1,042	3,947	...	3,947	...
1960 to 1964.....	35,764	34,076	1,688	...	...	...	...	35,764	34,076	1,688	4,234	...	4,234	...
1965 to 1969.....	8,221	8,182	39	...	...	...	...	8,221	8,182	39	932	...	932	...
1970 to 1974.....	2,981	1,725	1,256	...	...	...	...	2,981	1,725	1,256	951	...	951	...
1975 or later.....	567	542	25	...	...	...	...	567	542	25	166	...	166	...
INTEREST RATE														
Less than 4.0 percent.....	140,764	137,175	3,589	1,792	1,595	197	1,164	137,810	134,418	3,392	21,898	40	21,898	...
4.0 percent.....	1,730,806	1,565,913	164,893	240,661	126,764	103,147	1,032,240	457,862	437,002	20,860	328,796	300,593	28,203	...
4.1 to 4.4 percent.....	27,737	24,120	3,617	21,255	17,639	3,529	...	6,480	6,480	...	48	...	48	...
4.5 percent.....	1,417,529	1,184,429	233,100	863,838	653,661	193,644	...	553,693	530,941	22,752	8,033	...	8,033	...
4.6 to 5.0 percent.....	1,588,674	1,503,641	85,033	51,067	50,639	123	...	1,537,607	1,453,002	84,605	82,941	...	82,941	...
5.1 to 5.5 percent.....	190,435	178,116	12,319	...	...	...	...	190,435	178,116	12,319	4,347	...	4,347	...
5.6 to 6.0 percent.....	1,752,675	1,650,747	101,928	...	...	...	...	1,752,675	1,650,749	101,928	161,722	...	161,722	...
6.1 percent or more.....	203,588	194,119	9,469	...	...	...	...	203,588	194,119	9,469	14,682	...	14,682	...
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	5.0	5.0	5.0	4.0	4.0	6.0	...
MORTGAGE LOAN														
Less than \$2,000.....	1,159,811	1,113,084	46,727	8,081	7,884	...	14,378	1,137,352	1,091,299	46,053	451,209	257,528	193,684	...
\$2,000 to \$2,999.....	1,022,724	977,258	45,466	50,405	47,302	2,134	48,699	923,621	883,193	40,428	110,874	39,970	70,904	...
\$3,000 to \$3,999.....	1,031,701	967,247	64,454	126,532	115,836	7,137	95,176	809,976	760,007	49,969	33,797	2,615	31,183	...
\$4,000 to \$4,999.....	873,070	807,152	65,918	184,245	158,533	20,744	102,480	586,346	551,120	35,226	12,766	353	12,414	...
\$5,000 to \$5,999.....	725,328	651,292	74,036	186,204	140,575	42,483	125,260	413,866	388,530	25,336	7,164	172	6,992	...
\$6,000 to \$6,999.....	697,770	584,078	113,692	222,348	133,434	85,077	165,546	309,881	289,977	19,904	3,487	...	3,487	...
\$7,000 to \$7,999.....	565,480	459,862	105,618	192,860	101,453	85,041	165,501	207,122	196,098	11,024	1,441	...	1,441	...
\$8,000 to \$8,999.....	399,835	340,031	59,804	122,310	76,200	43,479	134,236	143,298	132,503	10,795	555	...	555	...
\$9,000 to \$9,999.....	214,824	198,322	16,502	39,428	29,560	8,901	94,939	80,458	75,525	4,933	72	...	72	...
\$10,000 to \$10,999.....	150,966	140,822	10,144	25,602	21,588	3,440	48,385	76,978	73,117	3,861	926	...	926	...
\$11,000 to \$11,999.....	47,720	44,895	2,825	6,165	4,872	1,077	13,302	28,062	26,793	1,269	...	...	...	...
\$12,000 to \$12,999.....	97,573	91,808	5,765	10,366	9,397	754	19,596	67,615	63,708	3,907	80	...	80	...
\$15,000 to \$19,999.....	50,628	47,981	2,647	4,056	3,677	379	5,412	41,159	38,891	2,268	93	...	93	...
\$20,000 or more.....	14,780	14,428	352	...	...	...	...	14,421	14,069	352	...	...	...	...
Median loan.....dollars..	4,300	4,200	6,000	6,100	5,600	6,900	6,700	3,400	3,400	3,800	1,300	1,100	1,600	...
OUTSTANDING DEBT														
Less than \$2,000.....	2,151,150	2,073,158	77,992	95,920	95,117	123	53,686	2,001,547	1,925,800	75,747	503,888	276,130	227,757	...
\$2,000 to \$2,999.....	1,060,512	1,006,988	53,524	121,111	114,334	4,168	85,222	854,184	810,569	43,615	76,296	22,371	53,925	...
\$3,000 to \$3,999.....	889,336	828,376	60,960	138,393	125,091	11,225	105,991	629,342	589,935	39,407	22,689	1,962	20,724	...
\$4,000 to \$4,999.....	669,340	599,651	69,689	144,190	111,478	29,660	123,622	401,525	367,490	34,035	10,000	172	9,828	...
\$5,000 to \$5,999.....	596,870	517,990	78,880	151,940	96,566	52,211	148,445	296,487	277,206	19,281	4,999	...	4,999	...
\$6,000 to \$6,999.....	566,526	464,340	102,186	186,714	101,337	81,030	162,688	217,128	203,887	13,241	2,458	...	2,458	...
\$7,000 to \$7,999.....	493,612	386,126	107,486	199,998	104,403	89,421	143,453	150,156	140,689	9,467	...	...	1,444	...
\$8,000 to \$8,999.....	249,470	212,081	37,389	6										

UNITED STATES

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: 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 first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	6,548,465	5,955,995	592,470	1,178,632	850,314	300,653	1,033,468	4,336,416	4,102,575	233,841	549,036	300,300	248,736
Less than \$20.....	676,437	650,867	25,570	65,744	61,131	3,120	30,717	579,976	560,507	19,469	398,468	298,041	100,425
\$20 to \$24.....	612,321	584,129	28,192	134,188	124,035	7,371	53,293	424,845	407,524	17,321	35,826	1,785	34,043
\$25 to \$29.....	778,733	718,901	59,832	162,138	135,508	22,277	76,475	540,118	509,953	30,165	36,050	413	37,637
\$30 to \$34.....	825,684	733,061	92,623	181,288	120,983	56,341	121,964	522,439	492,876	29,564	20,464	61	20,403
\$35 to \$39.....	805,398	700,577	104,821	192,032	115,185	73,936	170,267	443,098	418,342	24,756	13,545	...	13,545
\$40 to \$44.....	817,422	692,379	125,043	221,712	125,739	88,716	176,267	417,153	392,847	24,306	6,944	...	6,944
\$45 to \$49.....	477,584	426,709	50,875	79,702	51,214	26,598	146,488	251,396	234,235	17,161	6,807	...	5,807
\$50 to \$54.....	519,012	474,720	44,292	56,989	43,214	13,270	114,478	347,549	321,363	26,186	10,346	...	10,346
\$55 to \$59.....	242,153	227,886	14,267	24,044	20,182	2,765	57,204	160,911	152,076	8,835	2,235	...	2,235
\$60 to \$64.....	220,962	204,831	16,131	29,956	25,112	3,858	32,242	158,768	148,762	10,006	4,388	...	4,388
\$65 to \$69.....	116,609	108,847	7,762	8,131	7,136	813	15,706	92,776	86,448	6,328	1,477	...	1,477
\$70 to \$79.....	172,640	164,443	8,197	10,632	9,675	710	16,910	145,106	138,509	6,597	3,793	...	3,793
\$80 to \$89.....	133,498	125,028	8,470	9,637	8,958	681	10,555	113,300	105,897	7,403	1,497	...	1,497
\$100 to \$119.....	87,143	82,309	4,834	2,111	1,914	197	6,641	78,397	74,214	4,183	2,782	...	2,782
\$120 or more.....	62,869	61,308	1,561	328	328	...	1,961	60,584	59,023	1,561	1,414	...	1,414
Median payment.....dollars..	37	37	39	36	34	39	41	36	35	39	13	10	23
TOTAL MONTHLY PAYMENT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS													
Mortgages with payments which include other items.....	3,369,892	2,962,238	407,654	1,176,190	848,332	300,187	815,359	1,378,365	1,319,271	59,094	...	...	...
Less than \$25.....	210,711	202,985	7,726	28,446	25,365	2,296	17,021	165,248	161,014	4,234	...	...	...
\$25 to \$29.....	201,019	192,257	8,762	48,959	43,675	3,921	28,639	123,417	120,720	2,697	...	...	...
\$30 to \$34.....	276,318	257,416	18,902	90,933	78,975	8,776	51,670	132,714	128,003	5,711	...	...	...
\$35 to \$39.....	323,769	292,819	30,950	118,203	95,118	20,941	66,673	138,898	132,796	6,102	...	...	...
\$40 to \$44.....	388,493	334,774	53,719	160,081	116,581	41,403	77,434	150,981	142,502	8,479	...	...	...
\$45 to \$49.....	375,530	315,899	59,631	154,539	102,800	47,794	108,584	112,402	106,485	5,917	...	...	...
\$50 to \$59.....	393,347	319,237	74,110	163,719	98,027	62,292	118,948	110,675	105,592	5,083	...	...	...
\$55 to \$59.....	317,633	258,485	59,148	125,666	72,247	49,702	105,823	86,149	82,107	4,042	...	...	...
\$60 to \$64.....	261,047	221,545	39,502	102,758	69,418	30,078	79,678	78,619	75,857	2,762	...	...	...
\$65 to \$69.....	172,667	150,429	22,238	60,473	43,667	15,739	56,961	55,237	50,679	4,558	...	...	...
\$70 to \$79.....	194,641	178,225	16,416	63,283	51,367	11,048	55,399	75,972	73,640	2,332	...	...	...
\$80 to \$89.....	155,474	143,177	12,297	41,602	35,062	4,912	31,786	82,088	76,843	5,245	...	...	...
\$100 to \$119.....	54,183	51,793	2,390	9,951	9,343	608	10,178	34,054	32,778	1,276	...	...	...
\$120 or more.....	44,560	42,914	1,646	7,226	6,553	460	6,457	30,875	30,219	656	...	...	...
Amount for other items not reported.....	500	283	217	351	134	...	217	36	36	...	...	...	...
Median payment.....dollars..	48	48	51	49	48	51	52	44	44	46	...	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL													
Mortgages with payments which include other items.....	3,369,965	2,962,327	407,638	1,176,168	848,314	300,180	815,354	1,378,450	1,319,367	59,083	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	1,137,071	818,777	318,294	1,137,070	819,010	291,352	...	...	...	...	...	...	...
Ground rent.....	6,964	4,007	2,957	6,965	4,008	2,669	...	...	...	...	...	...	...
Life insurance premiums.....	4,920	4,530	390	4,919	4,530	390	...	...	...	...	...	...	...
Other items.....	27,214	20,766	6,448	27,214	20,766	5,769	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums, with:													
No other items.....	1,297,859	1,249,968	47,891	...	...	...	633,400	664,465	633,001	31,464	...	...	...
Ground rent.....	38,472	37,501	971	...	...	...	10,663	27,810	26,839	971	...	...	...
Life insurance premiums.....	24,612	23,228	1,384	...	...	...	5,900	18,712	17,887	825	...	...	...
Real estate taxes and ground rent.....	2,105	2,067	38	...	...	...	106	2,000	1,962	38	...	...	...
Real estate taxes.....	597,531	576,398	21,133	...	...	...	128,749	468,780	450,587	18,193	...	...	...
Ground rent.....	455	455	...	...	...	...	75	380	380	...	...	...	...
Fire and hazard insurance premiums.....	38,872	36,477	2,395	...	...	...	6,638	32,232	29,982	2,250	...	...	...
Life insurance premiums.....	66,921	65,755	1,166	...	...	...	1,411	65,511	64,739	772	...	...	...
Other combinations:													
Including real estate taxes.....	98,758	95,157	3,601	...	...	...	26,235	72,526	68,925	3,601	...	...	...
Not including real estate taxes.....	28,211	27,241	970	...	...	...	2,177	26,034	25,065	969	...	...	...

RESIDENTIAL FINANCING

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
UNITED STATES													
Total properties.....	7,052,170	6,438,234	613,936	1,178,610	850,300	300,632	27,674	1,033,452	1,003,138	30,314	4,840,117	4,584,804	255,319
Business Floor Space on Property													
None.....	6,929,151	6,323,658	605,493	1,171,958	845,238	299,143	27,977	1,023,638	994,481	29,157	4,733,560	4,483,942	249,618
Less than half.....	123,017	114,577	8,440	6,649	5,062	1,492	99	9,809	8,654	1,155	106,559	100,862	5,708
Type of Structure													
Detached.....	6,621,676	6,034,050	587,626	1,129,006	811,334	291,094	26,573	962,596	932,797	29,799	4,530,079	4,289,920	240,161
Semi-detached and attached.....	430,494	404,188	26,306	49,604	38,971	9,538	1,097	70,856	70,341	515	310,038	294,884	15,158
Number of Rooms													
Less than 4 rooms.....	381,171	357,450	23,721	19,920	13,453	6,107	361	34,186	33,473	713	327,064	310,527	16,544
4 rooms.....	1,418,731	1,240,183	178,548	310,825	184,194	118,406	8,227	280,632	274,722	5,910	827,276	781,271	46,005
5 rooms.....	1,937,811	1,740,313	197,498	436,156	311,762	114,818	9,581	324,951	314,877	10,074	1,176,707	1,113,678	63,030
6 rooms.....	1,776,523	1,652,357	124,166	280,529	226,088	46,764	7,680	245,223	239,364	5,859	1,250,776	1,186,908	63,870
7 rooms or more.....	1,255,210	1,183,466	71,744	98,451	90,863	6,014	1,576	110,625	103,746	6,879	1,046,137	988,860	57,275
Not reported.....	282,734	264,473	18,261	32,737	23,944	8,535	256	37,846	36,967	879	212,159	203,566	8,597
Year Structure Built													
1950 (part).....	182,800	149,383	33,417	64,783	33,629	30,372	781	53,974	53,608	366	64,044	62,147	1,898
1949.....	556,583	438,332	118,251	195,429	101,006	90,719	3,707	101,093	100,031	1,062	260,064	237,299	22,787
1948.....	509,510	412,147	97,363	167,836	89,789	72,706	5,334	82,517	80,352	2,165	259,164	242,009	17,156
1947.....	465,936	398,010	67,926	107,200	56,027	45,909	5,264	138,367	135,316	3,051	220,374	206,670	13,704
1946.....	286,279	258,959	27,320	34,151	18,036	15,196	923	100,383	97,347	3,036	151,750	143,582	8,167
1942 to 1945.....	438,730	399,434	39,296	150,773	129,157	16,907	4,710	68,562	65,797	2,765	219,401	204,487	14,916
1940 to 1941.....	528,154	495,234	32,920	180,313	166,453	11,783	2,081	68,784	65,843	2,941	279,053	262,936	16,116
1930 to 1939.....	1,101,643	1,034,753	66,890	139,724	128,899	8,861	1,963	125,797	121,626	4,171	836,125	784,232	51,896
1929 or earlier.....	2,894,435	2,767,634	126,801	133,904	123,279	7,906	2,721	284,353	273,805	10,548	2,476,178	2,370,558	105,623
Not reported.....	88,135	84,367	3,768	4,514	4,036	281	197	9,648	9,435	213	73,976	70,899	3,079
Year Structure Acquired													
1950 (part).....	670,070	562,611	107,459	166,263	91,146	69,701	5,419	150,972	146,387	4,585	352,842	325,090	27,762
1949.....	1,178,822	980,954	197,868	273,467	153,062	112,209	8,197	212,250	203,123	9,127	693,102	624,768	68,336
1948.....	1,029,628	895,322	134,306	198,234	119,469	74,755	4,012	174,970	168,846	6,124	656,426	607,009	49,416
1947.....	920,980	839,815	81,165	111,969	71,839	36,143	3,987	265,843	259,404	6,439	543,168	508,570	34,598
1946.....	743,284	711,497	31,827	33,118	43,796	6,792	2,531	207,817	204,373	3,444	482,352	463,089	19,262
1942 to 1945.....	1,152,923	1,114,368	38,555	163,344	159,955	1,042	2,353	18,399	17,566	793	971,218	936,851	34,369
1940 to 1941.....	477,828	470,125	7,703	125,760	125,009	...	752	1,009	1,009	...	331,056	344,107	6,953
1930 to 1939.....	518,197	512,448	5,749	75,984	75,558	...	427	1,903	1,903	...	440,313	434,990	5,323
1929 or earlier.....	356,024	346,712	9,312	10,313	10,313	...	...	146	146	...	345,564	336,253	9,312
Not reported.....	4,440	4,440	...	166	166	...	...	182	182	...	4,092	4,092	...
Structure New or Previously Occupied When Acquired													
New.....	2,416,108	2,126,853	289,255	708,678	487,193	208,787	12,703	401,789	397,653	4,136	1,305,642	1,242,011	63,633
Previously occupied.....	4,636,061	4,311,378	324,683	469,931	363,107	91,853	14,977	631,659	605,482	26,177	3,534,477	3,342,796	191,682
Purchase Price													
Less than \$2,000.....	520,585	510,859	9,726	1,920	1,723	...	197	10,213	10,198	15	508,459	498,944	9,514
\$2,000 to \$2,999.....	566,784	550,411	16,373	12,393	12,393	...	...	32,190	31,177	1,013	522,199	506,840	15,359
\$3,000 to \$3,999.....	711,377	688,434	23,143	54,696	51,944	2,311	438	65,044	63,263	1,781	591,836	573,227	18,614
\$4,000 to \$4,999.....	705,273	672,132	33,141	93,366	87,824	4,334	1,206	69,308	68,174	1,134	542,606	516,138	26,468
\$5,000 to \$5,999.....	727,208	677,898	49,310	124,369	109,799	12,437	2,138	107,632	104,068	3,564	495,208	464,030	31,177
\$6,000 to \$6,999.....	725,898	656,443	69,455	171,603	131,498	35,258	4,851	134,018	129,336	4,682	420,274	395,608	24,666
\$7,000 to \$7,999.....	619,133	536,154	82,979	138,964	86,172	50,378	2,412	155,689	152,180	3,509	324,486	297,804	26,682
\$8,000 to \$8,999.....	544,520	456,646	87,874	148,070	83,364	62,934	1,773	134,351	131,393	2,958	262,107	241,896	20,211
\$9,000 to \$9,999.....	426,753	348,944	77,809	133,268	74,428	34,713	4,133	99,996	99,113	883	193,484	175,400	18,084
\$10,000 to \$10,999.....	378,902	318,327	60,575	104,824	57,661	44,515	2,644	81,397	78,676	2,721	192,684	181,995	10,689
\$11,000 to \$11,999.....	209,412	183,451	25,961	53,289	37,839	13,236	2,217	43,204	40,169	3,035	112,921	105,445	7,477
\$12,000 to \$12,999.....	404,656	361,437	43,219	88,763	70,038	14,561	4,159	63,130	59,731	3,399	252,767	231,672	21,098
\$15,000 to \$19,999.....	245,293	223,377	21,916	35,591	30,317	3,957	1,317	24,500	23,354	1,146	185,202	169,708	15,497
\$20,000 to \$24,999.....	79,704	75,359	4,345	7,505	7,185	320	...	6,463	6,318	145	65,741	61,859	3,882
\$25,000 or more.....	77,643	72,823	4,820	3,401	2,800	601	...	2,278	2,099	179	71,969	67,926	4,042
Property not acquired by purchase.....	56,502	55,598	904	407	407	...	...	153	153	...	55,942	55,038	904
Not reported.....	52,379	49,972	2,407	6,210	4,925	1,088	197	3,904	3,752	152	42,267	41,296	972
Median purchase price.....dollars..	6,300	6,100	8,200	7,900	7,300	8,700	9,100	7,600	7,600	7,800	5,400	5,300	7,000
Market Value													
Less than \$2,000.....	168,883	162,142	6,741	3,971	569	3,007	394	5,234	4,793	441	159,671	156,773	2,898
\$2,000 to \$2,999.....	247,611	242,224	5,387	1,912	1,912	...	...	13,436	13,042	394	232,264	227,271	4,993
\$3,000 to \$3,999.....	396,382	380,706	15,676	3,724	3,252	472	...	33,104	32,185	919	359,559	345,272	14,287
\$4,000 to \$4,999.....	460,477	435,144	25,333	13,359	8,260	4,953	145	59,413	58,538	955	387,706	368,428	19,283
\$5,000 to \$5,999.....	537,528	500,825	36,703	34,059	22,455	9,897	1,709	77,959	76,051	1,908	425,516	402,327	23,189
\$6,000 to \$6,999.....	648,791	591,542	57,249	89,388	60,900	25,150	3,342	106,354	101,946	4,408	453,053	428,702	24,347
\$7,000 to \$7,999.....	669,743	600,036	69,707	128,549	85,443	40,309	2,797	138,625	134,824	3,801	402,572	379,772	22,800
\$8,000 to \$8,999.....	743,326	656,018	87,308	171,205	114,995	53,117	3,096	142,773	140,158	2,615	429,351	400,874	28,479
\$9,000 to \$9,999.....	522,791	450,969	71,822	148,686	95,006	51,392	2,295	113,038	111,292	1,746	261,070	244,679	16,391
\$10,000 to \$10,999.....	671,862	597,670	74,192	175,215	123,484	49,359	2,370	101,189	97,105	4,084	395,468	377,085	18,383
\$11,000 to \$11,999.....	275,576	241,838	33,738	77,550	55,363	19,407	2,788	57,978	55,433	2,545	140,054	131,068	8,986
\$12,000 to \$12,999.....	813,077	740,272	72,805	199,052	159,964	33,394	5,694	120,657	117,281	3,376	493,369	463,030	30,346
\$15,000 to \$19,999.....	544,017	503,478	40,539	95,067	83,483	8,932	2,656	47,695	45,486	2,209	401,257	374,511	26,746
\$20,000 to \$24,999.....	155,373	147,859	7,514	19,186	18,468	537	181	7,904	7,516	388	128,288	121,880	6,408
\$25,000 or more.....	171,243	162,998	8,245	15,112	14,245	656	214	6,800	6,407				

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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.													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	1,234,899	1,222,939	11,960	94,627	94,001	320	306	10,445	9,869	576	1,129,819	1,119,061	10,758
20 to 39 percent.....	2,011,377	1,955,546	55,831	242,869	240,846	213	1,809	63,384	62,719	665	1,705,129	1,651,986	53,146
40 to 59 percent.....	1,633,365	1,540,887	92,478	218,545	203,625	11,019	3,899	234,350	229,721	4,629	1,180,472	1,107,545	72,930
60 to 79 percent.....	713,332	637,780	75,552	151,297	124,590	21,519	5,188	208,446	203,300	5,146	353,591	309,889	43,702
80 to 84 percent.....	253,801	189,394	64,407	164,398	102,743	56,189	5,459	202,470	196,595	5,875	223,457	185,490	37,964
85 to 89 percent.....	198,257	130,377	67,880	79,119	39,748	42,082	3,485	92,460	88,110	4,350	76,024	61,537	14,490
90 to 94 percent.....	153,161	93,508	59,252	59,958	49,811	53,681	2,806	71,858	69,762	2,096	47,284	37,992	9,290
95 to 99 percent.....	120,686	78,540	42,146	42,352	2,952	38,533	1,529	56,482	53,673	2,809	36,724	31,621	5,104
100 percent or more.....	117,958	79,988	37,970	37,540	7,956	27,253	869	60,230	59,172	1,058	18,104	16,417	1,686
Market value not reported.....	25,058	24,065	993	2,603	2,532	71	...	32,060	29,070	2,990	48,362	42,967	5,397
Median percent.....	43	40	77	62	49	87	75	70	70	77	35	34	57
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	298,649	271,093	27,556	34,160	20,320	11,371	2,473	42,303	40,026	2,277	222,183	210,747	11,437
\$2.50 to \$4.99.....	536,418	496,543	39,875	59,021	41,828	16,108	1,083	71,196	69,730	1,466	406,204	384,984	21,218
\$5.00 to \$7.49.....	914,643	836,863	77,780	128,260	92,339	33,323	2,601	139,089	134,020	5,069	647,295	610,500	36,790
\$7.50 to \$9.99.....	899,744	819,574	80,170	145,862	109,067	31,973	4,821	134,852	130,255	4,597	619,041	580,258	38,782
\$10.00 to \$12.49.....	1,113,233	1,027,697	85,536	184,630	143,645	35,845	5,147	160,400	155,339	4,961	768,200	728,620	39,585
\$12.50 to \$14.99.....	726,455	676,586	49,869	132,659	111,387	18,247	3,029	107,575	103,851	3,724	486,223	461,355	24,868
\$15.00 to \$17.49.....	597,606	559,477	38,129	106,452	90,612	14,155	1,685	79,395	77,401	1,994	411,763	391,467	20,295
\$17.50 to \$19.99.....	296,913	280,591	16,322	50,025	40,815	8,175	1,039	38,255	37,269	986	208,635	202,511	6,125
\$20.00 to \$24.99.....	415,531	395,577	19,954	53,666	45,658	7,231	781	58,999	57,490	909	303,468	292,432	11,037
\$25.00 or more.....	281,704	269,648	12,056	20,961	16,716	4,049	1,97	30,687	29,718	969	230,057	223,214	6,840
Taxes not payable in 1949 <sup>1</sup> .....	735,920	584,963	150,957	257,717	134,263	118,965	4,488	154,918	152,789	2,129	323,285	297,911	25,378
Taxes or value not reported.....	235,390	219,640	15,750	5,213	3,670	1,208	337	16,390	15,153	1,237	213,785	200,820	12,968
Median taxes.....dollars..	10.88	10.96	9.94	11.23	11.61	9.80	10.22	10.68	10.70	10.03	10.84	10.88	10.02
Real Estate Taxes													
Less than \$20.....	403,178	379,281	23,897	22,500	12,900	7,915	1,684	43,845	41,925	1,920	336,859	324,484	12,379
\$20 to \$39.....	746,149	699,353	46,796	44,289	29,423	13,804	1,062	84,110	81,444	2,666	617,753	588,488	29,268
\$40 to \$59.....	807,362	743,151	64,211	83,714	56,122	23,515	4,079	133,456	130,546	2,910	590,202	556,489	33,712
\$60 to \$79.....	746,726	682,351	64,375	113,988	79,636	31,603	2,749	117,711	114,400	3,311	515,031	488,321	26,710
\$80 to \$99.....	676,877	624,733	52,144	116,639	89,411	24,687	2,543	110,746	107,559	3,187	449,946	427,769	22,178
\$100 to \$119.....	571,035	522,625	48,410	114,257	89,181	22,775	2,297	96,237	92,301	3,936	360,495	341,145	19,399
\$120 to \$139.....	476,840	434,119	42,721	106,704	85,101	18,948	2,656	85,864	82,437	3,427	284,273	266,583	17,691
\$140 to \$159.....	385,949	353,130	32,819	82,034	67,035	12,164	2,838	51,020	48,728	2,292	252,899	237,367	15,531
\$160 to \$199.....	524,464	488,413	36,051	119,956	103,413	15,429	1,114	61,409	59,603	1,806	343,106	325,400	17,704
\$200 to \$299.....	526,469	501,430	25,039	90,021	81,008	7,594	1,424	62,115	60,933	1,182	374,339	359,497	14,844
\$300 or more.....	237,932	226,322	11,610	23,801	21,406	1,985	411	16,904	16,470	434	197,232	188,451	8,778
Taxes not payable in 1949.....	735,390	584,311	151,079	257,419	133,843	119,088	4,488	154,815	152,686	2,129	323,127	297,754	25,378
Taxes not reported.....	213,839	199,039	14,800	3,308	1,837	1,137	337	15,238	14,119	1,119	195,288	183,088	12,207
Median taxes.....dollars..	85	85	84	109	115	86	90	84	84	92	79	79	81
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	5,180,679	4,618,962	561,717	1,095,930	769,568	299,286	27,076	1,003,697	975,923	27,774	3,081,054	2,873,473	207,587
Mortgage refinanced or renewed.....	1,126,991	1,089,960	37,031	61,929	60,031	1,346	555	21,824	19,461	2,363	1,043,244	1,010,485	32,769
To increase loan for improvements or repairs.....	338,365	330,697	7,668	15,015	14,906	...	110	9,644	8,906	738	313,708	306,891	6,819
To increase loan for other reasons.....	177,797	172,690	5,107	8,577	8,191	199	187	2,250	1,476	774	166,968	163,021	3,947
To secure better terms.....	299,284	290,026	9,258	29,795	29,243	553	...	6,340	6,105	235	263,154	254,683	8,472
To renew or extend loan without increasing amount.....	192,366	183,910	8,456	2,580	2,554	26	...	956	667	289	188,833	180,694	8,141
For other purpose.....	119,179	112,637	6,542	5,962	5,137	568	258	2,634	2,307	327	118,581	105,196	5,390
Mortgage placed later than acquisition of property.....	744,518	729,330	15,188	20,752	20,708	...	44	7,933	7,758	175	715,842	700,872	14,969
To make improvements or repairs.....	346,418	338,709	7,709	8,826	8,826	...	...	5,252	5,252	...	332,346	324,636	7,709
To invest in other properties.....	51,946	51,584	362	758	758	...	...	...	...	...	51,190	50,828	362
To invest in business other than real estate.....	82,150	80,977	1,173	1,715	1,715	...	...	372	197	175	80,064	79,067	998
For other purpose.....	264,004	258,060	5,944	9,453	9,409	...	44	2,309	2,309	...	252,242	246,341	5,900
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	1,126,991	1,089,960	37,031	61,929	60,031	1,346	555	21,824	19,461	2,363	1,043,244	1,010,485	32,769
Same lender.....	721,430	695,547	25,883	33,603	32,633	764	208	16,289	14,299	1,990	671,542	648,626	22,920
Different lender.....	405,561	394,413	11,148	28,326	27,398	582	347	5,535	5,162	373	371,702	361,859	9,849

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

## RESIDENTIAL FINANCING

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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.													
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	5,180,975	4,618,989	561,986	1,095,938	769,580	299,294	27,088	1,003,963	975,938	28,025	3,081,066	2,873,486	207,592
Less than 50 percent.....	667,020	586,460	80,560	32,788	29,825	608	2,356	17,442	16,160	1,282	616,788	540,477	76,315
50 to 59 percent.....	625,942	554,066	71,876	72,025	60,429	8,080	3,518	35,555	32,922	2,633	518,363	460,718	57,645
60 to 64 percent.....	408,791	367,797	41,034	70,504	54,593	12,273	3,643	30,801	28,264	2,537	307,484	284,902	22,582
65 to 69 percent.....	435,882	390,169	45,713	102,090	75,643	24,182	2,266	39,923	37,983	1,940	293,862	276,543	17,324
70 to 74 percent.....	432,324	370,970	61,354	139,371	93,806	40,536	5,232	50,326	44,773	5,553	242,429	232,394	10,036
75 to 79 percent.....	497,794	414,698	83,096	178,560	107,592	66,368	4,601	74,908	72,798	2,110	244,322	234,308	10,019
80 to 84 percent.....	538,113	438,474	99,639	221,768	133,331	87,225	1,216	99,226	95,516	3,710	217,117	209,624	7,494
85 to 89 percent.....	464,178	406,366	57,812	178,580	125,614	49,807	3,159	120,037	116,058	3,979	165,560	164,695	866
90 to 94 percent.....	343,707	333,979	9,728	72,905	64,995	7,125	791	145,503	145,287	1,216	124,301	123,701	599
95 to 99 percent.....	112,620	110,796	1,824	8,388	7,072	1,317	...	66,344	65,837	507	37,894	37,894	...
100 percent or more.....	608,899	602,297	6,602	14,269	13,475	685	109	318,939	316,533	2,406	275,690	272,228	3,462
Purchase price not reported or property not acquired by purchase.....	45,705	43,017	2,688	4,490	3,205	1,088	197	3,959	3,807	152	37,256	36,003	1,253
Median percent.....	75	75	73	79	78	80	72	91	91	75	66	67	55
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	5,180,975	4,618,989	561,986	1,095,938	769,580	299,294	27,088	1,003,963	975,938	28,025	3,081,066	2,873,486	207,592
Less than 50 percent.....	598,505	586,461	12,044	30,287	29,825	265	197	16,278	16,160	118	551,945	540,478	11,463
50 to 59 percent.....	565,426	554,065	11,361	61,032	60,428	263	342	33,123	32,922	201	471,274	460,717	10,555
60 to 64 percent.....	378,724	367,797	10,927	55,245	54,593	434	218	28,793	28,264	529	294,687	284,902	9,786
65 to 69 percent.....	408,723	390,169	18,554	77,958	75,643	1,418	898	37,983	37,983	...	292,778	276,543	16,237
70 to 74 percent.....	398,622	370,970	27,652	99,490	93,806	4,569	1,117	46,508	44,773	1,735	252,625	232,394	20,234
75 to 79 percent.....	490,822	414,698	76,124	119,149	107,592	9,537	2,022	73,907	72,798	1,109	257,763	234,308	23,458
80 to 84 percent.....	489,923	438,474	51,451	156,577	133,330	20,215	3,030	97,529	95,515	2,014	235,812	209,623	26,192
85 to 89 percent.....	482,259	406,366	75,893	169,435	125,614	37,166	6,657	121,212	116,058	5,154	191,609	164,695	26,919
90 to 94 percent.....	413,127	333,979	79,148	117,531	64,995	49,986	2,556	149,769	145,287	4,482	145,832	123,701	22,131
95 to 99 percent.....	191,412	110,796	80,616	76,280	7,072	65,343	3,867	68,092	65,837	2,255	47,046	37,894	9,153
100 percent or more.....	757,704	602,297	155,407	128,463	13,475	109,002	5,984	326,811	316,533	10,278	302,410	272,228	30,213
Purchase price not reported or property not acquired by purchase.....	45,705	43,017	2,688	4,490	3,205	1,088	197	3,959	3,807	152	37,256	36,003	1,253
Median percent.....	77	75	92	83	78	97	89	91	91	93	68	67	82
Veteran Status of Owner													
Veteran of World War II.....	2,466,756	2,094,911	371,845	499,272	218,507	271,607	9,161	928,825	907,214	21,611	1,038,662	969,186	69,472
Veteran of World War I only.....	537,419	511,820	25,599	72,103	67,312	3,721	1,068	10,833	10,724	109	454,490	433,790	20,701
Other service or nonveteran.....	4,048,000	3,831,506	216,494	607,233	564,476	25,309	17,449	93,796	85,203	8,593	3,346,973	3,181,834	165,143
Color of Owner													
White.....	6,131,727	5,609,045	522,682	1,056,069	770,880	261,560	23,632	901,778	874,895	26,883	4,173,879	3,963,271	210,609
Nonwhite.....	266,722	242,830	23,892	24,407	18,552	5,576	280	22,322	21,882	440	219,993	202,400	17,598
Not reported.....	653,732	586,366	67,366	98,132	60,870	33,498	3,765	109,348	106,357	2,991	446,249	419,137	27,113
Sex and Age of Owner													
Male.....	5,899,224	5,374,722	524,502	1,036,486	747,568	267,094	21,832	919,139	893,456	25,683	3,943,623	3,733,721	209,904
Under 35 years.....	1,887,323	1,610,522	276,801	385,261	184,745	190,701	9,818	615,301	598,768	16,533	886,769	827,017	59,755
35 to 44 years.....	1,885,039	1,738,700	146,339	361,460	295,568	59,237	6,656	234,139	228,004	6,099	1,289,442	1,215,097	74,347
45 to 54 years.....	1,221,053	1,157,614	63,439	198,876	183,363	11,540	3,979	48,406	46,684	1,722	973,777	927,572	46,204
55 to 64 years.....	647,863	617,969	29,894	73,748	67,372	5,049	1,326	16,775	16,083	692	557,347	534,517	22,826
65 years and over.....	257,946	249,917	8,029	17,141	16,520	567	53	4,518	3,881	637	226,288	229,518	6,772
Female.....	634,338	603,595	30,743	60,817	53,312	4,945	2,561	23,295	21,377	1,918	550,234	528,915	21,318
Under 45 years.....	238,715	220,250	18,465	27,666	22,353	3,958	1,355	15,696	14,440	1,256	195,354	183,458	11,895
45 to 64 years.....	302,714	292,846	9,868	27,210	25,497	987	727	7,027	6,510	517	268,476	260,841	7,636
65 years and over.....	92,909	90,499	2,410	5,941	5,462	...	479	572	427	145	86,404	84,616	1,787
Sex or age not reported.....	518,630	459,935	58,695	81,320	49,436	28,600	3,287	91,025	88,313	2,712	346,287	322,190	24,096
Relationship of Owner to Head of Household													
Owner is—													
Primary individual.....	188,332	177,402	10,930	21,786	19,408	915	1,462	13,863	13,114	749	152,682	144,880	7,805
Head of primary family.....	6,009,114	5,480,342	528,772	1,043,050	752,372	268,303	22,382	904,729	879,037	25,692	4,061,333	3,848,928	212,402
Not head but a member of primary family.....	284,318	272,156	12,162	25,215	22,484	2,390	342	19,480	18,442	1,038	239,628	231,234	8,396
One or more owners not in primary family.....	51,533	48,182	3,351	7,240	6,609	427	206	4,041	3,918	123	40,258	37,659	2,599
Not reported.....	518,889	460,169	58,720	81,320	49,436	28,600	3,287	91,340	88,628	2,712	346,230	322,109	24,121
Properties with owner who is head of household or related to head....	6,481,785	5,929,906	551,879	1,090,063	794,274	271,622	24,191	938,091	910,607	27,484	4,453,655	4,225,056	228,622
Persons in Primary Family and Primary Individuals													
Primary individual.....	188,332	177,402	10,930	21,786	19,408	915	1,462	13,863	13,114	749	152,682	144,880	7,805
Primary family:													
2 persons.....	1,320,687	1,208,107	112,580	234,103	173,030	56,336	4,742	152,267	148,015	4,252	934,313	887,065	47,255
3 persons.....	1,605,425	1,444,354	161,071	313,957	209,777	98,318	5,864	275,911	267,722	8,189	1,015,563	966,860	48,707
4 persons.....	1,735,270	1,578,477	156,793	319,266	230,378	82,899	5,997	304,164	294,724	9,440	1,111,844	1,051,378	58,468
5 persons.....	911,339	847,574	63,785	135,984	107,507	24,529	3,951	125,564	122,453	3,111	649,818	617,612	32,202
6 persons.....	409,086	379,644	29,442	43,329	36,788	5,429	1,109	43,747	42,940	807	322,016	299,921	22,099
7 persons or more.....	311,576	294,306	17,270	21,636	17,378	3,193	1,066	22,529	21,595	934	267,407	255,333	12,077



Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
UNITED STATES—Con.													
Children Under 18 Years of Age													
Primary individual or no child in family..	2,181,536	2,026,349	155,187	341,059	268,665	65,180	7,217	202,913	197,212	5,701	1,637,565	1,560,474	77,090
1 child.....	1,611,008	1,441,434	169,574	317,015	208,448	102,343	6,227	293,693	284,815	8,878	1,000,299	948,170	52,128
2 children.....	1,496,059	1,362,951	133,108	252,402	183,969	63,384	5,050	283,543	274,878	8,665	960,117	904,104	56,011
3 children.....	631,140	582,366	48,774	91,502	70,354	18,193	2,961	95,531	92,396	3,135	444,111	439,625	24,489
4 children or more.....	561,996	516,763	45,233	88,078	62,833	22,514	2,734	62,359	61,260	1,099	411,557	392,674	18,885
Income of Primary Families and Individuals													
Less than \$2,000.....	671,743	630,740	41,003	45,904	33,553	10,453	1,902	49,424	46,864	2,560	576,422	550,327	26,098
\$2,000 to \$2,499.....	451,709	423,299	28,410	37,071	28,027	8,249	797	66,241	63,922	2,319	348,402	331,359	17,046
\$2,500 to \$2,999.....	527,595	484,961	42,634	58,123	36,047	19,895	2,185	93,464	91,130	2,334	376,011	357,785	18,229
\$3,000 to \$3,499.....	811,445	737,646	73,799	121,738	76,259	43,092	2,392	155,251	151,550	3,701	534,454	509,840	24,616
\$3,500 to \$3,999.....	669,310	594,167	75,143	130,742	87,723	40,173	2,830	123,679	118,684	4,995	414,893	387,766	27,127
\$4,000 to \$4,499.....	602,231	545,367	56,864	123,605	89,432	32,292	1,903	109,085	106,229	2,856	369,539	349,727	19,810
\$4,500 to \$4,999.....	455,060	406,751	48,309	100,060	68,641	29,371	2,050	76,100	73,922	2,178	278,911	264,192	14,721
\$5,000 to \$5,999.....	725,743	658,098	67,645	175,301	133,518	39,070	2,711	99,904	98,065	1,839	450,543	426,517	24,028
\$6,000 to \$7,999.....	620,979	570,759	50,220	144,486	115,509	25,469	3,504	75,184	72,491	2,693	401,303	382,754	18,556
\$8,000 to \$9,999.....	215,028	200,136	14,892	43,865	37,498	5,493	876	18,716	18,333	383	152,453	144,309	8,143
\$10,000 or more.....	273,526	257,926	15,600	46,951	42,655	3,964	335	17,487	17,365	122	209,086	197,911	11,177
Not reported.....	457,416	420,056	37,360	62,217	45,432	14,101	2,686	53,556	52,052	1,504	341,638	322,569	19,071
Median income.....dollars..	3,900	3,900	3,900	4,400	4,600	4,100	4,100	3,800	3,800	3,700	3,700	3,700	3,800
Interest and Principal Payments on all Mortgages on Property as Percent of Income <sup>1</sup>													
Properties with both interest and principal in first mortgage payments.	6,041,190	5,505,873	535,317	1,090,070	794,277	271,619	24,191	938,089	910,610	27,479	4,013,068	3,801,027	212,054
Less than 5 percent.....	394,557	390,156	4,401	67,648	66,732	916	...	10,141	9,825	316	316,774	313,602	3,170
5 to 9 percent.....	1,703,083	1,637,249	65,834	398,661	357,071	37,966	3,629	205,295	203,758	1,537	1,099,136	1,076,426	22,707
10 to 14 percent.....	1,550,521	1,391,065	159,456	304,828	187,238	112,849	4,742	334,327	330,009	4,318	911,378	873,818	37,564
15 to 19 percent.....	825,795	698,384	127,411	133,914	57,346	70,414	6,152	206,199	198,647	7,552	485,692	442,400	43,297
20 to 24 percent.....	332,919	277,885	55,034	30,464	11,802	16,686	1,977	60,096	54,687	5,409	242,364	211,402	30,962
25 to 29 percent.....	143,903	122,345	20,558	12,918	6,905	4,308	1,708	18,146	15,928	2,218	112,835	100,512	12,324
30 to 34 percent.....	91,236	76,556	14,780	10,094	4,726	4,346	1,024	8,464	6,944	1,520	72,776	64,889	7,890
35 to 39 percent.....	48,723	42,169	6,554	3,005	2,429	432	145	4,897	3,721	1,176	40,821	36,018	4,802
40 percent or more.....	275,660	245,017	30,643	19,370	11,941	5,637	1,993	19,481	17,674	1,807	236,820	215,408	21,413
Income \$10,000 or more.....	257,379	243,337	14,042	46,951	42,655	3,964	335	17,487	17,365	122	192,943	183,324	9,620
Income not reported.....	417,304	380,710	36,594	62,217	45,432	14,101	2,686	53,556	52,052	1,504	301,529	283,228	18,305
Median percent.....	12	11	16	10	9	14	17	13	13	19	12	12	18
Properties with owner who is head of household.....	6,197,321	5,657,602	539,719	1,064,855	771,783	269,232	23,850	918,626	892,179	26,447	4,213,885	3,993,684	220,212
Income of Owner													
Less than \$2,000.....	955,052	898,753	56,299	76,473	56,113	17,624	2,737	73,011	69,636	3,375	805,574	773,010	32,564
\$2,000 to \$2,499.....	560,436	522,056	38,380	54,404	39,269	14,006	1,129	86,738	84,090	2,648	419,298	398,701	20,598
\$2,500 to \$2,999.....	641,461	578,521	62,940	82,826	51,517	28,292	3,016	113,971	110,730	3,241	444,671	426,274	28,397
\$3,000 to \$3,499.....	957,987	858,192	99,795	166,947	103,178	60,114	3,655	184,589	181,620	2,969	606,462	573,402	33,061
\$3,500 to \$3,999.....	698,562	626,177	72,385	141,678	99,478	39,911	2,289	128,822	124,461	4,361	428,065	402,241	25,824
\$4,000 to \$4,499.....	569,032	516,552	52,480	130,745	98,504	30,472	1,774	102,186	99,550	2,636	336,102	318,506	17,599
\$4,500 to \$4,999.....	343,390	307,304	36,086	87,372	62,363	23,134	1,877	54,585	52,695	1,890	201,435	192,246	9,190
\$5,000 to \$5,999.....	450,872	408,092	42,780	124,367	98,313	23,905	2,152	65,744	64,167	1,577	260,765	245,616	15,150
\$6,000 to \$7,999.....	308,105	283,384	24,721	83,559	68,545	13,345	1,669	35,366	33,598	1,808	189,184	181,288	7,900
\$8,000 to \$9,999.....	110,356	102,911	7,445	22,386	19,932	1,816	639	11,397	11,041	316	76,613	71,940	4,673
\$10,000 or more.....	188,924	178,574	10,350	34,693	31,903	2,456	335	11,580	11,458	122	142,652	135,215	7,437
Not reported.....	413,144	377,086	36,058	59,405	42,668	14,197	2,578	50,677	49,173	1,504	303,064	285,245	17,819
Median income.....dollars..	3,300	3,300	3,400	3,900	4,000	3,500	3,500	3,400	3,400	3,500	3,200	3,200	3,200
Occupation of Owner													
Professional, technical, and kindred workers:													
Salaried.....	522,315	470,937	51,378	136,060	106,532	27,437	2,090	88,242	85,908	2,334	298,017	278,504	19,515
Self-employed.....	102,899	94,497	8,402	18,796	16,243	1,763	792	17,028	15,103	1,925	67,076	63,151	3,923
Managers, officials, and proprietors, including farm:													
Salaried.....	560,344	510,273	50,071	133,068	105,412	25,070	2,586	85,486	84,128	1,358	341,800	320,736	21,065
Self-employed.....	410,421	379,052	31,369	60,601	47,763	10,485	2,356	39,272	38,267	1,005	310,547	293,023	17,527
Clerical and kindred workers.....	446,528	405,310	41,218	90,633	69,457	19,228	1,947	80,653	78,098	2,555	275,239	257,754	17,487
Sales workers.....	505,261	439,398	65,863	117,296	76,201	38,512	2,590	83,805	81,106	2,699	304,160	282,093	22,069
Craftsmen, foremen, and kindred workers.....	1,408,620	1,283,473	125,147	250,564	173,220	70,704	6,647	237,593	232,392	5,201	920,465	877,871	42,601
Operatives and kindred workers.....	1,120,331	1,026,369	93,962	149,752	95,898	51,452	2,402	181,449	176,525	4,924	789,137	753,953	35,186
Service workers, including private household.....	314,239	288,153	26,086	38,155	27,969	9,746	443	43,955	41,334	2,621	232,135	218,851	13,282
Laborers, except mine.....	269,059	248,114	20,945	20,675	13,907	5,538	1,231	27,402	26,839	563	220,984	207,375	13,609
Occupation not reported.....	537,437	512,171	25,266	49,249	39,188	9,293	770	33,722	32,465	1,257	454,463	440,519	13,952

<sup>1</sup> Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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			
<b>NORTHEAST</b>													
Total properties.....	1,873,126	1,764,624	108,502	196,905	155,025	40,241	1,639	313,596	305,826	7,770	1,362,630	1,303,777	58,854
Number of Rooms													
Less than 4 rooms.....	46,523	41,281	5,242	2,571	1,648	923	...	7,857	7,841	16	36,099	31,797	4,304
4 rooms.....	215,946	191,988	23,958	45,868	28,225	16,731	909	58,693	57,694	999	111,387	106,067	5,319
5 rooms.....	300,163	282,248	17,915	42,606	32,513	10,042	53	65,195	62,990	2,205	192,363	186,747	5,616
6 rooms.....	644,992	614,883	30,109	74,167	64,085	9,618	463	104,851	103,115	1,736	465,977	447,685	18,294
7 rooms or more.....	583,909	555,867	28,042	25,570	23,344	2,012	214	64,942	62,371	2,571	493,398	470,149	23,246
Not reported.....	81,592	78,355	3,237	6,127	5,209	918	...	12,067	11,821	246	63,405	61,332	2,074
Color of Owner													
White.....	1,673,340	1,575,506	97,834	185,252	146,286	37,388	1,579	278,998	271,513	7,485	1,209,088	1,157,707	51,381
Nonwhite.....	35,988	33,916	2,072	1,367	1,221	146	...	4,282	4,282	...	30,341	28,417	1,926
Not reported.....	163,802	155,202	8,600	10,285	7,518	2,706	60	30,315	30,030	285	123,201	117,654	5,549
Properties with owner who is head of household or related to head...	1,738,485	1,638,084	100,401	187,780	148,536	37,666	1,580	289,219	281,782	7,437	1,261,500	1,207,774	53,733
Income of Primary Families and Individuals													
Less than \$2,000.....	144,551	136,686	7,865	6,371	5,435	884	53	13,869	12,966	903	124,312	118,286	6,026
\$2,000 to \$2,999.....	114,605	107,657	6,948	6,209	4,915	1,294	...	22,564	21,278	1,286	85,834	81,467	4,368
\$2,500 to \$2,999.....	138,650	130,802	7,848	7,968	5,116	2,572	281	30,124	29,394	730	100,560	96,293	4,268
\$3,000 to \$3,999.....	212,149	199,584	12,565	21,137	14,315	6,641	182	47,351	47,014	337	143,659	138,256	5,405
\$3,500 to \$3,999.....	164,826	152,629	12,197	19,911	13,961	5,898	53	34,059	33,204	855	110,859	105,465	5,392
\$4,000 to \$4,999.....	154,052	142,554	11,498	24,362	19,061	5,301	...	30,673	30,341	332	99,019	93,154	5,864
\$4,500 to \$4,999.....	112,646	105,175	7,471	15,422	11,536	3,886	...	20,063	19,079	984	77,164	74,560	2,605
\$5,000 to \$5,999.....	198,284	188,484	9,800	29,617	24,929	4,687	...	32,576	32,131	445	136,092	131,425	4,667
\$6,000 to \$7,999.....	169,960	161,146	8,814	23,934	20,617	3,034	281	22,500	21,433	1,067	123,526	119,093	4,433
\$8,000 to \$9,999.....	73,444	69,642	3,802	8,552	8,015	74	463	8,601	8,285	316	56,296	53,345	2,951
\$10,000 or more.....	101,356	97,907	3,449	11,587	11,188	399	...	4,530	4,530	...	85,238	82,188	3,050
Not reported.....	153,962	145,818	8,144	12,710	9,448	2,996	267	22,309	22,127	182	118,941	114,242	4,700
Median income.....dollars..	4,000	4,000	3,900	4,500	4,700	4,000	...	3,700	3,700	...	4,000	4,000	3,900
Interest and Principal Payments on all Mortgages on Property as Percent of Income <sup>1</sup>													
Properties with both interest and principal in first mortgage payments	1,547,614	1,453,003	94,611	187,782	148,537	37,669	1,580	289,217	281,783	7,434	1,070,632	1,022,696	47,942
Less than 5 percent.....	144,338	142,124	2,214	14,359	14,289	71	...	4,873	4,577	316	125,109	123,280	1,828
5 to 9 percent.....	468,459	456,784	11,675	75,108	72,520	2,126	463	64,046	62,979	1,067	329,307	321,286	8,021
10 to 14 percent.....	269,134	263,333	5,801	43,497	28,730	14,433	334	97,771	96,254	1,517	227,871	218,352	9,519
15 to 19 percent.....	170,012	145,679	24,333	19,633	7,354	12,096	182	61,326	59,209	2,017	89,056	79,017	10,041
20 to 24 percent.....	64,621	52,414	12,207	4,367	446	3,641	281	19,493	19,079	414	40,762	32,890	7,873
25 to 29 percent.....	26,341	23,753	2,588	1,574	797	777	...	5,656	5,132	524	19,109	17,823	1,287
30 to 34 percent.....	12,732	10,781	1,951	1,332	736	597	...	1,980	1,482	498	9,420	8,563	886
35 to 39 percent.....	7,424	6,088	1,336	21	21	...	...	1,319	982	337	6,084	5,084	1,000
40 percent or more.....	60,026	57,653	2,373	3,594	3,008	533	53	5,914	5,352	562	50,522	49,297	1,228
Income \$10,000 or more.....	90,903	88,420	2,483	11,587	11,188	399	...	4,530	4,530	...	74,788	72,705	2,084
Income not reported.....	133,624	125,974	7,650	12,710	9,448	2,996	267	22,309	22,127	182	98,604	94,399	4,206
Median percent.....	11	11	16	10	9	15	...	13	13	...	11	10	16
<b>NORTH CENTRAL</b>													
Total properties.....	2,173,128	2,053,017	120,111	313,931	257,671	53,260	2,999	303,027	296,994	6,033	1,556,171	1,498,356	57,818
Number of Rooms													
Less than 4 rooms.....	111,711	106,195	5,516	5,271	2,978	2,073	220	13,986	13,113	873	93,050	90,102	2,950
4 rooms.....	489,449	453,218	36,231	85,453	59,217	26,017	220	98,913	98,146	767	305,086	295,859	9,227
5 rooms.....	650,130	612,646	37,484	116,177	98,875	16,808	496	97,032	95,155	1,877	436,922	418,615	18,307
6 rooms.....	482,308	462,345	19,963	62,173	55,436	5,280	1,455	54,247	53,313	934	365,886	353,594	12,292
7 rooms or more.....	347,395	330,816	16,579	33,742	32,358	777	607	27,608	25,427	2,181	286,046	273,031	13,015
Not reported.....	92,145	87,804	4,341	11,119	8,808	2,310	...	11,842	11,842	...	69,183	67,153	2,030
Color of Owner													
White.....	1,926,566	1,819,548	107,018	280,565	230,739	46,990	2,835	263,901	258,702	5,199	1,382,099	1,330,108	51,994
Nonwhite.....	56,012	52,714	3,298	7,329	5,559	1,770	...	9,504	9,375	129	39,177	37,780	1,397
Not reported.....	190,551	180,758	9,793	26,037	21,372	4,502	164	29,619	28,915	704	134,895	130,471	4,423
Properties with owner who is head of household or related to head...	2,018,200	1,907,096	111,104	292,694	240,365	49,504	2,838	278,080	272,752	5,328	1,447,428	1,393,991	53,438
Income of Primary Families and Individuals													
Less than \$2,000.....	190,153	182,126	8,027	10,103	9,449	554	101	14,131	12,953	1,178	165,918	159,724	6,195
\$2,000 to \$2,999.....	129,006	124,595	4,411	6,344	5,567	778	...	19,071	18,255	816	103,593	100,796	2,797
\$2,500 to \$2,999.....	163,039	155,893	7,146	12,372	9,183	3,123	67	29,618	29,350	268	121,163	117,163	3,999
\$3,000 to \$3,999.....	274,599	260,485	14,114	29,050	21,533	7,520	...	48,933	47,917	1,016	196,613	191,035	5,577
\$3,500 to \$3,999.....	225,289	209,451	15,838	29,121	25,839	3,282	...	35,351	35,113	238	154,219	145,219	9,000
\$4,000 to \$4,999.....	188,488	179,050	9,438	31,508	25,413	5,808	289	32,001	31,669	332	124,975	121,967	3,008
\$4,500 to \$4,999.....	156,715	144,163	12,552	30,353	22,805	7,261	288	27,560	27,352	208	98,805	94,005	4,799
\$5,000 to \$5,999.....	229,971	214,761	15,210	30,837	40,691	9,112	1,052	28,629	28,277	352	150,486	145,733	4,682
\$6,000 to \$7,999.....	190,506	182,105	8,401	42,308	36,991	4,496	822	20,316	19,836	480	127,880	125,278	2,602
\$8,000 to \$9,999.....	63,710	60,755	2,955	14,201	12,906	1,229	67	4,630	4,563	67	44,879	43,286	1,592
\$10,000 or more.....	78,266	75,338	2,928	15,691	14,693	999	...	6,088	6,027	61	56,490	54,622	1,868
Not reported.....	128,438	118,374	10,084	14,948	12,013	2,785	152	11,752	11,260	492	101,759	95,103	6,656
Median income.....dollars..	3,900	3,900	4,000	4,700	4,800	4,400	...	3,800	3,800	...	3,700	3,700	3,700

<sup>1</sup> Income of primary families and individuals.

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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 Income <sup>1</sup>													
Properties with both interest and principal in first mortgage payments.	1,889,139	1,784,103	105,036	292,697	240,365	49,498	2,837	278,077	272,750	5,327	1,318,373	1,270,998	47,376
Less than 5 percent.....	122,968	122,834	134	18,733	18,733	...	...	2,568	2,568	...	101,667	101,532	134
5 to 9 percent.....	568,419	557,448	10,971	112,427	106,726	5,634	67	64,197	64,090	67	391,836	386,633	5,203
10 to 14 percent.....	509,343	473,069	36,274	81,003	57,070	23,602	332	102,017	101,498	519	326,322	314,500	11,822
15 to 19 percent.....	246,945	223,682	23,263	32,275	17,838	13,037	1,398	63,855	62,663	1,192	150,817	143,182	7,637
20 to 24 percent.....	101,326	91,182	10,144	9,254	6,306	2,374	573	16,244	14,758	1,486	75,829	70,118	5,708
25 to 29 percent.....	35,773	33,500	2,273	2,015	1,682	267	67	2,980	2,839	141	30,779	28,979	1,800
30 to 34 percent.....	24,199	22,116	2,083	1,446	836	543	67	2,281	1,881	400	20,471	19,400	1,074
35 to 39 percent.....	11,916	10,179	1,737	1,208	1,208	...	...	1,611	1,030	581	9,098	7,942	1,156
40 percent or more.....	72,131	66,726	5,405	3,697	3,260	257	181	4,524	4,136	388	63,912	59,332	4,579
Income \$10,000 or more.....	76,280	73,352	2,928	15,691	14,693	999	...	6,088	6,027	61	54,503	52,636	1,867
Income not reported.....	119,839	110,015	9,824	14,948	12,013	2,785	152	11,752	11,260	492	93,139	86,744	6,396
Median percent.....	12	12	15	10	9	14	...	13	13	...	12	12	17
SOUTH													
Total properties.....	1,731,416	1,518,641	212,775	374,055	238,917	121,021	14,116	241,910	233,449	8,461	1,115,451	1,046,274	69,179
Number of Rooms													
Less than 4 rooms.....	131,047	125,483	5,564	8,479	6,552	1,927	...	8,358	8,320	38	114,208	110,611	3,599
4 rooms.....	408,781	341,138	67,643	105,686	53,370	47,064	5,055	70,881	67,637	3,244	232,212	219,933	12,280
5 rooms.....	548,310	467,597	80,713	158,799	99,592	53,251	5,937	90,089	87,795	2,294	299,421	280,210	19,212
6 rooms.....	379,764	344,757	35,007	74,319	57,699	14,216	2,405	50,263	49,308	955	255,184	237,751	17,431
7 rooms or more.....	189,264	172,533	16,731	17,592	15,614	1,399	579	11,754	10,170	1,584	159,919	146,752	13,168
Not reported.....	74,249	67,133	7,116	9,180	5,892	3,165	122	10,563	10,220	343	54,508	51,021	3,488
Color of Owner													
White.....	1,417,167	1,243,022	174,145	325,227	210,416	102,632	12,179	203,235	195,879	7,356	888,705	836,726	51,977
Nonwhite.....	148,700	135,827	12,873	12,406	10,106	2,275	25	6,304	6,182	122	129,991	119,540	10,451
Not reported.....	165,553	139,794	25,759	36,423	18,397	16,114	1,912	32,370	31,387	983	96,759	90,008	6,751
Properties with owner who is head of household or related to head.....	1,580,256	1,389,493	190,763	339,949	220,012	107,368	12,571	212,617	204,932	7,685	1,027,690	964,552	63,149
Income of Primary Families and Individuals													
Less than \$2,000.....	224,134	207,765	16,369	16,118	9,383	5,946	789	15,568	15,423	145	192,452	182,962	9,493
\$2,000 to \$2,499.....	143,869	132,927	10,942	16,937	12,822	3,462	652	16,998	16,801	197	109,934	103,305	6,631
\$2,500 to \$2,999.....	144,816	126,434	18,382	25,907	14,839	9,665	1,403	21,918	20,960	958	96,990	90,632	6,357
\$3,000 to \$3,499.....	188,168	160,310	27,858	44,112	23,919	18,655	1,540	33,515	31,845	1,670	110,543	104,548	5,994
\$3,500 to \$3,999.....	144,389	118,239	26,150	42,400	23,461	17,000	1,940	27,433	25,620	1,813	74,553	69,160	5,396
\$4,000 to \$4,499.....	136,483	118,510	17,973	35,468	23,016	11,472	980	24,382	23,742	640	76,634	71,732	4,881
\$4,500 to \$4,999.....	95,618	80,039	15,579	28,974	16,878	10,640	1,457	15,170	14,899	271	51,477	48,266	3,214
\$5,000 to \$5,999.....	151,456	130,362	21,094	48,492	34,984	12,672	937	20,602	19,959	643	82,364	75,419	6,944
\$6,000 to \$7,999.....	136,437	120,144	16,293	39,282	28,743	9,368	1,168	17,148	16,401	747	80,004	74,998	5,010
\$8,000 to \$9,999.....	43,331	39,559	3,772	9,011	7,183	1,991	237	3,379	3,379	...	30,740	28,796	1,944
\$10,000 or more.....	51,438	46,381	5,057	9,421	7,884	1,538	...	3,309	3,248	61	38,705	35,249	3,457
Not reported.....	120,117	108,823	11,294	23,827	16,900	5,359	1,568	12,995	12,455	540	83,292	79,465	3,826
Median income.....dollars..	3,600	3,500	3,800	4,100	4,300	3,800	...	3,700	3,700	...	3,300	3,300	3,600
Interest and Principal Payments on all Mortgages on Property as Percent of Income <sup>1</sup>													
Properties with both interest and principal in first mortgage payments.	1,491,941	1,304,639	187,302	339,949	220,012	107,369	12,570	212,617	204,934	7,683	939,382	879,698	59,680
Less than 5 percent.....	88,652	87,640	1,012	20,039	19,382	656	...	2,254	2,254	...	66,361	66,005	356
5 to 9 percent.....	387,476	360,787	26,689	111,736	90,489	18,843	2,407	49,655	49,397	258	226,087	220,902	5,183
10 to 14 percent.....	370,954	314,375	56,579	106,160	58,083	45,671	2,405	71,730	70,686	1,042	193,060	185,601	7,460
15 to 19 percent.....	221,907	181,423	40,484	45,080	17,351	24,268	3,461	43,456	41,686	1,770	133,374	122,390	10,984
20 to 24 percent.....	89,563	72,630	16,933	8,464	2,943	4,549	970	12,855	11,032	1,823	68,249	68,658	9,590
25 to 29 percent.....	45,872	38,314	7,558	4,864	3,001	1,212	591	7,205	5,957	1,248	33,861	29,357	4,505
30 to 34 percent.....	31,553	24,583	6,970	3,951	1,644	1,928	379	2,712	2,156	576	24,889	20,803	4,085
35 to 39 percent.....	18,124	15,953	2,171	5,641	394	432	...	1,349	1,091	258	15,948	14,466	1,481
40 percent or more.....	77,481	64,334	13,147	5,641	3,941	2,911	789	5,097	4,990	107	66,748	57,405	9,342
Income \$10,000 or more.....	48,517	44,052	4,465	9,421	7,884	1,538	...	3,309	3,248	61	35,786	32,919	2,866
Income not reported.....	111,842	100,548	11,294	23,827	16,900	5,359	1,568	12,995	12,455	540	75,019	71,192	3,828
Median percent.....	13	12	15	11	10	13	...	13	13	...	14	13	22

<sup>1</sup> Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 9.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER 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	
<b>WEST</b>														
Total properties.....	1,274,500	1,101,952	172,548	293,719	198,687	86,110	8,920	174,919	166,869	8,050	805,865	736,397	69,468	
Number of Rooms														
Less than 4 rooms.....	91,890	84,491	7,399	3,599	2,275	1,184	141	4,585	4,199	386	83,707	78,017	5,691	
4 rooms.....	304,555	293,839	50,716	73,818	43,182	28,594	2,043	52,145	51,245	900	178,591	159,412	19,179	
5 rooms.....	439,208	377,822	61,386	118,374	80,782	34,717	3,075	72,635	68,937	3,698	248,001	228,105	19,895	
6 rooms.....	269,459	230,372	39,087	69,870	48,868	17,650	3,357	35,862	33,628	2,234	163,729	147,878	15,852	
7 rooms or more.....	134,642	124,250	10,392	21,547	19,547	1,826	176	6,321	5,778	543	106,774	98,926	7,849	
Not reported.....	34,748	31,181	3,567	6,311	4,035	2,142	134	3,374	3,084	290	25,063	24,060	1,003	
Color of Owner														
White.....	1,114,654	970,969	143,685	265,025	183,439	74,550	7,039	155,644	148,801	6,843	693,987	638,730	55,257	
Nonwhite.....	26,022	20,373	5,649	3,305	1,666	1,385	255	2,232	2,043	189	20,484	16,663	3,822	
Not reported.....	133,826	110,612	23,214	25,387	13,583	10,176	1,629	17,044	16,025	1,019	91,394	81,004	10,390	
Properties with owner who is head of household or related to head...	1,144,844	995,233	149,611	269,640	185,361	77,084	7,202	158,175	151,141	7,034	717,037	658,739	58,302	
Income of Primary Families and Individuals														
Less than \$2,000.....	112,905	104,163	8,742	13,312	9,286	3,069	959	5,856	5,522	334	93,740	89,355	4,384	
\$2,000 to \$2,499.....	64,229	58,120	6,109	7,581	4,723	2,715	145	7,608	7,608	...	49,041	45,791	3,250	
\$2,500 to \$2,999.....	81,090	71,832	9,258	11,876	6,909	4,535	434	11,804	11,226	578	57,410	53,697	3,714	
\$3,000 to \$3,499.....	136,529	117,267	19,262	27,439	16,492	10,276	670	25,452	24,774	678	83,639	76,001	7,639	
\$3,500 to \$3,999.....	134,806	113,848	20,958	33,472	21,180	11,436	857	26,836	24,747	2,089	74,500	67,922	6,577	
\$4,000 to \$4,499.....	123,208	105,253	17,955	32,267	21,922	9,711	634	22,029	20,477	1,552	68,911	62,854	6,057	
\$4,500 to \$4,999.....	90,081	77,374	12,707	25,311	17,422	7,584	305	13,307	12,592	715	51,465	47,361	4,103	
\$5,000 to \$5,999.....	146,032	124,491	21,541	46,335	32,914	12,599	822	18,097	17,698	399	81,601	73,880	7,722	
\$6,000 to \$7,999.....	124,076	107,364	16,712	38,962	29,158	8,571	1,233	15,220	14,821	399	69,893	63,385	6,508	
\$8,000 to \$9,999.....	34,543	30,180	4,363	12,101	9,394	2,599	109	1,906	1,906	...	20,538	18,882	1,656	
\$10,000 or more.....	42,466	38,300	4,166	10,252	8,890	1,028	335	3,560	3,560	...	28,653	25,852	2,803	
Not reported.....	54,879	47,041	7,838	10,732	7,071	2,961	699	6,500	6,210	290	37,646	33,759	3,887	
Median income.....dollars..	4,000	4,000	4,100	4,500	4,700	4,200	...	3,900	3,900	...	3,800	3,800	4,100	
Interest and Principal Payments on all Mortgages on Property as Percent of Income <sup>1</sup>														
Properties with both interest and principal in first mortgage payments	1,112,496	964,128	148,368	269,642	185,363	77,085	7,204	158,178	151,143	7,035	684,681	627,635	57,056	
Less than 5 percent.....	38,599	37,558	1,041	14,517	14,328	189	...	446	446	...	23,637	22,785	852	
5 to 9 percent.....	278,729	262,230	16,499	99,390	87,336	11,363	692	27,437	27,292	145	151,906	147,605	4,301	
10 to 14 percent.....	301,100	260,288	40,812	74,168	43,355	29,143	1,671	62,809	61,569	1,240	164,125	155,365	8,763	
15 to 19 percent.....	186,931	147,600	39,331	36,926	14,803	21,013	1,111	37,562	34,989	2,573	112,445	97,811	14,635	
20 to 24 percent.....	77,409	61,659	15,750	8,379	2,107	6,122	133	11,504	9,818	1,686	57,524	49,736	7,789	
25 to 29 percent.....	35,917	27,778	8,139	4,525	1,425	2,052	1,050	2,305	2,000	305	29,086	24,353	4,733	
30 to 34 percent.....	22,852	19,076	3,776	3,365	1,510	1,278	578	1,491	1,445	46	17,996	16,123	1,873	
35 to 39 percent.....	11,259	9,949	1,310	950	806	...	145	618	618	...	9,691	8,526	1,165	
40 percent or more.....	66,022	56,304	9,718	6,438	3,732	1,936	770	3,946	3,196	750	55,638	49,374	6,264	
Income \$10,000 or more.....	41,679	37,513	4,166	10,252	8,890	1,028	335	3,560	3,560	...	27,866	25,064	2,803	
Income not reported.....	51,999	44,173	7,826	10,732	7,071	2,961	699	6,500	6,210	290	34,767	30,893	3,875	
Median percent.....	14	13	17	11	9	14	...	14	14	...	15	14	19	

<sup>1</sup> Income of primary families and individuals.

Table 10.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
<b>UNITED STATES</b>								
Total.....	1,154,887	10,730,869	100,449	1,962,826	67,300	355,558	987,135	8,412,485
Average debt per property.....	...	9.3	...	19.5	...	5.3	...	8.5
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	200,651	163,758	1,300	396	2,577	2,575	196,776	160,787
\$2,000 to \$3,999.....	301,418	695,851	13,170	31,672	13,906	34,232	274,347	629,947
\$4,000 to \$5,999.....	213,216	815,675	20,654	87,675	19,456	83,586	173,109	644,414
\$6,000 to \$7,999.....	151,949	862,432	32,965	215,464	15,916	98,829	103,088	548,139
\$8,000 to \$9,999.....	80,753	584,959	13,186	107,713	10,308	81,257	57,267	395,989
\$10,000 to \$11,999.....	49,407	429,960	6,016	60,134	5,032	28,150	40,359	341,676
\$12,000 to \$14,999.....	40,277	438,830	6,732	81,602	1,369	15,715	32,180	341,513
\$15,000 to \$19,999.....	33,629	455,149	1,439	22,095	586	8,319	31,605	424,735
\$20,000 to \$24,999.....	16,953	311,004	109	2,148	162	2,895	16,684	305,961
\$25,000 to \$29,999.....	11,914	256,862	35	757	...	...	11,879	256,105
\$30,000 to \$49,999.....	22,061	653,568	204	8,609	...	...	21,857	644,959
\$50,000 to \$74,999.....	9,839	495,897	851	50,294	...	...	8,989	445,603
\$75,000 to \$99,999.....	5,757	430,200	551	45,972	...	...	5,207	384,228
\$100,000 to \$149,999.....	7,135	761,008	1,195	131,598	...	...	5,942	629,410
\$150,000 to \$199,999.....	3,573	545,787	774	130,284	...	...	2,799	415,503
\$200,000 to \$299,999.....	2,835	595,948	288	66,168	...	...	2,549	529,780
\$300,000 to \$499,999.....	1,925	576,334	286	102,935	...	...	1,639	473,399
\$500,000 to \$699,999.....	718	372,165	264	142,170	...	...	454	229,995
\$700,000 to \$999,999.....	420	319,402	173	136,940	...	...	248	182,462
\$1,000,000 or more.....	525	966,080	290	538,200	...	...	237	427,880
Median loan.....dollars..	4,600	...	7,000	...	5,800	...	4,200	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	335,657	385,864	5,292	5,733	6,141	7,892	324,227	372,239
\$2,000 to \$3,999.....	296,858	845,925	17,293	51,911	16,941	51,332	262,638	742,682
\$4,000 to \$5,999.....	180,109	877,315	18,947	96,497	19,730	99,531	141,442	681,287
\$6,000 to \$7,999.....	120,853	827,770	31,658	218,226	14,294	99,075	74,912	510,469
\$8,000 to \$9,999.....	66,053	582,209	11,262	99,725	7,675	66,343	47,135	416,141
\$10,000 to \$11,999.....	36,872	398,761	6,930	77,616	1,654	28,288	303,013	303,013
\$12,000 to \$14,999.....	26,220	348,356	2,991	39,549	415	5,421	22,820	303,386
\$15,000 to \$19,999.....	23,863	402,728	1,213	19,695	465	7,830	22,190	375,203
\$20,000 to \$24,999.....	15,896	330,590	33	702	...	...	15,863	349,888
\$25,000 to \$29,999.....	8,049	219,210	14	365	...	...	8,034	218,845
\$30,000 to \$49,999.....	16,572	624,912	265	11,612	...	...	16,308	613,300
\$50,000 to \$74,999.....	8,122	498,140	899	55,758	...	...	7,225	442,342
\$75,000 to \$99,999.....	5,165	446,836	740	67,111	...	...	4,425	379,725
\$100,000 to \$149,999.....	6,195	742,862	937	108,228	...	...	5,260	634,634
\$150,000 to \$199,999.....	2,942	503,135	779	134,058	...	...	2,164	369,077
\$200,000 to \$299,999.....	2,617	584,760	309	78,297	...	...	2,309	506,463
\$300,000 to \$499,999.....	1,308	548,156	242	96,973	...	...	1,266	451,183
\$500,000 to \$699,999.....	566	324,456	243	135,650	...	...	323	188,806
\$700,000 to \$999,999.....	365	304,242	171	142,040	...	...	195	162,202
\$1,000,000 or more.....	466	914,640	274	523,040	...	...	192	391,600
Median debt.....dollars..	3,500	...	6,500	...	5,000	...	3,100	...
<b>NORTHEAST</b>								
Total.....	363,676	5,253,026	12,610	505,556	17,475	103,720	333,590	4,643,750
Average debt per property.....	...	14.4	...	40.1	...	5.9	...	13.9
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	40,007	36,755	123	37	491	421	39,394	36,297
\$2,000 to \$3,999.....	88,432	194,980	1,293	2,295	4,081	11,256	83,059	181,428
\$4,000 to \$5,999.....	64,744	245,920	717	2,925	3,434	13,764	60,593	229,201
\$6,000 to \$7,999.....	53,138	296,581	7,202	50,007	4,052	26,891	41,888	219,683
\$8,000 to \$9,999.....	24,830	175,937	1,185	9,036	2,866	22,797	20,783	144,104
\$10,000 to \$11,999.....	20,243	174,628	321	3,104	1,004	9,221	18,914	162,303
\$12,000 to \$14,999.....	14,981	164,878	688	8,911	1,053	12,115	13,243	143,852
\$15,000 to \$19,999.....	13,083	184,648	361	5,548	461	6,542	12,259	172,558
\$20,000 to \$24,999.....	7,571	144,571	...	...	39	713	7,532	143,858
\$25,000 to \$29,999.....	4,760	108,373	20	440	...	...	4,740	107,933
\$30,000 to \$49,999.....	11,418	355,269	5	180	...	...	11,413	355,089
\$50,000 to \$74,999.....	5,501	278,993	...	...	...	...	5,501	278,993
\$75,000 to \$99,999.....	3,708	275,151	1	95	...	...	3,707	275,056
\$100,000 to \$149,999.....	4,390	474,394	57	7,658	...	...	4,333	466,736
\$150,000 to \$199,999.....	2,300	350,086	101	17,417	...	...	2,199	332,669
\$200,000 to \$299,999.....	2,199	463,448	116	28,886	...	...	2,084	434,562
\$300,000 to \$499,999.....	1,399	406,015	95	32,357	...	...	1,304	373,658
\$500,000 to \$699,999.....	469	246,230	157	83,600	...	...	312	162,630
\$700,000 to \$999,999.....	244	183,159	63	47,750	...	...	181	135,409
\$1,000,000 or more.....	269	493,010	106	205,280	...	...	165	287,730
Median loan.....dollars..	5,600	...	7,500	...	6,400	...	5,400	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	77,435	84,475	995	1,128	996	1,268	75,442	82,079
\$2,000 to \$3,999.....	93,706	268,673	889	2,628	5,044	15,166	87,776	250,879
\$4,000 to \$5,999.....	56,646	274,425	758	3,847	3,598	19,150	52,290	251,428
\$6,000 to \$7,999.....	39,696	272,642	7,136	50,071	3,644	25,577	28,919	197,014
\$8,000 to \$9,999.....	24,176	215,801	1,002	9,063	2,413	20,734	20,767	184,004
\$10,000 to \$11,999.....	13,325	144,397	336	3,901	1,273	14,149	11,715	126,347
\$12,000 to \$14,999.....	9,794	130,473	476	6,503	2,577	3,434	9,064	120,536
\$15,000 to \$19,999.....	10,127	171,745	301	4,752	250	4,262	9,576	162,731
\$20,000 to \$24,999.....	7,455	165,037	20	440	...	...	7,435	164,597
\$25,000 to \$29,999.....	3,805	104,460	...	...	...	...	3,805	104,460

Table 10.—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)		
<b>NORTHEAST—Con.</b>								
Total Outstanding Debt on Property								
\$20,000 to \$49,999.....	9,890	373,630	7	260	...	...	9,883	373,370
\$50,000 to \$74,999.....	4,667	289,868	...	...	...	...	4,667	289,868
\$75,000 to \$99,999.....	3,101	266,275	1	95	...	...	3,100	266,181
\$100,000 to \$149,999.....	3,981	480,588	58	7,753	...	...	3,923	472,835
\$150,000 to \$199,999.....	1,968	336,482	107	18,550	...	...	1,862	317,932
\$200,000 to \$299,999.....	1,990	433,469	153	40,643	...	...	1,837	392,826
\$300,000 to \$499,999.....	1,100	387,767	66	27,102	...	...	1,034	360,665
\$500,000 to \$699,999.....	385	219,420	147	79,590	...	...	238	139,830
\$700,000 to \$999,999.....	205	170,979	62	50,780	...	...	143	120,199
\$1,000,000 or more.....	239	464,420	99	198,450	...	...	140	265,970
Median debt.....dollars..	4,300	...	7,200	...	5,400	...	4,100	...
<b>NORTH CENTRAL</b>								
Total.....	273,900	1,753,488	14,433	268,353	16,826	75,061	242,645	1,410,074
Average debt per property.....	...	6.4	...	18.6	...	4.5	...	5.8
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	61,362	49,203	651	236	383	568	60,327	48,404
\$2,000 to \$3,999.....	74,565	157,920	1,446	3,112	5,219	10,482	77,903	144,326
\$4,000 to \$5,999.....	52,116	196,822	2,977	11,741	5,784	24,319	43,360	160,762
\$6,000 to \$7,999.....	30,264	166,976	4,733	30,101	3,053	19,202	22,484	117,673
\$8,000 to \$9,999.....	17,378	119,975	2,288	18,665	1,883	14,568	13,213	86,742
\$10,000 to \$11,999.....	8,627	74,019	428	4,246	340	3,338	7,862	66,435
\$12,000 to \$14,999.....	5,851	58,410	428	5,129	25	261	5,397	53,020
\$15,000 to \$19,999.....	8,410	108,870	343	5,344	75	1,070	7,994	102,456
\$20,000 to \$24,999.....	3,509	58,190	...	...	70	1,258	3,440	56,332
\$25,000 to \$29,999.....	2,769	53,621	...	...	...	...	2,769	53,621
\$30,000 to \$49,999.....	4,406	123,192	6	246	...	...	4,400	122,946
\$50,000 to \$74,999.....	1,628	81,449	346	22,424	...	...	1,283	59,025
\$75,000 to \$99,999.....	874	65,900	160	12,349	...	...	716	53,551
\$100,000 to \$149,999.....	1,239	127,565	448	47,793	...	...	792	79,772
\$150,000 to \$199,999.....	342	48,804	63	10,639	...	...	279	38,165
\$200,000 to \$299,999.....	271	56,398	47	10,788	...	...	224	45,610
\$300,000 to \$499,999.....	173	55,136	42	14,110	...	...	131	41,026
\$500,000 to \$699,999.....	50	24,895	5	3,140	...	...	45	21,755
\$700,000 to \$999,999.....	36	26,783	8	6,440	...	...	28	20,343
\$1,000,000 or more.....	55	99,360	26	61,850	...	...	29	37,510
Median loan.....dollars..	4,000	...	6,700	...	5,100	...	3,700	...
<b>Total Outstanding Debt on Property</b>								
Less than \$2,000.....	98,865	100,255	1,572	1,479	2,902	4,172	94,394	94,664
\$2,000 to \$3,999.....	70,583	200,336	2,000	6,437	5,091	15,315	63,502	178,584
\$4,000 to \$5,999.....	40,566	195,656	2,689	13,295	4,060	19,378	33,821	162,983
\$6,000 to \$7,999.....	23,839	161,963	4,199	28,931	3,613	24,650	16,028	108,382
\$8,000 to \$9,999.....	12,670	111,855	1,870	15,900	927	8,258	9,880	87,697
\$10,000 to \$11,999.....	5,843	62,567	450	4,978	100	1,031	5,294	56,558
\$12,000 to \$14,999.....	4,636	61,704	202	2,621	...	...	4,434	59,083
\$15,000 to \$19,999.....	6,187	104,041	316	4,933	137	2,257	5,738	96,851
\$20,000 to \$24,999.....	2,566	56,436	...	...	...	...	2,566	56,436
\$25,000 to \$29,999.....	1,794	49,088	...	...	...	...	1,794	49,088
\$30,000 to \$49,999.....	2,466	90,453	6	246	...	...	2,460	90,207
\$50,000 to \$74,999.....	1,304	81,838	437	29,131	...	...	868	52,707
\$75,000 to \$99,999.....	1,142	100,346	332	31,377	...	...	810	68,969
\$100,000 to \$149,999.....	748	91,370	193	23,218	...	...	555	68,152
\$150,000 to \$199,999.....	228	38,240	65	11,349	...	...	163	26,891
\$200,000 to \$299,999.....	255	62,098	53	13,392	...	...	202	48,706
\$300,000 to \$499,999.....	121	46,263	27	10,126	...	...	94	36,137
\$500,000 to \$699,999.....	35	20,826	4	2,650	...	...	31	18,176
\$700,000 to \$999,999.....	33	26,423	9	7,370	...	...	24	19,033
\$1,000,000 or more.....	44	91,730	25	60,920	...	...	19	30,810
Median debt.....dollars..	2,900	...	6,400	...	4,100	...	2,700	...
<b>SOUTH</b>								
Total.....	300,381	2,101,484	45,703	854,301	17,465	83,778	237,205	1,163,405
Average debt per property.....	...	7.0	...	18.7	...	4.8	...	4.9
<b>Total Mortgage Loan on Property</b>								
Less than \$2,000.....	76,471	57,691	485	86	1,528	1,390	74,459	56,215
\$2,000 to \$3,999.....	86,388	189,335	7,223	19,290	3,378	9,266	75,787	160,779
\$4,000 to \$5,999.....	49,959	196,356	11,822	53,138	6,000	26,879	32,138	116,339
\$6,000 to \$7,999.....	34,729	203,680	12,655	81,111	3,731	22,171	18,346	100,398
\$8,000 to \$9,999.....	17,498	130,851	4,333	35,706	2,109	16,889	17,256	78,256
\$10,000 to \$11,999.....	10,446	93,949	3,093	31,582	606	5,751	6,747	56,616
\$12,000 to \$14,999.....	9,119	102,009	3,851	46,018	64	725	5,205	55,266
\$15,000 to \$19,999.....	4,506	61,308	197	2,869	50	707	4,259	57,372
\$20,000 to \$24,999.....	2,371	45,548	109	2,148	...	...	2,262	43,400
\$25,000 to \$29,999.....	1,895	40,400	...	...	...	...	1,895	40,400
\$30,000 to \$49,999.....	3,595	96,643	187	8,003	...	...	3,408	88,640
\$50,000 to \$74,999.....	665	33,123	135	7,992	...	...	530	25,131
\$75,000 to \$99,999.....	447	35,013	256	21,924	...	...	191	13,089
\$100,000 to \$149,999.....	881	92,242	478	52,675	...	...	404	39,567
\$150,000 to \$199,999.....	416	64,383	314	51,679	...	...	102	12,704
\$200,000 to \$299,999.....	267	56,260	100	20,752	...	...	168	35,508
\$300,000 to \$499,999.....	273	94,803	144	54,428	...	...	129	40,377
\$500,000 to \$699,999.....	177	90,960	99	53,790	...	...	78	37,178
\$700,000 to \$999,999.....	121	95,140	91	73,700	...	...	31	21,440
\$1,000,000 or more.....	174	321,790	142	237,410	...	...	32	84,389
Median loan.....dollars..	3,700	...	6,400	...	5,400	...	3,100	...

Table 10.—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)		
<b>SOUTH—Con.</b>								
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	13,160	90,560
\$8,000 to \$9,999.....	13,848	122,549	4,022	36,540	1,598	13,931	8,235	72,078
\$10,000 to \$11,999.....	8,932	97,311	4,201	47,268	85	874	4,646	49,171
\$12,000 to \$14,999.....	4,658	61,252	1,368	17,965	59	741	3,233	42,546
\$15,000 to \$19,999.....	3,036	50,515	163	3,021	25	387	2,849	47,107
\$20,000 to \$24,999.....	2,918	63,586	...	...	...	...	2,918	63,586
\$25,000 to \$29,999.....	954	25,047	...	...	...	...	954	25,047
\$30,000 to \$49,999.....	2,152	79,721	193	8,311	...	...	1,959	71,410
\$50,000 to \$74,999.....	578	34,446	139	8,431	...	...	438	26,015
\$75,000 to \$99,999.....	448	38,313	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	56,885	...	...	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	...	...	20	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	...
<b>WEST</b>								
Total.....	216,930	1,622,871	27,703	334,616	15,534	92,999	173,695	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.....	23,818	195,195	6,375	54,245	5,080	30,565	20,370	110,385
\$8,000 to \$9,999.....	21,047	158,196	5,380	44,306	3,450	27,003	12,217	86,887
\$10,000 to \$11,999.....	10,091	87,364	2,174	21,202	1,082	9,840	6,836	56,322
\$12,000 to \$14,999.....	10,326	113,533	1,765	21,544	227	2,614	8,335	89,375
\$15,000 to \$19,999.....	7,630	100,323	538	8,334	...	...	7,093	91,989
\$20,000 to \$24,999.....	3,502	62,695	...	...	53	924	3,450	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	...	...	2,636	78,284
\$50,000 to \$74,999.....	2,045	102,332	370	19,878	...	...	1,675	82,454
\$75,000 to \$99,999.....	728	54,136	134	11,604	...	...	593	42,532
\$100,000 to \$149,999.....	625	66,807	212	23,472	...	...	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	45,720	93,766
\$2,000 to \$3,999.....	55,149	158,824	4,119	12,116	2,282	7,199	48,750	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	8,253	72,362
\$10,000 to \$11,999.....	8,772	94,486	1,943	21,469	196	2,080	6,633	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	...	...	1,481	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	...	...	459	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 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
UNITED STATES													
Total outstanding debt.....	10,251,066	8,892,450	1,358,616	1,929,624	1,769,586	102,879	351,415	7,970,027	6,787,599	1,182,428	480,435	21,875	458,560
Average debt per mortgage.....	8.9	8.4	13.5	19.2	22.2	6.2	5.2	8.1	7.5	15.3	4.6	1.3	5.2
Type of Mortgage Holder													
Commercial bank or trust company.....	1,338,900	1,183,200	155,700	331,242	295,768	27,251	112,929	894,729	782,348	112,381	34,539	5,975	28,564
Mutual savings bank.....	2,593,688	2,121,809	471,879	337,415	323,003	9,172	45,388	2,210,885	1,753,937	456,948	11,328	1,942	9,386
Savings and loan association.....	1,178,008	1,058,835	119,173	66,608	52,458	12,522	95,350	1,016,050	915,157	100,893	12,262	3,184	9,078
Life insurance company.....	2,832,655	2,480,045	352,610	987,707	908,392	39,642	52,825	1,792,123	1,520,270	271,853	12,702	7,211	5,491
Mortgage company.....	144,722	129,753	14,969	45,497	42,391	2,424	4,520	94,705	83,309	11,396	6,264	416	5,948
Federal National Mortgage Association.....	70,380	64,402	5,978	42,061	36,083	5,978	28,319	...	...	...	1,729	...	...
Individual.....	1,509,809	1,342,421	167,388	...	...	...	266	1,509,543	1,342,243	167,300	340,261	...	340,260
Other.....	582,904	511,985	70,919	119,094	111,491	5,890	11,818	451,992	390,335	61,657	61,247	1,418	59,829
Manner Mortgage Acquired by Present Holder													
Purchased.....	2,567,459	2,162,136	405,323	866,084	799,551	43,698	95,599	1,605,776	1,269,261	336,515	81,956	10,051	71,899
Originated.....	7,683,607	6,730,314	953,293	1,063,540	970,035	59,181	255,816	6,364,251	5,518,338	845,913	398,479	11,824	386,635
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	6,430,922	5,557,526	873,396	1,843,039	1,686,066	100,518	336,645	4,251,238	3,550,965	700,273	...	...	...
Mortgage refinanced or renewed.....	2,997,638	2,564,400	433,238	73,424	71,466	1,276	6,674	2,917,540	2,486,260	431,280	...	...	...
Mortgage placed later than acquisition of property.....	822,506	770,524	51,982	13,161	12,054	1,085	8,096	801,249	750,374	50,875	...	...	...
Amortization													
Fully amortized.....	5,636,730	5,116,909	519,821	1,929,624	1,769,586	102,879	351,415	3,355,691	3,012,058	343,633	174,706	21,875	152,831
Partially amortized.....	3,783,367	3,034,868	748,499	...	...	...	...	3,783,367	3,034,868	748,499	162,678	...	162,678
Not amortized.....	399,108	352,111	46,997	...	...	...	...	399,108	352,111	46,997	73,680	...	73,680
On demand.....	431,861	388,562	43,299	...	...	...	...	431,861	388,562	43,299	69,371	...	69,371
Regular principal payments required.....	205,957	176,924	29,033	...	...	...	...	205,957	176,924	29,033	8,625	...	8,625
No regular principal payments required.....	225,904	211,636	14,266	...	...	...	...	225,904	211,636	14,266	60,746	...	60,746
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	9,872,969	8,567,039	1,305,930	1,877,080	1,726,610	94,480	325,122	7,670,767	6,530,485	1,140,282	408,232	20,226	388,006
Delinquent:													
Foreclosure in process.....	19,955	15,514	4,441	11,674	9,947	558	922	7,359	4,645	2,714	1,279	111	1,163
Foreclosure not in process.....	249,755	208,116	41,639	40,870	33,029	7,841	25,371	183,514	150,688	32,826	19,277	1,538	17,739
No regular payments required.....	108,387	101,781	6,606	...	...	...	...	108,387	101,781	6,606	51,647	...	51,647
Year Mortgage Made or Assumed													
1950 (part).....	1,855,211	1,585,778	269,433	306,026	267,223	28,587	68,959	1,480,226	1,251,146	229,080	141,048	6,212	154,836
1949.....	2,518,379	2,205,373	313,006	643,359	586,732	27,858	63,372	1,811,648	1,558,150	253,498	103,511	5,451	98,060
1948.....	2,032,202	1,756,805	275,397	527,836	492,997	28,163	71,128	1,433,238	1,202,783	230,455	87,530	6,670	80,860
1947.....	1,390,322	1,183,927	206,395	223,204	204,902	14,307	83,055	1,084,063	896,352	187,711	54,857	2,806	52,051
1946.....	879,726	754,660	125,066	49,806	41,304	3,920	62,458	767,462	651,932	115,530	30,658	725	29,933
1942 to 1945.....	1,078,965	949,314	129,651	158,097	155,476	44	2,443	918,425	791,395	127,030	35,504	11	35,493
1940 to 1941.....	229,140	217,323	11,817	9,561	9,091	...	...	219,579	208,232	11,347	7,914	...	7,914
1935 to 1939.....	138,796	125,276	13,520	11,735	11,661	...	...	127,061	113,615	13,446	8,764	...	8,764
1930 to 1934.....	61,983	51,913	10,070	...	...	...	...	61,983	51,913	10,070	5,917	...	5,917
1929 or earlier.....	66,342	62,081	4,261	...	...	...	...	66,342	62,081	4,261	4,732	...	4,732
Year Mortgage Due													
On demand.....	431,861	388,562	43,299	...	...	...	...	431,861	388,562	43,299	69,371	...	69,371
Fully amortized.....	5,636,730	5,116,909	519,821	1,929,624	1,769,586	102,879	351,415	3,355,691	3,012,058	343,633	174,706	21,875	152,831
Past due.....	1,365	1,306	59	...	...	...	...	1,365	1,306	59	...	...	...
1950 to 1951.....	49,855	46,291	3,564	116	116	...	119	49,620	46,056	3,564	6,575	...	6,575
1952 to 1953.....	137,058	123,171	13,887	1,264	1,242	...	146	135,648	121,783	13,865	19,494	...	19,494
1954 to 1955.....	239,269	225,249	14,020	2,653	2,653	...	2,232	234,384	220,364	14,020	22,175	...	22,175
1956 to 1957.....	361,403	323,731	37,672	2,846	2,535	263	9,986	348,371	311,380	37,191	21,184	...	21,184
1958 to 1959.....	598,438	546,055	52,383	5,120	4,576	...	12,475	580,843	529,587	51,256	27,771	...	27,771
1960 to 1964.....	1,361,621	1,224,641	136,980	32,527	27,834	1,241	65,973	1,263,121	1,132,738	130,383	43,076	...	43,076
1965 to 1969.....	915,234	797,256	117,978	224,287	183,375	31,999	161,459	529,488	460,544	68,944	18,379	...	18,379
1970 to 1974.....	871,670	581,139	90,531	441,890	375,206	57,868	84,743	145,037	125,561	19,476	15,118	...	15,118
1975 or later.....	1,300,817	1,248,070	52,747	1,218,921	1,171,449	11,508	14,282	67,614	62,339	5,275	2,734	...	2,734
Partially or not amortized.....	4,182,475	3,386,979	795,496	...	...	...	...	4,182,475	3,386,979	795,496	236,358	...	236,358
Past due.....	21,926	19,808	2,118	...	...	...	...	21,926	19,808	2,118	4,624	...	4,624
1950 to 1951.....	673,268	549,907	123,359	...	...	...	...	673,268	549,907	123,359	43,212	...	43,212
1952 to 1953.....	736,402	620,091	116,311	...	...	...	...	736,402	620,091	116,311	48,822	...	48,822
1954 to 1955.....	682,216	524,125	158,091	...	...	...	...	682,216	524,125	158,091	33,789	...	33,789
1956 to 1957.....	607,991	474,102	133,889	...	...	...	...	607,991	474,102	133,889	39,351	...	39,351
1958 to 1959.....	711,449	526,150	189,299	...	...	...	...	711,449	526,150	189,299	30,379	...	30,379
1960 to 1964.....	575,445	477,135	98,310	...	...	...	...	575,445	477,135	98,310	25,413	...	25,413
1965 to 1969.....	100,021	87,815	12,206	...	...	...	...	100,021	87,815	12,206	9,956	...	9,956
1970 to 1974.....	22,314	21,443	871	...	...	...	...	22,314	21,443	871	637	...	637
1975 or later.....	51,443	50,403	1,040	...	...	...	...	51,443	50,403	1,040	175	...	175

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

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
UNITED STATES—Con.													
Interest Rate													
Less than 3.0 percent.....	118,871	115,442	3,429	5,000	5,000	...	...	113,871	110,442	3,429	16,094	...	16,094
3.0 percent.....	129,337	115,408	13,929	4,017	3,660	357	...	125,320	111,748	13,572	10,994	63	10,931
3.1 to 3.5 percent.....	432,942	374,926	58,016	85,772	82,503	...	...	347,170	292,423	54,747	3,450	...	3,450
3.6 to 3.9 percent.....	127,243	122,961	14,282	28,638	28,638	...	...	108,605	94,323	14,282	168	...	168
4.0 percent.....	4,130,172	3,613,595	516,577	1,431,534	1,354,914	36,537	351,415	2,347,223	1,923,416	423,807	75,024	21,812	53,212
4.1 to 4.4 percent.....	221,473	190,771	30,702	16,480	15,770	240	...	204,993	175,001	29,992	756	...	756
4.5 percent.....	2,063,722	1,686,004	377,682	354,133	275,125	65,745	...	1,709,589	1,410,915	298,674	31,831	...	31,831
4.6 to 5.0 percent.....	1,765,332	1,563,368	201,964	4,050	...	...	...	1,761,282	1,559,392	201,890	193,118	...	193,118
5.1 to 5.5 percent.....	148,895	129,977	19,098	...	...	...	...	148,895	129,977	19,098	4,892	...	4,892
5.6 to 6.0 percent.....	1,029,420	914,939	114,481	...	...	...	...	1,029,420	914,939	114,481	125,870	...	125,870
6.1 percent or more.....	73,659	65,203	8,456	...	...	...	...	73,659	65,203	8,456	18,238	...	18,238
Mortgage Loan													
Less than \$2,000.....	168,874	160,495	8,379	396	396	...	2,575	165,903	157,524	8,379	40,611	16,642	23,969
\$2,000 to \$3,999.....	711,602	668,839	42,763	32,976	28,266	2,139	35,068	643,568	606,351	37,217	56,826	5,233	51,593
\$4,000 to \$5,999.....	848,993	746,441	102,552	112,633	74,810	32,370	84,743	651,617	589,902	61,715	39,744	...	39,744
\$6,000 to \$7,999.....	847,387	749,341	98,046	207,249	158,427	43,501	101,754	538,384	495,000	43,384	40,923	...	40,923
\$8,000 to \$9,999.....	510,884	487,758	63,126	86,159	63,949	16,719	77,589	387,136	349,844	37,292	17,626	...	17,626
\$10,000 to \$11,999.....	396,377	357,241	39,136	45,456	2,802	28,668	317,936	285,953	31,983	28,782	...	...	28,782
\$12,000 to \$14,999.....	394,526	352,241	42,285	69,279	66,335	2,944	12,153	313,094	273,753	39,341	13,944	...	13,944
\$15,000 to \$19,999.....	430,160	380,118	50,042	21,731	19,489	2,242	5,970	402,459	354,659	47,800	22,731	...	22,731
\$20,000 to \$24,999.....	301,560	240,828	60,732	...	...	...	2,895	298,665	237,933	60,732	29,769	...	29,769
\$25,000 to \$29,999.....	227,524	206,500	21,024	919	757	162	...	226,605	205,743	20,862	...	...	20,862
\$30,000 to \$49,999.....	583,825	522,652	61,173	8,429	8,429	...	...	575,396	514,223	61,173	55,175	...	55,175
\$50,000 to \$74,999.....	504,938	373,042	131,896	49,195	42,052	...	...	455,743	330,990	124,753	48,134	...	48,134
\$75,000 to \$99,999.....	409,021	342,993	66,028	45,748	44,340	...	...	363,273	298,653	64,620	12,114	...	12,114
\$100,000 to \$149,999.....	713,628	589,262	124,366	131,598	131,598	...	...	582,030	457,664	124,366	18,778	...	18,778
\$150,000 to \$199,999.....	522,494	415,353	107,141	136,482	129,275	...	...	386,012	286,078	99,934	13,360	...	13,360
\$200,000 to \$299,999.....	510,446	411,873	98,573	58,782	58,782	...	...	451,664	353,091	98,573	11,760	...	11,760
\$300,000 to \$499,999.....	549,040	468,266	80,774	102,935	102,935	...	...	446,105	365,331	80,774	7,470	...	7,470
\$500,000 to \$999,999.....	340,755	297,585	43,170	141,950	138,940	...	...	198,805	158,645	40,160	3,600	...	3,600
\$700,000 to \$999,999.....	305,492	282,082	23,410	136,940	136,940	...	...	168,552	145,112	23,440	1,660	...	1,660
\$1,000,000 or more.....	933,540	839,570	93,970	536,450	518,410	...	...	397,090	321,160	75,930	2,480	...	2,480
Outstanding Debt													
Less than \$2,000.....	393,997	376,890	17,107	5,707	5,633	...	7,906	380,384	363,365	17,019	56,629	18,136	38,493
\$2,000 to \$3,999.....	857,641	798,878	58,763	55,459	47,916	2,623	51,217	750,965	700,728	50,237	55,311	3,739	51,572
\$4,000 to \$5,999.....	905,351	792,665	112,686	120,877	76,433	39,529	103,090	681,384	619,265	62,119	43,746	...	43,746
\$6,000 to \$7,999.....	819,830	710,744	109,086	211,799	161,026	44,978	97,527	510,504	456,946	53,558	42,530	...	42,530
\$8,000 to \$9,999.....	524,801	471,854	52,947	68,317	55,169	8,501	66,679	389,805	353,885	35,920	17,429	...	17,429
\$10,000 to \$11,999.....	328,920	325,382	33,538	69,495	65,426	4,069	11,990	277,435	248,362	29,073	24,145	...	24,145
\$12,000 to \$14,999.....	354,855	283,094	41,761	29,995	29,220	775	5,176	289,684	248,698	40,986	10,149	...	10,149
\$15,000 to \$19,999.....	382,580	337,217	45,363	18,600	16,358	2,242	7,830	356,150	313,029	43,121	38,690	...	38,690
\$20,000 to \$24,999.....	325,974	255,948	70,026	702	702	...	...	325,272	255,246	70,026	10,308	...	10,308
\$25,000 to \$29,999.....	176,858	164,517	12,341	527	365	162	...	176,331	164,152	12,179	16,397	...	16,397
\$30,000 to \$49,999.....	568,771	504,794	63,977	18,575	11,432	...	...	550,196	493,362	56,834	63,360	...	63,360
\$50,000 to \$74,999.....	482,658	373,802	108,856	47,556	47,556	...	...	435,102	326,246	108,856	37,695	...	37,695
\$75,000 to \$99,999.....	484,297	390,844	93,453	65,889	64,481	...	...	418,408	326,363	92,045	12,322	...	12,322
\$100,000 to \$149,999.....	648,774	521,280	127,494	108,228	108,228	...	...	540,546	413,052	127,494	21,704	...	21,704
\$150,000 to \$199,999.....	474,397	386,355	88,042	135,633	128,426	...	...	398,764	297,929	80,835	6,030	...	6,030
\$200,000 to \$299,999.....	520,335	420,893	99,442	75,534	75,534	...	...	444,801	345,359	99,442	11,730	...	11,730
\$300,000 to \$499,999.....	512,821	442,857	69,964	96,973	96,973	...	...	415,848	345,884	69,964	6,380	...	6,380
\$500,000 to \$999,999.....	313,796	271,466	42,330	135,420	132,420	...	...	178,366	139,046	39,320	2,690	...	2,690
\$700,000 to \$999,999.....	292,530	262,060	30,470	143,038	143,038	...	...	149,492	119,022	30,470	730	...	730
\$1,000,000 or more.....	881,880	800,910	80,970	521,290	503,250	...	...	360,590	297,660	62,930	2,480	...	2,480
Number of mortgages													
Total mortgages.....	1,154,887	1,054,110	100,777	100,449	79,582	16,679	67,300	987,135	909,890	77,254	105,369	16,682	88,687
Type of Mortgage Holder													
Commercial bank or trust company.....	223,392	206,054	17,338	26,582	20,819	4,460	23,385	173,428	163,189	10,239	12,187	4,304	7,880
Mutual savings bank.....	137,149	119,773	17,376	11,691	9,595	1,323	7,634	117,829	102,651	15,178	3,734	1,323	2,411
Savings and loan association.....	283,751	264,161	19,590	7,771	5,593	1,952	19,889	256,099	239,272	16,827	6,838	2,545	4,295
Life insurance company.....	109,336	95,589	13,747	43,025	34,831	6,569	8,749	57,570	52,218	5,352	6,547	5,976	572
Mortgage company.....	10,929	9,864	1,065	2,774	2,272	348	937	7,223	6,770	453	1,897	348	1,549
Federal National Mortgage Association.....	9,859	8,780	1,079	5,325	4,246	1,079	4,536	...	...	...	1,071	1,071	...
Individual.....	328,929	304,089	24,840	...	...	...	...	328,897	304,069	24,828	64,160	...	64,160
Other.....	51,587	45,837	5,750	3,308	2,251	952	2,137	46,142	41,756	4,386	8,935	1,115	7,820
Manner Mortgage Acquired by Present Holder													
Purchased.....	193,388	170,639	22,749	50,078	40,609	7,130	17,086	126,239	113,342	12,897	20,640	7,638	13,004
Originated.....	961,490	883,476	78,021	50,382	38,976	9,548	50,210	860,910	796,555	64,355	84,705	9,040	75,665
Form of Debt													
Mortgage or deed of trust.....	1,085,741	985,330	100,411	100,455	79,585	16,680	67,294	918,010	841,116	76,894	102,702	16,680	86,026
Contract to purchase.....	68,139	68,780	359	...	...	...	...	69,138	68,779	359	2,642	...	2,642
Service of Mortgage													
Hold and service mortgage.....	995,425	914,311	81,114	50,181	39,857	8,445	52,720	892,544	823,931	68,613	84,581	9,194	75,395
Hold mortgage only.....	159,449	139,797	19,652	50,275	39,733	8,230	14,574	94,607	85,968	8,639	20,770	7,483	13,283

<sup>1</sup> Includes 4,188 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
UNITED STATES—Con.													
Amortization													
Fully amortized.....	808,247	740,613	67,634	100,453	79,585	16,680	67,294	640,513	596,393	44,120	62,116	16,679	45,443
Partially amortized.....	175,291	154,559	20,732	...	...	...	...	175,291	154,559	20,732	19,031	...	19,031
Not amortized.....	80,488	75,149	5,339	...	...	...	...	80,488	75,149	5,339	12,224	...	12,224
On demand.....	90,878	83,810	7,068	...	...	...	...	90,878	83,810	7,068	12,051	...	12,051
Regular principal payments required...	33,925	30,558	3,367	...	...	...	...	33,925	30,558	3,367	2,658	...	2,658
No regular principal payments required	56,953	53,252	3,701	...	...	...	...	56,953	53,252	3,701	9,393	...	9,393
Frequency of Interest Payment													
Monthly.....	818,361	747,846	70,515	100,453	79,585	16,680	66,447	651,478	604,477	47,001	68,525	16,619	51,908
Quarterly, semi-annually or annually...	289,467	260,553	28,914	...	...	...	846	288,621	259,707	28,914	27,251	60	27,191
Other regular interval.....	5,393	5,155	238	...	...	...	...	5,393	5,155	238	119	...	119
No regular payment.....	41,680	40,570	1,110	...	...	...	...	41,680	40,570	1,110	9,456	...	9,456
Frequency of Principal Payment													
Monthly.....	825,900	755,749	70,151	100,453	79,585	16,680	67,278	658,179	611,545	46,634	67,990	16,680	51,311
Quarterly, semi-annually or annually...	182,751	161,896	20,855	...	...	...	16	182,735	161,880	20,855	14,500	...	14,500
Other regular interval.....	13,640	12,789	851	...	...	...	...	13,640	12,789	851	2,659	...	2,659
No regular payment.....	132,627	123,700	8,927	...	...	...	...	132,627	123,700	8,927	20,206	...	20,206
Method of Payment													
Interest and principal at same time in constant total amount.....	802,769	729,019	73,750	100,449	79,581	16,680	66,137	636,200	585,967	50,223	61,687	16,680	45,009
Interest and principal at same time in increasing or decreasing total amount..	183,111	167,721	15,390	...	...	...	326	182,780	167,390	15,390	17,915	...	17,915
Payment of interest only.....	103,327	94,859	8,468	...	...	...	...	103,327	94,859	8,468	14,040	...	14,040
Interest and principal at different times, or principal only.....	28,085	25,927	2,158	...	...	...	831	27,254	25,097	2,157	3,387	...	3,386
No regular interest or principal payments.....	37,686	36,633	1,053	...	...	...	...	37,686	36,633	1,053	8,365	...	8,365
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,055,929	962,382	93,547	97,057	77,517	15,515	61,273	897,662	826,166	71,496	90,082	15,656	74,443
Delinquent:													
Foreclosure in process.....	2,801	2,302	499	687	448	87	197	1,919	1,659	260	652	87	565
Foreclosure not in process.....	58,825	53,088	5,737	2,751	1,662	1,092	5,855	50,226	45,724	4,502	6,713	951	5,763
No regular payments required.....	37,418	36,388	1,030	...	...	...	...	37,418	36,388	1,030	7,936	...	7,936
Year Mortgage Made or Assumed													
1950 (part).....	219,093	199,112	19,981	15,953	9,798	4,684	11,585	191,560	178,020	13,540	26,937	4,684	22,253
1949.....	266,566	244,733	21,833	21,900	17,075	4,076	12,656	232,016	215,430	16,586	27,373	4,076	23,299
1948.....	212,534	191,764	20,770	25,030	20,280	4,473	12,239	175,274	160,810	14,464	21,395	4,526	16,873
1947.....	155,507	138,828	16,679	13,663	10,424	2,659	15,297	126,563	113,180	13,383	15,371	2,606	12,766
1946.....	104,871	96,435	8,436	4,291	3,118	779	14,670	85,911	78,977	6,934	5,230	779	4,452
1942 to 1945.....	119,047	110,246	8,801	13,908	13,435	9	867	104,272	95,946	8,326	5,293	9	5,284
1940 to 1941.....	28,817	27,800	1,017	2,694	2,490	...	...	26,124	25,311	813	1,073	...	1,073
1935 to 1939.....	25,730	24,246	1,484	3,038	2,985	...	...	22,695	21,264	1,431	1,099	...	1,099
1930 to 1934.....	8,070	7,064	1,006	...	...	...	...	8,070	7,064	1,006	684	...	684
1929 or earlier.....	14,731	13,933	798	...	...	...	...	14,731	13,933	798	978	...	978
Term of Mortgage													
On demand.....	90,862	83,795	7,067	...	...	...	...	90,862	83,795	7,067	12,048	...	12,048
Less than 5 years.....	158,890	148,408	10,482	234	224	...	113	158,544	148,071	10,473	28,024	...	28,024
5 to 9 years.....	274,123	251,341	22,782	702	433	88	3,451	269,973	247,481	22,492	26,710	102	26,608
10 to 12 years.....	320,285	295,672	24,613	1,535	1,515	...	9,556	309,198	284,832	24,366	16,964	1,109	15,855
13 to 14 years.....	29,581	26,614	2,967	1,751	962	255	2,862	24,971	22,882	2,089	1,445	216	1,229
15 years.....	78,764	73,027	5,737	3,688	3,157	195	9,093	65,985	60,941	5,044	3,504	1,772	1,733
16 to 19 years.....	38,294	33,311	4,983	4,892	3,007	1,557	7,777	25,630	22,929	2,701	3,526	2,266	1,261
20 years.....	81,630	72,618	9,012	30,845	24,602	5,241	23,073	67,715	26,140	1,575	6,776	5,595	1,181
21 to 24 years.....	16,360	13,364	2,996	8,100	6,037	1,625	3,859	4,402	3,789	613	1,171	1,046	125
25 years.....	56,058	46,463	9,595	43,617	34,864	7,716	7,523	4,925	4,331	594	4,718	4,575	144
26 years or more.....	10,116	9,549	567	5,106	4,802	...	...	5,012	4,749	263	479	...	479
Median term.....years..	10	10	11	24	24	23	20	10	10	10	8	20	6
Year Mortgage Due													
On demand.....	90,878	83,810	7,067	...	...	...	...	90,878	83,810	7,067	12,045	...	12,045
Fully amortized.....	808,247	740,613	67,634	100,467	79,601	16,680	67,315	640,513	596,393	44,120	62,116	16,679	45,438
Part due.....	1,275	1,248	27	...	...	...	...	1,275	1,248	27	12	...	12
1950 to 1951.....	39,961	38,611	1,350	232	232	...	336	39,394	38,044	1,350	5,420	...	5,420
1952 to 1953.....	78,424	74,724	3,700	832	822	...	182	77,409	73,719	3,690	13,122	...	13,122
1954 to 1955.....	98,424	93,790	4,634	1,541	1,541	...	1,479	95,405	90,771	4,634	6,965	...	6,965
1956 to 1957.....	102,009	93,570	8,439	1,417	1,309	88	4,491	96,108	87,838	8,270	4,641	15	4,626
1958 to 1959.....	122,741	113,797	8,944	1,904	1,671	...	3,758	117,086	108,548	8,538	5,238	384	4,857
1960 to 1964.....	189,537	174,693	14,844	7,979	416	...	15,260	164,829	151,843	12,986	10,318	2,167	8,151
1965 to 1969.....	98,975	86,756	12,219	31,980	24,932	5,747	28,355	38,650	34,846	3,804	8,945	7,513	1,431
1970 to 1974.....	64,217	52,773	11,444	45,138	35,027	9,063	11,230	7,853	7,206	647	6,417	5,995	422
1975 or later.....	12,684	10,651	2,033	7,956	6,088	1,366	2,224	2,504	2,341	163	1,038	594	443

Table 11.—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	VA total							
Number of mortgages														
UNITED STATES--Con.														
Year Mortgage Due--Con.														
Partially or not amortized.....	255,779	229,708	26,071	...	...	...	...	255,779	229,708	26,071	31,255	...	...	31,255
Past due.....	4,016	3,780	236	...	...	...	...	4,016	3,780	236	800	...	...	800
1950 to 1951.....	87,319	79,666	7,653	...	...	...	...	87,319	79,666	7,653	10,008	...	...	10,008
1952 to 1953.....	69,734	62,977	6,757	...	...	...	...	69,734	62,977	6,757	9,177	...	...	9,177
1954 to 1955.....	43,042	38,357	4,685	...	...	...	...	43,042	38,357	4,685	4,843	...	...	4,843
1956 to 1957.....	17,801	14,429	3,372	...	...	...	...	17,801	14,429	3,372	2,702	...	...	2,702
1958 to 1959.....	18,611	16,651	1,960	...	...	...	...	18,611	16,651	1,960	2,118	...	...	2,118
1960 to 1964.....	12,215	10,966	1,249	...	...	...	...	12,215	10,966	1,249	1,129	...	...	1,129
1965 to 1969.....	2,279	146	...	...	...	...	...	2,279	146	...	200	...	...	200
1970 to 1974.....	723	713	10	...	...	...	...	723	713	10	249	...	...	249
1975 or later.....	39	36	3	...	...	...	...	39	36	3	29	...	...	29
Interest Rate														
Less than 3.0 percent.....	10,645	10,198	447	3	3	...	...	10,642	10,195	447	2,871	...	...	2,871
3.0 percent.....	6,771	6,329	442	57	4	53	...	6,714	6,325	389	914	53	...	861
3.1 to 3.5 percent.....	6,377	5,897	480	509	353	...	...	5,867	5,543	324	74	...	...	74
3.6 to 3.9 percent.....	921	795	126	45	45	...	...	876	750	126	1	...	...	1
4.0 percent.....	211,488	195,450	16,038	39,610	33,137	5,465	67,294	104,596	97,681	6,915	22,043	16,627	5,423	...
4.1 to 4.4 percent.....	3,532	3,053	479	1,284	1,040	41	...	3,246	2,812	434	19	...	...	19
4.5 percent.....	171,178	145,036	26,142	56,187	42,292	11,119	...	115,001	102,752	12,249	2,981	...	...	2,981
4.6 to 5.0 percent.....	330,591	305,919	24,672	2,766	2,713	...	...	327,831	303,212	24,619	29,572	...	...	29,572
5.1 to 5.5 percent.....	30,934	28,061	2,873	...	...	...	...	30,934	28,061	2,873	857	...	...	857
5.6 to 6.0 percent.....	338,368	313,656	24,712	...	...	...	...	338,368	313,656	24,712	40,238	...	...	40,238
6.1 percent or more.....	44,135	39,761	4,374	...	...	...	...	44,135	39,761	4,374	5,799	...	...	5,799
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.5	4.0	5.0	5.0	5.0	5.0	4.0	6.0	
Mortgage Loan														
Less than \$2,000.....	206,688	197,447	9,241	1,300	1,300	2,577	202,813	193,572	9,241	46,988	14,360	32,628	...	32,628
\$2,000 to \$3,999.....	309,175	290,564	18,611	13,775	12,140	702	14,199	281,208	264,524	16,684	26,674	2,318	24,354	...
\$4,000 to \$5,999.....	220,505	195,976	24,529	25,909	18,039	6,584	10,650	174,962	158,942	16,020	10,191	...	10,191	...
\$6,000 to \$7,999.....	149,694	133,358	16,336	31,920	24,278	6,697	16,366	101,427	93,678	7,749	6,898	...	6,898	...
\$8,000 to \$9,999.....	76,545	68,248	8,297	10,537	7,865	2,025	9,842	56,176	51,011	5,165	2,500	...	2,500	...
\$10,000 to \$11,999.....	45,686	41,429	4,257	4,949	4,515	270	3,110	37,635	34,119	3,516	3,495	...	3,495	...
\$12,000 to \$14,999.....	36,722	32,797	3,925	5,781	5,520	261	1,033	29,914	26,250	3,664	1,350	...	1,350	...
\$15,000 to \$19,999.....	31,894	28,362	3,532	1,401	1,263	138	382	30,112	26,718	3,394	1,768	...	1,768	...
\$20,000 to \$24,999.....	16,461	13,348	3,113	...	...	...	162	16,300	13,187	3,113	1,693	...	1,693	...
\$25,000 to \$29,999.....	10,610	9,686	924	41	35	...	...	10,569	9,651	918	646	...	646	...
\$30,000 to \$49,999.....	19,737	17,683	2,054	198	198	...	...	19,539	17,485	2,054	1,645	...	1,645	...
\$50,000 to \$74,999.....	9,905	7,413	2,492	851	706	...	...	9,053	6,706	2,347	966	...	966	...
\$75,000 to \$99,999.....	5,387	4,562	825	551	534	...	...	4,838	4,030	808	176	...	176	...
\$100,000 to \$149,999.....	6,743	5,646	1,097	1,195	1,195	...	...	5,549	4,452	1,097	194	...	194	...
\$150,000 to \$199,999.....	3,426	2,706	720	811	768	...	...	2,615	1,938	677	101	...	101	...
\$200,000 to \$299,999.....	2,423	1,965	458	251	251	...	...	2,173	1,715	458	58	...	58	...
\$300,000 to \$499,999.....	1,820	1,589	231	286	286	...	...	1,534	1,303	231	27	...	27	...
\$500,000 to \$699,999.....	656	574	82	264	258	...	...	392	316	76	8	...	8	...
\$700,000 to \$999,999.....	398	366	32	173	173	...	...	226	194	32	3	...	3	...
\$1,000,000 or more.....	521	463	58	290	283	...	...	231	180	51	2	...	2	...
Median loan.....dollars..	4,500	4,300	5,800	6,600	6,700	6,300	5,700	4,000	3,900	5,500	2,300	1,100	2,700	
Outstanding Debt														
Less than \$2,000.....	344,170	328,437	15,733	5,292	5,239	...	6,152	332,728	317,059	15,669	58,066	15,180	42,890	...
\$2,000 to \$3,999.....	301,720	280,965	20,755	18,554	16,100	832	16,990	266,189	248,233	17,956	20,669	1,498	19,170	...
\$4,000 to \$5,999.....	186,497	163,354	23,143	23,852	15,041	7,794	20,482	142,175	128,990	13,185	9,218	...	9,218	...
\$6,000 to \$7,999.....	119,667	103,918	15,749	30,621	23,302	6,540	14,112	74,945	67,178	7,767	6,173	...	6,173	...
\$8,000 to \$9,999.....	59,355	5,963	5,963	7,592	6,153	934	7,629	44,148	40,064	4,084	2,039	...	2,039	...
\$10,000 to \$11,999.....	33,235	30,135	3,100	6,201	5,834	375	1,094	25,933	23,247	2,686	2,311	...	2,311	...
\$12,000 to \$14,999.....	24,512	21,349	3,163	2,289	2,289	61	395	21,829	18,727	3,102	785	...	785	...
\$15,000 to \$19,999.....	22,694	19,994	2,700	1,770	1,032	138	465	21,063	18,502	2,561	2,246	...	2,246	...
\$20,000 to \$24,999.....	14,723	11,608	3,115	33	33	...	...	14,690	11,575	3,115	473	...	473	...
\$25,000 to \$29,999.....	6,479	6,032	447	20	14	6	...	6,458	6,017	441	608	...	608	...
\$30,000 to \$49,999.....	15,048	13,397	1,651	403	259	...	...	14,647	13,140	1,507	1,672	...	1,672	...
\$50,000 to \$74,999.....	7,948	6,071	1,877	754	754	...	...	7,193	5,316	1,877	671	...	671	...
\$75,000 to \$99,999.....	5,643	4,532	1,111	729	712	...	...	4,914	3,820	1,094	140	...	140	...
\$100,000 to \$149,999.....	5,394	4,380	1,014	937	937	...	...	4,498	3,444	1,054	183	...	183	...
\$150,000 to \$199,999.....	2,802	2,272	530	977	748	...	...	2,012	1,525	487	35	...	35	...
\$200,000 to \$299,999.....	2,339	1,913	426	297	297	...	...	2,042	1,616	426	51	...	51	...
\$300,000 to \$499,999.....	1,418	1,235	183	242	242	...	...	1,176	993	183	17	...	17	...
\$500,000 to \$699,999.....	547	472	75	243	237	...	...	304	235	69	5	...	5	...
\$700,000 to \$999,999.....	360	324	36	182	182	...	...	179	143	36	1	...	1	...
\$1,000,000 or more.....	460	416	44	274	267	...	...	186	149	37	2	...	2	...
Median debt.....dollars..	3,400	3,300	5,000	6,100	6,200	5,900	5,000	3,000	2,900	4,500	1,800	1,000	2,100	
Monthly Interest and Principal Payment Per Dwelling Unit														
Mortgages with payments which include both.....	1,010,752	919,522	91,230	100,477	79,602	16,680	67,315	842,981	775,300	67,711	82,184	16,680	65,511	...
Less than \$20.....	408,879	367,383	41,496	12,543	11,310	625	13,848	382,501	342,944	39,557	66,018	16,592	49,426	...
\$20 to \$24.....	122,754	114,212	8,542	14,727	12,631	1,074	10,636	97,390	91,143	6,247	5,244	...	5,244	...
\$25 to \$29.....	102,673	94,056	8,617	14,212	10,619	2,976	7,731	80,735	75,821	4,914	3,271	...	3,271	...
\$30 to \$34.....	91,880	81,669	10,211	18,157	13,563	4,101	7,924	65,813	60,608	5,205	1,671	88	1,584	...
\$35 to \$39.....	69,449	62,341	7,108	15,568	11,830	3,318	6,868	47,014	44,085	2,929	961	...	961	...
\$40 to \$44.....	64,074	57,909	6,165	18,499	14,265	3,494	7,571	38,007	36,528	1,479	807	...	807	...
\$45 to \$49.....	26,310	24,574	1,736	1,922	1,563	359	5,050	19,338	18,051	1,287	454	...	454	...
\$50 to \$54.....	40,942	37,988	2,954	2,055	1,459	301	3,412	35,479	33,233	2,246	1,818	...	1,818	...

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
UNITED STATES—Con.													
Number of Mortgages													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	17,971	17,434	537	713	701	12	2,101	15,162	14,760	402	481	...	481
\$60 to \$64.....	15,673	13,773	1,900	1,051	684	367	883	13,740	12,207	1,533	80	...	80
\$65 to \$69.....	8,418	7,961	457	199	146	53	416	7,804	7,399	405	97	...	97
\$70 to \$79.....	14,459	14,035	424	394	394	...	488	13,579	13,155	424	226	...	226
\$80 to \$99.....	10,497	10,408	89	437	437	...	172	9,890	9,801	89	76	...	76
\$100 to \$119.....	10,369	9,795	574	...	...	...	215	10,155	9,581	574	263	...	263
\$120 or more.....	6,404	5,984	420	...	...	...	...	6,374	5,984	420	717	...	717
Median payment.....dollars..	23	24	22	32	31	34	30	22	22	17	12	10	13
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	329,470	294,518	34,952	100,378	79,560	16,640	48,739	180,443	168,259	12,184	...	...	...
\$25 to \$29.....	97,081	89,005	8,076	6,762	5,761	521	7,944	82,390	75,599	6,791	...	...	...
\$30 to \$34.....	31,303	29,244	2,059	7,687	7,187	360	3,748	19,871	18,507	1,364	...	...	...
\$35 to \$39.....	35,064	32,514	2,550	10,536	9,129	699	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	12,107	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 \$99.....	6,669	6,298	371	1,663	1,386	278	1,448	3,560	3,467	93	...	...	...
\$100 to \$119.....	5,146	4,699	447	1,238	855	383	656	3,256	3,191	65	...	...	...
\$120 or more.....	1,712	1,687	25	122	122	...	104	1,486	1,461	25	...	...	...
Amount for other items not reported.....	1,634	1,634	...	204	204	...	67	1,364	1,364	...	...	...	...
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	30,203	235,886	210,528	25,358	1,248	126	1,122
Life insurance company.....	927,520	735,576	191,944	79,310	60,434	...	5,405	842,805	669,737	173,068	3,119	...	3,119
Mortgage company.....	51,795	46,183	5,612	7,553	7,553	...	...	44,242	38,630	5,612	4,296	...	4,296
Federal National Mortgage Association.....	2,993	2,993	...	...	...	...	2,993	...	...	...	...	...	...
Individual.....	504,478	430,576	73,902	...	...	...	101	504,377	430,475	73,902	198,683	...	198,683
Other.....	248,181	201,980	46,201	21,922	21,922	...	61	226,198	179,997	46,201	45,734	...	45,734
Manner Mortgage Acquired by Present Holder													
Purchased.....	1,326,059	1,036,737	289,322	223,792	214,378	6,617	15,511	1,086,756	806,971	279,785	34,142	1,351	32,791
Originated.....	3,650,351	3,051,194	599,157	276,071	250,203	3,403	86,578	3,287,702	2,720,095	567,607	243,019	700	242,319
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	2,481,744	1,998,459	483,285	484,137	448,855	10,020	93,355	1,904,252	1,462,054	442,198	...	...	...
Mortgage refinanced or renewed.....	2,163,653	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	...	...	...

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST—Con.													
Amortization													
Fully amortized.....	1,334,337	1,202,678	131,659	499,863	464,581	10,020	102,089	732,385	641,813	90,572	52,093	2,051	50,042
Partially amortized.....	3,095,475	2,407,747	687,728	...	...	...	...	3,095,475	2,407,747	687,728	133,412	...	133,412
Not amortized.....	217,736	187,032	30,704	...	...	...	...	217,736	187,032	30,704	43,039	...	43,039
On demand.....	328,862	290,474	38,388	...	...	...	...	328,862	290,474	38,388	44,617	...	44,617
Regular principal payments required...	173,200	145,181	28,019	...	...	...	...	173,200	145,181	28,019	6,055	...	6,055
No regular principal payments required	155,662	145,293	10,369	...	...	...	...	155,662	145,293	10,369	38,562	...	38,562
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	4,848,841	3,987,339	861,502	491,540	457,116	9,162	95,315	4,261,986	3,440,713	821,273	237,975	1,956	236,019
Delinquent:													
Foreclosure in process.....	5,335	2,886	2,449	192	87	105	...	5,143	2,799	2,344	270	11	259
Foreclosure not in process.....	84,413	63,338	21,075	8,131	7,378	753	6,774	69,508	49,186	20,322	9,594	84	9,510
No regular payments required.....	37,821	34,368	3,453	1,111	...	...	...	37,821	34,368	3,453	29,322	...	29,322
Year Mortgage Made or Assumed													
1950 (part).....	790,475	636,556	153,919	74,435	66,488	2,051	18,874	697,146	551,617	145,529	77,883	549	77,334
1949.....	1,117,130	925,274	191,856	212,787	194,180	3,517	30,180	874,163	702,620	171,543	53,438	652	52,786
1948.....	891,354	731,952	159,402	120,509	118,634	1,875	19,082	751,763	597,643	154,120	43,681	315	43,366
1947.....	679,663	528,953	150,710	47,194	45,462	1,732	23,713	608,756	459,778	148,978	33,097	390	30,747
1946.....	484,422	385,021	99,001	10,114	6,319	845	9,837	464,471	369,534	94,937	23,570	183	23,385
1942 to 1945.....	625,889	528,759	97,130	28,099	27,263	...	403	597,387	503,093	96,294	21,906	...	21,906
1940 to 1941.....	170,296	160,783	9,513	2,339	1,869	...	...	167,957	158,914	9,043	7,338	...	7,338
1935 to 1939.....	105,703	92,777	12,926	4,366	4,366	...	...	101,337	88,411	12,926	8,344	...	8,344
1930 to 1934.....	54,297	44,391	9,906	...	...	...	...	44,391	34,297	9,906	5,627	...	5,627
1929 or earlier.....	57,181	53,065	4,116	...	...	...	...	57,181	53,065	4,116	4,277	...	4,277
Year Mortgage Due													
On demand.....	328,862	290,474	38,388	...	...	...	...	328,862	290,474	38,388	44,617	...	44,617
Fully amortized.....	1,334,337	1,202,678	131,659	499,863	464,581	10,020	102,089	732,385	641,813	90,572	52,093	2,051	50,042
Past due.....	266	208	58	...	...	...	...	266	208	58	...	...	...
1950 to 1951.....	22,139	19,559	2,585	98	98	...	...	22,041	19,457	2,586	4,032	...	4,032
1952 to 1953.....	23,632	19,605	4,027	40	40	...	...	23,592	19,565	4,027	7,317	...	7,317
1954 to 1955.....	40,528	38,470	2,058	558	558	...	751	39,219	37,161	2,058	6,653	...	6,653
1956 to 1957.....	81,738	64,429	17,309	98	98	...	2,512	79,128	61,819	17,309	5,697	...	5,697
1958 to 1959.....	121,879	109,482	12,397	524	524	...	3,413	117,942	105,576	12,366	12,761	...	12,761
1960 to 1964.....	282,392	263,605	18,787	2,493	2,023	...	20,052	259,847	241,566	18,281	11,198	...	11,198
1965 to 1969.....	212,757	174,743	38,014	20,257	14,199	2,288	47,589	144,911	116,909	28,002	13,777	750	1,027
1970 to 1974.....	142,387	128,500	13,887	83,879	74,656	7,732	26,970	31,538	28,658	2,880	1,702	1,301	401
1975 or later.....	406,619	384,081	22,538	391,916	372,385	...	802	13,901	10,894	3,007	956	...	956
Partially or not amortized.....	3,313,211	2,594,779	718,432	...	...	...	...	3,313,211	2,594,779	718,432	180,451	...	180,451
Past due.....	16,655	16,682	1,973	...	...	...	...	16,655	16,682	1,973	2,258	...	2,258
1950 to 1951.....	513,715	404,417	109,296	...	...	...	...	513,715	404,417	109,296	30,403	...	30,403
1952 to 1953.....	589,312	490,887	98,425	...	...	...	...	589,312	490,887	98,425	33,710	...	33,710
1954 to 1955.....	545,569	398,170	147,399	...	...	...	...	545,569	398,170	147,399	27,179	...	27,179
1956 to 1957.....	517,240	396,220	121,020	...	...	...	...	517,240	396,220	121,020	35,151	...	35,151
1958 to 1959.....	622,159	479,025	143,134	...	...	...	...	622,159	479,025	143,134	23,013	...	23,013
1960 to 1964.....	429,563	343,695	85,868	...	...	...	...	429,563	343,695	85,868	22,572	...	22,572
1965 to 1969.....	49,962	40,367	9,595	...	...	...	...	49,962	40,367	9,595	5,818	...	5,818
1970 to 1974.....	13,686	13,006	680	...	...	...	...	13,686	13,006	680	347	...	347
1975 or later.....	13,350	12,310	1,040	...	...	...	...	13,350	12,310	1,040	...	...	...
Interest Rate													
Less than 3.0 percent.....	40,370	37,685	2,685	2,970	2,970	...	...	37,400	34,715	2,685	10,936	...	10,936
3.0 percent.....	86,774	73,425	13,349	940	940	...	...	85,834	72,485	13,349	10,192	...	10,192
3.1 to 3.5 percent.....	311,179	257,999	53,180	34,530	34,530	...	...	276,649	223,469	53,180	2,155	...	2,155
3.6 to 3.9 percent.....	91,762	79,918	11,844	4,680	4,680	...	...	87,082	75,238	11,844	168	...	168
4.0 percent.....	2,270,110	1,859,220	410,890	412,831	384,757	6,216	102,089	1,755,190	1,378,179	377,011	41,013	2,051	38,962
4.1 to 4.4 percent.....	144,815	119,977	24,838	8,654	8,184	...	...	136,161	111,793	24,368	756	...	756
4.5 percent.....	1,093,188	853,002	240,186	34,633	27,895	3,804	...	1,058,555	825,107	233,448	26,210	...	26,210
4.6 to 5.0 percent.....	742,996	631,628	111,368	625	625	...	...	742,371	631,003	111,368	132,803	...	132,803
5.1 to 5.5 percent.....	33,301	32,307	994	...	...	...	...	33,301	32,307	994	2,994	...	2,994
5.6 to 6.0 percent.....	159,542	140,427	19,115	...	...	...	...	159,542	140,427	19,115	48,128	...	48,128
6.1 percent or more.....	2,373	2,343	30	...	...	...	...	2,373	2,343	30	1,806	...	1,806
Mortgage Loan													
Less than \$2,000.....	38,044	35,399	2,645	37	37	...	421	37,586	34,941	2,645	8,642	1,343	7,299
\$2,000 to \$3,999.....	201,120	188,176	12,944	2,295	2,295	...	11,379	187,446	174,625	12,821	21,066	708	20,358
\$4,000 to \$5,999.....	255,386	227,325	28,061	4,665	2,955	1,710	13,853	236,868	210,806	26,062	17,041	...	17,041
\$6,000 to \$7,999.....	296,488	267,771	28,717	50,737	43,076	4,229	27,147	218,584	198,169	20,415	25,379	...	25,379
\$8,000 to \$9,999.....	182,594	153,367	29,227	8,570	2,818	2,818	24,643	149,381	128,464	20,917	8,393	...	8,393
\$10,000 to \$11,999.....	157,352	139,665	17,687	2,306	1,068	402	9,791	145,255	131,020	14,235	19,488	...	19,488
\$12,000 to \$14,999.....	143,159	121,505	21,654	4,845	3,984	861	9,949	128,365	107,572	20,793	9,421	...	9,421
\$15,000 to \$19,999.....	166,095	145,385	20,710	4,475	4,475	...	4,193	157,427	136,717	20,710	17,070	...	17,070
\$20,000 to \$24,999.....	145,151	111,282	33,869	...	...	...	713	144,438	110,569	33,869	15,466	...	15,466
\$25,000 to \$29,999.....	97,953	87,797	10,156	440	440	...	...	97,513	87,377	10,156	8,689	...	8,689
\$30,000 to \$49,999.....	319,362	283,589	35,773	180	180	...	...	319,182	283,409	35,773	46,268	...	46,268
\$50,000 to \$74,999.....	285,659	194,226	91,433	...	...	...	...	285,659	194,226	91,433	38,539	...	38,539
\$75,000 to \$99,999.....	269,077	207,741	61,336	...	...	...	...	268,982	207,646	61,336	8,548	...	8,548
\$100,000 to \$149,999.....	452,051	339,084	112,967	7,658	7,658	...	...	444,393	331,426	112,967	13,851	...	13,851
\$150,000 to \$199,999.....	319,938	234,082	85,856	...	...	...	...	302,491	216,665	85,826	4,360	...	4,360
\$200,000 to \$299,999.....	393,235	305,655	87,580	...	...	...	...	364,349	276,769	87,580	7,400	...	7,400
\$300,000 to \$499,999.....	395,847	320,933	74,914	...	...	...	...	363,490	288,576	74,914	4,620	...	4,620
\$500,000 to \$699,999.....	217,580	185,630	31,950	...	...	...	...	133,980	102,230	31,750	2,090	...	2,090
\$700,000 to \$999,999.....	172,189	150,179	22,010	...	...	...	...	124,439	102,429	22,01			

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTHEAST—Con.													
Outstanding Debt													
Less than \$2,000.....	87,651	80,955	6,696	1,128	1,128	...	1,268	85,255	78,559	6,696	14,951	1,591	13,360
\$2,000 to \$3,999.....	271,532	255,670	15,862	2,444	1,974	...	15,289	253,799	238,530	15,269	20,517	460	20,057
\$4,000 to \$5,999.....	281,360	251,384	29,976	5,216	2,951	2,265	19,357	256,787	229,712	27,075	23,938	...	23,938
\$6,000 to \$7,999.....	286,423	243,453	42,970	53,510	44,036	6,492	26,536	206,377	174,708	31,669	26,443	...	26,443
\$8,000 to \$9,999.....	202,739	174,784	27,955	5,233	1,463	...	22,356	175,150	153,788	21,362	8,928	...	8,928
\$10,000 to \$11,999.....	118,311	107,866	10,445	4,942	3,901	1,041	9,587	103,782	94,774	9,008	15,496	...	15,496
\$12,000 to \$14,999.....	114,588	98,693	15,895	1,002	780	222	3,434	110,152	94,479	15,673	6,703	...	6,703
\$15,000 to \$19,999.....	138,351	138,976	19,375	4,475	4,475	...	4,262	149,614	130,239	19,375	24,583	...	24,583
\$20,000 to \$24,999.....	171,588	125,578	46,010	440	440	...	...	171,148	125,138	46,010	6,661	...	6,661
\$25,000 to \$29,999.....	76,350	72,328	4,022	...	...	...	...	76,350	7,022	4,022	8,628	...	8,628
\$30,000 to \$49,999.....	336,768	299,886	36,882	260	260	...	...	336,508	299,626	36,882	56,846	...	56,846
\$50,000 to \$74,999.....	278,131	198,161	79,970	...	...	...	...	278,131	198,161	79,970	24,084	...	24,084
\$75,000 to \$99,999.....	303,074	225,382	77,692	95	95	...	...	302,979	225,287	77,692	9,406	...	9,406
\$100,000 to \$149,999.....	419,277	301,482	117,795	7,753	7,753	...	...	411,524	293,729	117,795	9,697	...	9,697
\$150,000 to \$199,999.....	311,395	236,651	74,744	18,550	18,550	...	...	292,845	218,101	74,744	3,610	...	3,610
\$200,000 to \$299,999.....	387,970	298,814	89,156	40,643	40,643	...	...	347,327	258,171	89,156	8,270	...	8,270
\$300,000 to \$499,999.....	363,633	298,709	64,924	27,102	27,102	...	...	336,531	271,607	64,924	4,010	...	4,010
\$500,000 to \$699,999.....	207,330	175,160	32,170	79,590	79,590	...	...	127,740	95,970	32,170	1,180	...	1,180
\$700,000 to \$999,999.....	162,759	137,519	25,240	50,780	50,780	...	...	111,979	86,739	25,240	730	...	730
\$1,000,000 or more.....	437,180	366,480	70,700	196,700	178,660	...	...	240,480	187,820	52,660	2,480	...	2,480
Number of mortgages													
Total mortgages.....	363,676	326,091	37,585	12,610	10,142	1,446	17,475	333,590	299,251	34,340	40,654	1,446	39,206
Type of Mortgage Holder													
Commercial bank or trust company.....	50,371	56,862	3,509	1,737	1,553	184	4,638	44,000	40,935	3,065	1,438	133	1,253
Mutual savings bank.....	127,582	110,817	16,765	9,020	7,196	1,100	6,675	111,892	97,043	14,849	3,443	1,100	2,345
Savings and loan association.....	62,938	58,695	4,243	965	598	163	5,001	56,973	53,517	3,456	636	153	473
Life insurance company.....	12,407	11,149	1,258	676	581	...	725	11,006	9,843	1,163	39	...	39
Mortgage company.....	1,365	1,302	63	86	86	...	...	1,278	1,215	63	906	...	906
Federal National Mortgage Association... Individual..... Other.....	413 93,064 15,535	413 83,939 12,917	63 9,125 2,618	...	...	...	...	413 83,931 15,393	...	...	...	...	...
Manner Mortgage Acquired by Present Holder													
Purchased..... Originated.....	66,742 296,929	58,423 267,669	8,319 29,260	7,635 4,958	6,272 3,871	884 562	2,306 15,165	50,787 276,806	49,888 249,368	6,899 27,438	5,704 34,947	884 562	4,820 34,387
Form of Debt													
Mortgage or deed of trust..... Contract to purchase.....	359,630 4,044	322,274 3,822	37,356 222	12,610 ...	10,144 ...	1,447 ...	17,472 ...	329,550 4,044	295,436 3,822	34,114 222	40,250 399	1,447 ...	38,804 399
Service of Mortgage													
Hold and service mortgage..... Hold mortgage only.....	335,848 27,825	301,241 24,852	34,607 2,973	7,326 5,284	5,979 4,166	619 826	15,985 1,485	312,543 21,053	280,016 19,239	32,527 1,814	35,874 4,780	619 826	35,257 3,952
Amortization													
Fully amortized..... Partially amortized..... Not amortized..... On demand..... Regular principal payments required... No regular principal payments required	164,866 110,745 27,886 60,183 26,925 33,258	150,118 95,213 25,448 55,320 24,196 31,124	14,748 15,532 2,438 4,863 2,729 2,134	12,610 ...	10,144 ...	1,447 ...	17,472 ...	134,788 110,745 27,886 60,183 26,925 33,258	123,278 95,213 25,448 55,320 24,196 31,124	11,510 15,532 2,438 4,863 2,729 2,134	13,988 13,158 6,120 7,451 1,452 5,999	1,466 ...	12,546 13,158 6,120 7,451 1,452 5,999
Frequency of Interest Payment													
Monthly..... Quarterly, semi-annually or annually... Other regular interval..... No regular payment.....	163,988 191,332 648 7,710	149,482 168,508 648 7,460	14,506 22,824 ...	12,610 ...	10,144 ...	1,447 ...	17,456 16 ...	133,926 191,316 638 7,710	122,660 168,492 648 7,460	11,266 22,824 ...	15,785 20,151 44 4,675	1,386 60 ...	14,398 20,091 44 4,675
Frequency of Principal Payment													
Monthly..... Quarterly, semi-annually or annually... Other regular interval..... No regular payment.....	161,219 139,551 8,979 53,931	146,798 121,083 8,419 49,798	14,421 18,468 560 4,133	12,610 ...	10,144 ...	1,447 ...	17,456 16 ...	131,157 139,535 8,979 53,931	119,977 121,067 8,419 49,798	11,180 18,468 560 4,133	15,382 12,481 2,463 10,325	1,447 ...	13,936 12,481 2,463 10,325
Method of Payment													
Interest and principal at same time in constant total amount..... Interest and principal at same time in increasing or decreasing total amount.. Payment of interest only..... Interest and principal at different times, or principal only..... No regular interest or principal payments.....	182,020 110,555 54,881 8,792 7,460	162,955 98,079 50,420 7,444 7,210	19,065 12,476 4,461 1,348 250	12,610 ...	10,144 ...	1,447 ...	17,419 53 ...	151,996 110,501 54,881 8,792 7,460	136,171 98,025 50,420 7,444 7,210	15,825 12,476 4,461 1,348 250	11,992 14,261 8,437 2,023 3,956	1,447 ...	10,546 14,261 8,437 2,023 3,956
Current Status of Payments													
Ahead or up-to-date in scheduled payments..... Delinquent: Foreclosure in process..... Foreclosure not in process..... No regular payments required.....	341,057 922 14,379 7,337	305,399 770 12,845 7,087	35,658 152 1,534 250	12,141 56 423 ...	9,803 40 310 ...	1,319 16 113 ...	15,936 ...	312,998 867 12,411 7,337	280,454 731 10,990 7,087	32,544 136 1,421 250	34,363 150 2,485 3,661	1,372 16 60 ...	32,996 134 2,423 3,661



Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Year Mortgage Made or Assumed													
1950 (part).....	63,372	56,222	7,150	2,082	1,060	298	2,734	58,553	52,505	6,048	9,746	298	9,447
1949.....	66,224	59,633	6,591	1,469	975	487	5,588	59,165	53,278	5,887	9,742	487	9,254
1948.....	59,728	53,530	6,198	4,710	4,455	253	2,760	52,263	46,733	5,530	7,245	253	6,993
1947.....	47,561	40,558	7,003	2,356	2,050	307	4,014	41,197	34,502	6,695	5,016	307	4,709
1946.....	33,034	29,950	3,084	176	75	100	2,051	30,805	27,895	2,910	2,363	100	2,263
1942 to 1945.....	46,091	42,070	4,021	780	692	331	44,981	41,048	37,933	3,933	3,304	331	3,304
1940 to 1941.....	14,091	13,311	780	488	284	...	13,602	13,026	576	904	...	...	904
1935 to 1939.....	14,288	13,280	1,008	554	554	...	13,733	12,725	1,008	628	...	...	628
1930 to 1934.....	5,987	5,022	965	...	...	...	5,987	5,022	965	...	...	...	971
1929 or earlier.....	13,316	12,524	792	...	...	...	13,316	12,524	792	...	...	...	...
Term of Mortgage													
On demand.....	60,176	55,315	4,861	...	...	...	...	60,176	55,315	4,861	7,451	...	7,451
Less than 5 years.....	50,803	44,173	6,630	40	40	...	...	50,763	44,133	6,630	13,529	...	13,529
5 to 9 years.....	76,783	67,382	9,401	...	...	...	...	76,339	66,938	9,401	11,273	...	11,273
10 to 12 years.....	92,700	84,769	7,931	48	48	...	3,008	89,644	81,721	7,923	5,198	...	5,198
13 to 14 years.....	5,937	5,771	166	...	...	...	...	5,575	5,409	166	197	...	197
15 years.....	28,069	25,526	2,543	627	627	...	2,492	24,950	22,414	2,536	623	...	623
16 to 19 years.....	8,846	7,377	1,469	588	193	79	887	7,372	6,376	996	489	79	410
20 years.....	24,668	22,590	2,078	2,663	1,905	593	8,181	13,822	12,979	843	1,115	735	380
21 to 24 years.....	1,415	670	745	663	190	...	131	804	351	453	13	...	13
25 years.....	11,333	9,832	1,501	7,492	6,476	812	1,969	1,872	1,591	281	630	630	...
26 years or more.....	2,957	2,698	259	670	663	...	...	2,288	2,036	252	130	...	130
Median term.....years..	10	10	10	25	25	...	20	10	10	9	6	...	6
Year Mortgage Due													
On demand.....	60,188	55,327	4,861	...	...	...	...	60,188	55,327	4,861	7,452	...	7,452
Fully amortized.....	164,886	150,115	14,751	12,613	10,143	1,446	17,475	134,794	123,287	11,507	13,989	1,446	12,543
Past due.....	86	65	21	...	...	...	...	86	65	21	...	...	...
1950 to 1951.....	6,060	5,539	521	47	47	...	...	6,014	5,493	521	2,904	...	2,904
1952 to 1953.....	12,286	10,764	1,522	36	36	...	...	12,249	10,727	1,522	4,012	...	4,012
1954 to 1955.....	16,344	15,725	619	502	502	...	652	15,191	14,572	619	1,526	...	1,526
1956 to 1957.....	19,639	17,604	2,035	70	70	...	787	18,783	16,748	2,035	1,353	...	1,353
1958 to 1959.....	25,495	23,402	2,093	309	309	...	681	24,507	22,422	2,085	773	...	773
1960 to 1964.....	46,263	43,634	2,629	755	551	...	4,044	41,466	39,048	2,418	1,568	...	1,568
1965 to 1969.....	23,606	20,334	3,272	1,782	963	414	8,174	13,655	11,717	1,938	866	596	270
1970 to 1974.....	13,235	11,539	1,696	8,047	6,811	1,032	3,050	2,142	1,926	216	864	850	14
1975 or later.....	1,852	1,509	343	1,065	854	...	87	701	569	132	123	...	123
Partially or not amortized.....	138,636	120,662	17,974	...	...	...	...	138,636	120,662	17,974	19,214	...	19,214
Past due.....	2,242	2,102	140	...	...	...	...	2,242	2,102	140	308	...	308
1950 to 1951.....	42,478	37,341	5,137	...	...	...	...	42,478	37,341	5,137	5,497	...	5,497
1952 to 1953.....	38,515	34,322	4,193	...	...	...	...	38,515	34,322	4,193	5,665	...	5,665
1954 to 1955.....	23,339	20,085	3,254	...	...	...	...	23,339	20,085	3,254	3,185	...	3,185
1956 to 1957.....	11,193	8,664	2,529	...	...	...	...	11,193	8,664	2,529	1,957	...	1,957
1958 to 1959.....	11,425	9,781	1,644	...	...	...	...	11,425	9,781	1,644	1,452	...	1,452
1960 to 1964.....	7,330	6,340	990	...	...	...	...	7,330	6,340	990	826	...	826
1965 to 1969.....	1,606	1,524	82	...	...	...	...	1,606	1,524	82	79	...	79
1970 to 1974.....	499	497	2	...	...	...	...	499	497	2	245	...	245
1975 or later.....	9	6	3	...	...	...	...	9	6	3	...	...	...
Interest Rate													
Less than 3.0 percent.....	2,932	2,648	284	2	2	...	...	2,930	2,646	284	1,592	...	1,592
3.0 percent.....	2,047	1,666	381	2	2	...	...	2,045	1,664	381	754	...	754
3.1 to 3.5 percent.....	3,955	3,673	282	46	46	...	...	3,909	3,627	282	28	...	28
3.6 to 3.9 percent.....	389	344	45	7	7	...	...	382	337	45	1	...	1
4.0 percent.....	75,112	67,832	7,280	7,894	6,531	856	17,472	49,748	44,602	5,146	4,079	1,447	2,634
4.1 to 4.4 percent.....	2,118	1,708	410	659	455	...	...	1,459	1,253	206	19	...	19
4.5 percent.....	70,680	60,654	10,026	3,562	2,659	588	...	67,120	57,998	9,122	2,331	...	2,331
4.6 to 5.0 percent.....	145,800	131,055	14,745	439	439	...	...	145,361	130,616	14,745	18,755	...	18,755
5.1 to 5.5 percent.....	8,636	8,474	162	...	...	...	...	8,636	8,474	162	162	...	162
5.6 to 6.0 percent.....	51,525	47,572	3,953	...	...	...	...	51,525	47,572	3,953	12,441	...	12,441
6.1 percent or more.....	493	481	12	...	...	...	...	493	481	12	498	...	498
Median interest rate.....percent..	5.0	5.0	5.0	4.0	4.0	...	4.0	5.0	5.0	5.0	5.0	...	5.0
Mortgage Loan													
Less than \$2,000.....	41,567	39,008	2,559	123	123	...	491	40,954	38,395	2,559	11,812	1,140	10,672
\$2,000 to \$3,999.....	91,428	85,358	6,070	1,293	1,293	...	4,120	86,015	79,985	6,030	10,727	306	10,420
\$4,000 to \$5,999.....	66,834	60,036	6,798	1,065	717	348	3,457	62,314	55,927	6,387	4,247	...	4,247
\$6,000 to \$7,999.....	53,254	48,435	4,819	7,442	6,313	618	4,085	41,731	38,243	3,488	4,232	...	4,232
\$8,000 to \$9,999.....	25,564	21,718	3,846	1,036	353	366	3,099	21,531	18,594	2,937	1,245	...	1,245
\$10,000 to \$11,999.....	18,345	16,380	1,965	234	110	36	1,084	17,027	15,429	1,598	2,398	...	2,398
\$12,000 to \$14,999.....	13,262	11,186	2,076	414	336	78	849	12,002	10,004	1,998	930	...	930
\$15,000 to \$19,999.....	11,784	10,383	1,401	283	283	...	257	11,243	9,842	1,401	1,363	...	1,363
\$20,000 to \$24,999.....	7,572	5,912	1,660	...	...	...	39	7,533	5,873	1,660	878	...	878
\$25,000 to \$29,999.....	4,294	3,868	426	20	20	...	...	4,274	3,848	426	372	...	372
\$30,000 to \$49,999.....	10,228	9,081	1,147	5	5	...	...	10,223	9,076	1,147	1,373	...	1,373
\$50,000 to \$74,999.....	5,618	3,845	1,773	...	...	...	...	5,618	3,845	1,773	718	...	718
\$75,000 to \$99,999.....	3,518	2,756	762	1	1	...	...	3,517	2,755	762	127	...	127
\$100,000 to \$149,999.....	4,204	3,226	978	57	57	...	...	4,147	3,169	978	147	...	147
\$150,000 to \$199,999.....	2,087	1,531	556	101	101	...	...	1,986	1,430	556	30	...	30
\$200,000 to \$299,999.....	1,863	1,459	404	116	116	...	...	1,747	1,343	404	35	...	35
\$300,000 to \$499,999.....	1,361	1,150	211	95	95	...	...	1,266	1,055	211	19	...	19
\$500,000 to \$699,999.....	414	355	59	157	157	...	...	257	198	59	5	...	5
\$700,000 to \$999,999.....	226	196	30	63	63	...	...	163	133	30	2	...	2
\$1,000,000 or more.....	270	224	46	106	99	...	...	164	125	39	2	...	2
Median loan.....dollars..	5,400	5,200	7,300	7,400	7,400	...	6,300	5,100	5,000	7,100	3,400	...	3,600

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTHEAST—Con.													
Outstanding Debt													
Less than \$2,000.....	80,576	74,986	5,590	995	995	...	996	78,583	72,993	5,590	16,970	1,271	15,700
\$2,000 to \$3,999.....	94,788	89,247	5,541	889	685	...	5,083	88,820	83,523	5,297	7,671	174	7,496
\$4,000 to \$5,999.....	58,329	52,049	6,280	1,046	595	451	3,636	53,646	47,942	5,704	4,926	...	4,926
\$6,000 to \$7,999.....	41,600	35,512	6,088	7,597	6,309	880	3,771	30,232	25,676	4,556	3,796	...	3,796
\$8,000 to \$9,999.....	22,959	19,812	3,147	567	163	...	2,616	19,776	17,360	2,416	1,036	...	1,036
\$10,000 to \$11,999.....	10,905	9,942	963	432	336	96	866	9,609	8,781	828	1,504	...	1,504
\$12,000 to \$14,999.....	8,652	7,445	1,207	81	63	18	257	8,313	7,124	1,189	525	...	525
\$15,000 to \$19,999.....	9,373	8,176	1,197	283	283	...	250	8,839	7,642	1,197	1,432	...	1,432
\$20,000 to \$24,999.....	7,684	5,661	2,023	20	20	...	...	7,664	5,641	2,023	300	...	300
\$25,000 to \$29,999.....	2,761	2,615	146	...	...	...	...	2,761	2,615	146	315	...	315
\$30,000 to \$49,999.....	8,995	7,991	1,004	7	7	...	...	8,989	7,985	1,004	1,500	...	1,500
\$50,000 to \$74,999.....	4,572	3,162	1,410	...	...	...	...	4,572	3,162	1,410	415	...	415
\$75,000 to \$99,999.....	3,569	2,635	934	1	1	...	...	3,568	2,634	934	107	...	107
\$100,000 to \$149,999.....	3,469	2,530	939	58	58	...	...	3,411	2,472	939	83	...	83
\$150,000 to \$199,999.....	1,846	1,395	451	107	107	...	...	1,740	1,289	451	21	...	21
\$200,000 to \$299,999.....	1,799	1,417	382	153	153	...	...	1,645	1,263	382	36	...	36
\$300,000 to \$499,999.....	1,039	870	169	66	66	...	...	973	804	169	11	...	11
\$500,000 to \$699,999.....	362	306	56	147	147	...	...	215	159	56	2	...	2
\$700,000 to \$999,999.....	194	164	30	62	62	...	...	132	102	30	1	...	1
\$1,000,000 or more.....	236	194	37	99	92	...	...	137	107	30	2	...	2
Median debt.....dollars..	4,100	3,900	6,500	7,200	7,100	...	5,400	3,900	3,800	6,200	2,600	...	2,800
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
	301,341	268,470	32,871	12,610	10,140	1,446	17,477	271,263	241,633	29,630	27,805	1,447	26,350
Less than \$20.....	183,933	159,968	23,965	2,105	1,596	145	4,201	177,632	154,356	23,276	24,832	1,447	23,387
\$20 to \$24.....	31,023	29,180	1,843	591	509	81	4,457	25,975	24,213	1,762	1,298	...	1,298
\$25 to \$29.....	21,007	20,244	763	645	522	123	2,395	17,967	17,327	640	355	...	355
\$30 to \$34.....	13,060	11,574	1,486	595	472	123	1,089	11,378	10,258	1,120	270	...	270
\$35 to \$39.....	12,810	11,494	1,316	2,182	1,795	178	1,135	9,492	8,601	891	288	...	288
\$40 to \$44.....	14,984	13,271	1,713	5,898	4,752	736	1,487	7,600	7,261	339	205	...	205
\$45 to \$49.....	4,189	3,963	226	324	264	60	1,190	2,675	2,509	166	177	...	177
\$50 to \$54.....	5,140	4,706	434	66	66	...	476	4,598	4,164	434	2	...	2
\$55 to \$59.....	3,229	3,098	131	...	...	...	335	2,894	2,886	8	102	...	102
\$60 to \$64.....	2,603	1,711	892	...	...	...	418	2,186	1,294	892	...	...	...
\$65 to \$69.....	1,259	1,253	6	...	...	...	...	1,259	1,253	6	1	...	1
\$70 to \$79.....	3,348	3,342	6	...	...	...	40	3,308	3,302	6	64	...	64
\$80 to \$99.....	2,004	2,003	1	204	204	...	39	1,761	1,760	1	76	...	76
\$100 to \$119.....	1,439	1,351	88	...	...	...	215	1,225	1,137	88	135	...	135
\$120 or more.....	1,313	1,312	1	...	...	...	...	1,313	1,312	1	...	...	...
Median payment.....dollars..	16	16	13	40	40	...	25	15	15	12	11	...	11
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
	91,189	82,533	8,656	12,613	10,144	1,444	12,149	66,453	60,913	5,540	...	...	...
Less than \$25.....	34,789	30,846	3,943	1,281	837	40	1,995	31,513	28,062	3,451	...	...	...
\$25 to \$29.....	10,445	9,615	840	516	348	168	1,843	8,097	7,519	578	...	...	...
\$30 to \$34.....	9,372	8,924	458	579	561	18	1,310	7,485	7,045	440	...	...	...
\$35 to \$39.....	6,507	5,988	519	715	715	...	2,020	3,775	3,256	519	...	...	...
\$40 to \$44.....	4,953	4,564	389	343	219	123	979	3,631	3,405	226	...	...	...
\$45 to \$49.....	4,282	4,117	165	413	290	123	400	3,469	3,466	3	...	...	...
\$50 to \$54.....	7,602	7,146	456	4,426	4,232	188	961	2,226	2,167	59	...	...	...
\$55 to \$59.....	4,299	3,952	347	1,982	1,816	166	605	1,715	1,555	160	...	...	...
\$60 to \$64.....	3,232	2,121	1,111	1,409	501	498	557	1,269	1,269	...	...	...	...
\$65 to \$69.....	1,718	1,390	328	612	348	60	730	378	314	64	...	...	...
\$70 to \$79.....	1,014	914	100	130	70	60	210	675	635	40	...	...	...
\$80 to \$99.....	1,746	1,746	...	2	2	...	460	1,284	1,284	...	...	...	...
\$100 to \$119.....	385	385	...	...	...	...	79	306	306	...	...	...	...
\$120 or more.....	834	834	...	204	204	...	...	630	630	...	...	...	...
Amount for other items not reported.....	1	1	...	1	1	...	...	...	...	...	...	...	...
Median payment.....dollars..	30	30	27	52	52	...	37	26	26	20	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
	91,291	82,621	8,670	12,612	10,147	1,447	12,171	66,517	60,971	5,546	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	11,251	9,196	2,055	11,246	9,196	1,447	...	...	...	...	...	...	...
Other items.....	1,366	951	415	1,366	951	...	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	17,618	16,390	1,228	...	...	...	5,948	11,669	10,504	1,165	...	...	...
Real estate taxes.....	50,886	46,838	4,048	...	...	...	4,966	45,924	42,448	3,476	...	...	...
Fire and hazard insurance premiums.....	663	656	7	...	...	...	61	602	595	7	...	...	...
Other combinations:													
Including real estate taxes.....	8,187	7,302	885	...	...	...	1,196	7,003	6,136	867	...	...	...
Not including real estate taxes.....	1,320	1,288	32	...	...	...	...	1,319	1,288	31	...	...	...



RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NORTH CENTRAL—Con.													
Interest Rate													
Less than 3.0 percent.....	17,204	16,803	401	2,030	2,030	...	...	15,174	14,773	401	1,498	...	1,498
3.0 percent.....	23,168	22,945	223	2,720	2,720	...	...	20,448	20,225	223	494	...	494
3.1 to 3.5 percent.....	51,831	49,595	2,236	14,953	13,784	...	...	36,878	35,811	1,067	...	...	...
3.6 to 3.9 percent.....	13,641	12,541	1,096	1,550	1,550	...	...	12,091	10,995	1,096	...	...	...
4.0 percent.....	566,001	545,353	20,648	190,305	185,164	4,149	73,649	302,047	290,364	11,683	7,250	2,189	5,061
4.1 to 4.4 percent.....	44,185	42,411	1,774	721	721	...	...	43,464	41,690	1,774	...	...	...
4.5 percent.....	344,713	313,240	31,473	52,895	45,945	6,902	...	291,818	267,295	24,523	3,331	...	3,331
4.6 to 5.0 percent.....	394,758	370,618	24,140	800	800	...	...	393,958	369,818	24,140	12,901	...	12,901
5.1 to 5.5 percent.....	31,421	29,339	2,082	...	...	...	...	31,421	29,339	2,082	213	...	213
5.6 to 6.0 percent.....	208,443	194,135	14,308	...	...	...	...	208,443	194,135	14,308	15,443	...	15,443
6.1 percent or more.....	15,793	12,361	3,432	...	...	...	...	15,793	12,361	3,432	1,216	...	1,216
Mortgage Loan													
Less than \$2,000.....	50,206	48,613	1,593	236	236	...	563	49,407	47,814	1,593	6,063	2,001	4,062
\$2,000 to \$3,999.....	158,410	152,631	5,779	3,155	2,732	423	11,195	144,070	139,427	4,643	8,488	188	8,300
\$4,000 to \$5,999.....	199,002	184,309	14,693	15,503	11,585	3,870	23,512	159,987	149,319	10,668	3,576	...	3,576
\$6,000 to \$7,999.....	163,885	150,822	13,063	27,577	21,891	5,686	22,064	114,244	109,871	4,373	1,876	...	1,876
\$8,000 to \$9,999.....	109,282	102,889	6,393	15,542	13,301	1,072	10,388	83,352	79,200	4,152	4,183	...	4,183
\$10,000 to \$11,999.....	71,023	69,773	1,250	3,726	3,726	...	3,338	63,959	62,709	1,250	2,272	...	2,272
\$12,000 to \$14,999.....	56,203	53,610	2,593	5,129	5,129	...	261	50,813	48,220	2,593	596	...	596
\$15,000 to \$19,999.....	108,143	99,371	8,772	5,344	5,344	...	1,070	101,729	92,957	8,772	998	...	998
\$20,000 to \$24,999.....	57,981	51,800	6,181	...	...	...	1,258	56,723	50,542	6,181	4,882	...	4,882
\$25,000 to \$29,999.....	51,507	48,363	3,144	...	...	...	...	51,507	48,363	3,144	507	...	507
\$30,000 to \$49,999.....	122,283	106,795	15,488	246	246	...	...	122,037	106,549	15,488	3,447	...	3,447
\$50,000 to \$74,999.....	71,122	63,782	7,340	22,424	22,424	...	...	48,698	41,358	7,340	600	...	600
\$75,000 to \$99,999.....	66,133	64,742	1,391	12,349	12,349	...	...	53,784	52,393	1,391	300	...	300
\$100,000 to \$149,999.....	122,862	120,631	2,231	47,793	47,793	...	...	75,069	72,838	2,231	810	...	810
\$150,000 to \$199,999.....	46,893	43,257	3,636	10,627	9,636	...	...	36,271	33,627	2,644	400	...	400
\$200,000 to \$299,999.....	54,589	52,443	2,146	10,788	10,788	...	...	43,801	41,655	2,146	1,530	...	1,530
\$300,000 to \$499,999.....	53,736	52,736	1,000	14,110	14,110	...	...	39,626	38,626	1,000	930	...	930
\$500,000 to \$699,999.....	26,115	23,865	2,250	3,140	3,140	...	...	22,975	20,725	2,250	500	...	500
\$700,000 to \$999,999.....	26,873	26,123	750	6,440	6,440	...	...	20,433	19,683	750	310	...	310
\$1,000,000 or more.....	94,910	92,790	2,120	61,850	61,850	...	...	33,060	30,940	2,120	...	...	...
Outstanding Debt													
Less than \$2,000.....	102,171	99,238	2,933	1,479	1,479	...	4,186	96,506	93,587	2,919	8,153	2,086	6,067
\$2,000 to \$3,999.....	199,633	188,862	10,771	6,528	6,057	423	15,100	178,005	168,404	9,601	7,630	103	7,527
\$4,000 to \$5,999.....	201,994	185,417	16,577	18,974	15,034	5,940	22,342	160,678	153,071	7,607	3,485	...	3,485
\$6,000 to \$7,999.....	152,547	142,716	9,831	26,316	20,721	4,426	20,475	105,756	101,601	4,155	2,551	...	2,551
\$8,000 to \$9,999.....	103,884	101,282	2,602	10,708	10,446	262	8,258	84,918	82,578	2,340	3,883	...	3,883
\$10,000 to \$11,999.....	59,641	57,408	2,233	4,653	4,653	...	1,031	53,957	51,724	2,233	1,431	...	1,431
\$12,000 to \$14,999.....	64,458	56,997	7,461	2,621	2,621	...	...	61,837	54,376	7,461	658	...	658
\$15,000 to \$19,999.....	99,987	93,527	6,460	4,933	4,933	...	2,257	92,797	86,337	6,460	5,089	...	5,089
\$20,000 to \$24,999.....	54,661	46,340	8,321	...	...	...	...	54,661	46,340	8,321	304	...	304
\$25,000 to \$29,999.....	46,475	43,486	2,979	...	...	...	...	46,475	43,486	2,979	755	...	755
\$30,000 to \$49,999.....	83,238	73,161	10,077	246	246	...	...	82,992	72,915	10,077	3,257	...	3,257
\$50,000 to \$74,999.....	78,431	71,637	6,794	29,131	29,131	...	...	49,300	42,506	6,794	530	...	530
\$75,000 to \$99,999.....	99,907	97,800	2,107	30,379	30,379	...	...	69,528	67,421	2,107	260	...	260
\$100,000 to \$149,999.....	84,479	81,990	2,489	23,218	23,218	...	...	61,261	58,772	2,489	916	...	916
\$150,000 to \$199,999.....	36,544	33,746	2,798	11,332	10,340	...	...	25,212	23,406	1,806	180	...	180
\$200,000 to \$299,999.....	61,348	59,438	1,910	13,392	13,392	...	...	47,956	46,046	1,910	1,770	...	1,770
\$300,000 to \$499,999.....	44,473	44,123	350	10,126	10,126	...	...	34,347	33,997	350	1,000	...	1,000
\$500,000 to \$699,999.....	21,836	19,586	2,250	2,650	2,650	...	...	19,186	16,936	2,250	500	...	500
\$700,000 to \$999,999.....	27,171	25,481	1,690	8,368	8,368	...	...	18,803	17,113	1,690	...	...	...
\$1,000,000 or more.....	88,280	87,100	1,180	60,920	60,920	...	...	27,360	26,180	1,180	...	...	...
Number of mortgages													
Total mortgages.....	273,900	259,591	14,309	14,433	12,286	1,973	16,826	242,645	231,288	11,360	14,549	1,972	12,577
Type of Mortgage Holder													
Commercial bank or trust company.....	57,668	54,050	3,618	5,020	4,819	182	6,587	46,062	43,323	2,739	3,298	182	3,116
Mutual savings bank.....	2,271	2,237	34	253	253	...	54	1,967	1,933	34	14	...	14
Savings and loan association.....	92,770	88,400	4,370	1,778	685	1,092	8,086	82,907	79,753	3,154	2,109	1,092	1,017
Life insurance company.....	22,259	20,791	1,468	5,981	5,400	431	1,147	15,135	14,520	615	431	...	431
Mortgage company.....	3,813	3,393	420	666	491	176	154	2,995	2,751	244	401	176	225
Federal National Mortgage Association.....	919	828	91	446	355	91	474	...	...	...	91	...	91
Individual.....	81,226	77,561	3,665	...	...	...	12	81,214	77,544	3,665	7,099	...	7,099
Other.....	12,995	12,349	646	298	292	...	314	12,382	11,742	640	1,087	...	1,087
Manner Mortgage Acquired by Present Holder													
Purchased.....	32,016	29,650	2,366	5,357	4,994	186	1,667	24,998	22,995	2,003	1,594	186	1,408
Originated.....	241,883	229,941	11,942	9,080	7,294	1,787	15,158	217,651	208,295	9,356	12,950	1,787	11,164
Form of Debt													
Mortgage or deed of trust.....	238,387	224,089	14,298	14,434	12,286	1,973	16,824	207,141	195,791	11,350	13,698	1,973	11,726
Contract to purchase.....	35,512	35,500	12	...	...	...	...	35,512	35,500	12	849	...	849

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Service of Mortgage													
Hold and service mortgage.....	240,352	228,274	12,078	8,535	6,678	1,839	15,094	216,738	207,317	9,421	12,838	1,839	11,001
Hold mortgage only.....	33,546	31,315	2,231	5,900	5,608	134	1,732	25,917	23,978	1,939	1,709	134	1,575
Amortization													
Fully amortized.....	210,018	199,184	10,834	14,434	12,286	1,973	16,823	178,764	170,879	7,885	9,591	1,973	7,619
Partially amortized.....	30,561	28,535	2,026	...	...	...	...	30,561	28,535	2,026	1,785	...	1,785
Not amortized.....	23,406	22,164	1,242	...	...	...	...	23,406	22,164	1,242	2,366	...	2,366
On demand.....	9,927	9,720	207	...	...	...	...	9,927	9,720	207	807	...	807
Regular principal payments required....	1,884	1,880	4	...	...	...	...	1,884	1,880	4	81	...	81
No regular principal payments required....	8,043	7,840	203	...	...	...	...	8,043	7,840	203	726	...	726
Frequency of Interest Payment													
Monthly.....	213,523	201,836	11,687	14,434	12,286	1,973	15,992	183,103	174,365	8,738	10,987	1,973	9,016
Quarterly, semi-annually or annually.....	48,577	46,296	2,281	...	...	...	830	47,747	45,466	2,281	2,453	...	2,453
Other regular interval.....	967	795	172	...	...	...	...	967	795	172	...	...	...
No regular payment.....	10,840	10,669	171	...	...	...	...	10,840	10,669	171	1,105	...	1,105
Frequency of Principal Payment													
Monthly.....	221,207	209,627	11,580	14,434	12,286	1,973	16,823	189,952	181,322	8,630	11,047	1,973	9,074
Quarterly, semi-annually or annually.....	19,344	18,443	901	...	...	...	...	19,344	18,443	901	211	...	211
Other regular interval.....	815	643	172	...	...	...	...	815	643	172	2	...	2
No regular payment.....	32,540	30,885	1,655	...	...	...	...	32,540	30,885	1,655	3,286	...	3,286
Method of Payment													
Interest and principal at same time in constant total amount.....	198,921	187,545	11,376	14,434	12,286	1,973	15,719	168,775	160,349	8,426	9,187	1,973	7,215
Interest and principal at same time in increasing or decreasing total amount....	32,027	31,096	931	...	...	...	273	31,754	30,823	931	1,709	...	1,709
Payment of interest only.....	22,401	20,913	1,488	...	...	...	...	22,401	20,913	1,488	2,245	...	2,245
Interest and principal at different times, or principal only.....	10,464	10,104	360	...	...	...	831	9,633	9,274	359	371	...	370
No regular interest or principal payments	10,111	9,945	166	...	...	...	...	10,111	9,945	166	1,046	...	1,046
Current Status of Payments													
Ahead or up-to-date in scheduled payments	247,107	233,890	13,217	13,905	11,959	1,925	15,597	217,630	207,160	10,470	12,584	1,925	10,665
Delinquent:													
Foreclosure in process.....	792	539	253	334	182	...	82	377	276	101	305	...	305
Foreclosure not in process.....	15,925	15,241	687	206	154	52	1,157	14,567	13,922	635	620	52	569
No regular payments required.....	10,104	9,938	166	...	...	...	...	10,104	9,938	166	1,046	...	1,046
Year Mortgage Made or Assumed													
1950 (part).....	52,204	50,153	2,051	1,379	1,070	309	2,594	48,235	46,493	1,742	2,762	309	2,453
1949.....	63,567	61,385	2,182	2,605	2,326	278	2,800	58,171	56,303	1,868	2,994	278	2,717
1948.....	49,450	45,867	3,583	3,685	3,178	509	2,809	42,957	40,534	2,423	3,270	509	3,063
1947.....	39,383	36,722	2,661	2,547	1,543	846	3,781	33,056	31,399	1,657	3,891	846	3,045
1946.....	24,118	22,660	1,458	585	535	30	4,537	18,996	17,900	1,096	578	30	548
1942 to 1945.....	28,938	26,446	2,492	2,444	2,444	...	310	26,184	23,692	2,492	649	...	649
1940 to 1941.....	7,965	7,910	55	543	543	...	...	7,422	7,367	55	53	...	53
1935 to 1939.....	6,224	6,194	30	656	656	...	...	5,569	5,539	30	32	...	32
1930 to 1934.....	1,273	1,273	...	...	...	...	...	1,273	1,273	...	13	...	13
1929 or earlier.....	815	809	6	...	...	...	...	815	809	6	7	...	7
Term of Mortgage													
On demand.....	9,925	9,717	208	...	...	...	...	9,925	9,717	208	806	...	806
Less than 5 years.....	35,485	34,208	1,277	...	...	...	91	35,394	34,117	1,277	3,395	...	3,394
5 to 9 years.....	69,798	66,013	3,785	138	138	...	1,771	67,890	64,127	3,763	5,449	91	5,358
10 to 12 years.....	96,347	91,124	5,223	650	630	...	3,386	92,311	87,275	5,036	2,639	43	2,596
13 to 14 years.....	7,002	6,803	199	...	...	...	1,036	5,966	5,767	199	66	...	66
15 years.....	21,791	20,985	806	1,087	901	186	4,088	16,617	16,088	529	258	186	72
16 to 19 years.....	7,947	7,544	403	829	723	106	1,710	5,408	5,183	225	179	106	164
20 years.....	12,854	12,057	797	4,363	4,062	301	3,739	4,751	4,673	78	675	301	666
21 to 24 years.....	2,810	2,690	160	1,123	969	154	223	1,465	1,459	6	238	154	224
25 years.....	7,473	6,053	1,420	5,064	3,687	1,226	783	1,632	1,590	42	848	783	848
26 years or more.....	2,495	2,489	6	1,187	1,181	...	...	1,308	1,308	...	...	...	...
Median term..... years..	10	10	11	21	20	...	15	10	10	10	8	...	7
Year Mortgage Due													
On demand.....	9,925	9,717	208	...	...	...	...	9,925	9,717	208	802	...	802
Fully amortized.....	210,043	199,198	10,845	14,440	12,291	1,973	16,833	178,789	170,895	7,894	9,598	1,973	7,626
Past due.....	502	496	6	...	...	...	...	502	496	6	...	...	...
1950 to 1951.....	9,400	8,921	479	...	...	...	...	9,400	8,921	479	870	...	870
1952 to 1953.....	21,996	21,536	460	211	211	...	182	21,603	21,143	460	3,193	...	3,193
1954 to 1955.....	32,100	29,660	2,440	601	601	...	298	31,202	28,762	2,440	929	...	929
1956 to 1957.....	25,261	24,678	583	513	493	...	1,585	23,163	22,609	554	563	15	548
1958 to 1959.....	37,221	35,684	1,537	60	60	...	2,468	34,699	33,327	1,372	873	119	755
1960 to 1964.....	55,563	52,863	2,700	1,897	1,745	152	5,911	47,761	45,421	2,340	1,445	152	1,293
1965 to 1969.....	16,918	15,891	1,027	4,621	4,180	441	5,066	7,235	7,026	209	640	441	616
1970 to 1974.....	8,422	6,891	1,531	5,240	3,725	1,365	1,010	2,174	2,160	14	1,070	1,365	14
1975 or later.....	2,660	2,619	41	1,297	1,276	15	313	1,050	1,030	20	15	15	...

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Year Mortgage Due—Con.													
Partially or not amortized.....	53,974	50,707	3,267	...	...	...	...	53,974	50,707	3,267	4,159	...	4,159
Past due.....	913	905	8	...	...	...	...	913	905	8	150	...	150
1950 to 1951.....	17,909	16,916	993	...	...	...	...	17,909	16,916	993	1,332	...	1,332
1952 to 1953.....	14,394	13,352	1,042	...	...	...	...	14,394	13,352	1,042	1,019	...	1,019
1954 to 1955.....	11,685	10,920	765	...	...	...	...	11,685	10,920	765	797	...	797
1956 to 1957.....	2,416	2,303	113	...	...	...	...	2,416	2,303	113	187	...	187
1958 to 1959.....	3,386	3,310	76	...	...	...	...	3,386	3,310	76	445	...	445
1960 to 1964.....	3,056	2,994	62	...	...	...	...	3,056	2,994	62	194	...	194
1965 to 1969.....	128	128	...	...	...	...	...	128	128	...	71	...	71
1970 to 1974.....	87	79	8	...	...	...	...	87	79	8	4	...	4
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate													
Less than 3.0 percent.....	3,140	3,130	10	1	1	...	...	3,139	3,129	10	635	...	635
3.0 percent.....	2,713	2,705	8	2	2	...	...	2,711	2,703	8	45	...	45
3.1 to 3.5 percent.....	1,470	1,280	190	278	126	...	...	1,192	1,154	38	...	...	...
3.6 to 3.9 percent.....	376	301	75	2	2	...	...	374	299	75	...	...	...
4.0 percent.....	53,612	51,249	2,363	4,758	4,131	623	16,823	32,036	31,101	935	3,171	1,973	1,200
4.1 to 4.4 percent.....	534	527	7	79	79	...	...	454	447	7	...	...	...
4.5 percent.....	31,958	29,582	2,376	8,703	7,332	1,351	...	23,259	22,254	1,005	287	...	287
4.6 to 5.0 percent.....	84,795	81,952	2,843	613	613	...	...	84,185	81,342	2,843	3,656	...	3,656
5.1 to 5.5 percent.....	7,767	7,037	730	...	...	...	...	7,767	7,037	730	146	...	146
5.6 to 6.0 percent.....	78,413	74,550	3,863	...	...	...	...	78,413	74,550	3,863	4,670	...	4,670
6.1 percent or more.....	9,138	7,287	1,851	...	...	...	...	9,138	7,287	1,851	1,942	...	1,942
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	...	4.0	5.0	5.0	6.0	5.0	...	6.0
Mortgage Loan													
Less than \$2,000.....	62,243	60,437	1,806	651	651	...	383	61,208	59,402	1,806	8,044	1,878	6,168
\$2,000 to \$3,999.....	75,961	73,066	2,895	1,481	1,295	186	5,473	69,008	66,554	2,454	3,725	96	3,629
\$4,000 to \$5,999.....	52,736	48,491	4,245	3,718	2,943	755	5,564	43,462	40,015	3,447	1,022	...	1,022
\$6,000 to \$7,999.....	29,747	27,561	2,006	4,358	3,464	895	3,553	21,845	21,055	790	342	...	342
\$8,000 to \$9,999.....	15,972	15,070	902	1,937	1,648	137	1,349	12,690	12,077	613	556	...	556
\$10,000 to \$11,999.....	8,370	8,191	179	378	378	...	340	7,656	7,477	179	304	...	304
\$12,000 to \$14,999.....	5,614	5,396	218	428	428	...	25	5,160	4,942	218	51	...	51
\$15,000 to \$19,999.....	8,436	7,784	652	343	343	...	75	8,020	7,368	652	78	...	78
\$20,000 to \$24,999.....	3,473	3,136	337	...	...	...	70	3,403	3,066	337	275	...	275
\$25,000 to \$29,999.....	2,662	2,518	144	...	...	...	...	2,662	2,518	144	20	...	20
\$30,000 to \$39,999.....	4,397	3,871	526	6	6	...	...	4,391	3,865	526	95	...	95
\$40,000 to \$49,999.....	1,357	1,233	124	346	346	...	...	1,012	888	124	10	...	10
\$50,000 to \$59,999.....	879	860	19	160	160	...	...	721	702	19	4	...	4
\$60,000 to \$69,999.....	1,202	1,176	26	448	448	...	...	754	728	26	8	...	8
\$70,000 to \$79,999.....	329	304	25	63	57	...	...	266	247	19	3	...	3
\$80,000 to \$89,999.....	261	250	11	47	47	...	...	214	203	11	7	...	7
\$90,000 to \$99,999.....	169	165	4	42	42	...	...	127	123	4	3	...	3
\$100,000 to \$149,999.....	52	48	4	5	5	...	...	47	43	4	1	...	1
\$150,000 to \$199,999.....	36	35	1	8	8	...	...	28	27	1	1	...	1
\$200,000 or more.....	51	49	2	26	26	...	...	25	23	2	...	...	...
Median loan.....dollars..	3,900	3,800	5,000	6,500	6,600	...	5,100	3,700	3,600	4,600	1,800	...	2,100
Outstanding Debt													
Less than \$2,000.....	100,649	97,617	3,032	1,572	1,572	...	2,913	96,166	93,145	3,021	9,083	1,923	7,161
\$2,000 to \$3,999.....	70,720	66,503	4,217	2,054	1,848	186	5,091	63,579	59,811	3,768	3,219	50	3,169
\$4,000 to \$5,999.....	41,815	38,541	3,274	3,754	2,635	1,119	4,581	33,484	31,861	1,623	774	...	774
\$6,000 to \$7,999.....	22,433	21,032	1,401	3,720	2,931	637	3,082	15,636	15,036	600	363	...	363
\$8,000 to \$9,999.....	11,772	11,269	503	1,230	1,230	30	927	9,590	9,307	283	474	...	474
\$10,000 to \$11,999.....	5,579	5,371	208	420	420	...	100	5,059	4,851	208	141	...	141
\$12,000 to \$14,999.....	4,852	4,273	579	202	202	...	...	4,650	4,071	579	49	...	49
\$15,000 to \$19,999.....	5,954	5,566	388	316	316	...	137	5,504	5,116	388	289	...	289
\$20,000 to \$24,999.....	2,460	2,097	363	...	...	...	...	2,460	2,097	363	14	...	14
\$25,000 to \$29,999.....	1,699	1,591	108	...	...	...	...	1,699	1,591	108	29	...	29
\$30,000 to \$39,999.....	2,258	2,007	251	6	6	...	...	2,252	2,001	251	82	...	82
\$40,000 to \$49,999.....	1,229	1,120	109	437	437	...	...	792	683	109	8	...	8
\$50,000 to \$59,999.....	1,136	1,111	25	321	321	...	...	815	790	25	3	...	3
\$60,000 to \$69,999.....	689	689	20	193	193	...	...	496	476	20	8	...	8
\$70,000 to \$79,999.....	218	201	17	65	59	...	...	153	142	11	1	...	1
\$80,000 to \$89,999.....	252	244	8	53	53	...	...	199	191	8	8	...	8
\$90,000 to \$99,999.....	116	115	1	27	27	...	...	89	88	1	3	...	3
\$100,000 to \$149,999.....	37	33	4	4	4	...	...	33	29	4	1	...	1
\$150,000 to \$199,999.....	44	42	2	20	20	...	...	24	22	2	...	...	...
\$200,000 or more.....	41	40	1	25	25	...	...	16	15	1	...	...	...
Median debt.....dollars..	2,800	2,800	3,900	5,900	6,000	...	4,100	2,600	2,600	3,000	1,600	...	1,700
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	241,055	228,392	12,663	14,440	12,291	1,973	16,831	209,793	200,082	9,711	11,200	1,973	9,229
\$20 to \$24.....	100,283	94,801	5,482	2,059	1,907	152	6,217	92,011	87,126	4,885	9,672	1,973	7,701
\$25 to \$29.....	32,941	32,211	730	1,452	1,452	...	2,019	29,471	28,855	616	390	...	390
\$30 to \$34.....	23,298	21,704	1,594	2,277	1,559	698	1,473	19,550	18,674	876	461	...	461
\$35 to \$39.....	23,274	21,135	2,139	1,361	1,102	258	1,854	20,060	18,179	1,881	179	...	179
\$40 to \$44.....	13,965	12,839	1,126	2,695	2,340	349	1,170	10,098	9,479	619	20	...	20
\$45 to \$49.....	14,351	13,495	856	3,477	2,842	486	1,386	9,489	9,270	219	...	...	...
\$50 to \$54.....	6,003	5,628	375	312	297	15	1,187	4,502	4,433	69	28	...	28
Median.....	8,839	8,770	69	134	119	15	870	7,836	7,782	54	146	...	146

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
NORTH CENTRAL—Con.													
Monthly Interest and Principal Payment Per Dwelling Unit—Con.													
\$55 to \$59.....	4,115	4,077	38	454	454	...	50	3,612	3,574	38	70	...	70
\$60 to \$64.....	3,114	2,954	160	35	35	...	363	2,716	2,556	160	20	...	20
\$65 to \$69.....	2,553	2,530	23	93	93	...	29	2,431	2,408	23	42	...	42
\$70 to \$79.....	2,501	2,328	173	91	91	...	146	2,265	2,092	173	...	...	...
\$80 to \$99.....	2,761	2,761	...	...	...	...	67	2,695	2,695	...	...	...	...
\$100 to \$119.....	1,928	1,928	...	...	...	...	...	1,928	1,928	...	...	...	...
\$120 or more.....	1,129	1,031	98	...	...	...	...	1,129	1,031	98	172	...	172
Median payment.....dollars..	23	23	25	35	35	...	25	22	22	19	11	...	11
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....	76,989	72,658	4,331	14,426	12,275	1,973	9,880	52,710	50,748	1,962	...	...	...
Less than \$25.....	33,657	32,046	1,611	1,601	1,449	152	3,569	28,492	27,146	1,346	...	...	...
\$25 to \$29.....	6,222	6,133	89	713	713	...	493	5,016	4,942	74	...	...	...
\$30 to \$34.....	5,760	5,618	142	1,339	1,285	34	834	3,588	3,500	88	...	...	...
\$35 to \$39.....	5,413	5,257	156	818	818	...	1,299	3,298	3,142	156	...	...	...
\$40 to \$44.....	5,705	4,783	922	1,923	1,107	816	522	3,262	3,156	106	...	...	...
\$45 to \$49.....	3,605	3,323	282	1,491	1,278	212	662	1,457	1,387	70	...	...	...
\$50 to \$54.....	5,270	4,586	684	2,902	2,397	546	719	1,652	1,604	48	...	...	...
\$55 to \$59.....	3,281	3,002	279	1,247	969	120	210	1,826	1,825	1	...	...	...
\$60 to \$64.....	2,861	2,812	49	950	935	15	850	1,064	1,030	34	...	...	...
\$65 to \$69.....	1,767	1,677	90	1,006	928	78	269	494	482	12	...	...	...
\$70 to \$79.....	1,392	1,377	15	240	240	...	224	928	913	15	...	...	...
\$80 to \$99.....	1,083	1,071	12	105	105	...	162	817	805	12	...	...	...
\$100 to \$119.....	491	491	...	91	91	...	...	400	400	...	...	...	...
\$120 or more.....	482	482	...	...	...	...	67	416	416	...	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	28	28	40	47	47	...	35	23	23	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....	76,989	72,658	4,331	14,419	12,270	1,973	9,871	52,710	50,748	1,962	...	...	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	13,654	11,503	2,151	13,652	11,503	1,973	...	...	...	...	...	...	...
Other items.....	767	767	...	767	767	...	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	38,483	37,447	1,036	...	...	...	9,034	29,451	28,634	817	...	...	...
Real estate taxes.....	21,021	19,910	1,111	...	...	...	755	20,267	19,156	1,111	...	...	...
Fire and hazard insurance premiums.....	1,129	1,128	1	...	...	...	...	1,129	1,128	1	...	...	...
Other combinations:													
Including real estate taxes.....	1,445	1,418	27	...	...	...	82	1,366	1,339	27	...	...	...
Not including real estate taxes.....	490	485	5	...	...	...	...	497	491	6	...	...	...
Amount of outstanding debt (thousands of dollars)													
SOUTH													
Total outstanding debt.....	2,030,363	1,858,631	171,732	841,863	783,126	43,302	83,320	1,105,180	995,694	109,486	71,137	9,147	61,990
Average debt per mortgage.....	6.8	6.7	6.9	18.4	21.4	5.8	4.8	4.7	4.5	7.2	2.8	1.2	3.4
Type of Mortgage Holder													
Commercial bank or trust company.....	264,967	239,920	25,047	63,449	53,917	4,330	11,886	189,632	174,705	14,927	5,451	746	4,705
Mutual savings bank.....	51,630	49,612	2,018	41,739	39,928	1,466	174	9,717	9,510	207	332	315	17
Savings and loan association.....	310,265	278,321	31,944	25,543	20,978	4,428	12,570	272,152	244,773	27,379	3,941	1,702	2,239
Life insurance company.....	917,430	844,722	72,708	599,721	562,471	24,227	30,847	290,862	252,111	38,751	4,785	3,990	795
Mortgage company.....	43,224	39,751	3,473	24,958	23,608	668	2,374	15,892	14,236	1,656	863	127	736
Federal National Mortgage Association.....	44,096	40,527	3,569	27,360	23,791	3,569	16,736	...	...	...	1,171	1,171	...
Individual.....	245,923	223,919	22,004	...	...	...	88	245,835	223,919	21,916	48,747	...	48,746
Other.....	152,828	141,859	10,969	63,093	58,433	4,614	8,645	81,090	76,440	4,650	5,844	1,096	4,748
Manner Mortgage Acquired by Present Holder													
Purchased.....	639,562	583,869	55,693	448,846	415,915	24,177	49,979	140,737	119,190	21,547	22,817	5,738	17,079
Originated.....	1,390,801	1,274,762	116,039	393,017	367,211	19,125	33,341	964,443	876,504	87,939	48,320	3,409	44,911
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....	1,581,931	1,435,709	146,222	819,826	763,488	41,322	81,963	680,142	593,767	86,375	...	...	...
Mortgage refinanced or renewed.....	274,513	257,244	17,269	18,130	16,816	895	742	255,641	239,686	15,955	...	...	...
Mortgage placed later than acquisition of property.....	173,919	165,678	8,241	3,907	2,822	1,085	615	169,397	162,241	7,156	...	...	...
Amortization													
Fully amortized.....	1,688,457	1,548,035	140,422	841,863	783,126	43,302	83,320	763,274	685,098	78,176	40,815	9,147	31,668
Partially amortized.....	236,113	213,386	22,727	...	...	...	...	236,113	213,386	22,727	7,171	...	7,171
Not amortized.....	60,170	54,091	6,079	...	...	...	...	60,170	54,091	6,079	10,377	...	10,377
On demand.....	45,623	43,119	2,504	...	...	...	...	45,623	43,119	2,504	12,774	...	12,774
Regular principal payments required....	7,410	7,405	5	...	...	...	...	7,410	7,405	5	18	...	18
No regular principal payments required..	38,213	35,714	2,499	...	...	...	...	38,213	35,714	2,499	12,756	...	12,756



RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH—Con.													
Current Status of Payments													
Ahead or up-to-date in scheduled payments	1,930,607	1,767,513	163,094	818,377	761,337	41,605	77,178	1,035,052	931,919	103,133	53,214	8,888	44,326
Delinquent:													
Foreclosure in process.....	3,148	3,039	109	2,679	2,578	101	164	305	297	8	28	16	12
Foreclosure not in process.....	63,681	57,249	6,432	20,807	19,211	1,596	5,978	36,896	32,648	4,248	3,653	243	3,410
No regular payments required.....	32,927	30,830	2,097	...	...	...	...	32,927	30,830	2,097	14,242	...	14,242
Year Mortgage Made or Assumed													
1940 (part).....	393,104	341,759	51,345	123,821	105,097	14,446	26,453	242,830	211,336	31,494	30,384	3,181	27,203
1940.....	573,978	532,088	41,890	260,726	245,951	11,260	8,537	304,715	278,385	26,330	16,243	2,130	14,113
1948.....	471,649	431,925	39,724	278,648	262,956	10,276	18,356	174,645	152,210	22,435	10,016	2,425	7,591
1947.....	257,790	235,925	21,865	70,781	64,535	4,850	16,084	170,925	155,306	15,619	8,624	979	7,645
1946.....	140,082	131,684	8,398	21,490	19,018	2,426	13,417	105,175	99,249	5,926	2,732	421	2,311
1942 to 1945.....	158,239	151,639	6,600	77,164	76,336	44	473	80,602	74,830	5,772	2,621	11	2,610
1940 to 1941.....	19,913	18,365	1,548	3,944	3,944	...	...	15,969	14,421	1,548	301	...	301
1935 to 1939.....	12,935	12,737	198	5,289	5,289	...	...	7,646	7,448	198	22	...	22
1930 to 1934.....	1,070	906	164	...	...	...	...	1,070	906	164	194	...	194
1929 or earlier.....	1,603	1,603	...	...	...	...	...	1,603	1,603	...	...	...	...
Year Mortgage Due													
On demand.....	45,623	43,119	2,504	...	...	...	...	45,623	43,119	2,504	12,774	...	12,774
Fully amortized.....	1,688,457	1,548,035	140,422	841,863	783,126	43,302	83,320	763,274	685,098	78,176	40,815	9,147	31,668
Past due.....	167	167	...	...	...	...	...	167	167	...	...	...	...
1950 to 1951.....	12,417	12,341	76	18	18	...	...	12,280	12,204	76	663	...	663
1952 to 1953.....	39,172	38,512	660	768	768	...	...	38,404	37,744	660	4,836	...	4,836
1954 to 1955.....	65,270	62,675	2,595	1,631	1,631	...	...	62,974	60,379	2,595	6,420	6	6,414
1956 to 1957.....	101,748	93,266	8,482	1,384	1,384	...	...	98,320	89,838	8,482	3,078	...	3,078
1958 to 1959.....	141,819	131,631	10,188	3,500	3,500	...	...	137,377	127,659	9,718	3,470	36	3,434
1960 to 1964.....	283,931	247,735	36,196	14,172	10,658	532	12,209	257,550	225,544	32,006	8,090	1,507	6,583
1965 to 1969.....	231,518	200,784	30,734	93,413	74,546	16,952	40,414	97,691	86,672	11,019	8,333	5,906	2,827
1970 to 1974.....	272,775	231,420	41,355	216,911	191,161	21,897	17,222	38,642	35,022	3,620	5,659	1,826	3,833
1975 or later.....	529,640	529,504	10,136	510,066	499,930	3,921	9,705	19,869	19,869	...	266	...	266
Partially or not amortized.....	296,283	261,477	28,806	...	...	...	...	296,283	267,477	28,806	17,548	...	17,548
Past due.....	1,175	1,175	...	...	...	...	...	1,175	1,175	...	235	...	235
1950 to 1951.....	63,165	55,848	7,317	...	...	...	...	63,165	55,848	7,317	4,611	...	4,611
1952 to 1953.....	38,268	32,911	5,357	...	...	...	...	38,268	32,911	5,357	5,063	...	5,063
1954 to 1955.....	34,779	32,437	2,342	...	...	...	...	34,779	32,437	2,342	2,130	...	2,130
1956 to 1957.....	27,228	24,135	3,093	...	...	...	...	27,228	24,135	3,093	1,734	...	1,734
1958 to 1959.....	25,920	23,500	2,420	...	...	...	...	25,920	23,500	2,420	2,666	...	2,666
1960 to 1964.....	43,923	37,246	6,677	...	...	...	...	43,923	37,246	6,677	619	...	619
1965 to 1969.....	20,529	18,929	1,600	...	...	...	...	20,529	18,929	1,600	490	...	490
1970 to 1974.....	3,626	3,626	...	...	...	...	...	3,626	3,626	...	...	...	...
1975 or later.....	37,670	37,670	...	...	...	...	...	37,670	37,670	...	...	...	...
Interest Rate													
Less than 3.0 percent.....	44,380	44,263	117	...	...	...	...	44,380	44,263	117	1,922	...	1,922
3.0 percent.....	11,854	11,854	...	...	...	...	...	11,854	11,854	...	22	...	22
3.1 to 3.5 percent.....	62,863	62,863	2,600	35,633	33,533	...	...	29,830	29,330	500	1,105	...	1,105
3.6 to 3.9 percent.....	29,306	28,464	842	21,478	21,478	...	...	7,828	6,986	842	...	...	...
4.0 percent.....	922,154	872,890	49,264	635,336	615,876	11,100	83,320	203,498	177,203	26,295	12,722	9,147	3,575
4.1 to 4.4 percent.....	17,934	16,114	1,820	4,597	4,597	...	...	13,337	11,517	1,820	...	...	...
4.5 percent.....	321,368	262,986	58,382	143,277	106,100	32,202	...	178,091	156,886	21,205	1,431	...	1,431
4.6 to 5.0 percent.....	271,125	248,565	22,560	1,542	1,542	...	...	269,583	247,023	22,560	14,876	...	14,876
5.1 to 5.5 percent.....	32,966	24,392	8,574	...	...	...	...	32,966	24,392	8,574	937	...	937
5.6 to 6.0 percent.....	276,083	250,953	25,130	...	...	...	...	276,083	250,953	25,130	27,748	...	27,748
6.1 percent or more.....	37,730	35,287	2,443	...	...	...	...	37,730	35,287	2,443	10,374	...	10,374
Mortgage Loan													
Less than \$2,000.....	59,853	57,056	2,797	86	86	...	1,390	58,377	55,580	2,797	13,983	7,041	6,942
\$2,000 to \$3,999.....	190,697	178,256	12,441	20,264	16,364	1,425	9,266	161,167	152,626	8,541	10,636	2,106	8,530
\$4,000 to \$5,999.....	210,618	175,250	35,368	64,119	43,521	18,733	28,527	117,972	105,371	12,601	8,498	...	8,498
\$6,000 to \$7,999.....	189,597	163,040	26,557	70,094	53,617	15,241	21,050	98,453	89,279	9,174	5,789	...	5,789
\$8,000 to \$9,999.....	122,828	111,962	10,866	31,741	26,531	4,819	16,402	74,685	69,643	5,042	296	...	296
\$10,000 to \$11,999.....	82,660	75,337	7,323	24,894	24,514	137	5,308	52,258	45,361	6,897	3,474	...	3,474
\$12,000 to \$14,999.....	97,868	91,997	5,871	46,073	44,927	1,146	470	51,325	46,600	4,725	1,821	...	1,821
\$15,000 to \$19,999.....	63,402	53,346	10,056	3,630	1,829	1,801	707	59,065	50,810	8,255	2,258	...	2,258
\$20,000 to \$24,999.....	33,461	28,971	4,490	...	...	...	...	33,461	28,971	4,490	4,667	...	4,667
\$25,000 to \$29,999.....	37,594	32,035	5,559	...	...	...	...	37,594	32,035	5,559	176	...	176
\$30,000 to \$39,999.....	79,492	77,803	1,689	8,003	8,003	...	...	71,489	69,800	1,689	1,840	...	1,840
\$40,000 to \$49,999.....	43,477	30,956	12,521	7,992	7,992	...	...	35,485	22,964	12,521	9,999	...	9,999
\$50,000 to \$74,999.....	34,723	34,009	714	21,924	21,924	...	...	12,799	12,085	714	730	...	730
\$100,000 to \$149,999.....	71,574	71,014	560	52,675	52,675	...	...	18,899	18,339	560	880	...	880
\$150,000 to \$199,999.....	72,822	62,903	9,919	57,894	51,679	...	...	14,928	11,224	3,704	1,170	...	1,170
\$200,000 to \$299,999.....	48,710	42,933	5,777	13,366	13,366	...	...	35,344	29,567	5,777	2,440	...	2,440
\$300,000 to \$499,999.....	91,727	87,687	4,040	54,428	54,428	...	...	37,299	33,259	4,040	1,470	...	1,470
\$500,000 to \$699,999.....	86,690	80,550	6,140	53,570	50,560	...	...	33,120	29,990	3,130	1,010	...	1,010
\$700,000 to \$999,999.....	93,670	93,670	...	73,700	73,700	...	...	19,970	19,970	...	...	...	...
\$1,000,000 or more.....	318,900	309,810	9,090	237,410	237,410	...	...	81,490	72,400	9,090	...	...	...

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
SOUTH—Con.													
Outstanding Debt													
Less than \$2,000.....	106,079	101,994	4,085	1,053	1,053	...	1,882	103,144	99,059	4,085	18,428	8,107	10,321
\$2,000 to \$3,999.....	220,318	205,026	15,292	32,234	27,804	1,945	13,652	174,432	163,370	10,862	10,428	1,040	9,388
\$4,000 to \$5,999.....	230,042	190,195	39,847	69,152	44,793	21,563	34,772	126,118	112,799	13,319	6,210	...	6,210
\$6,000 to \$7,999.....	170,488	148,140	22,348	63,009	49,358	13,199	18,066	89,413	81,622	7,791	4,456	...	4,456
\$8,000 to \$9,999.....	111,239	102,547	8,692	32,851	28,863	3,547	13,201	65,187	60,917	4,270	340	...	340
\$10,000 to \$11,999.....	94,541	84,650	9,891	42,988	42,258	730	619	50,934	43,773	9,161	5,493	...	5,493
\$12,000 to \$14,999.....	58,339	52,259	6,080	17,359	16,806	553	741	40,239	34,712	5,527	142	...	142
\$15,000 to \$19,999.....	51,446	42,396	9,050	2,255	454	1,801	387	48,804	43,555	7,249	5,565	...	5,565
\$20,000 to \$24,999.....	47,617	41,728	5,889	...	...	...	...	47,617	43,728	5,889	736	...	736
\$25,000 to \$29,999.....	18,627	17,606	1,021	...	...	...	...	18,627	17,606	1,021	1,004	...	1,004
\$30,000 to \$49,999.....	71,238	70,412	826	8,311	8,311	...	...	62,927	62,101	826	1,130	...	1,130
\$50,000 to \$74,999.....	45,236	31,860	13,376	8,431	8,431	...	...	36,805	23,429	13,376	10,195	...	10,195
\$75,000 to \$99,999.....	37,557	36,528	1,029	23,923	23,923	...	...	13,634	12,605	1,029	570	...	570
\$100,000 to \$149,999.....	70,244	68,744	1,500	52,642	52,642	...	...	17,602	16,102	1,500	1,840	...	1,840
\$150,000 to \$199,999.....	72,242	62,102	10,140	57,633	51,418	...	...	14,609	10,684	3,925	1,180	...	1,180
\$200,000 to \$299,999.....	56,075	50,769	5,306	15,757	15,757	...	...	40,318	35,012	5,306	1,490	...	1,490
\$300,000 to \$499,999.....	95,055	92,485	2,570	56,885	56,885	...	...	38,170	35,600	2,570	920	...	920
\$500,000 to \$699,999.....	77,060	71,360	5,700	52,530	49,520	...	...	24,530	21,840	2,690	1,010	...	1,010
\$700,000 to \$999,999.....	88,530	88,530	...	74,840	74,840	...	...	13,690	13,690	...	...	...	...
\$1,000,000 or more.....	308,390	299,300	9,090	230,010	230,010	...	...	78,380	69,290	9,090	...	...	...
Number of mortgages													
Total mortgages.....	300,381	275,461	24,920	45,703	36,561	7,515	17,465	237,205	222,044	15,166	25,531	7,518	18,014
Type of Mortgage Holder													
Commercial bank or trust company.....	57,751	53,692	4,059	6,547	4,884	962	3,459	47,744	45,440	2,304	2,963	807	2,156
Mutual savings bank.....	3,763	3,469	294	1,889	1,627	214	54	1,818	1,787	31	220	214	6
Savings and loan association.....	84,975	78,861	6,114	2,928	2,392	515	3,489	78,562	72,983	5,579	2,964	1,308	1,857
Life insurance company.....	50,346	43,640	6,706	27,255	22,335	4,235	5,320	17,769	16,080	1,689	4,071	3,642	429
Mortgage company.....	3,823	3,422	401	1,375	1,123	97	590	1,860	1,820	40	392	97	295
Federal National Mortgage Association.....	6,410	5,704	706	3,507	2,801	706	2,904	...	...	...	698	...	698
Individual.....	78,637	73,956	4,681	...	...	...	12	78,625	73,956	4,669	11,114	...	11,114
Other.....	14,684	12,721	1,963	2,211	1,410	789	1,635	10,838	9,982	856	3,109	952	2,157
Manner Mortgage Acquired by Present Holder													
Purchased.....	61,264	54,256	7,008	28,208	22,819	4,385	9,727	23,333	21,932	1,401	7,574	4,805	2,769
Originated.....	239,110	221,199	17,911	17,501	13,744	3,129	7,736	213,876	200,110	13,766	17,949	2,709	15,238
Form of Debt													
Mortgage or deed of trust.....	292,898	267,980	24,918	45,705	36,564	7,516	17,463	229,725	214,562	15,163	25,338	7,516	17,824
Contract to purchase.....	7,477	7,477	...	...	...	...	...	7,477	7,477	...	181	...	181
Service of Mortgage													
Hold and service mortgage.....	237,717	222,085	15,632	14,942	12,506	1,990	8,038	214,730	201,820	12,910	17,183	2,739	14,446
Hold mortgage only.....	62,659	53,372	9,287	30,765	24,059	5,524	9,424	22,474	20,221	2,253	8,339	4,777	3,561
Amortization													
Fully amortized.....	245,481	224,448	21,023	45,705	36,564	7,516	17,463	182,315	171,044	11,271	19,626	7,516	12,110
Partially amortized.....	17,816	16,474	1,342	...	...	...	...	17,815	16,474	1,342	1,339	...	1,339
Not amortized.....	20,463	19,336	1,127	...	...	...	...	20,463	19,336	1,127	2,654	...	2,654
On demand.....	16,614	15,188	1,426	...	...	...	...	16,614	15,188	1,426	1,905	...	1,905
Regular principal payments required....	3,668	3,478	190	...	...	...	...	3,668	3,478	190	188	...	188
No regular principal payments required....	12,946	11,710	1,236	...	...	...	...	12,946	11,710	1,236	1,717	...	1,717
Frequency of Interest Payment													
Monthly.....	241,588	220,180	21,408	45,705	36,564	7,516	17,463	178,419	166,764	11,655	19,658	7,516	12,141
Quarterly, semi-annually or annually....	36,208	33,310	2,898	...	...	...	...	36,208	33,310	2,898	3,244	...	3,244
Other regular interval.....	3,719	3,653	66	...	...	...	...	3,719	3,653	66	75	...	75
No regular payment.....	18,868	18,317	551	...	...	...	...	18,868	18,317	551	2,545	...	2,545
Frequency of Principal Payment													
Monthly.....	244,427	223,116	21,311	45,705	36,564	7,516	17,463	181,259	169,701	11,558	19,738	7,516	12,222
Quarterly, semi-annually or annually....	17,697	16,623	1,073	...	...	...	...	17,697	16,624	1,073	1,098	...	1,098
Other regular interval.....	3,734	3,668	66	...	...	...	...	3,734	3,668	66	75	...	75
No regular payment.....	34,531	32,055	2,476	...	...	...	...	34,531	32,055	2,476	4,612	...	4,612
Method of Payment													
Interest and principal at same time in constant total amount.....	233,849	212,728	21,121	45,701	36,560	7,516	17,463	170,684	159,316	11,368	19,115	7,516	11,600
Interest and principal at same time in increasing or decreasing total amount....	26,150	24,980	1,170	...	...	...	...	26,146	24,976	1,170	1,030	...	1,030
Payment of interest only.....	17,702	15,780	1,922	...	...	...	...	17,702	15,780	1,922	2,292	...	2,292
Interest and principal at different times, or principal only.....	5,932	5,770	162	...	...	...	...	5,932	5,770	162	802	...	802
No regular interest or principal payments	16,764	16,213	551	...	...	...	...	16,764	16,213	551	2,289	...	2,289
Current Status of Payments													
Ahead or up-to-date in scheduled payments	267,028	244,085	22,943	44,750	35,908	7,217	15,757	206,529	192,948	13,581	21,590	7,217	14,375
Delinquent:													
Foreclosure in process.....	469	440	29	27	9	18	40	402	391	11	29	18	11
Foreclosure not in process.....	16,239	14,842	1,397	934	653	282	1,667	13,638	12,613	1,025	1,637	282	1,336
No regular payments required.....	16,649	16,098	551	...	...	...	...	16,649	16,098	551	2,289	...	2,289

RESIDENTIAL FINANCING

Table 11.—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				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	VA total						
Number of mortgages													
SOUTH—Con.													
Year Mortgage Made or Assumed													
1950 (part).....	62,331	56,416	5,915	7,489	4,218	2,535	4,710	50,136	47,700	2,436	7,736	2,535	5,201
1949.....	82,488	75,786	6,702	11,138	9,136	1,738	2,263	69,085	64,542	4,543	7,586	1,738	5,849
1948.....	55,716	50,995	4,721	11,081	9,255	1,729	3,442	41,194	38,550	2,644	3,939	1,729	2,208
1947.....	36,817	33,115	3,702	5,884	4,603	945	3,191	27,747	25,324	2,423	3,473	945	2,528
1946.....	26,475	24,333	2,142	1,728	1,155	561	3,740	21,008	19,438	1,570	1,556	561	996
1942 to 1945.....	27,390	26,204	1,186	6,530	6,341	9	121	20,741	19,744	997	927	9	916
1940 to 1941.....	4,134	4,009	125	753	753	...	...	3,381	3,256	125	160	...	160
1935 to 1939.....	3,778	3,385	393	1,107	1,107	...	...	2,674	2,281	393	110	...	110
1930 to 1934.....	718	677	41	...	...	...	...	718	677	41	43	...	43
1929 or earlier.....	543	543	...	...	...	...	...	543	543	...	...	...	...
Term of Mortgage													
On demand.....	16,612	15,186	1,426	...	...	...	...	16,612	15,186	1,426	1,905	...	1,905
Less than 5 years.....	50,535	49,108	1,427	184	184	...	22	50,329	48,902	1,427	6,174	...	6,174
5 to 9 years.....	73,821	69,172	4,649	419	238	...	1,096	72,307	67,838	4,469	5,121	11	5,110
10 to 12 years.....	67,424	62,813	4,611	622	622	...	1,862	64,943	60,332	4,611	3,950	694	3,256
13 to 14 years.....	8,150	6,662	1,488	1,638	937	167	1,185	5,329	4,631	698	348	12	336
15 years.....	14,975	13,793	1,182	578	578	...	882	13,181	12,346	835	1,859	1,215	645
16 to 19 years.....	11,087	8,795	2,292	2,097	890	1,207	2,992	5,999	5,071	928	2,176	1,941	235
20 years.....	23,653	20,002	3,651	12,205	9,189	2,611	5,654	5,797	5,361	436	2,509	2,172	337
21 to 24 years.....	7,504	6,023	1,481	4,912	3,665	1,202	1,388	1,204	1,127	77	256	...	...
25 years.....	24,036	21,355	2,681	20,824	18,412	2,329	2,384	829	561	268	1,227	1,215	12
26 years or more.....	2,599	2,558	41	1,899	1,858	...	...	701	701	...	...	...	...
Median term.....years..	10	10	14	24	25	20	20	9	10	10	19	19	6
Year Mortgage Due													
On demand.....	16,613	15,187	1,426	...	...	...	...	16,613	15,187	1,426	1,905	...	1,905
Fully amortized.....	245,481	224,458	21,023	45,709	36,571	7,516	17,467	182,315	171,044	11,271	19,630	7,515	12,115
Past due.....	442	442	...	...	...	...	...	442	442	...	12	...	12
1950 to 1951.....	17,907	17,808	99	185	185	...	336	17,386	17,287	99	821	...	821
1952 to 1953.....	26,817	26,130	687	305	305	...	...	26,513	25,826	687	3,164	...	3,164
1954 to 1955.....	29,512	28,831	681	260	260	...	529	28,724	28,043	681	3,063	11	3,052
1956 to 1957.....	34,120	30,982	3,138	452	452	...	1,134	32,536	29,398	3,138	1,182	...	1,182
1958 to 1959.....	31,807	29,791	2,016	894	713	...	276	30,637	28,802	1,835	1,387	36	1,351
1960 to 1964.....	41,733	37,048	4,685	4,132	3,097	167	2,798	34,808	31,260	3,548	3,223	1,298	1,925
1965 to 1969.....	32,399	27,679	4,720	15,178	11,558	3,214	8,049	9,174	8,229	945	5,044	4,653	391
1970 to 1974.....	25,901	21,189	4,712	21,322	17,305	3,887	2,711	1,866	1,529	337	1,613	1,396	217
1975 or later.....	4,844	4,559	285	2,981	2,696	...	...	229	229	...	121	...	...
Partially or not amortized.....	38,279	35,810	2,473	...	...	...	...	38,279	35,810	2,473	3,996	...	3,996
Past due.....	643	643	...	...	...	...	...	643	643	...	181	...	181
1950 to 1951.....	19,726	18,510	1,216	...	...	...	...	19,726	18,510	1,216	1,822	...	1,822
1952 to 1953.....	8,731	8,225	506	...	...	...	...	8,731	8,225	506	1,201	...	1,201
1954 to 1955.....	3,816	3,578	238	...	...	...	...	3,816	3,578	238	353	...	353
1956 to 1957.....	2,080	1,767	313	...	...	...	...	2,080	1,767	313	384	...	384
1958 to 1959.....	2,104	1,950	154	...	...	...	...	2,104	1,950	154	38	...	38
1960 to 1964.....	712	669	43	...	...	...	...	712	669	43	14	...	14
1965 to 1969.....	420	417	3	...	...	...	...	420	417	3	3	...	3
1970 to 1974.....	46	46	...	...	...	...	...	46	46	...	...	...	...
1975 or later.....	1	1	...	...	...	...	...	1	1	...	...	...	...
Interest Rate													
Less than 3.0 percent.....	3,307	3,282	25	...	...	...	...	3,307	3,282	25	350	...	350
3.0 percent.....	787	787	...	...	...	...	...	787	787	...	11	...	11
3.1 to 3.5 percent.....	440	432	8	96	92	...	...	343	339	4	45	...	45
3.6 to 3.9 percent.....	144	139	5	35	35	...	...	109	104	5	...	...	...
4.0 percent.....	52,817	49,578	3,239	19,065	16,996	1,775	17,463	16,291	15,735	556	8,440	7,516	926
4.1 to 4.4 percent.....	362	355	7	131	131	...	...	231	224	7	...	...	...
4.5 percent.....	40,311	32,055	8,256	25,334	18,268	5,740	...	14,979	13,789	1,190	123	...	123
4.6 to 5.0 percent.....	52,831	49,293	3,538	1,048	1,048	...	...	51,784	48,246	3,538	3,745	...	3,745
5.1 to 5.5 percent.....	5,462	4,645	817	...	...	...	...	5,462	4,645	817	263	...	263
5.6 to 6.0 percent.....	118,851	111,660	7,191	...	...	...	...	118,851	111,660	7,191	11,271	...	11,271
6.1 percent or more.....	25,075	23,238	1,837	...	...	...	...	25,075	23,238	1,837	1,276	...	1,276
Median interest rate.....percent..	5.0	5.5	5.0	4.5	4.5	4.5	4.0	6.0	6.0	6.0	5.5	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	79,279	75,710	3,569	485	485	...	1,528	77,267	73,698	3,569	15,891	6,533	9,357
\$2,000 to \$3,999.....	86,468	81,700	4,768	7,685	6,397	419	3,378	75,410	71,929	3,481	5,134	982	4,151
\$4,000 to \$5,999.....	53,074	45,195	7,879	14,181	9,879	3,882	6,317	32,580	29,428	3,152	2,220	...	2,220
\$6,000 to \$9,999.....	32,371	28,118	4,453	11,097	8,436	2,442	3,528	17,945	16,290	1,655	951	...	951
\$8,000 to \$9,999.....	16,525	15,125	1,400	3,810	3,203	599	2,045	10,669	9,927	742	37	...	37
\$10,000 to \$11,999.....	9,140	8,409	731	2,405	2,378	12	581	6,145	5,451	694	386	...	386
\$12,000 to \$14,999.....	8,777	8,300	477	3,858	3,763	95	39	4,882	4,500	382	154	...	154
\$15,000 to \$19,999.....	4,595	3,881	714	237	128	109	50	4,308	3,703	605	173	...	173
\$20,000 to \$24,999.....	1,801	1,544	257	...	...	...	...	1,801	1,544	257	256	...	256
\$25,000 to \$29,999.....	1,800	1,534	266	...	...	...	...	1,800	1,534	266	13	...	13
\$30,000 to \$49,999.....	2,982	2,902	80	187	187	...	...	2,795	2,715	80	61	...	61
\$50,000 to \$74,999.....	827	630	197	135	135	...	...	690	493	197	203	...	203
\$75,000 to \$99,999.....	445	434	11	256	256	...	...	189	178	11	14	...	14
\$100,000 to \$149,999.....	700	694	6	478	478	...	...	223	217	6	9	...	9
\$150,000 to \$199,999.....	469	404	65	351	314	...	...	118	90	28	9	...	9
\$200,000 to \$299,999.....	229	201	28	63	63	...	...	166	138	28	14	...	14
\$300,000 to \$499,999.....	266	253	13	144	144	...	...	122	109	13	4	...	4
\$500,000 to \$699,999.....	167	155	12	99	93	...	...	68	62	6	2	...	2
\$700,000 to \$999,999.....	119	119	...	91	91	...	...	29	29	...	...	...	...
\$1,000,000 or more.....	173	167	6	142	142	...	...	31	25	6	...	...	...
Median loan.....dollars..	3,600	3,500	5,100	6,000	6,200	5,700	5,300	3,000	2,900	4,300	1,600	1,100	1,900

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
SOUTH—Con.													
Outstanding Debt													
Less than \$2,000.....	113,712	109,280	4,432	1,114	1,114	...	1,840	110,760	106,328	4,432	18,659	7,124	11,534
\$2,000 to \$3,999.....	78,372	73,066	5,306	10,888	9,457	549	4,524	62,959	59,084	3,875	3,675	392	3,283
\$4,000 to \$5,999.....	46,752	38,504	8,248	13,580	8,663	4,328	6,922	26,254	23,347	2,907	1,302	...	1,302
\$6,000 to \$7,999.....	24,936	21,556	3,380	9,351	7,256	2,031	2,532	13,058	11,910	1,148	678	...	678
\$8,000 to \$9,999.....	12,524	11,550	974	3,570	3,128	393	1,508	7,451	6,969	482	42	...	42
\$10,000 to \$11,999.....	8,673	7,759	914	3,797	3,733	64	61	4,815	3,965	850	506	...	506
\$12,000 to \$14,999.....	4,440	3,982	458	1,329	1,286	43	59	3,052	2,637	415	12	...	12
\$15,000 to \$19,999.....	3,111	2,573	538	138	29	109	25	2,949	2,520	429	313	...	313
\$20,000 to \$24,999.....	2,206	1,927	279	...	...	...	...	2,206	1,927	279	36	...	36
\$25,000 to \$29,999.....	709	670	39	...	...	...	...	709	670	39	36	...	36
\$30,000 to \$49,999.....	1,876	1,850	26	193	193	...	...	1,683	1,657	26	30	...	30
\$50,000 to \$74,999.....	745	535	210	139	139	...	...	605	395	210	201	...	201
\$75,000 to \$99,999.....	439	428	11	277	277	...	...	162	151	11	7	...	7
\$100,000 to \$149,999.....	622	611	11	475	475	...	...	148	137	11	14	...	14
\$150,000 to \$199,999.....	422	362	60	339	302	...	...	83	60	23	7	...	7
\$200,000 to \$299,999.....	224	203	21	66	66	...	...	158	137	21	6	...	6
\$300,000 to \$499,999.....	238	231	7	143	143	...	...	95	88	7	2	...	2
\$500,000 to \$699,999.....	134	123	11	91	85	...	...	43	38	5	2	...	2
\$700,000 to \$999,999.....	105	105	...	89	89	...	...	17	17	...	...	...	...
\$1,000,000 or more.....	160	154	6	134	134	...	...	26	20	6	...	...	...
Median debt.....dollars..	2,700	2,600	4,500	5,600	5,800	5,400	4,800	2,200	2,100	3,600	1,300	1,000	1,500
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	263,985	241,530	22,455	45,715	36,373	7,516	17,468	200,815	188,114	12,701	20,738	7,516	13,226
\$20 to \$24.....	77,582	70,929	6,653	5,593	5,240	316	2,130	69,860	63,668	6,192	15,666	7,516	8,154
\$25 to \$29.....	36,912	33,599	3,313	8,289	6,941	833	3,089	25,535	23,571	1,964	1,577	...	1,577
\$30 to \$34.....	35,984	32,703	3,281	8,271	5,881	1,938	2,621	25,096	24,314	782	1,091	...	1,091
\$35 to \$39.....	31,463	28,553	2,908	10,640	8,498	1,956	2,893	17,935	17,258	677	466	...	466
\$40 to \$44.....	23,110	20,942	2,168	6,545	5,118	1,222	2,223	14,343	13,810	533	278	...	278
\$45 to \$49.....	15,933	14,487	1,446	4,195	3,034	1,116	2,057	9,680	9,399	281	346	...	346
\$50 to \$54.....	6,861	6,378	483	406	363	43	562	5,893	5,453	440	99	...	99
\$55 to \$59.....	9,883	8,886	997	557	557	55	298	8,766	8,103	663	773	...	773
\$60 to \$64.....	6,006	5,744	262	80	68	12	820	5,108	4,858	250	76	...	76
\$65 to \$69.....	5,368	5,148	220	661	636	25	61	4,646	4,451	195	...	...	...
\$70 to \$74.....	1,817	1,670	147	...	...	...	387	1,430	1,283	147	54	...	54
\$75 to \$79.....	4,952	4,707	245	...	...	...	302	4,651	4,406	245	109	...	109
\$80 to \$84.....	2,636	2,589	47	217	217	...	25	2,394	2,347	47	...	...	...
\$85 to \$89.....	3,185	3,081	104	...	...	...	...	3,185	3,081	104	...	...	...
\$90 to \$94.....	2,293	2,112	181	...	...	...	...	2,293	2,112	181	203	...	203
Median payment.....dollars..	27	27	26	30	30	31	31	25	26	20	13	10	16
Total Monthly Payment Per Dwelling Unit for Interest, Principal, and Other Items													
Mortgages with payments which include other items.....													
Less than \$25.....	100,377	87,946	12,431	45,678	36,539	7,517	13,627	41,087	38,412	2,675	...	...	...
\$25 to \$29.....	20,582	18,815	1,767	3,032	2,691	317	1,074	16,483	15,165	1,318	...	...	...
\$30 to \$34.....	9,954	9,150	804	4,234	4,027	172	1,131	4,588	3,992	596	...	...	...
\$35 to \$39.....	14,415	12,789	1,626	5,511	4,325	498	2,648	6,258	6,017	241	...	...	...
\$40 to \$44.....	12,617	10,531	2,086	7,670	5,788	1,846	1,951	2,997	2,794	203	...	...	...
\$45 to \$49.....	12,543	10,346	2,197	9,100	7,199	1,345	1,581	1,862	1,775	87	...	...	...
\$50 to \$54.....	10,376	8,060	2,316	7,419	5,172	2,233	1,262	1,694	1,625	69	...	...	...
\$55 to \$59.....	6,265	5,891	375	3,239	2,926	296	1,505	1,523	1,486	37	...	...	...
\$60 to \$64.....	4,485	4,051	434	2,676	2,293	337	855	956	905	51	...	...	...
\$65 to \$69.....	2,615	2,132	483	921	510	411	435	1,261	1,239	22	...	...	...
\$70 to \$74.....	1,577	1,322	255	649	418	25	356	572	572	...	...	...	...
\$75 to \$79.....	2,844	2,781	63	768	731	37	770	1,307	1,281	26	...	...	...
\$80 to \$84.....	1,321	1,321	...	459	459	...	34	829	829	...	...	...	...
\$85 to \$89.....	473	448	25	...	...	...	25	448	423	25	...	...	...
\$90 to \$94.....	309	309	...	...	...	...	...	309	309	...	...	...	...
Amount for other items not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	37	36	39	41	40	43	40	29	30	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....													
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with:													
No other items.....	43,743	34,880	8,863	43,742	34,881	7,264	...	...	...	...	...	...	...
Other items.....	1,940	1,660	280	1,940	1,660	252	...	...	...	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	39,728	37,036	2,692	...	...	...	12,644	27,085	25,007	2,078	...	...	...
Real estate taxes.....	5,348	5,235	113	...	...	...	25	5,323	5,210	113	...	...	...
Fire and hazard insurance premiums.....	3,056	2,813	243	...	...	...	428	2,628	2,385	243	...	...	...
Other combinations:													
Including real estate taxes.....	5,546	5,305	241	...	...	...	527	5,032	4,791	241	...	...	...
Not including real estate taxes.....	1,026	1,025	1	...	...	...	...	1,026	1,026	...	...	...	...

## RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
WEST													
Total outstanding debt.....	1,533,135	1,336,543	196,592	321,924	269,165	38,506	92,357	1,118,856	978,033	140,821	89,791	8,488	81,303
Average debt per mortgage.....	7.1	6.9	8.2	11.6	13.1	6.7	5.9	6.4	6.2	8.6	3.6	1.5	4.3
Type of Mortgage Holder													
Commercial bank or trust company.....	354,933	314,528	40,405	125,666	101,509	21,184	54,316	174,951	160,530	14,421	7,402	4,817	2,585
Mutual savings bank.....	30,070	24,733	5,337	2,871	2,843	28	5,132	22,067	16,788	5,279	614	7	607
Savings and loan association.....	211,023	177,599	33,424	13,845	12,754	1,091	16,050	181,128	149,215	31,913	3,373	218	3,155
Life insurance company.....	420,564	360,885	59,679	156,080	132,886	12,589	9,271	255,213	219,463	35,750	4,142	2,580	1,562
Mortgage company.....	23,023	21,734	1,289	7,722	7,256	466	1,050	14,251	13,428	823	468	113	355
Federal National Mortgage Association.....	17,019	15,147	1,872	11,505	9,633	1,872	5,514	...	...	...	431	431	...
Individuals.....	410,752	361,559	49,193	...	...	...	...	410,752	361,559	49,193	67,359	...	67,359
Other.....	65,751	60,358	5,393	4,235	2,284	1,276	1,024	60,492	57,050	3,442	6,002	322	5,680
Manner Mortgage Acquired by Present Holder													
Purchased.....	322,669	280,107	42,562	115,372	94,548	11,749	21,246	186,051	165,250	20,801	16,849	2,721	14,122
Originated.....	1,210,466	1,056,436	154,030	206,552	174,617	26,757	71,111	932,803	812,783	120,020	72,942	5,767	67,175
Origin of First Mortgage													
Mortgage made or assumed at time property acquired.....													
Mortgage refinanced or renewed.....	1,203,986	1,035,622	168,364	312,129	260,036	38,125	90,419	801,438	688,179	113,259	...	...	...
Mortgage placed later than acquisition of property.....	198,505	177,802	20,703	7,173	6,529	381	693	190,639	170,580	20,059	...	...	...
Mortgage placed later than acquisition of property.....	130,644	123,119	7,525	2,622	2,600	...	1,245	126,777	119,274	7,503	...	...	...
Amortization													
Fully amortized.....	1,337,563	1,164,189	173,374	321,924	269,165	38,506	92,357	923,282	805,679	117,603	62,726	8,488	54,238
Partially amortized.....	143,873	124,825	19,048	...	...	...	...	143,873	124,824	19,048	13,815	...	13,815
Not amortized.....	34,442	31,778	2,664	...	...	...	...	34,442	31,778	2,664	6,145	...	6,145
On demand.....	17,257	15,751	1,506	...	...	...	...	17,257	15,751	1,506	7,105	...	7,105
Regular principal payments required.....	5,959	5,002	957	...	...	...	...	5,959	5,002	957	2,401	...	2,401
No regular principal payments required.....	11,298	10,749	549	...	...	...	...	11,298	10,749	549	4,704	...	4,704
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	1,457,029	1,273,748	183,281	304,812	257,502	33,057	83,706	1,068,511	935,168	133,343	81,495	7,272	74,223
Delinquent:													
Foreclosure in process.....	6,868	6,455	413	6,232	5,880	352	203	433	372	61	538	84	454
Foreclosure not in process.....	57,512	44,890	12,622	10,880	5,783	5,097	8,448	38,184	31,043	7,141	4,440	1,132	3,308
No regular payments required.....	11,726	11,450	276	...	...	...	...	11,726	11,450	276	3,318	...	3,318
Year Mortgage Made or Assumed													
1950 (part).....	324,469	281,891	42,578	62,772	52,637	10,113	9,894	251,803	219,360	32,443	21,865	2,073	19,792
1949.....	424,868	363,927	60,941	111,608	90,231	11,213	13,025	300,235	260,873	39,362	26,940	2,280	24,660
1948.....	324,898	278,163	46,735	54,360	40,247	12,883	19,726	250,812	219,949	30,863	21,607	3,423	18,184
1947.....	209,199	188,809	20,390	55,018	50,744	3,836	25,490	128,691	112,957	15,734	9,687	633	9,054
1946.....	106,985	96,398	10,586	9,914	8,085	491	23,886	73,185	65,096	8,089	2,020	79	1,941
1942 to 1945.....	130,305	115,337	14,968	25,031	24,074	...	336	104,938	90,927	14,011	7,612	...	7,612
1940 to 1941.....	9,043	8,724	319	1,938	1,938	...	...	7,105	6,786	319	34	...	34
1935 to 1939.....	2,681	2,607	74	1,283	1,209	...	...	1,398	1,398	...	26	...	26
1930 to 1934.....	651	651	...	...	...	...	...	651	651	...	...	...	...
1929 or earlier.....	36	36	...	...	...	...	...	36	36	...	...	...	...
Year Mortgage Due													
On demand.....	17,257	15,751	1,506	...	...	...	...	17,257	15,751	1,506	7,105	...	7,105
Fully amortized.....													
Past due.....	1,337,563	1,164,189	173,374	321,924	269,165	38,506	92,357	923,282	805,679	117,603	62,726	8,488	54,238
1950 to 1951.....	744	744	...	...	...	...	...	744	744	...	...	...	...
1950 to 1951.....	6,906	6,269	637	...	...	...	...	6,906	6,269	637	1,172	...	1,172
1952 to 1953.....	36,093	29,078	7,015	278	256	...	...	35,815	28,822	6,993	4,297	...	4,297
1954 to 1955.....	61,229	58,067	3,162	196	196	...	...	61,033	57,871	3,162	4,842	...	4,842
1956 to 1957.....	83,290	74,148	9,142	669	406	263	2,283	80,338	71,590	8,748	10,922	...	10,922
1958 to 1959.....	160,648	138,679	21,969	962	888	...	1,022	158,664	136,769	21,895	8,482	319	8,163
1960 to 1964.....	413,875	361,386	52,489	8,389	7,984	405	11,937	393,549	341,810	51,739	17,605	1,093	16,512
1965 to 1969.....	263,488	227,170	36,318	81,388	68,523	10,237	44,271	137,829	116,310	21,519	7,581	2,093	5,488
1970 to 1974.....	190,666	126,959	23,707	84,971	62,526	20,142	31,591	33,444	34,104	660	6,342	4,470	1,872
1975 or later.....	160,624	141,689	18,935	145,071	128,386	7,459	1,253	14,300	12,050	2,250	1,483	513	970
Partially or not amortized.....													
Past due.....	178,315	156,603	21,712	...	...	...	...	178,315	156,603	21,712	19,960	...	19,960
1950 to 1951.....	407	328	79	...	...	...	...	407	328	79	498	...	498
1952 to 1953.....	28,128	26,506	1,622	...	...	...	...	28,128	26,506	1,622	5,006	...	5,006
1954 to 1955.....	37,892	32,847	5,045	...	...	...	...	37,892	32,847	5,045	4,511	...	4,511
1956 to 1957.....	30,667	28,477	2,190	...	...	...	...	30,667	28,477	2,190	2,461	...	2,461
1958 to 1959.....	25,926	18,624	7,302	...	...	...	...	25,926	18,624	7,302	1,827	...	1,827
1960 to 1964.....	18,409	16,349	2,060	...	...	...	...	18,409	16,349	2,060	1,940	...	1,940
1965 to 1969.....	29,201	26,798	2,403	...	...	...	...	29,201	26,798	2,403	939	...	939
1970 to 1974.....	5,858	4,847	1,011	...	...	...	...	5,858	4,847	1,011	2,603	...	2,603
1975 or later.....	1,404	1,404	...	...	...	...	...	1,404	1,404	...	...	...	...
1975 or later.....	423	423	...	...	...	...	...	423	423	...	175	...	175

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
WEST—Con.													
Interest Rate													
Less than 3.0 percent.....	16,917	16,691	226	...	...	...	...	16,917	16,691	226	1,738	...	1,738
3.0 percent.....	7,541	7,184	357	357	397	...	...	7,184	7,184	...	286	63	223
3.1 to 3.5 percent.....	4,469	4,469	...	656	656	...	...	3,813	3,813	...	190	...	190
3.6 to 3.9 percent.....	2,534	2,034	500	930	930	...	...	1,604	1,104	500	...	...	...
4.0 percent.....	371,907	336,132	35,775	193,062	169,117	15,072	92,357	86,488	77,670	8,818	14,039	8,425	5,614
4.1 to 4.4 percent.....	14,539	12,269	2,270	2,508	2,268	240	...	12,031	10,001	2,030	...	...	...
4.5 percent.....	304,453	256,812	47,641	123,328	95,185	22,837	...	181,125	161,627	19,498	859	...	859
4.6 to 5.0 percent.....	356,453	312,557	43,896	1,083	1,009	...	...	355,370	311,548	43,822	32,538	...	32,538
5.1 to 5.5 percent.....	51,207	43,759	7,448	...	...	...	...	51,207	43,759	7,448	748	...	748
5.6 to 6.0 percent.....	385,352	329,424	55,928	...	...	...	...	385,352	329,424	55,928	34,551	...	34,551
6.1 percent or more.....	17,763	15,212	2,551	...	...	...	...	17,763	15,212	2,551	4,842	...	4,842
Mortgage Loan													
Less than \$2,000.....	20,771	19,427	1,344	37	37	...	201	20,533	19,189	1,344	11,923	6,257	5,666
\$2,000 to \$3,999.....	161,375	149,776	11,599	7,262	6,875	291	3,228	150,885	139,673	11,212	16,636	2,231	14,405
\$4,000 to \$5,999.....	183,987	159,537	24,430	28,346	16,749	8,057	18,851	136,790	124,406	12,384	10,629	...	10,629
\$6,000 to \$7,999.....	197,417	167,708	29,709	58,821	39,843	18,345	31,493	107,103	97,681	9,422	7,801	...	7,801
\$8,000 to \$9,999.....	136,180	119,540	16,640	30,306	21,299	8,010	26,156	79,718	72,717	7,001	4,754	...	4,754
\$10,000 to \$11,999.....	85,342	72,420	12,922	18,847	16,148	2,263	10,031	56,464	46,863	9,601	3,548	...	3,548
\$12,000 to \$14,999.....	97,296	85,129	12,167	13,232	12,295	937	1,473	82,591	71,361	11,230	2,106	...	2,106
\$15,000 to \$19,999.....	92,520	82,016	10,504	8,282	7,841	441	...	84,238	74,175	10,063	2,405	...	2,405
\$20,000 to \$24,999.....	64,967	48,775	16,192	...	...	...	924	64,043	47,851	16,192	4,754	...	4,754
\$25,000 to \$29,999.....	40,470	38,305	2,165	479	317	162	...	39,991	37,988	2,003	5,576	...	5,576
\$30,000 to \$49,999.....	62,688	54,465	8,223	...	...	...	...	62,688	54,465	8,223	3,620	...	3,620
\$50,000 to \$74,999.....	104,680	84,078	20,602	18,779	11,636	...	...	85,901	72,442	13,459	1,996	...	1,996
\$75,000 to \$99,999.....	39,088	36,501	2,587	11,380	9,972	...	...	27,708	26,529	1,179	2,536	...	2,536
\$100,000 to \$149,999.....	67,141	58,533	8,608	23,472	23,472	...	...	43,669	35,061	8,608	3,237	...	3,237
\$150,000 to \$199,999.....	82,871	75,111	7,760	50,549	50,549	...	...	32,322	24,562	7,760	7,430	...	7,430
\$200,000 to \$299,999.....	13,912	10,842	3,070	5,742	5,742	...	...	8,170	5,100	3,070	390	...	390
\$300,000 to \$499,999.....	7,730	6,910	820	2,040	2,040	...	...	5,690	4,870	820	450	...	450
\$500,000 to \$699,999.....	10,370	7,340	3,030	1,640	1,640	...	...	8,730	5,700	3,030	...	...	...
\$700,000 to \$999,999.....	12,760	12,080	680	9,050	9,060	...	...	3,710	3,030	680	...	...	...
\$1,000,000 or more.....	51,570	48,030	3,540	33,660	33,660	...	...	17,910	14,370	3,540	...	...	...
Outstanding Debt													
Less than \$2,000.....	98,096	94,703	3,393	2,047	1,973	...	570	95,479	92,160	3,319	15,097	6,352	8,745
\$2,000 to \$3,999.....	166,158	149,320	16,838	14,253	12,081	291	7,176	144,729	130,224	14,505	16,736	2,136	14,600
\$4,000 to \$5,999.....	191,955	165,669	26,286	27,535	15,655	9,761	26,619	137,801	123,683	14,118	10,113	...	10,113
\$6,000 to \$7,999.....	210,372	176,435	33,937	68,964	46,911	20,861	32,450	108,958	99,015	9,943	9,060	...	9,060
\$8,000 to \$9,999.....	106,939	93,241	13,698	19,525	14,397	4,692	22,864	64,550	56,602	7,948	4,278	...	4,278
\$10,000 to \$11,999.....	86,427	75,458	10,969	16,912	14,614	2,298	753	68,762	60,091	8,671	1,725	...	1,725
\$12,000 to \$14,999.....	87,470	75,145	12,325	9,013	9,013	...	1,001	77,456	65,131	12,325	2,646	...	2,646
\$15,000 to \$19,999.....	72,796	62,318	10,478	6,937	6,496	441	924	64,935	54,898	10,037	3,453	...	3,453
\$20,000 to \$24,999.....	52,108	42,302	9,806	262	262	...	...	51,846	42,040	9,806	2,607	...	2,607
\$25,000 to \$29,999.....	35,406	31,087	4,319	527	365	162	...	34,879	30,722	4,157	6,010	...	6,010
\$30,000 to \$49,999.....	77,527	61,335	16,192	9,758	2,615	...	...	67,769	58,720	9,049	2,127	...	2,127
\$50,000 to \$74,999.....	80,860	72,144	8,716	9,994	9,994	...	...	70,866	62,150	8,716	2,886	...	2,886
\$75,000 to \$99,999.....	43,759	31,134	12,625	11,492	10,084	...	...	32,267	21,050	11,217	2,086	...	2,086
\$100,000 to \$149,999.....	74,774	69,064	5,710	24,615	24,615	...	...	50,159	44,449	5,710	9,257	...	9,257
\$150,000 to \$199,999.....	54,216	53,156	360	48,118	48,118	...	...	6,098	5,738	360	1,060	...	1,060
\$200,000 to \$299,999.....	14,942	11,872	3,070	5,742	5,742	...	...	9,200	6,130	3,070	200	...	200
\$300,000 to \$499,999.....	9,660	7,540	2,120	2,860	2,860	...	...	6,800	2,120	4,680	450	...	450
\$500,000 to \$699,999.....	7,570	5,360	2,210	660	660	...	...	6,910	4,700	2,210	...	...	...
\$700,000 to \$999,999.....	14,070	10,530	3,540	9,050	9,050	...	...	5,020	1,480	3,540	...	...	...
\$1,000,000 or more.....	48,030	48,030	...	33,660	33,660	...	...	14,370	14,370	...	...	...	...
Number of mortgages													
Total mortgages.....	216,930	192,967	23,963	27,703	20,593	5,745	15,534	173,695	157,307	16,388	24,635	5,746	18,890
Type of Mortgage Holder													
Commercial bank or trust company.....	57,602	51,450	6,152	13,278	9,563	3,132	8,701	35,622	33,491	2,131	4,488	3,132	1,355
Mutual savings bank.....	3,533	3,250	283	529	519	9	851	2,152	1,888	264	55	9	46
Savings and loan association.....	43,068	38,205	4,863	2,100	1,918	182	3,313	37,697	33,019	4,678	1,129	182	948
Life insurance company.....	24,324	20,009	4,315	9,113	6,515	1,903	1,557	13,660	12,045	1,615	1,987	1,903	85
Mortgage company.....	1,928	1,747	181	647	572	75	193	1,080	984	106	198	75	123
Federal National Mortgage Association.....	2,117	1,835	282	1,372	1,090	282	745	...	...	...	282	...	282
Individual.....	76,002	68,623	7,369	...	...	...	...	76,002	68,633	7,369	15,688	...	15,688
Other.....	8,373	7,850	523	669	419	163	176	7,529	7,257	272	808	163	645
Manner Mortgage Acquired by Present Holder													
Purchased.....	33,366	28,310	5,056	8,860	6,524	1,675	3,386	21,121	18,527	2,594	5,768	1,763	4,007
Originated.....	183,568	164,660	18,908	18,843	14,067	4,070	12,151	152,577	138,782	13,795	18,859	3,982	14,876
Form of Debt													
Mortgage or deed of trust.....	194,826	170,987	23,839	27,706	20,591	5,744	15,535	151,594	135,327	16,267	23,410	5,744	17,672
Contract to purchase.....	22,106	21,981	125	...	...	...	...	22,105	21,980	125	1,213	...	1,213

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
WEST—Con.													
Service of Mortgage													
Hold and service mortgage.....	181,508	162,711	18,797	19,378	14,694	3,997	13,603	148,533	134,778	13,755	18,686	3,997	14,691
Hold mortgage only.....	35,419	30,258	5,161	8,326	3,900	1,746	1,933	25,163	22,530	2,633	5,942	1,746	4,195
Amortization													
Fully amortized.....	187,882	166,853	21,029	27,704	20,591	5,744	15,536	144,646	131,192	13,454	18,911	5,744	13,168
Partially amortized.....	16,169	14,337	1,832	...	...	...	...	16,169	14,337	1,832	2,749	...	2,749
Not amortized.....	8,733	8,201	532	...	...	...	...	8,733	8,201	532	1,084	...	1,084
On demand.....	4,154	3,582	572	...	...	...	...	4,154	3,582	572	1,888	...	1,888
Regular principal payments required....	1,448	1,004	444	...	...	...	...	1,448	1,004	444	937	...	937
No regular principal payments required....	2,706	2,578	128	...	...	...	...	2,706	2,578	128	951	...	951
Frequency of Interest Payment													
Monthly.....	199,262	176,348	22,914	27,704	20,591	5,744	15,536	156,030	140,688	15,342	22,095	5,744	16,351
Quarterly, semi-annually or annually.....	13,350	12,439	911	...	...	...	...	13,350	12,439	911	1,403	...	1,403
Other regular interval.....	59	59	...	...	...	...	...	59	59	...	...	...	...
No regular payment.....	4,262	4,124	138	...	...	...	...	4,262	4,124	138	1,131	...	1,131
Frequency of Principal Payment													
Monthly.....	199,047	176,208	22,839	27,704	20,591	5,744	15,536	155,811	140,545	15,266	21,823	5,744	16,081
Quarterly, semi-annually or annually.....	6,159	5,746	413	...	...	...	...	6,159	5,746	413	710	...	710
Other regular interval.....	112	59	53	...	...	...	...	112	59	53	119	...	119
No regular payment.....	11,625	10,962	663	...	...	...	...	11,625	10,962	663	1,983	...	1,983
Method of Payment													
Interest and principal at same time in constant total amount.....	187,979	165,791	22,188	27,704	20,591	5,744	15,536	144,745	130,131	14,614	21,393	5,744	15,648
Interest and principal at same time in increasing or decreasing total amount....	14,379	13,566	813	...	...	...	...	14,379	13,566	813	915	...	915
Payment of interest only.....	8,343	7,746	597	...	...	...	...	8,343	7,746	597	1,066	...	1,066
Interest and principal at different times, or principal only.....	2,897	2,609	288	...	...	...	...	2,897	2,609	288	191	...	191
No regular interest or principal payments.....	3,351	3,265	86	...	...	...	...	3,351	3,265	86	1,074	...	1,074
Current Status of Payments													
Ahead or up-to-date in scheduled payments.....	200,737	179,008	21,729	26,261	19,847	5,054	13,983	160,505	145,604	14,901	21,545	5,142	16,407
Delinquent:													
Foreclosure in process.....	618	553	65	270	217	53	75	273	261	12	168	53	115
Foreclosure not in process.....	12,279	10,160	2,119	1,188	545	645	1,483	9,610	8,189	1,421	1,991	557	1,435
No regular payments required.....	3,328	3,265	63	...	...	...	...	3,328	3,265	63	940	...	940
Year Mortgage Made or Assumed													
1950 (part).....	41,186	36,321	4,865	5,003	3,450	1,542	1,547	34,636	31,322	3,314	6,693	1,542	5,152
1949.....	54,287	47,929	6,358	6,688	4,638	1,573	2,005	45,595	41,307	4,288	7,051	1,573	5,479
1948.....	47,640	41,372	6,268	5,554	3,392	1,982	3,228	38,860	34,993	3,867	6,641	2,035	4,609
1947.....	31,746	28,433	3,313	2,876	2,228	561	4,311	24,563	21,955	2,608	2,991	508	2,484
1946.....	21,244	19,292	1,952	1,802	1,353	88	4,342	15,102	13,744	1,358	733	88	646
1942 to 1945.....	16,628	15,226	1,102	4,154	3,958	...	105	12,366	11,462	904	413	...	413
1940 to 1941.....	2,627	2,570	57	910	910	...	...	1,719	1,662	57	57	...	57
1935 to 1939.....	1,440	1,387	53	721	668	...	...	719	719	...	53	...	53
1930 to 1934.....	92	92	...	...	...	...	...	92	92	...	...	...	...
1929 or earlier.....	57	57	...	...	...	...	...	57	57	...	...	...	...
Term of Mortgage													
On demand.....	4,149	3,577	572	...	...	...	...	4,149	3,577	572	1,886	...	1,886
Less than 5 years.....	22,067	20,919	1,148	10	...	...	...	22,058	20,919	1,139	4,926	...	4,926
5 to 9 years.....	53,721	48,774	4,947	145	57	88	141	53,437	48,578	4,859	4,867	...	4,867
10 to 12 years.....	63,814	56,966	6,848	215	215	...	1,300	62,300	55,504	6,796	5,177	372	4,805
13 to 14 years.....	8,492	7,378	1,114	113	25	88	278	8,101	7,075	1,026	834	204	630
15 years.....	13,929	12,723	1,206	1,060	1,051	9	1,631	11,237	10,093	1,144	764	371	391
16 to 19 years.....	10,414	9,625	789	1,378	1,201	165	2,188	6,851	6,299	552	682	231	452
20 years.....	20,455	17,969	2,486	11,614	9,446	1,776	5,499	3,345	3,127	218	2,477	2,122	355
21 to 24 years.....	4,631	4,021	610	1,583	1,213	269	2,117	929	852	77	664	566	98
25 years.....	13,216	9,223	3,993	10,237	6,289	3,349	2,387	592	589	3	2,013	1,882	132
26 years or more.....	2,065	1,804	261	1,350	1,100	...	...	715	704	11	349	...	349
Median term.....years..	11	11	12	20	20	25	20	10	10	10	10	20	8
Year Mortgage Due													
On demand.....	4,154	3,582	572	...	...	...	...	4,154	3,582	572	1,886	...	1,886
Fully amortized.....	187,882	166,853	21,037	27,705	20,596	5,745	15,540	144,646	131,192	13,460	18,923	5,745	13,178
Past due.....	245	245	...	...	...	...	...	245	245	...	...	...	...
1950 to 1951.....	6,620	6,347	273	...	...	...	...	6,620	6,347	273	849	...	849
1952 to 1953.....	17,325	16,294	1,031	280	270	...	...	17,044	16,023	1,021	2,753	...	2,753
1954 to 1955.....	20,468	19,574	894	178	178	...	...	20,288	19,394	894	1,447	...	1,447
1956 to 1957.....	22,989	20,306	2,683	382	294	88	985	21,626	19,083	2,543	1,543	...	1,543
1958 to 1959.....	28,218	24,920	3,298	641	589	...	333	27,243	23,997	3,246	2,205	229	1,978
1960 to 1964.....	45,978	41,148	4,830	2,683	2,586	97	2,507	40,794	36,114	4,680	4,082	717	3,375
1965 to 1969.....	26,052	22,893	3,159	10,399	8,231	1,678	7,066	8,586	7,874	712	2,395	1,648	746
1970 to 1974.....	16,659	13,154	3,505	10,529	7,186	2,779	4,459	1,671	1,591	80	2,870	2,693	177
1975 or later.....	3,328	1,964	1,364	2,613	1,262	1,103	190	524	513	11	779	458	320



Table 11.—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				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	VA total						
Number of mortgages													
WEST—Con.													
Year Mortgage Due—Con.													
Partially or not amortized.....	24,902	22,538	2,363	...	...	...	...	24,902	22,538	2,363	3,836	...	3,836
Past due.....	218	130	88	...	...	...	...	218	130	88	161	...	161
1950 to 1951.....	7,218	6,905	313	...	...	...	...	7,218	6,905	313	1,307	...	1,307
1952 to 1953.....	8,094	7,278	816	...	...	...	...	8,094	7,278	816	1,292	...	1,292
1954 to 1955.....	4,202	3,774	428	...	...	...	...	4,202	3,774	428	548	...	548
1956 to 1957.....	2,112	1,695	417	...	...	...	...	2,112	1,695	417	174	...	174
1958 to 1959.....	1,696	1,610	86	...	...	...	...	1,696	1,610	86	183	...	183
1960 to 1964.....	1,117	963	154	...	...	...	...	1,117	963	154	95	...	95
1965 to 1969.....	125	64	61	...	...	...	...	125	64	61	47	...	47
1970 to 1974.....	91	91	...	...	...	...	...	91	91	...	...	...	...
1975 or later.....	29	29	...	...	...	...	...	29	29	...	29	...	29
Interest Rate													
Less than 3.0 percent.....	1,266	1,138	128	...	...	...	...	1,266	1,138	128	294	...	294
3.0 percent.....	1,224	1,171	53	...	...	...	...	1,171	1,171	...	104	...	51
3.1 to 3.5 percent.....	512	512	...	...	...	...	...	423	423	...	1	...	1
3.6 to 3.9 percent.....	12	11	1	...	...	...	...	11	10	1	...	...	...
4.0 percent.....	29,947	26,791	3,156	7,893	5,479	2,211	15,536	6,521	6,243	278	6,353	5,691	663
4.1 to 4.4 percent.....	518	463	55	415	375	41	...	102	88	14	...	...	...
4.5 percent.....	28,229	22,745	5,484	18,588	14,033	3,440	...	9,643	8,711	932	240	...	240
4.6 to 5.0 percent.....	47,165	43,619	3,546	666	613	...	...	46,501	43,008	3,493	3,416	...	3,416
5.1 to 5.5 percent.....	9,069	7,905	1,164	...	...	...	...	9,069	7,905	1,164	286	...	286
5.6 to 6.0 percent.....	89,579	79,874	9,705	...	...	...	...	89,579	79,874	9,705	11,856	...	11,856
6.1 percent or more.....	9,429	8,755	674	...	...	...	...	9,429	8,755	674	2,083	...	2,083
Median interest rate.....percent..	5.0	5.5	5.0	4.5	4.5	4.5	4.0	6.0	6.0	6.0	6.0	4.0	6.0
Mortgage Loan													
Less than \$2,000.....	23,599	22,292	1,307	41	41	...	175	23,384	22,077	1,307	11,241	4,809	6,431
\$2,000 to \$3,999.....	55,318	50,440	4,878	3,316	3,155	97	1,228	50,775	46,056	4,719	7,088	934	6,154
\$4,000 to \$5,999.....	47,861	42,254	5,607	6,945	4,500	1,599	4,312	36,606	33,572	3,034	2,702	...	2,702
\$6,000 to \$7,999.....	34,122	4,858	9,023	6,165	2,742	5,200	19,906	18,090	1,816	1,373	...	1,373	
\$8,000 to \$9,999.....	18,484	16,335	2,149	3,754	2,661	963	3,349	11,386	10,413	973	662	...	662
\$10,000 to \$11,999.....	9,831	8,449	1,382	1,922	1,649	222	1,105	6,807	5,762	1,045	407	...	407
\$12,000 to \$14,999.....	9,069	7,915	1,154	1,081	993	88	120	7,870	6,804	1,066	215	...	215
\$15,000 to \$19,999.....	7,079	6,314	765	538	509	29	...	6,541	5,805	736	154	...	154
\$20,000 to \$24,999.....	3,615	2,776	839	...	...	...	...	3,563	2,704	859	284	...	284
\$25,000 to \$29,999.....	1,854	1,766	88	21	15	6	...	1,833	1,751	82	241	...	241
\$30,000 to \$39,999.....	2,130	1,829	301	...	...	...	...	2,130	1,829	301	116	...	116
\$50,000 to \$74,999.....	2,103	1,705	398	370	225	...	...	1,733	1,480	253	35	...	35
\$75,000 to \$99,999.....	545	512	33	134	117	...	...	411	395	16	31	...	31
\$100,000 to \$149,999.....	637	550	87	212	212	...	...	425	338	87	30	...	30
\$150,000 to \$199,999.....	541	467	74	296	296	...	...	245	171	74	59	...	59
\$200,000 to \$299,999.....	70	55	15	25	25	...	...	46	31	15	2	...	2
\$300,000 to \$499,999.....	24	21	3	5	5	...	...	19	16	3	1	...	1
\$500,000 to \$699,999.....	23	16	7	3	3	...	...	20	13	7	...	...	...
\$700,000 to \$999,999.....	17	16	1	11	11	...	...	6	5	1	...	...	...
\$1,000,000 or more.....	27	23	4	16	16	...	...	11	7	4	...	...	...
Median loan.....dollars..	5,100	4,900	6,000	6,700	6,700	7,100	6,800	4,500	4,500	5,300	2,200	1,100	2,800
Outstanding Debt													
Less than \$2,000.....	49,233	46,554	2,679	1,611	1,558	...	403	47,219	44,593	2,626	13,354	4,862	8,495
\$2,000 to \$3,999.....	57,840	52,149	5,691	4,723	4,110	97	2,292	50,831	45,815	5,016	6,104	882	5,222
\$4,000 to \$5,999.....	39,464	34,123	5,341	5,472	3,148	1,896	5,265	28,733	25,782	2,951	2,216	...	2,216
\$6,000 to \$7,999.....	20,698	25,818	4,880	9,953	6,806	2,992	4,727	16,019	14,556	1,463	1,336	...	1,336
\$8,000 to \$9,999.....	12,237	10,708	1,529	1,632	1,529	511	2,656	7,389	6,486	903	487	...	487
\$10,000 to \$11,999.....	8,078	7,063	1,015	1,560	1,345	215	67	6,450	5,650	800	160	...	160
\$12,000 to \$14,999.....	6,568	5,649	919	677	677	...	79	5,814	4,895	919	199	...	199
\$15,000 to \$19,999.....	4,256	3,679	577	433	404	29	53	3,771	3,224	547	212	...	212
\$20,000 to \$24,999.....	2,373	1,923	450	13	13	...	...	2,360	1,910	450	123	...	123
\$25,000 to \$29,999.....	1,310	1,156	154	20	14	6	...	1,289	1,141	148	228	...	228
\$30,000 to \$39,999.....	1,919	1,549	370	197	53	...	...	1,723	1,497	226	60	...	60
\$50,000 to \$74,999.....	1,402	1,254	148	178	178	...	...	1,224	1,076	148	47	...	47
\$75,000 to \$99,999.....	499	358	141	130	113	...	...	369	245	124	23	...	23
\$100,000 to \$149,999.....	614	570	44	211	211	...	...	403	359	44	78	...	78
\$150,000 to \$199,999.....	316	314	2	280	280	...	...	36	34	2	6	...	6
\$200,000 to \$299,999.....	64	49	15	25	25	...	...	40	25	15	1	...	1
\$300,000 to \$499,999.....	25	19	6	6	6	...	...	19	13	6	1	...	1
\$500,000 to \$699,999.....	14	10	4	1	1	...	...	13	9	4	...	...	...
\$700,000 to \$999,999.....	17	13	4	11	11	...	...	6	4	2	...	...	...
\$1,000,000 or more.....	23	23	...	16	16	...	...	7	7	...	...	...	...
Median debt.....dollars..	4,000	3,900	5,200	6,300	6,300	6,600	5,900	3,400	3,300	4,200	1,800	1,100	2,300
Monthly Interest and Principal Payment Per Dwelling Unit													
Mortgages with payments which include both.....													
Less than \$20.....	47,081	41,685	5,396	2,786	2,607	12	1,300	42,998	37,794	5,204	15,848	5,656	10,190
\$20 to \$24.....	21,878	19,222	2,656	4,395	3,729	160	1,071	16,409	14,504	1,905	1,979	...	1,979
\$25 to \$29.....	22,384	19,405	2,979	3,019	2,697	217	1,262	18,122	15,506	2,616	1,364	...	1,364
\$30 to \$34.....	24,083	20,405	3,678	5,561	3,491	1,764	2,088	16,440	14,913	1,527	756	88	669
\$35 to \$39.....	19,564	17,066	2,498	4,146	2,877	1,569	2,340	13,081	12,195	886	375	...	375
\$40 to \$44.....	18,806	16,656	2,150	4,929	3,617	1,156	2,641	11,238	10,598	640	256	...	256
\$45 to \$49.....	9,257	8,405	852	880	839	231	2,111	6,268	5,656	612	150	...	150
\$50 to \$54.....	17,080	15,626	1,454	1,037	717	...	1,768	14,279	13,184	1,095	897	...	897

## RESIDENTIAL FINANCING

Table 11.—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	421	1,994	1,819	175	...	...	...
\$35 to \$39.....	7,069	6,077	992	3,346	2,776	207	1,153	2,574	2,213	361	...	...	...
\$40 to \$44.....	7,991	5,891	2,100	3,885	2,129	1,468	2,040	2,067	1,744	323	...	...	...
\$45 to \$49.....	6,499	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	...	...	332	332	...	...	...	...
\$120 or more.....	9	9	...	...	...	...	...	9	9	...	...	...	...
Amount for other items not reported.....	53	53	...	...	...	...	...	53	53	...	...	...	...
Median payment.....dollars..	43	42	45	45	43	50	48	35	34	...	...	...	...
Items Included in Periodic Payments With Interest and Principal													
Mortgages with payments which include other items.....	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	...	...	...	...	274	177	177	...	...	...	...
Other combinations:													
Including real estate taxes.....	1,249	1,103	146	...	...	...	141	1,111	965	146	...	...	...
Not including real estate taxes.....	1,695	1,563	132	...	...	...	...	1,696	1,564	132	...	...	...

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
<b>UNITED STATES</b>													
Total properties.....	1,154,887	1,054,110	100,777	100,449	79,582	16,679	4,200	67,300	64,648	2,652	987,135	909,890	77,254
<b>Structures on Property</b>													
1 structure.....	1,000,421	916,498	83,923	95,763	75,512	16,237	4,026	64,314	61,890	2,424	840,344	779,103	61,245
2 structures or more.....	154,443	137,588	16,855	4,680	4,063	444	173	2,986	2,758	228	146,771	130,768	16,008
<b>Dwelling Units on Property</b>													
1 dwelling unit.....	559,623	520,384	39,239	75,098	56,617	15,084	3,406	48,991	47,553	1,438	435,531	416,215	19,318
2 to 4 dwelling units.....	324,407	298,310	26,097	19,810	18,026	1,534	250	15,749	14,967	782	288,840	265,319	23,530
5 to 49 dwelling units.....	259,746	226,806	32,940	4,517	3,924	62	530	2,557	2,125	432	252,678	220,765	31,919
50 to 99 dwelling units.....	8,882	6,743	2,139	516	512	...	4	...	...	...	8,366	6,232	2,135
100 dwelling units or more.....	2,245	1,884	361	520	511	...	9	...	...	...	1,725	1,373	352
<b>Business Floor Space on Property</b>													
None.....	1,044,841	956,394	88,447	100,274	79,431	16,658	4,195	66,174	63,530	2,644	878,400	813,450	64,970
Less than half.....	110,043	97,719	12,324	179	153	22	4	1,124	1,116	8	108,703	96,423	12,300
<b>Year Structure Built<sup>1</sup></b>													
1950 (part).....	16,377	14,361	2,016	4,369	3,152	1,219	...	1,672	1,672	...	10,345	9,546	799
1949.....	44,961	40,639	4,322	11,364	8,966	2,156	243	1,219	1,219	...	32,382	30,464	1,925
1948.....	60,449	51,673	8,776	25,636	19,623	5,684	330	3,036	2,735	301	31,776	29,319	2,463
1947.....	49,938	45,297	4,641	13,252	10,044	2,541	671	7,061	6,839	222	29,631	28,423	1,209
1946.....	31,609	28,787	2,822	3,583	1,885	1,671	25	6,082	6,016	66	21,949	20,891	1,059
1942 to 1945.....	59,432	52,631	6,801	18,064	15,697	694	1,677	4,968	4,795	173	36,400	32,147	4,261
1940 to 1941.....	39,094	36,399	2,695	7,344	6,079	701	566	4,401	4,283	118	27,354	26,044	1,311
1930 to 1939.....	139,691	131,434	8,257	6,719	6,367	228	128	8,924	8,636	288	124,042	116,434	7,613
1929 or earlier.....	674,185	618,017	56,168	7,099	5,796	967	336	27,194	25,760	1,434	639,896	586,471	53,433
Not reported.....	39,217	34,915	4,302	3,051	2,003	825	225	2,764	2,711	53	33,400	30,204	3,202
<b>Year Structure Acquired<sup>1</sup></b>													
1950 (part).....	122,935	105,528	17,407	15,071	8,976	4,634	1,461	11,404	11,118	286	96,464	85,441	11,027
1949.....	159,914	142,358	17,556	20,037	15,268	4,023	751	10,632	10,005	627	129,249	117,098	12,159
1948.....	165,420	148,292	17,128	25,244	20,441	4,524	281	12,371	11,020	1,351	127,806	116,838	10,974
1947.....	140,677	125,340	15,337	12,486	9,295	2,765	427	14,594	14,536	58	113,600	103,517	12,088
1946.....	114,819	106,479	8,340	4,611	3,545	672	394	14,528	14,198	330	95,690	88,746	6,946
1942 to 1945.....	185,011	173,255	11,756	15,775	15,138	9	631	3,410	3,410	...	165,828	154,716	11,117
1940 to 1941.....	60,319	57,742	2,577	3,382	3,126	53	204	160	160	...	56,780	54,460	2,321
1930 to 1939.....	101,746	96,136	5,610	3,540	3,488	...	53	202	202	...	98,004	92,449	5,558
1929 or earlier.....	96,496	91,604	4,892	328	328	...	...	16	16	...	96,145	91,260	4,892
Not reported.....	7,630	7,425	205	1	1	...	...	...	...	...	7,629	7,424	205
<b>Structure New or Previously Occupied When Acquired<sup>1</sup></b>													
New.....	234,637	216,118	18,519	59,116	49,745	8,512	849	13,217	13,120	97	162,319	153,267	9,051
Previously occupied.....	920,266	838,005	82,261	41,347	29,847	8,155	3,350	54,090	51,535	2,555	824,838	756,647	68,205
<b>Purchase Price</b>													
Less than \$2,000.....	90,606	88,438	2,168	715	715	...	...	3,303	3,303	...	86,587	84,422	2,168
\$2,000 to \$3,999.....	192,255	185,103	7,152	6,908	6,057	307	544	7,808	7,756	52	177,532	171,292	6,249
\$4,000 to \$5,999.....	173,406	163,484	9,922	13,675	12,258	1,038	377	15,493	15,068	425	144,240	136,166	8,084
\$6,000 to \$9,999.....	164,979	146,497	18,482	27,422	18,398	7,613	1,430	14,950	14,531	419	122,617	113,581	9,042
\$10,000 to \$9,999.....	108,021	95,061	12,960	17,377	12,874	4,151	715	11,663	10,673	990	78,622	71,520	7,107
\$10,000 to \$11,999.....	73,056	65,796	7,260	9,529	7,804	1,566	161	6,481	6,351	130	57,040	51,649	5,401
\$12,000 to \$14,999.....	68,752	59,142	9,610	9,079	7,463	1,452	166	2,619	2,268	351	57,050	49,413	7,643
\$15,000 to \$19,999.....	63,003	55,264	7,739	5,379	4,534	324	522	1,477	1,229	248	49,504	44,904	6,648
\$20,000 to \$24,999.....	32,419	28,886	3,533	1,432	1,298	134	...	218	218	...	30,769	27,374	3,401
\$25,000 to \$29,999.....	20,493	17,959	2,535	774	...	...	...	245	...	...	19,475	16,941	2,535
\$30,000 to \$39,999.....	42,518	36,232	6,286	277	271	6	...	...	...	...	42,238	35,963	6,280
\$40,000 to \$49,999.....	18,612	15,918	2,694	460	460	...	...	...	...	...	18,147	15,459	2,694
\$50,000 to \$59,999.....	8,224	6,400	1,824	816	672	...	...	145	...	...	7,409	5,729	1,679
\$60,000 to \$69,999.....	14,697	12,207	2,490	1,747	1,730	...	...	17	...	...	12,943	10,475	2,473
\$70,000 to \$79,999.....	7,043	5,356	1,687	859	841	...	...	18	...	...	6,183	4,515	1,669
\$80,000 or more.....	2,580	2,188	392	719	706	...	...	13	...	...	1,862	1,483	379
Property not acquired by purchase.....	35,581	33,944	1,637	319	319	...	...	596	596	...	34,668	33,031	1,637
Not reported.....	38,801	36,341	2,460	2,643	2,437	94	113	2,469	2,430	39	33,683	31,474	2,213
Median purchase price.....dollars..	6,900	6,700	9,500	8,000	8,100	7,800	...	6,700	6,700	...	6,700	6,400	11,200
<b>Market Value</b>													
Less than \$2,000.....	40,185	39,743	442	23	23	...	...	1,433	1,433	...	38,728	38,287	442
\$2,000 to \$3,999.....	122,184	117,110	5,074	2,256	2,104	152	...	5,312	5,312	...	114,620	109,699	4,923
\$4,000 to \$5,999.....	146,561	138,959	7,602	6,561	5,473	553	533	11,092	10,920	172	128,918	122,581	6,344
\$6,000 to \$9,999.....	174,591	159,533	15,058	20,114	13,162	6,555	397	17,734	17,734	467	136,286	128,648	7,639
\$10,000 to \$9,999.....	135,870	123,138	12,732	27,043	21,532	4,494	1,019	12,665	12,018	647	96,171	89,596	6,583
\$10,000 to \$11,999.....	102,454	92,592	9,862	12,076	8,412	2,617	1,048	7,443	6,837	606	82,941	77,352	5,590
\$12,000 to \$14,999.....	90,630	82,425	8,205	13,195	11,413	1,443	339	5,151	4,744	407	72,296	66,279	6,017
\$15,000 to \$19,999.....	97,631	87,081	10,550	7,942	6,929	645	369	2,257	1,995	262	78,168	72,276	5,892
\$20,000 to \$24,999.....	46,621	42,097	4,524	1,976	1,796	156	25	656	656	...	43,985	39,647	4,343
\$25,000 to \$29,999.....	30,173	26,600	3,573	1,025	1,025	...	...	320	320	...	28,825	25,257	3,573
\$30,000 to \$39,999.....	53,921	46,118	7,803	518	502	6	10	109	109	...	53,295	45,508	7,788
\$40,000 to \$49,999.....	24,641	21,008	3,633	442	442	...	...	...	...	...	24,201	20,568	3,633
\$50,000 to \$59,999.....	10,285	8,338	1,947	727	583	...	...	145	...	...	9,556	7,756	1,802
\$60,000 to \$69,999.....	15,273	12,166	3,107	1,728	1,705	...	...	23	...	...	13,544	10,458	3,084
\$70,000 to \$79,999.....	7,684	6,207	1,477	1,012	976	...	...	37	...	...	6,672	5,233	1,440
\$80,000 or more.....	2,938	2,601	337	718	707	...	...	11	...	...	2,221	1,895	326
Not reported.....	53,372	48,484	4,888	3,136	2,832	59	245	2,691	2,599	92	47,548	43,577	4,492
Median market value.....dollars..	8,800	8,600	11,000	9,100	9,300	8,300	...	7,600	7,500	...	8,900	8,600	14,400

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

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Table 12.—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
<b>UNITED STATES—Con.</b>													
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	186,139	180,855	5,284	4,346	4,293	...	53	716	716	...	181,074	175,849	5,231
20 to 39 percent.....	337,997	324,341	13,656	9,739	9,525	...	214	6,147	6,133	14	322,109	308,684	13,428
40 to 59 percent.....	289,410	267,121	22,289	18,336	17,070	458	830	13,551	13,322	229	257,508	236,739	20,778
60 to 69 percent.....	107,700	92,707	14,993	14,547	12,231	1,839	477	11,262	11,047	215	81,893	69,437	12,461
70 to 79 percent.....	75,626	59,379	16,247	17,133	12,453	3,737	964	12,778	11,422	1,356	45,720	35,510	10,215
80 to 84 percent.....	37,406	30,469	6,937	11,839	9,506	1,897	437	7,440	7,104	336	18,124	13,861	4,269
85 to 89 percent.....	25,142	19,193	5,949	11,010	6,909	3,722	382	4,791	4,724	67	9,342	7,566	1,780
90 to 94 percent.....	15,861	11,469	4,392	5,544	2,281	3,113	152	3,203	3,183	20	7,115	6,009	1,108
95 to 99 percent.....	8,378	5,814	2,564	2,918	1,538	948	42	2,567	2,487	80	2,893	1,793	1,102
100 percent or more.....	17,948	14,337	3,611	1,913	969	934	136	2,172	1,927	245	13,861	11,446	2,420
Market value not reported.....	53,372	48,484	4,888	3,136	2,832	59	245	2,691	2,599	92	47,549	43,058	4,492
Median percent.....	42	40	64	71	66	86	...	70	70	...	38	37	57
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	739,531	660,864	78,667	94,398	74,098	16,329	3,984	63,222	60,568	2,654	581,961	526,274	55,711
Less than 50 percent.....	146,521	120,389	26,132	3,597	2,859	357	382	367	367	...	142,556	117,164	25,393
50 to 59 percent.....	101,844	90,141	11,703	6,827	5,244	566	1,019	1,709	1,643	66	93,313	83,258	10,054
60 to 64 percent.....	63,834	58,084	5,750	5,638	5,024	485	130	2,982	2,824	158	55,214	50,244	4,978
65 to 69 percent.....	61,960	55,361	6,599	7,380	4,420	2,420	554	2,033	1,607	426	52,550	49,341	3,214
70 to 74 percent.....	53,368	46,272	7,096	11,220	7,794	3,324	101	4,373	3,458	915	37,786	35,029	2,757
75 to 79 percent.....	53,680	46,996	6,684	10,638	6,157	3,904	579	5,892	5,557	335	37,156	35,289	1,866
80 to 84 percent.....	52,141	46,599	5,542	11,574	8,480	3,046	48	6,195	5,839	356	34,373	32,288	2,093
85 to 89 percent.....	42,753	39,571	3,182	11,395	9,072	1,970	354	5,735	5,683	52	25,631	24,825	807
90 to 94 percent.....	35,654	34,503	1,151	7,128	6,272	155	702	8,520	8,508	12	20,019	19,738	282
95 to 99 percent.....	19,296	18,850	446	4,695	4,695	...	...	5,231	5,027	204	9,371	9,129	242
100 percent or more.....	77,049	75,175	1,874	11,854	11,834	18	2	17,547	17,456	91	47,651	45,888	1,763
Purchase price not reported or property not acquired by purchase.....	31,431	28,923	2,508	2,452	2,247	94	113	2,638	2,599	39	26,342	24,082	2,262
Median percent.....	68	69	60	80	83	76	...	91	91	...	64	65	51
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....													
	739,531	660,864	78,667	94,398	74,098	16,329	3,984	63,222	60,568	2,654	581,961	526,274	55,711
Less than 50 percent.....	125,628	120,389	5,239	2,859	2,859	...	...	367	367	...	122,404	117,164	5,239
50 to 59 percent.....	90,328	90,141	4,187	5,606	5,244	181	181	1,643	1,643	...	87,085	83,258	3,825
60 to 64 percent.....	62,008	58,084	3,924	5,120	5,024	96	...	2,838	2,824	14	54,051	50,244	3,815
65 to 69 percent.....	60,032	55,361	4,671	5,193	4,420	598	217	1,651	1,607	44	53,184	49,341	3,853
70 to 74 percent.....	51,332	46,272	5,060	8,277	7,794	88	395	3,563	3,458	105	39,501	35,029	4,472
75 to 79 percent.....	53,832	46,996	6,836	6,946	6,157	285	508	5,565	5,557	8	41,321	35,289	6,038
80 to 84 percent.....	55,166	46,599	8,567	10,199	8,480	1,717	7	6,394	5,839	515	38,615	32,288	6,332
85 to 89 percent.....	47,690	39,571	8,119	11,751	9,072	1,975	703	6,087	5,683	404	29,865	24,825	5,038
90 to 94 percent.....	41,880	34,503	7,377	10,650	6,272	4,146	232	8,647	8,508	139	22,594	19,738	2,862
95 to 99 percent.....	24,373	18,850	5,523	7,867	4,695	2,650	532	5,570	5,027	543	10,934	9,129	1,807
100 percent or more.....	91,900	75,226	16,674	17,477	11,834	4,541	1,105	18,299	17,456	843	56,127	45,939	10,193
Purchase price not reported or property not acquired by purchase.....	31,431	28,923	2,508	2,452	2,247	94	113	2,638	2,599	39	26,342	24,082	2,262
Median percent.....	71	69	85	86	83	94	...	91	91	...	66	65	80
Type of Owner													
Individual.....	1,027,073	940,161	86,912	69,158	49,724	16,252	3,189	64,598	62,574	2,024	893,309	827,873	65,447
Partnership.....	35,625	32,073	3,552	2,743	2,516	228	...	1,380	971	409	31,508	28,594	2,915
Corporation.....	92,194	81,883	10,311	28,559	27,350	200	1,010	1,314	1,102	212	62,327	53,436	8,889
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....													
	739,516	660,867	78,649	94,368	74,066	16,329	3,982	63,194	60,542	2,652	581,968	526,267	55,701
Mortgage refinanced or renewed.....													
To increase loan for improvements or repairs.....	226,231	209,742	16,489	4,185	3,806	172	208	1,317	1,317	...	220,721	204,628	16,109
To increase loan for other reasons.....	50,200	46,450	3,750	1,177	1,177	...	...	192	192	...	48,828	45,082	3,750
To secure better terms.....	28,531	27,230	1,301	209	209	...	...	181	181	...	28,141	26,840	1,301
To renew or extend loan without increasing amount.....	56,272	52,233	4,039	2,067	1,741	119	208	808	808	...	53,399	49,692	3,712
For other purpose.....	69,729	63,936	5,793	321	321	...	...	83	83	...	69,321	63,531	5,793
Mortgage placed later than acquisition of property.....	21,499	19,893	1,606	411	358	53	...	53	53	...	21,032	19,483	1,553
To make improvements or repairs.....	189,254	183,589	5,665	1,913	1,722	181	10	2,790	2,790	...	184,538	179,077	5,474
To invest in other properties.....	70,223	67,449	2,774	1,562	1,371	181	10	360	360	...	68,296	65,718	2,583
To invest in business other than real estate.....	46,146	45,384	762	199	199	...	...	2,046	2,046	...	43,898	43,140	762
For other purpose.....	20,705	20,438	267	96	96	...	...	109	109	...	20,497	20,233	267
For other purpose.....	52,180	50,318	1,862	56	56	...	...	275	275	...	51,847	49,986	1,862
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....													
	226,231	209,742	16,489	4,185	3,806	172	208	1,317	1,317	...	220,721	204,628	16,109
Same lender.....	158,440	147,193	11,247	2,415	2,191	172	53	553	553	...	155,465	144,451	11,022
Different lender.....	67,791	62,549	5,242	1,770	1,615	...	155	764	764	...	65,256	60,177	5,087

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
UNITED STATES--Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	685,002	630,354	54,648	52,711	46,305	4,771	1,644	27,098	25,972	1,126	605,211	558,136	47,115
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	23,359	20,869	2,490	2,686	2,007	552	129	2,150	2,072	78	18,532	16,797	1,733
\$2.50 to \$4.99.....	34,416	31,457	2,959	1,804	1,312	493	...	893	893	...	31,720	29,257	2,466
\$5.00 to \$7.49.....	55,222	51,534	3,688	5,405	4,756	470	180	2,607	2,607	...	47,212	44,175	3,039
\$7.50 to \$9.99.....	58,177	53,980	4,197	5,193	4,695	277	224	2,999	2,919	80	49,986	46,373	3,618
\$10.00 to \$12.49.....	87,209	81,376	5,833	8,443	7,783	633	31	3,943	3,573	370	74,830	70,030	4,803
\$12.50 to \$14.99.....	60,881	55,107	5,774	7,647	6,256	1,216	177	2,495	2,495	...	50,743	46,364	4,382
\$15.00 to \$17.49.....	63,875	59,871	4,004	7,911	7,254	424	234	3,174	3,017	157	52,793	49,608	3,189
\$17.50 to \$19.99.....	32,742	30,390	2,352	2,987	2,955	22	10	1,091	1,075	16	28,660	26,362	2,306
\$20.00 to \$24.99.....	73,105	68,325	4,780	3,864	3,185	270	408	2,008	1,991	17	67,236	63,151	4,085
\$25.00 or more.....	143,032	128,667	14,365	3,999	3,016	183	...	3,838	3,430	408	136,003	122,231	13,773
Taxes not payable in 1949 <sup>2</sup> .....	4,503	4,213	290	1,190	1,033	152	6	14	14	...	3,294	3,164	133
Taxes or value not reported.....	48,451	44,533	3,918	2,386	2,060	81	245	1,876	1,876	...	44,184	40,603	3,592
Median taxes.....dollars..	14.87	14.84	15.17	12.83	12.92	11.88	...	12.51	12.48	...	15.28	15.21	16.29
Monthly Total Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	61,674	57,480	4,194	230	230	...	...	1,111	1,111	...	60,329	56,140	4,194
\$20 to \$29.....	125,598	118,735	6,863	1,503	1,483	20	...	2,773	2,703	70	121,317	114,552	6,774
\$30 to \$39.....	182,201	168,833	13,368	3,825	3,460	341	25	7,217	6,818	399	171,156	158,554	12,606
\$40 to \$49.....	103,856	94,063	9,793	7,323	6,773	442	108	4,543	4,503	40	92,000	82,800	9,204
\$50 to \$59.....	74,226	67,380	6,846	8,470	7,639	665	165	3,869	3,825	44	61,892	55,928	5,971
\$60 to \$69.....	39,766	35,343	4,423	7,741	6,636	1,024	84	2,069	2,069	...	29,967	26,654	3,316
\$70 to \$79.....	31,613	28,917	2,696	11,137	10,217	629	292	1,887	1,824	263	18,597	17,083	1,515
\$80 to \$89.....	29,305	26,811	2,494	7,223	5,804	1,017	404	1,562	1,293	269	20,517	19,719	803
\$90 to \$99.....	9,452	8,781	671	1,627	1,355	116	156	1,026	6,800	...	6,400	399	
\$100 or more.....	27,311	24,011	3,300	3,632	2,708	517	410	1,041	1,000	41	22,636	20,306	2,333
Median receipts.....dollars..	38	38	42	66	65	68	...	45	45	...	37	36	39
Monthly Residential Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	69,633	64,636	4,997	230	230	...	...	1,126	1,118	8	68,273	63,289	4,989
\$20 to \$29.....	136,498	128,639	7,859	1,503	1,483	20	...	2,971	2,909	62	132,024	124,245	7,778
\$30 to \$39.....	187,150	173,406	13,744	3,825	3,460	341	25	7,190	6,791	399	176,129	163,155	12,983
\$40 to \$49.....	100,066	90,584	9,482	7,323	6,773	442	108	4,439	4,399	40	88,308	79,421	8,893
\$50 to \$59.....	69,701	63,054	6,647	8,470	7,639	665	165	3,859	3,815	44	57,376	51,609	5,772
\$60 to \$69.....	36,022	32,182	3,840	7,749	6,644	1,024	84	2,069	2,069	...	26,209	23,483	2,733
\$70 to \$79.....	29,521	27,052	2,469	11,135	10,215	629	292	1,819	1,556	263	16,577	15,289	1,288
\$80 to \$89.....	26,998	24,462	2,536	7,216	5,797	1,017	404	1,554	1,285	269	18,227	17,384	845
\$90 to \$99.....	7,489	6,857	632	1,627	1,355	116	156	1,026	1,026	...	4,836	4,475	360
\$100 or more.....	21,923	19,480	2,443	3,631	2,707	517	410	1,041	1,000	41	17,248	15,774	1,476
Median receipts.....dollars..	37	37	40	66	65	68	...	45	44	...	35	35	38
Total Rental Receipts <sup>1</sup> as Percent of Market Value													
Less than 5 percent.....	48,845	46,315	2,530	1,934	1,882	32	20	1,495	1,456	39	45,416	42,978	2,439
5 to 9 percent.....	241,890	224,371	17,519	24,275	21,013	2,776	490	10,437	10,058	379	207,181	193,311	13,873
10 to 14 percent.....	226,738	207,616	19,122	20,375	18,192	1,551	632	10,061	9,395	666	196,303	180,034	16,276
15 to 19 percent.....	78,627	70,033	8,594	3,018	2,632	333	53	2,709	2,669	40	72,902	64,743	8,169
20 to 24 percent.....	31,969	30,015	1,954	4,435	357	78	...	546	546	...	30,984	29,113	1,876
25 to 29 percent.....	9,161	8,018	1,143	204	...	...	...	204	163	...	7,853	7,853	939
30 to 34 percent.....	5,241	4,716	525	150	150	...	...	...	...	...	5,092	4,566	525
35 to 39 percent.....	1,875	1,325	250	4	44	...	...	...	...	...	1,711	1,321	250
40 percent or more.....	4,804	4,602	202	409	409	...	...	268	268	...	4,128	3,926	202
Market value not reported.....	36,145	33,339	2,806	1,897	1,652	...	245	1,410	1,410	...	32,834	30,276	2,561
Median percent.....	11	11	12	10	10	9	...	10	10	...	11	11	12
Residential Receipts as Percent of Total Rental Receipts <sup>1</sup>													
Less than 50 percent.....	16,175	14,316	1,859	...	...	...	...	34	26	8	16,137	14,290	1,851
50 to 79 percent.....	35,143	32,252	2,891	4	4	...	...	537	537	...	34,602	31,711	2,891
80 to 89 percent.....	12,105	10,560	1,545	2	2	...	...	123	123	...	11,982	10,436	1,545
90 to 99 percent.....	6,101	5,034	1,067	54	54	...	...	...	...	...	6,048	4,980	1,067
100 percent or more.....	615,413	568,142	47,271	52,627	46,219	4,769	1,644	26,391	25,274	1,117	536,398	496,652	39,743
Real Estate Taxes Per Dwelling Unit													
Properties with at least 90 percent of their revenues from residential units.....													
Less than \$20.....	621,715	573,295	48,420	52,713	46,303	4,772	1,644	26,403	25,285	1,118	542,610	501,756	40,902
Less than \$20.....	49,240	46,644	2,596	597	506	87	4	1,166	1,166	...	47,476	44,973	2,506
\$20 to \$39.....	122,357	113,777	8,580	3,007	2,919	88	...	5,981	5,967	14	113,365	104,896	8,479
\$40 to \$59.....	117,181	108,092	9,089	6,852	5,630	996	228	3,829	3,478	351	106,498	98,982	7,520
\$60 to \$79.....	89,182	82,233	6,949	7,645	6,714	585	346	5,002	4,958	44	76,547	70,570	5,976
\$80 to \$99.....	75,628	69,177	6,451	10,188	9,485	561	145	3,272	3,187	85	62,171	56,515	5,664
\$100 to \$119.....	45,732	40,985	4,747	6,246	4,977	1,222	47	2,240	2,171	69	37,246	33,839	3,410
\$120 to \$139.....	31,390	29,024	2,366	2,823	3,201	512	111	1,733	1,680	53	25,839	24,152	1,691
\$140 to \$159.....	27,457	24,892	2,565	7,230	7,015	63	152	1,175	1,136	39	19,054	16,748	2,311
\$160 to \$199.....	20,135	18,866	1,269	3,010	2,608	182	220	662	623	39	16,465	15,642	828
\$200 to \$299.....	18,485	16,649	1,836	2,078	1,449	244	385	810	386	424	15,594	14,814	783
\$300 or more.....	9,020	8,440	580	341	341	...	...	39	39	...	8,638	8,059	580
Taxes not payable in 1949.....	3,386	3,110	276	1,192	1,035	151	6	14	14	...	2,181	2,062	119
Taxes not reported.....	12,522	11,406	1,116	504	423	81	...	480	480	...	11,536	10,504	1,035
Median taxes.....dollars..	58	58	64	90	89	93	...	63	62	...	54	54	60

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

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

RESIDENTIAL FINANCING

Table 12.—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
<b>UNITED STATES—Con.</b>													
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>													
Properties with both interest and principal in first mortgage payments	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	83,859	2,657
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	5,131
60 to 69 percent.....	67,212	58,359	8,853	11,421	8,567	2,260	593	2,838	2,799	39	52,958	47,001	5,964
70 to 79 percent.....	43,319	39,466	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 <sup>1</sup> 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	3,767
50 to 59 percent.....	61,633	56,137	5,496	6,658	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	3,390	162	50,841	45,639	5,203
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	3,631
90 to 99 percent.....	35,337	30,597	4,740	2,371	2,063	88	220	2,527	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	937
Median percent.....	66	65	77	61	59	74	...	81	80	...	66	65	77
<b>NORTHEAST</b>													
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	34,247
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	28,733
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	8,573
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 <sup>2</sup>													
1950 (part).....	3,211	3,149	62	413	413	...	...	303	303	...	2,496	2,433	62
1949.....	5,274	5,000	274	591	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	271,877	243,763	28,113
Not reported.....	13,182	11,047	2,135	241	37	...	204	614	614	...	12,327	10,396	1,931
Year Structure Acquired <sup>2</sup>													
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	7,737	7,324	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	...	58,905	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 <sup>2</sup>													
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

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

<sup>2</sup> For properties with more than one structure, reported for structure most recently built.

Table 12.—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	42,619	2,117	1,015	1,015	...	...	1,900	1,860	40	42,018	39,949	2,077
\$4,000 to \$5,999.....	46,894	46,096	2,758	741	741	...	...	2,554	2,554	...	45,558	42,801	2,758
\$6,000 to \$7,999.....	46,768	43,215	3,553	6,980	5,849	517	613	2,960	2,929	31	36,432	34,439	2,394
\$8,000 to \$9,999.....	31,007	26,768	4,239	748	368	380	...	3,410	3,151	259	26,949	23,248	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.....	12,783	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 \$49,999.....	17,850	14,930	2,920	...	...	...	...	...	...	...	17,850	14,930	2,920
\$50,000 to \$74,999.....	8,036	6,528	1,508	5	5	...	...	...	...	...	8,029	6,524	1,508
\$75,000 to \$99,999.....	4,750	3,451	1,299	1	1	...	...	...	...	...	4,749	3,450	1,299
\$100,000 to \$199,999.....	8,795	6,750	2,045	91	91	...	...	...	...	...	8,702	6,660	2,045
\$200,000 to \$499,999.....	4,877	3,445	1,432	207	207	...	...	...	...	...	4,671	3,239	1,432
\$500,000 or more.....	1,684	1,410	274	316	309	...	7	...	...	...	1,369	1,102	267
Property not acquired by purchase.....	15,998	15,129	869	76	76	...	...	162	162	...	15,763	14,892	869
Not reported.....	15,549	14,096	1,453	284	196	...	88	125	86	39	15,138	13,812	1,325
Median purchase price.....dollars..	8,600	8,100	13,500	7,500	7,400	...	...	7,300	7,100	...	8,900	8,400	14,300
Market Value													
Less than \$2,000.....	3,201	3,201	...	...	...	...	...	...	...	...	3,201	3,201	...
\$2,000 to \$3,999.....	20,828	19,827	1,001	123	123	...	...	1,525	1,525	...	19,184	18,181	1,001
\$4,000 to \$5,999.....	28,944	27,504	1,440	518	455	63	...	1,514	1,514	...	26,915	25,540	1,377
\$6,000 to \$7,999.....	46,519	43,798	2,721	1,290	733	557	204	5,027	4,980	47	40,203	38,081	2,117
\$8,000 to \$9,999.....	43,826	40,365	3,461	6,877	6,326	551	204	3,399	3,148	251	33,549	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	577	146	115	316	986	782	204	40,519	35,944	4,577
\$20,000 to \$24,999.....	20,000	16,926	3,074	126	126	...	...	428	428	...	19,444	16,372	3,074
\$25,000 to \$29,999.....	12,630	11,324	1,306	326	326	...	...	215	215	...	12,086	10,783	1,306
\$30,000 to \$49,999.....	21,324	17,560	3,764	20	20	...	...	39	39	...	21,263	17,501	3,764
\$50,000 to \$74,999.....	10,939	8,985	1,954	...	...	...	...	...	...	...	10,940	8,985	1,954
\$75,000 to \$99,999.....	5,628	4,183	1,445	6	6	...	...	...	...	...	5,622	4,178	1,445
\$100,000 to \$199,999.....	8,089	5,830	2,259	70	70	...	...	...	...	...	8,020	5,760	2,259
\$200,000 to \$499,999.....	4,802	3,586	1,216	179	179	...	...	...	...	...	4,624	3,407	1,216
\$500,000 or more.....	1,981	1,707	274	325	318	...	7	...	...	...	1,637	1,390	267
Not reported.....	27,078	23,843	3,235	261	173	...	88	298	259	39	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	...	88	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.....													
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	...	409	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	39	12,879	11,563	1,316
Median percent.....	67	67	59	96	100+	...	...	91	92	...	63	64	56



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Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>NORTHEAST—Con.</b>													
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	13,826	1,295	446	446	...	...	896	896	...	13,784	12,485	1,295
75 to 79 percent.....	15,408	12,002	3,406	954	638	...	316	1,075	1,075	...	13,380	10,289	3,091
80 to 84 percent.....	13,755	11,041	2,714	533	411	121	1	1,939	1,696	243	11,283	8,937	2,349
85 to 89 percent.....	12,462	10,106	2,356	997	691	263	2	2,176	1,998	178	9,333	7,417	1,913
90 to 94 percent.....	6,531	5,206	1,325	532	239	289	4	2,449	2,433	16	3,546	2,534	1,015
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
<b>Type of Owner</b>													
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
<b>Origin and Purpose of First Mortgage</b>													
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	...	...	42	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
<b>Lender of Refinanced or Renewed Mortgage</b>													
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 <sup>1</sup> reported.....	258,192	232,000	26,192	9,399	8,288	609	502	7,395	6,845	550	241,400	216,875	24,530
<b>Real Estate Taxes Per \$1,000 of Market Value</b>													
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	13,125	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 <sup>2</sup> .....	1,576	1,550	26	22	16	2	7	...	...	1	1,554	1,526	27
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+
<b>Monthly Total Rental Receipts<sup>1</sup> Per Dwelling Unit</b>													
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	388	328	60	1	598	598	...	10,309	8,352	1,917
\$ 70 to \$ 79.....	12,446	11,319	1,127	537	5,273	63	1	583	340	243	6,526	5,705	820
\$ 80 to \$ 89.....	7,588	6,565	1,023	989	481	303	205	247	43	204	6,350	6,042	310
\$ 90 to \$ 99.....	3,899	3,764	135	49	45	...	4	553	553	...	3,298	3,166	131
\$ 100 or more.....	9,515	7,970	1,545	1,026	699	123	204	130	114	16	8,358	7,197	1,202
Median receipts.....dollars..	36	36	39	75	74	...	...	40	38	...	35	35	38

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

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

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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	
NORTHEAST—Con.														
Monthly Residential Rental Receipts <sup>1</sup> 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	40	32,101	27,528	4,572	
\$50 to \$59.....	19,806	18,208	1,598	176	176	...	...	...	890	...	18,748	17,144	1,598	
\$60 to \$69.....	8,862	7,365	1,497	391	331	60	...	...	598	...	7,875	6,439	1,437	
\$70 to \$79.....	11,263	10,327	936	5,339	5,275	63	...	...	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	...	...	4	553	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 Receipts <sup>1</sup> 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	6,025	
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	163	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	...	...	...	...	...	...	...	2,316	1,977	339	
35 to 39 percent.....	644	400	244	...	...	...	...	...	...	...	644	400	244	
40 percent or more.....	1,796	1,783	13	409	409	...	...	123	123	...	1,264	1,251	13	
Market value not reported.....	19,975	17,902	2,073	159	71	...	88	85	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 Receipts <sup>1</sup>														
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 \$29.....	18,426	16,888	1,538	25	25	...	...	696	696	...	17,705	16,167	1,538	
\$30 to \$39.....	37,282	33,576	3,706	295	295	...	...	606	566	40	36,381	32,713	3,667	
\$40 to \$49.....	36,204	32,697	3,507	344	256	...	88	1,122	1,122	...	34,737	31,318	3,419	
\$50 to \$59.....	33,868	30,392	3,476	423	363	60	...	952	952	...	32,491	29,078	3,416	
\$60 to \$69.....	21,887	19,659	2,228	519	459	60	...	549	549	...	20,820	18,655	2,168	
\$70 to \$79.....	17,914	16,576	1,338	1,006	1,006	...	...	1,081	1,081	...	15,828	14,491	1,338	
\$80 to \$89.....	16,577	14,633	1,944	4,796	4,733	63	...	509	470	39	11,269	9,430	1,842	
\$90 to \$99.....	11,309	10,329	980	878	492	204	...	365	326	39	10,068	9,514	555	
\$100 to \$119.....	11,244	9,835	1,409	747	299	244	204	679	255	424	9,815	9,279	537	
\$120 to \$139.....	6,022	5,518	504	334	334	...	...	39	39	...	5,648	5,144	504	
\$140 to \$159.....	421	409	12	26	20	...	6	...	...	...	395	389	6	
\$160 or more.....	2,601	2,261	340	2	2	...	...	...	...	...	2,597	2,259	340	
Taxes not payable in 1949.....	621	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 Receipts <sup>1</sup>														
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	...	55,465	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	987	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	120	...	817	613	204	8,274	7,248	1,026	
80 to 89 percent.....	7,797	6,781	1,016	267	4	60	204	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 Receipts <sup>1</sup> 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	171,750	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	4,140	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	675	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	

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

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
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	21,487	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	5,156
5 to 49 dwelling units.....	59,786	52,017	3,769	1,134	1,128	...	6	1,296	864	432	53,358	50,028	3,332
50 to 99 dwelling units.....	1,330	1,144	186	49	49	...	...	...	...	...	1,281	1,095	186
100 dwelling units or more.....	314	283	31	32	32	...	...	...	...	...	282	251	31
Business Floor Space on Property													
None.....	253,001	239,821	13,180	14,412	12,264	1,973	178	16,655	15,854	801	221,937	211,709	10,231
Less than half.....	20,901	19,773	1,128	22	22	...	...	170	170	...	20,678	19,552	1,128
Year Structure Built <sup>1</sup>													
1950 (part).....	1,453	1,420	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.....	5,281	7,213	2,068	1,750	1,750	...	...	567	567	...	6,964	4,899	2,068
1940 to 1941.....	5,860	5,742	118	1,724	1,618	106	...	561	561	...	3,578	3,567	12
1930 to 1939.....	27,654	27,090	564	788	773	15	...	1,821	1,669	152	25,044	24,649	397
1929 or earlier.....	188,713	179,918	8,795	2,177	1,971	186	20	10,762	10,113	649	175,775	167,836	7,939
Not reported.....	7,883	7,587	298	508	423	85	...	386	386	...	6,992	6,780	213
Year Structure Acquired <sup>1</sup>													
1950 (part).....	33,672	31,817	1,855	1,174	865	309	...	2,660	2,660	...	29,838	28,295	1,546
1949.....	39,301	37,844	1,457	2,440	2,162	278	...	2,750	2,750	37	34,077	32,938	1,143
1948.....	37,993	34,561	3,432	3,531	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	848	20	15,462	14,661	801	215,385	204,939	10,455
Purchase Price													
Less than \$2,000.....	27,123	26,694	429	489	489	...	...	91	91	...	26,543	26,115	429
\$2,000 to \$3,999.....	57,381	56,060	1,321	746	594	152	...	2,958	2,946	12	53,677	52,522	1,157
\$4,000 to \$5,999.....	41,321	40,339	982	1,493	1,493	...	...	5,236	4,993	243	34,593	33,856	739
\$6,000 to \$7,999.....	35,666	32,832	2,834	2,777	1,608	1,168	...	3,118	3,102	15	29,774	28,126	1,651
\$8,000 to \$9,999.....	23,480	21,474	2,006	3,304	2,735	418	152	2,471	1,963	508	17,707	16,780	929
\$10,000 to \$11,999.....	18,113	17,149	964	2,134	1,880	234	20	1,487	1,478	9	14,486	13,793	701
\$12,000 to \$14,999.....	14,744	12,577	2,167	641	641	...	...	442	428	14	13,659	11,508	2,153
\$15,000 to \$19,999.....	12,660	11,823	837	1,111	1,111	...	...	35	35	...	11,516	10,679	837
\$20,000 to \$24,999.....	6,245	5,834	411	146	146	...	...	87	87	...	6,012	5,601	411
\$25,000 to \$29,999.....	3,260	2,999	261	42	42	...	...	70	70	...	3,148	2,888	261
\$30,000 to \$39,999.....	8,815	8,028	787	20	20	...	...	...	...	...	8,792	8,009	787
\$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.....	1,000	1,429	429	492	492	...	...	...	...	...	2,078	1,939	141
\$100,000 to \$199,999.....	2,571	2,430	141	492	492	...	...	...	...	...	2,078	1,939	141
\$200,000 to \$499,999.....	973	915	58	103	97	...	...	...	...	...	869	818	52
\$500,000 or more.....	244	227	17	42	42	...	...	...	...	...	202	185	17
Property not acquired by purchase.....	7,950	7,752	208	76	76	...	...	144	144	...	7,739	7,532	208
Not reported.....	7,451	7,297	194	362	362	...	...	698	698	...	6,388	6,197	194
Median purchase price.....dollars..	6,100	5,900	9,500	8,700	8,900	...	...	5,900	5,800	...	5,900	5,700	11,500
Market Value													
Less than \$2,000.....	9,976	9,703	273	...	...	...	...	...	...	...	9,976	9,703	273
\$2,000 to \$3,999.....	40,349	39,167	1,182	954	802	152	...	1,732	1,732	...	37,661	36,633	1,031
\$4,000 to \$5,999.....	41,120	40,408	712	133	133	...	...	2,759	2,607	152	38,229	37,672	560
\$6,000 to \$7,999.....	39,872	37,573	2,299	2,306	1,517	789	...	4,495	4,381	114	33,075	31,681	1,396
\$8,000 to \$9,999.....	28,941	27,075	1,866	4,029	3,410	620	...	2,608	2,505	103	22,306	21,165	1,144
\$10,000 to \$11,999.....	24,813	23,327	1,486	1,694	1,243	299	152	2,454	2,045	409	20,666	20,042	626
\$12,000 to \$14,999.....	21,453	20,522	931	2,003	1,870	113	20	746	737	9	18,708	17,918	789
\$15,000 to \$19,999.....	20,402	17,996	2,406	1,349	1,349	...	...	323	309	14	18,728	16,342	2,382
\$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	11,182	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	2,659	406	605	599	...	...	...	...	...	2,460	2,059	400
\$100,000 to \$199,999.....	1,095	1,044	51	107	107	...	...	...	...	...	988	938	51
\$200,000 to \$499,999.....	298	283	15	47	47	...	...	...	...	...	251	236	15
\$500,000 or more.....	8,570	8,055	515	463	463	...	...	1,456	1,456	...	6,652	6,136	515
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

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

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>NORTH CENTRAL—Con.</b>													
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.....													
Less than 50 percent.....	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
50 to 59 percent.....	32,664	27,737	4,927	263	243	...	20	127	127	...	32,269	27,368	4,907
60 to 64 percent.....	23,889	22,159	1,730	837	837	...	...	669	647	22	22,392	20,680	1,708
65 to 69 percent.....	18,456	17,637	819	733	684	49	...	1,349	1,349	...	16,375	15,607	770
70 to 74 percent.....	18,345	17,062	1,283	2,298	1,285	1,013	...	592	477	115	15,458	15,304	155
75 to 79 percent.....	14,841	13,818	1,023	2,745	2,654	91	...	1,898	1,398	500	10,201	9,771	432
80 to 84 percent.....	12,634	12,110	524	1,476	1,222	247	6	1,535	1,535	...	9,625	9,354	271
85 to 89 percent.....	11,399	10,737	662	1,644	1,414	229	...	1,113	961	152	8,647	8,366	282
90 to 94 percent.....	10,216	9,852	364	735	392	343	...	962	962	...	8,523	8,502	21
95 to 99 percent.....	12,331	12,155	176	1,291	1,139	...	152	2,726	2,714	12	8,321	8,310	12
100 percent or more.....	4,819	4,798	21	347	347	...	...	1,136	1,136	...	3,337	3,316	21
Purchase price not reported or property not acquired by purchase.....	16,946	16,911	35	440	440	...	...	3,273	3,273	...	13,233	13,198	35
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.....													
Less than 50 percent.....	182,413	170,522	11,891	13,171	11,019	1,972	178	16,106	15,305	801	153,167	144,236	8,941
50 to 59 percent.....	30,338	27,737	2,601	243	243	...	...	127	127	...	29,969	27,368	2,601
60 to 64 percent.....	22,582	22,159	423	837	837	...	...	647	647	...	21,102	20,680	423
65 to 69 percent.....	18,077	17,637	440	684	684	...	...	1,363	1,349	14	16,029	15,607	427
70 to 74 percent.....	17,807	17,062	745	1,285	1,285	...	...	477	477	...	16,045	15,304	745
75 to 79 percent.....	14,508	13,818	690	2,654	2,654	...	...	1,398	1,398	...	10,458	9,771	690
80 to 84 percent.....	12,879	12,110	769	1,222	1,222	...	...	1,543	1,535	8	10,113	9,354	761
85 to 89 percent.....	12,317	10,737	1,580	2,224	1,414	804	6	970	961	9	9,126	8,366	761
90 to 94 percent.....	10,594	9,852	742	785	392	394	...	977	962	15	8,833	8,502	333
95 to 99 percent.....	12,785	12,155	630	1,307	1,139	148	20	2,714	2,714	...	8,772	8,310	462
100 percent or more.....	5,534	4,798	736	580	347	80	152	1,545	1,136	408	3,409	3,316	95
Purchase price not reported or property not acquired by purchase.....	19,130	16,911	2,219	986	440	546	...	3,619	3,273	346	14,524	13,198	1,329
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.....													
Mortgage refinanced or renewed.....	182,387	170,503	11,884	13,155	11,005	1,973	178	16,094	15,293	801	153,143	144,207	8,935
To increase loan for improvements or repairs.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
To increase loan for other reasons.....	11,335	10,997	338	112	112	...	...	91	91	...	11,131	10,794	338
To secure better terms.....	7,158	7,063	95	86	86	...	...	...	...	...	7,072	6,978	95
To renew or extend loan without increasing amount.....	9,661	9,340	321	515	515	...	...	476	476	...	8,669	8,350	321
For other purpose.....	10,221	9,681	540	80	80	...	...	...	...	...	10,139	9,601	540
Mortgage placed later than acquisition of property.....	5,035	4,934	101	28	28	...	...	...	...	...	5,008	4,906	101
To make improvements or repairs.....	48,141	47,104	1,037	459	459	...	...	165	165	...	47,515	46,482	1,037
To invest in other properties.....	15,971	15,753	218	318	318	...	...	144	144	...	15,508	15,292	218
To invest in business other than real estate.....	11,306	11,135	171	15	15	...	...	...	...	...	11,291	11,120	171
For other purpose.....	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													
Same lender.....	43,410	42,015	1,395	821	821	...	...	567	567	...	42,019	40,629	1,395
Different lender.....	29,606	28,694	912	394	394	...	...	133	133	...	29,076	28,167	912
Median percent.....	13,804	13,321	483	427	427	...	...	434	434	...	12,943	12,462	483

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
NORTH CENTRAL—Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year with rental receipts <sup>1</sup> 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	1,157	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	562
Taxes not payable in 1949 <sup>2</sup> .....	163	143	20	22	4	20	...	7	7	...	132	122	1
Taxes or value not reported.....	7,510	7,106	404	364	364	...	...	1,016	1,016	...	6,124	5,727	404
Median taxes.....dollars..	12.78 <sup>2</sup>	12.83	12.14	12.52	11.95	...	...	11.79	11.86	...	12.87	12.96	11.28
Monthly Total Rental Receipts <sup>2</sup> 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	653	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.....	16,547	14,534	2,033	1,403	1,403	...	...	913	913	...	14,233	12,205	2,033
\$60 to \$69.....	9,778	8,734	1,044	1,577	898	679	...	411	411	...	7,794	7,410	385
\$70 to \$79.....	5,308	5,052	256	1,703	1,508	195	...	183	183	...	3,426	3,366	61
\$80 to \$89.....	3,833	3,785	48	694	678	...	6	100	100	...	3,040	2,998	42
\$90 to \$99.....	2,143	1,730	413	555	312	91	152	111	111	...	1,476	1,307	170
\$100 or more.....	4,288	3,778	510	451	451	...	...	91	91	...	3,746	3,238	510
Median receipts.....dollars..	37	36	55	63	60	...	...	38	38	...	36	36	47
Monthly Residential Rental Receipts <sup>2</sup> Per Dwelling Unit													
Less than \$20.....	15,218	14,545	673	8	8	...	...	371	371	...	14,835	14,166	673
\$20 to \$29.....	34,513	33,429	1,084	910	890	20	...	641	632	9	32,958	31,904	1,055
\$30 to \$39.....	48,734	47,197	1,537	663	511	152	...	3,141	2,989	152	44,928	43,697	1,234
\$40 to \$49.....	24,442	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.....	8,808	7,881	927	1,579	900	679	...	411	411	...	6,817	6,573	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 <sup>2</sup> 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 <sup>2</sup>													
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	...	...	...	...	...	...	...	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													
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	...	4,294	4,144	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 or value 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

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

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

Table 12.—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			
<b>NORTH CENTRAL—Con.</b>													
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>													
Properties with both interest and principal in first mortgage payments	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	6,292	1,803
100 percent or more.....	26,123	24,650	1,473	379	322	37	20	765	613	152	24,976	23,714	1,264
Median percent.....	62	61	79	56	53	...	...	73	72	...	62	61	90
Interest and Principal Payments on All Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup> 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	11,431	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
<b>SOUTH</b>													
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
<b>Structures on Property</b>													
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
<b>Dwelling Units on Property</b>													
1 dwelling unit.....	183,128	168,903	14,225	33,331	25,174	6,609	1,548	15,428	15,013	415	134,370	128,716	5,653
2 to 4 dwelling units.....	83,853	76,882	6,971	10,309	9,389	885	36	1,867	1,668	199	71,674	65,824	5,851
5 to 49 dwelling units.....	32,259	28,630	3,629	1,581	1,522	22	37	168	168	...	30,512	26,944	3,571
50 to 99 dwelling units.....	627	562	65	216	212	...	4	...	...	...	410	349	61
100 dwelling units or more.....	516	482	34	272	270	...	2	...	...	...	244	212	32
<b>Business Floor Space on Property</b>													
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
<b>Year Structure Built<sup>2</sup></b>													
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	2,843	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
<b>Year Structure Acquired<sup>2</sup></b>													
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	1,632	99	3,519	3,270	249	34,706	32,945	1,759
1947.....	35,055	31,055	4,000	3,792	3,792	1,104	181	2,876	2,876	...	27,102	24,388	2,716
1946.....	30,642	28,800	1,842	1,677	1,263	402	12	3,585	3,585	...	25,382	23,953	1,429
1942 to 1945.....	48,536	47,150	1,386	8,118	7,773	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
<b>Structure New or Previously Occupied When Acquired<sup>2</sup></b>													
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

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

Table 12.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
SOUTH—Con.													
Purchase Price													
Less than \$2,000.....	40,281	39,033	1,248	226	226	...	...	854	854	...	39,200	37,954	1,248
\$2,000 to \$3,999.....	63,253	60,487	2,766	4,223	3,577	155	491	2,722	2,722	...	56,303	54,187	2,120
\$4,000 to \$5,999.....	48,583	44,837	3,746	8,240	7,070	948	222	4,648	4,528	120	35,693	33,240	2,457
\$6,000 to \$7,999.....	47,625	40,264	7,361	12,104	7,568	4,187	348	4,300	3,994	306	31,229	28,706	2,520
\$8,000 to \$9,999.....	24,160	21,577	2,583	6,380	4,933	1,201	246	1,719	1,581	138	16,062	15,065	998
\$10,000 to \$11,999.....	13,809	12,490	1,319	3,462	3,148	267	47	1,188	1,188	...	9,156	8,154	1,005
\$12,000 to \$14,999.....	12,873	11,194	1,679	5,163	4,586	553	25	797	747	50	6,916	5,864	1,052
\$15,000 to \$19,999.....	10,641	9,891	750	1,934	1,654	74	206	25	25	...	8,682	8,211	470
\$20,000 to \$24,999.....	5,546	4,661	885	425	291	134	...	25	25	...	5,095	4,345	753
\$25,000 to \$29,999.....	2,865	2,294	571	398	398	...	...	...	...	...	2,470	1,896	571
\$30,000 to \$49,999.....	5,567	4,546	1,021	109	109	...	...	...	...	...	5,458	4,437	1,021
\$50,000 to \$74,999.....	2,577	2,370	207	268	268	...	...	...	...	...	2,307	2,101	207
\$75,000 to \$99,999.....	443	443	32	98	98	...	...	...	...	...	377	345	32
\$100,000 to \$199,999.....	1,833	1,639	194	32	793	...	...	...	...	...	1,037	843	194
\$200,000 to \$499,999.....	683	612	71	329	317	...	12	...	...	...	353	294	59
\$500,000 or more.....	513	481	32	328	322	...	6	...	...	...	185	159	26
Property not acquired by purchase.....	8,387	8,094	293	167	167	...	...	290	290	...	7,931	7,638	293
Not reported.....	10,738	10,566	172	1,074	1,049	...	25	899	899	...	8,765	8,619	147
Median purchase price.....dollars..	5,500	5,200	7,300	7,500	7,600	7,400	...	5,900	5,900	...	4,700	4,500	7,100
Market Value													
Less than \$2,000.....	23,332	23,163	169	23	23	...	...	1,433	1,433	...	21,875	21,707	169
\$2,000 to \$3,999.....	47,220	44,949	2,271	1,179	1,179	...	...	1,879	1,879	...	44,163	41,893	2,271
\$4,000 to \$5,999.....	48,978	45,665	3,313	4,445	3,564	347	533	4,652	4,641	11	39,881	37,462	2,423
\$6,000 to \$7,999.....	52,250	45,881	6,369	12,509	8,515	3,803	193	3,827	3,521	306	35,916	33,850	2,068
\$8,000 to \$9,999.....	30,554	26,860	3,694	9,836	7,429	1,982	426	2,057	1,912	145	18,663	17,520	1,144
\$10,000 to \$11,999.....	19,566	17,747	1,819	2,428	1,865	542	22	1,067	1,055	12	16,073	14,831	1,242
\$12,000 to \$14,999.....	21,559	18,994	2,565	7,481	6,633	617	231	1,611	1,471	140	12,469	10,891	1,577
\$15,000 to \$19,999.....	15,888	15,143	745	2,965	2,913	52	...	298	298	...	12,626	11,934	693
\$20,000 to \$24,999.....	8,394	7,681	713	664	484	156	25	50	50	...	7,679	7,148	532
\$25,000 to \$29,999.....	4,926	4,255	671	109	109	...	...	...	...	...	4,816	4,146	671
\$30,000 to \$49,999.....	6,612	5,399	1,213	290	290	...	...	...	...	...	6,323	5,109	1,213
\$50,000 to \$74,999.....	3,835	3,411	424	276	276	...	...	...	...	...	3,558	3,135	424
\$75,000 to \$99,999.....	995	969	26	87	87	...	...	...	...	...	908	882	26
\$100,000 to \$199,999.....	1,857	1,652	205	682	682	...	...	...	...	...	1,173	968	205
\$200,000 to \$499,999.....	881	787	94	437	401	...	37	...	...	...	444	387	57
\$500,000 or more.....	549	513	36	313	309	...	4	...	...	...	236	204	32
Not reported.....	13,014	12,409	605	1,992	1,817	18	157	598	598	...	10,425	9,996	430
Median market value.....dollars..	6,800	6,600	8,000	8,500	8,800	7,800	...	6,200	6,000	...	6,400	6,200	8,500
Total Outstanding Debt on Property as Percent of Market Value													
Less than 20 percent.....	45,249	44,917	332	1,431	1,431	...	...	445	445	...	43,374	43,044	332
20 to 39 percent.....	82,917	79,882	3,035	3,355	3,355	...	...	938	938	...	78,623	75,590	3,035
40 to 59 percent.....	72,114	67,621	4,493	7,891	7,081	362	448	2,401	2,401	...	61,823	58,140	3,686
60 to 69 percent.....	25,788	21,502	4,286	7,303	5,485	1,486	336	1,949	1,859	90	16,528	14,157	2,371
70 to 79 percent.....	22,479	18,468	4,011	7,008	6,068	660	281	3,790	3,410	380	11,680	8,989	2,691
80 to 84 percent.....	12,222	9,900	2,322	4,818	3,795	645	379	1,590	1,469	121	5,815	4,638	1,178
85 to 89 percent.....	10,941	8,597	2,344	6,823	4,755	1,768	...	2,013	1,990	23	2,408	1,854	554
90 to 94 percent.....	6,093	4,140	1,953	2,784	960	1,825	...	1,512	1,512	...	1,800	1,670	129
95 to 99 percent.....	3,990	3,362	628	1,673	1,152	509	15	1,642	1,642	...	675	570	105
100 percent or more.....	5,589	4,666	923	923	674	247	12	593	593	...	4,064	3,403	664
Market value not reported.....	13,015	12,410	605	1,992	1,817	18	157	598	598	...	10,427	9,998	430
Median percent.....	44	42	70	73	70	87	...	77	77	...	38	37	61
First Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	193,368	173,155	20,213	43,007	34,309	7,231	1,473	16,778	16,164	614	133,586	122,699	10,898
Less than 50 percent.....	33,455	28,411	5,044	1,972	1,429	181	362	...	...	...	31,485	26,983	4,501
50 to 59 percent.....	21,877	18,928	2,949	2,889	1,972	505	414	146	146	...	18,838	16,811	2,031
60 to 64 percent.....	14,829	13,755	1,074	2,345	2,271	50	25	902	902	...	11,580	10,581	999
65 to 69 percent.....	15,019	12,957	2,062	2,729	1,718	964	47	381	331	50	11,908	10,908	1,003
70 to 74 percent.....	10,569	9,087	1,482	2,894	1,962	897	36	830	609	221	6,844	6,516	328
75 to 79 percent.....	17,448	13,853	3,595	4,692	2,032	2,147	515	2,362	2,144	218	10,397	9,680	716
80 to 84 percent.....	15,893	13,988	1,905	5,833	4,169	1,620	43	1,106	992	114	8,952	8,831	127
85 to 89 percent.....	13,393	12,460	933	6,588	5,891	694	4	1,012	1,001	11	5,794	5,570	224
90 to 94 percent.....	10,951	10,576	375	3,677	3,522	155	...	1,660	1,660	...	5,616	5,396	220
95 to 99 percent.....	8,124	8,124	...	3,751	3,751	...	...	1,962	1,962	...	2,414	2,414	...
100 percent or more.....	24,092	23,458	634	4,551	4,531	18	2	5,409	5,409	...	14,134	13,519	614
Purchase price not reported or property not acquired by purchase.....	7,718	7,558	160	1,086	1,061	...	25	1,008	1,008	...	5,624	5,490	135
Median percent.....	74	75	67	83	86	77	...	93	94	...	66	67	54
Total Mortgage Loan on Property as Percent of Purchase Price													
Properties with first mortgage made or assumed at time of purchase.....	193,369	173,155	20,213	43,007	34,309	7,231	1,473	16,778	16,164	614	133,586	122,699	10,898
Less than 50 percent.....	28,976	28,411	565	1,429	1,429	...	...	...	...	...	27,547	26,983	565
50 to 59 percent.....	19,851	18,928	923	2,334	1,972	181	181	146	146	...	17,374	16,811	561
60 to 64 percent.....	14,239	13,755	484	2,271	2,271	...	...	902	902	...	11,065	10,581	484
65 to 69 percent.....	14,105	12,957	1,148	2,440	1,718	505	217	331	331	...	11,333	10,908	427
70 to 74 percent.....	10,460	9,087	1,373	2,341	1,962	...	378	609	609	...	7,510	6,516	995



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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
SOUTH--Con.													
Total Mortgage Loan on Property as Percent of Purchase Price--Con.													
75 to 79 percent.....	14,763	13,853	910	2,079	2,032	...	47	2,144	2,144	...	10,542	9,680	864
80 to 84 percent.....	16,598	13,988	2,610	4,690	4,169	522	...	1,214	992	222	10,697	8,831	1,867
85 to 89 percent.....	14,492	12,460	2,032	6,499	5,891	558	50	1,159	1,001	158	6,837	5,570	1,267
90 to 94 percent.....	13,333	10,576	2,757	5,575	3,522	1,886	167	1,769	1,660	109	5,989	5,396	596
95 to 99 percent.....	10,714	8,124	2,590	5,480	3,751	1,371	358	2,076	1,962	114	3,158	2,414	747
100 percent or more.....	28,117	23,458	4,659	6,791	4,531	2,210	50	5,420	5,409	11	15,909	13,519	2,390
Purchase price not reported or property not acquired by purchase.....	7,770	7,610	160	1,086	1,061	...	25	1,008	1,008	...	5,676	5,542	135
Median percent.....	77	75	90	88	86	95	...	94	94	...	69	67	84
Type of Owner													
Individual.....	273,375	250,114	23,261	31,786	23,437	7,316	1,034	16,930	16,317	613	224,659	210,361	14,298
Partnership.....	5,918	5,824	93	1,029	1,029	...	...	118	118	...	4,773	4,680	93
Corporation.....	21,086	19,518	1,568	12,895	12,102	200	593	416	416	...	7,778	7,002	775
Origin and Purpose of First Mortgage													
Mortgage made or assumed at time property acquired.....	193,400	173,197	20,203	43,003	34,300	7,233	1,472	16,774	16,160	614	133,628	122,737	10,892
Mortgage refinanced or renewed.....	43,688	40,660	3,028	1,991	1,733	103	155	185	185	...	41,509	38,743	2,770
To increase loan for improvements or repairs.....	11,531	10,545	986	806	806	...	...	54	54	...	10,672	9,686	986
To increase loan for other reasons.....	6,663	6,276	387	23	23	...	...	109	109	...	6,531	6,144	387
To secure better terms.....	14,267	13,191	1,076	964	706	103	155	22	22	...	13,280	12,464	818
To renew or extend loan without increasing amount.....	6,344	6,012	332	9	9	...	...	...	...	...	6,332	6,002	332
For other purpose.....	4,883	4,636	247	189	189	...	...	...	...	...	4,694	4,447	247
Mortgage placed later than acquisition of property.....	63,311	61,618	1,693	714	533	181	...	507	507	...	62,086	60,578	1,512
To make improvements or repairs.....	23,160	22,323	837	714	533	181	...	...	...	...	22,445	21,790	656
To invest in other properties.....	15,924	15,802	122	...	...	...	...	181	181	...	15,741	15,621	122
To invest in business other than real estate.....	8,089	7,982	107	...	...	...	...	109	109	...	7,979	7,873	107
For other purpose.....	16,138	15,511	627	...	...	...	...	217	217	...	15,921	15,294	627
Lender of Refinanced or Renewed Mortgage													
Total refinanced or renewed mortgages.....	43,688	40,660	3,028	1,991	1,733	103	155	185	185	...	41,509	38,743	2,770
Same lender.....	28,272	26,156	2,116	1,073	970	103	...	185	185	...	27,011	25,001	2,013
Different lender.....	15,416	14,504	912	918	763	...	155	...	...	...	14,498	13,742	757
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....													
	161,135	150,662	10,473	22,665	20,351	1,617	703	6,747	6,589	158	131,722	123,732	8,001
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	12,028	10,296	1,732	1,896	1,474	310	113	1,043	1,043	...	9,090	7,779	1,311
\$2.50 to \$4.99.....	15,384	14,800	584	729	640	90	...	349	349	...	14,305	13,814	494
\$5.00 to \$7.49.....	21,154	19,632	1,522	2,912	2,457	276	180	916	916	...	17,325	16,258	1,067
\$7.50 to \$9.99.....	20,906	19,874	1,032	3,201	3,154	25	22	641	616	25	17,063	16,103	961
\$10.00 to \$12.49.....	30,476	28,948	1,528	4,418	4,084	312	25	1,021	888	133	25,036	23,977	1,060
\$12.50 to \$14.99.....	13,834	12,314	1,520	2,823	2,619	181	25	70	70	...	10,943	9,629	1,314
\$15.00 to \$17.49.....	11,556	10,926	630	1,145	744	220	181	910	910	...	9,500	9,271	229
\$17.50 to \$19.99.....	3,455	3,127	328	681	659	22	...	144	144	...	2,628	2,324	307
\$20.00 to \$24.99.....	9,447	8,951	496	1,471	1,290	181	...	614	614	...	7,362	7,047	315
\$25.00 or more.....	7,866	7,417	449	1,215	1,215	...	...	337	337	...	6,316	5,867	449
Taxes not payable in 1949 <sup>2</sup> .....	1,393	1,397	...	573	568	...	...	11	11	...	798	801	...
Taxes or value not reported.....	13,624	12,976	648	1,594	1,437	...	157	687	687	...	11,344	10,853	491
Median taxes.....dollars..	10.29	10.31	10.06	10.85	10.88	10.85	...	10.19	10.07	...	10.20	10.22	9.78
Monthly Total Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	19,660	18,672	988	220	220	...	...	54	54	...	19,384	18,399	988
\$20 to \$29.....	25,232	24,091	1,141	206	206	...	...	651	651	...	24,375	23,234	1,141
\$30 to \$39.....	36,560	34,336	2,224	1,175	1,042	109	25	1,454	1,345	109	33,929	31,949	1,982
\$40 to \$49.....	24,491	22,411	2,080	4,472	4,156	316	...	1,748	1,748	...	18,270	16,508	1,765
\$50 to \$59.....	19,330	17,853	1,477	4,992	4,409	428	155	990	990	...	13,350	12,457	894
\$60 to \$69.....	8,668	8,245	423	3,612	3,401	181	31	321	321	...	4,736	4,525	214
\$70 to \$79.....	8,293	7,453	840	2,536	2,234	193	109	424	424	...	5,336	4,796	540
\$80 to \$89.....	9,597	9,198	399	3,263	2,954	134	177	435	411	24	5,898	5,834	64
\$90 to \$99.....	2,292	2,238	54	735	710	25	...	362	362	...	1,196	1,166	29
\$100 or more.....	7,012	6,165	847	1,454	1,019	231	206	308	283	25	5,248	4,864	386
Median receipts.....dollars..	39	39	44	60	60	...	...	46	47	...	36	36	39
Monthly Residential Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	20,354	19,291	1,063	220	220	...	...	54	54	...	20,077	19,017	1,063
\$20 to \$29.....	26,259	25,118	1,141	206	206	...	...	651	651	...	25,402	24,260	1,141
\$30 to \$39.....	36,746	34,575	2,171	1,175	1,042	109	25	1,454	1,345	109	34,115	32,188	1,930
\$40 to \$49.....	24,298	22,174	2,124	4,474	4,158	316	...	1,748	1,748	...	18,074	16,268	1,809
\$50 to \$59.....	19,398	17,950	1,448	4,991	4,408	428	155	990	990	...	13,419	12,556	865

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>SOUTH—Con.</b>													
Monthly Residential Rental Receipts <sup>1</sup> Per Dwelling Unit—Con.													
\$60 to \$69.....	8,463	8,046	417	3,615	3,404	181	31	321	321	...	4,528	4,324	206
\$70 to \$79.....	7,898	7,057	841	2,533	2,231	193	109	424	424	...	4,945	4,404	541
\$80 to \$89.....	9,035	8,637	398	3,262	2,953	134	177	435	411	24	5,336	5,273	63
\$90 to \$99.....	2,101	2,056	45	735	710	25	...	362	362	...	1,004	984	20
\$100 or more.....	6,579	5,794	825	1,454	1,019	231	206	308	283	25	4,814	4,453	364
Median receipts.....dollars..	39	38	44	60	60	...	...	46	47	...	35	35	39
Total Rental Receipts <sup>1</sup> as Percent of Market Value													
Less than 5 percent.....	13,034	12,339	695	463	451	12	...	425	425	...	12,146	11,463	683
5 to 9 percent.....	56,371	52,451	3,920	7,449	6,597	515	341	2,476	2,476	...	46,448	43,381	3,066
10 to 14 percent.....	54,207	50,811	3,396	11,106	10,019	883	205	2,946	2,788	158	40,155	38,005	2,152
15 to 19 percent.....	17,828	16,744	1,084	2,208	2,027	181	...	469	469	...	15,152	14,252	903
20 to 24 percent.....	6,208	5,925	283	240	215	25	...	14	14	...	5,954	5,696	258
25 to 29 percent.....	2,668	2,174	494	...	...	...	...	163	163	...	2,505	2,011	494
30 to 34 percent.....	1,426	1,245	181	...	...	...	...	...	...	...	1,426	1,245	181
35 to 39 percent.....	216	214	2	...	...	...	...	...	...	...	216	214	2
40 percent or more.....	1,288	1,197	91	...	...	...	...	...	...	...	1,288	1,197	91
Market value not reported.....	7,853	7,531	322	1,196	1,039	...	157	253	253	...	6,403	6,238	165
Median percent.....	11	11	11	11	11	...	...	11	10	...	11	11	10
Residential Receipts as Percent of Total Rental Receipts <sup>1</sup>													
Less than 50 percent.....	1,855	1,699	156	...	...	...	...	...	...	...	1,854	1,699	156
50 to 79 percent.....	3,024	2,993	31	...	...	...	...	...	...	...	3,025	2,993	31
80 to 89 percent.....	673	645	28	2	2	...	...	...	...	...	671	643	28
90 to 99 percent.....	470	245	225	34	34	...	...	...	...	...	436	211	225
100 percent.....	155,097	145,071	10,026	22,624	20,308	1,615	703	6,743	6,585	158	125,730	118,177	7,552
Real Estate Taxes Per Dwelling Unit Properties with at least 90 percent of their revenues from residential units.....													
	155,583	145,326	10,257	22,667	20,351	1,617	703	6,746	6,588	158	126,173	118,393	7,786
Less than \$20.....	25,265	23,850	1,415	460	369	87	4	732	732	...	24,073	22,750	1,325
\$20 to \$39.....	43,079	40,641	2,438	2,432	2,432	...	...	1,334	1,334	...	39,311	36,875	2,438
\$40 to \$59.....	28,148	26,108	2,040	3,444	2,884	405	155	810	701	109	23,892	22,520	1,372
\$60 to \$79.....	19,140	17,496	1,644	4,921	4,234	483	205	1,612	1,612	...	12,612	11,654	997
\$80 to \$99.....	14,015	13,162	853	5,507	5,219	243	47	569	569	...	7,939	7,375	565
\$100 to \$119.....	6,829	6,066	763	2,173	1,967	206	...	643	594	49	4,012	3,503	509
\$120 to \$139.....	3,007	2,681	326	681	378	193	111	149	149	...	2,179	2,156	23
\$140 to \$159.....	2,865	2,757	108	695	695	...	...	228	228	...	1,943	1,835	108
\$160 to \$199.....	2,587	2,506	81	924	924	...	...	104	104	...	1,559	1,479	81
\$200 to \$299.....	1,755	1,498	257	433	252	...	181	131	131	...	1,191	1,116	76
\$300 or more.....	1,277	1,276	1	6	6	...	...	...	...	...	1,271	1,270	1
Taxes not payable in 1949.....	1,406	1,402	4	579	579	...	...	...	...	...	827	823	4
Taxes not reported.....	6,210	5,883	327	412	412	...	...	434	434	...	5,364	5,037	327
Median taxes.....dollars..	39	38	46	73	74	...	...	58	59	...	33	33	35
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup>													
Properties with both interest and principal in first mortgage payments													
	138,468	129,602	8,866	22,668	20,350	1,616	703	6,746	6,588	158	109,063	102,670	6,393
Less than 30 percent.....	9,889	9,695	194	1,361	1,336	25	...	134	134	...	8,393	8,224	169
30 to 39 percent.....	13,654	13,256	398	3,933	3,752	181	...	180	180	...	9,543	9,327	217
40 to 49 percent.....	21,726	21,157	569	7,010	6,875	27	109	747	747	...	13,967	13,535	433
50 to 59 percent.....	15,833	14,805	1,028	4,738	4,482	231	25	714	605	109	10,381	9,717	665
60 to 69 percent.....	15,146	12,857	2,289	3,070	2,173	561	336	1,035	1,010	25	11,045	9,677	1,368
70 to 79 percent.....	14,371	13,314	1,057	1,197	593	579	25	1,766	1,766	...	11,407	10,954	454
80 to 89 percent.....	7,135	6,676	459	715	690	...	25	527	503	24	5,897	5,484	410
90 to 99 percent.....	6,909	6,705	204	220	218	...	2	440	440	...	6,250	6,047	202
100 percent or more.....	33,805	31,137	2,668	424	231	12	181	1,203	1,203	...	32,180	29,705	2,475
Median percent.....	65	65	70	49	47	...	...	73	73	...	71	71	78
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup> Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments													
	138,468	129,602	8,866	22,668	20,350	1,617	703	6,747	6,589	158	109,063	102,670	6,389
Less than 30 percent.....	7,248	7,059	189	591	566	25	...	134	134	...	6,525	6,361	164
30 to 39 percent.....	9,683	9,523	160	2,627	2,627	...	...	146	146	...	6,909	6,750	160
40 to 49 percent.....	17,591	17,234	357	5,383	5,175	208	...	341	341	...	11,866	11,719	147
50 to 59 percent.....	14,856	14,131	725	4,466	4,308	25	134	740	740	...	9,646	9,083	563
60 to 69 percent.....	15,346	13,383	1,963	4,166	3,471	516	181	926	817	109	10,260	9,102	1,159
70 to 79 percent.....	11,881	10,745	1,136	1,996	1,529	288	180	789	764	25	9,100	8,455	644
80 to 89 percent.....	10,380	9,362	1,018	1,025	482	543	...	1,049	1,049	...	8,306	7,834	472
90 to 99 percent.....	7,610	7,150	460	494	494	...	...	833	809	24	6,282	5,848	434
100 percent or more.....	36,938	34,300	2,638	930	710	12	208	1,355	1,355	...	34,653	32,237	2,416
Taxes not payable in 1949 or not reported.....	6,935	6,725	218	990	990	...	...	434	434	...	5,509	5,291	218
Median percent.....	71	70	78	55	53	...	...	81	81	...	77	77	85

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

Table 12.—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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
<b>WEST</b>													
Total properties.....	216,930	192,967	23,963	27,703	20,593	5,745	1,370	15,534	15,072	462	173,695	157,307	16,388
<b>Structures on Property</b>													
1 structure.....	177,193	158,207	18,986	25,912	19,305	5,396	1,216	14,755	14,414	341	136,526	124,491	12,038
2 structures or more.....	39,736	34,760	4,976	1,790	1,287	349	154	781	660	121	37,167	32,816	4,350
<b>Dwelling Units on Property</b>													
1 dwelling unit.....	126,635	113,373	13,262	20,757	14,386	5,281	1,093	13,161	12,861	300	92,716	86,127	6,592
2 to 4 dwelling units.....	49,925	45,266	4,659	5,858	5,288	463	106	2,271	2,108	163	41,798	37,870	3,926
5 to 49 dwelling units.....	39,774	33,902	5,872	1,040	868	...	171	104	104	...	38,630	32,930	5,701
50 to 99 dwelling units.....	503	347	156	22	22	...	...	...	...	...	482	326	156
100 dwelling units or more.....	97	85	12	28	28	...	...	...	...	...	69	57	12
<b>Business Floor Space on Property</b>													
None.....	207,639	184,638	23,001	27,685	20,572	5,744	1,370	15,484	15,022	462	164,469	149,044	15,428
Less than half.....	9,295	8,333	962	19	19	...	...	50	50	...	9,224	8,265	962
<b>Year Structure Built<sup>1</sup></b>													
1950 (part).....	5,041	3,610	1,431	1,923	949	976	...	152	152	...	2,968	2,512	457
1949.....	12,121	10,896	1,225	3,442	2,798	644	...	312	312	...	8,363	7,785	581
1948.....	16,763	13,659	3,104	5,735	3,473	1,961	303	527	527	...	10,498	9,639	841
1947.....	15,124	13,611	1,513	3,489	2,397	790	305	2,813	2,813	...	8,822	8,404	419
1946.....	10,745	9,831	914	472	179	292	...	2,867	2,826	41	7,409	6,829	581
1942 to 1945.....	18,110	16,238	1,872	5,258	4,682	291	286	2,337	2,188	149	10,514	9,368	1,150
1940 to 1941.....	11,044	9,844	1,200	2,005	1,461	184	362	1,497	1,488	9	7,540	6,896	645
1930 to 1939.....	37,834	35,139	2,695	3,061	2,939	16	106	2,139	2,054	85	32,633	30,145	2,489
1929 or earlier.....	83,289	74,267	9,022	1,342	1,015	328	...	2,412	2,284	128	79,539	70,972	8,566
Not reported.....	6,875	5,881	994	979	702	269	10	485	432	53	5,410	4,748	665
<b>Year Structure Acquired<sup>1</sup></b>													
1950 (part).....	26,482	21,487	4,995	4,665	3,070	1,595	...	1,494	1,494	...	20,325	16,924	3,401
1949.....	37,342	32,220	5,122	6,162	4,166	1,520	479	1,955	1,935	20	29,226	26,122	3,105
1948.....	42,128	36,261	5,867	5,643	3,533	1,930	182	3,278	3,039	239	33,205	29,690	3,517
1947.....	30,304	27,337	2,967	2,739	2,142	508	88	4,361	4,303	58	23,207	20,894	2,314
1946.....	25,709	23,626	2,083	1,967	1,465	140	362	4,281	4,135	146	19,463	18,028	1,436
1942 to 1945.....	30,874	29,107	1,767	4,351	4,145	...	208	158	158	...	26,363	24,807	1,560
1940 to 1941.....	7,872	7,546	326	1,103	1,051	53	...	...	...	...	6,770	6,495	274
1930 to 1939.....	10,701	10,094	607	874	822	53	53	12	12	...	9,814	9,260	555
1929 or earlier.....	5,019	4,789	230	203	203	...	...	...	...	...	4,816	4,586	230
Not reported.....	514	510	4	...	...	...	...	...	...	...	514	510	4
<b>Structure New or Previously Occupied When Acquired</b>													
New.....	59,745	52,902	6,843	16,296	12,079	3,826	392	4,528	4,528	...	38,925	36,297	2,627
Previously occupied.....	157,183	140,066	17,117	11,409	8,514	1,917	978	11,009	10,547	462	134,768	121,011	13,758
<b>Purchase Price</b>													
Less than \$2,000.....	8,612	8,471	141	...	...	...	...	...	...	...	8,611	8,471	141
\$2,000 to \$3,999.....	26,685	25,737	948	924	871	...	...	228	228	...	25,534	24,640	895
\$4,000 to \$5,999.....	34,648	32,212	2,436	3,201	2,954	90	155	3,055	2,993	62	28,396	26,269	2,130
\$6,000 to \$7,999.....	34,920	30,186	4,734	5,561	3,373	1,741	449	4,572	4,505	67	24,782	22,310	2,477
\$8,000 to \$9,999.....	29,374	25,242	4,132	7,305	4,838	2,152	317	4,063	3,978	85	18,004	16,427	1,580
\$10,000 to \$11,999.....	16,324	14,331	1,993	3,067	2,277	699	94	1,690	1,608	82	11,571	10,451	1,118
\$12,000 to \$14,999.....	15,083	12,478	2,605	2,937	1,966	831	141	660	535	125	11,485	9,977	1,509
\$15,000 to \$19,999.....	13,737	11,658	2,079	1,754	1,620	135	...	469	445	44	11,515	9,614	1,902
\$20,000 to \$24,999.....	6,845	6,080	765	574	574	...	...	60	60	...	6,212	5,448	765
\$25,000 to \$29,999.....	4,956	4,338	618	255	255	...	...	...	...	...	4,700	4,084	618
\$30,000 to \$39,999.....	10,286	8,728	1,558	142	142	6	...	...	...	...	10,138	8,587	1,552
\$40,000 to \$49,999.....	3,444	2,929	515	164	164	...	...	...	...	...	3,280	2,766	515
\$75,000 to \$99,999.....	1,607	1,364	243	274	130	...	145	...	...	...	1,333	1,235	98
\$100,000 to \$199,999.....	1,498	1,388	110	371	354	...	17	...	...	...	1,126	1,033	93
\$200,000 to \$499,999.....	510	384	126	220	220	...	...	...	...	...	290	164	126
\$500,000 or more.....	139	70	69	33	33	...	...	...	...	...	106	37	69
Property no. acquired by purchase.....	3,236	2,969	267	...	...	...	...	...	...	...	3,235	2,969	267
Not reported.....	5,063	4,422	641	923	830	94	...	747	747	...	3,392	2,846	547
Median purchase price.....dollars..	7,900	7,700	9,600	9,200	9,200	9,200	...	7,800	7,800	...	7,600	7,400	10,700
<b>Market Value</b>													
Less than \$2,000.....	3,676	3,676	...	...	...	...	...	...	...	...	3,676	3,676	...
\$2,000 to \$3,999.....	13,787	13,167	620	...	...	...	...	176	176	...	13,612	12,992	620
\$4,000 to \$5,999.....	27,519	25,382	2,137	1,465	1,331	143	...	2,167	2,158	9	23,893	21,907	1,986
\$6,000 to \$7,999.....	35,950	32,281	3,669	4,009	2,397	1,610	...	4,852	4,852	...	27,092	25,034	2,058
\$8,000 to \$9,999.....	32,549	28,838	3,711	6,301	4,367	1,546	389	4,601	4,453	148	21,653	20,021	1,634
\$10,000 to \$11,999.....	22,935	19,579	3,356	6,629	4,683	1,277	670	1,579	1,433	146	14,729	13,466	1,264
\$12,000 to \$14,999.....	16,931	14,242	2,689	3,120	2,388	645	88	1,088	1,024	64	12,724	10,832	1,893
\$15,000 to \$19,999.....	19,259	17,071	2,188	3,051	2,521	478	53	650	606	44	15,559	13,948	1,614
\$20,000 to \$24,999.....	8,938	8,448	490	1,040	1,040	...	...	53	53	...	7,847	7,356	490
\$25,000 to \$29,999.....	6,993	5,977	1,016	457	457	...	...	38	38	...	6,499	5,484	1,016
\$30,000 to \$39,999.....	14,003	11,976	2,027	166	150	6	10	...	...	...	13,839	11,826	2,012
\$40,000 to \$49,999.....	4,591	3,800	791	112	112	...	...	...	...	...	4,479	3,689	791
\$75,000 to \$99,999.....	1,832	1,447	385	256	112	...	145	...	...	...	1,374	1,235	240
\$100,000 to \$199,999.....	2,262	2,025	237	371	354	...	17	...	...	...	1,891	1,671	220
\$200,000 to \$499,999.....	906	790	116	289	289	...	...	...	...	...	616	501	116
\$500,000 or more.....	110	98	12	33	33	...	...	...	...	...	77	65	12
Not reported.....	4,710	4,177	533	420	379	41	...	339	286	53	3,955	3,516	439
Median market value.....dollars..	9,400	9,200	10,700	10,400	10,600	9,500	...	8,100	8,000	...	9,400	9,200	12,600

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

RESIDENTIAL FINANCING

Table 12.—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
<b>WEST—Con.</b>													
<b>Total Outstanding Debt on Property as Percent of Market Value</b>													
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	5,778	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	3,043
70 to 79 percent.....	19,921	15,918	4,003	6,022	4,479	1,329	57	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	215	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
<b>First Mortgage Loan on Property as Percent of Purchase Price</b>													
<b>Properties with first mortgage made or assumed at time of purchase.....</b>													
	156,038	135,193	20,845	25,887	18,907	5,679	1,309	15,229	14,764	465	114,939	101,541	13,400
Less than 50 percent.....	36,074	28,594	7,480	1,299	1,124	176	...	224	224	...	34,552	27,245	7,304
50 to 59 percent.....	26,366	23,087	3,279	2,761	2,419	53	289	693	649	44	22,913	20,018	2,894
60 to 64 percent.....	13,569	11,805	1,764	1,908	1,478	326	105	613	455	158	11,047	9,873	1,176
65 to 69 percent.....	8,698	7,592	1,106	1,840	982	353	507	539	498	41	6,323	6,115	208
70 to 74 percent.....	12,298	9,541	2,757	4,782	2,732	1,983	65	610	555	55	6,910	6,257	654
75 to 79 percent.....	10,581	9,031	1,550	3,547	2,265	1,226	57	803	803	...	6,234	5,966	268
80 to 84 percent.....	11,982	10,833	1,149	3,385	2,486	901	...	2,272	2,190	82	6,321	6,154	167
85 to 89 percent.....	7,995	7,153	842	2,810	2,098	567	145	1,763	1,722	41	3,425	3,336	90
90 to 94 percent.....	6,729	6,566	163	1,512	1,372	...	141	1,701	1,701	...	3,520	3,498	22
95 to 99 percent.....	1,924	1,898	26	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
<b>Total Mortgage Loan on Property as Percent of Purchase Price</b>													
<b>Properties with first mortgage made or assumed at time of purchase.....</b>													
	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	1,423
65 to 69 percent.....	8,985	7,592	1,393	1,035	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.....	12,946	10,833	2,113	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	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
<b>Type of Owner</b>													
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
<b>Origin and Purpose of First Mortgage</b>													
<b>Mortgage made or assumed at time property acquired.....</b>													
	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
<b>Mortgage refinanced or renewed.....</b>													
To increase loan for improvements or repairs.....	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
To increase loan for other reasons.....	7,711	7,030	681	258	258	...	...	...	...	...	7,450	6,773	681
To secure better terms.....	5,841	5,340	501	100	100	...	...	12	12	...	5,729	5,228	501
To renew or extend loan without increasing amount.....	6,496	6,144	352	520	452	16	53	9	9	...	5,968	5,687	283
For other purpose.....	4,525	4,346	179	227	227	...	...	41	41	...	4,257	4,079	179
For other purpose.....	3,162	2,859	303	151	98	53	...	53	53	...	2,957	2,709	250
<b>Mortgage placed later than acquisition of property.....</b>													
To make improvements or repairs.....	33,204	32,087	1,117	576	566	...	10	200	200	...	32,422	31,319	1,107
To invest in other properties.....	9,792	9,176	616	366	356	...	10	175	175	...	9,248	8,644	606
To invest in business other than real estate.....	10,200	10,019	181	184	184	...	...	...	...	...	10,015	9,836	181
For other purpose.....	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
<b>Lender of Refinanced or Renewed Mortgage</b>													
<b>Total refinanced or renewed mortgages</b>													
Same lender.....	27,735	25,719	2,016	1,256	1,135	69	53	115	115	...	26,361	24,476	1,884
Different lender.....	17,524	16,294	1,230	838	717	69	53	94	94	...	16,591	15,488	1,103
Median percent.....	10,211	9,423	786	418	418	...	...	21	21	...	9,770	8,988	786

Table 12.—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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
WEST—Con.													
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	105,463	95,940	9,523	11,709	10,060	1,391	261	5,905	5,648	257	87,855	80,248	7,617
Real Estate Taxes Per \$1,000 of Market Value													
Less than \$2.50.....	4,556	4,491	65	431	416	...	16	456	456	...	3,673	3,623	49
\$2.50 to \$4.99.....	4,401	4,118	283	292	41	251	...	422	422	...	3,689	3,657	32
\$5.00 to \$7.49.....	11,241	10,230	1,011	1,087	938	149	...	690	690	...	9,465	8,604	861
\$7.50 to \$9.99.....	15,632	13,758	1,874	1,171	770	222	182	1,164	1,109	55	13,298	11,884	1,416
\$10.00 to \$12.49.....	19,175	17,093	2,082	2,364	2,195	170	...	1,171	1,086	85	15,646	13,819	1,829
\$12.50 to \$14.99.....	15,098	13,911	1,187	2,485	2,266	219	...	702	702	...	11,914	10,944	969
\$15.00 to \$17.49.....	12,591	11,509	1,082	1,475	1,282	141	53	599	482	117	10,519	9,747	772
\$17.50 to \$19.99.....	4,253	4,349	604	426	416	...	10	327	327	...	4,198	3,607	595
\$20.00 to \$24.99.....	6,389	6,070	319	664	635	29	...	...	...	...	5,730	5,440	290
\$25.00 or more.....	5,628	5,274	354	497	497	...	...	286	286	...	4,849	4,493	354
Taxes not payable in 1949 <sup>2</sup> .....	1,240	1,115	225	343	413	131	...	...	...	...	777	681	91
Taxes or value not reported.....	4,557	4,101	456	268	187	81	...	88	88	...	4,204	3,829	375
Median taxes.....dollars..	11.82	11.87	11.44	12.60	12.90	9.64	...	10.37	10.23	...	11.81	11.83	11.67
Monthly Total Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	4,224	3,753	471	...	...	...	...	41	41	...	4,182	3,712	471
\$20 to \$29.....	10,208	8,989	1,219	176	176	...	...	102	88	14	9,929	8,726	1,206
\$30 to \$39.....	25,459	23,702	1,757	1,477	1,457	20	...	1,005	867	138	22,977	21,377	1,601
\$40 to \$49.....	18,061	16,503	1,558	1,165	1,056	109	...	963	963	...	15,937	14,489	1,449
\$50 to \$59.....	16,127	14,511	1,616	1,900	1,652	237	10	1,066	1,022	44	13,161	11,838	1,324
\$60 to \$69.....	10,028	9,069	959	2,164	2,009	104	53	739	739	...	7,128	6,327	802
\$70 to \$79.....	5,566	5,093	473	1,561	1,202	178	182	697	677	20	3,309	3,216	94
\$80 to \$89.....	8,287	7,263	1,024	2,277	1,681	580	16	780	739	41	5,229	4,845	387
\$90 to \$99.....	1,118	1,049	69	288	288	...	...	...	...	...	830	761	69
\$100 or more.....	6,496	6,098	398	701	539	163	...	512	512	...	5,284	5,047	235
Median receipts.....dollars..	47	46	48	65	63	...	...	57	58	...	44	44	43
Monthly Residential Rental Receipts <sup>1</sup> Per Dwelling Unit													
Less than \$20.....	4,401	3,930	471	...	...	...	...	41	41	...	4,359	3,889	471
\$20 to \$29.....	11,171	9,866	1,305	176	176	...	...	102	88	14	10,895	9,603	1,292
\$30 to \$39.....	26,304	24,399	1,905	1,477	1,457	20	...	1,043	905	138	23,586	22,038	1,549
\$40 to \$49.....	17,846	16,287	1,559	1,165	1,056	109	...	925	925	...	15,761	14,281	1,480
\$50 to \$59.....	15,664	14,048	1,616	1,900	1,652	237	10	1,066	1,022	44	12,699	11,375	1,324
\$60 to \$69.....	9,889	8,890	999	2,164	2,009	104	53	739	739	...	6,989	6,147	842
\$70 to \$79.....	5,419	4,987	432	1,562	1,203	178	182	697	677	20	3,164	3,111	53
\$80 to \$89.....	7,870	6,898	972	2,276	1,680	580	16	780	739	41	4,815	4,481	335
\$90 to \$99.....	1,047	979	68	288	288	...	...	...	...	...	759	691	68
\$100 or more.....	6,166	5,777	389	701	539	163	...	512	512	...	4,954	4,727	226
Median receipts.....dollars..	46	46	48	65	63	...	...	57	58	...	43	43	43
Total Rental Receipts <sup>1</sup> as Percent of Market Value													
Less than 5 percent.....	6,932	6,662	270	784	784	...	...	41	41	...	6,110	5,838	270
5 to 9 percent.....	42,085	37,797	4,288	6,166	5,076	944	145	3,007	2,813	194	32,912	29,905	3,004
10 to 14 percent.....	38,731	34,838	3,893	3,711	3,283	365	63	2,068	2,007	61	32,954	29,550	3,407
15 to 19 percent.....	9,086	8,515	571	587	505	29	53	366	366	...	8,134	7,647	490
20 to 24 percent.....	3,876	3,619	257	120	67	53	...	184	184	...	3,573	3,369	204
25 to 29 percent.....	895	871	24	...	...	...	...	...	...	...	895	871	24
30 to 34 percent.....	506	504	2	150	150	...	...	...	...	...	396	354	2
35 to 39 percent.....	72	72	...	4	4	...	...	...	...	...	68	68	...
40 percent or more.....	732	719	13	...	...	...	...	145	145	...	588	575	13
Market value not reported.....	2,610	2,384	226	187	187	...	...	88	88	...	2,366	2,109	226
Median percent.....	10	10	10	9	9	...	...	10	10	...	11	11	11
Residential Receipts as Percent of Total Rental Receipts <sup>2</sup>													
Less than 50 percent.....	969	942	27	...	...	...	...	...	...	...	968	942	27
50 to 79 percent.....	2,149	1,976	173	...	...	...	...	38	38	...	2,110	1,938	173
80 to 89 percent.....	760	597	163	...	...	...	...	...	...	...	760	597	163
90 to 99 percent.....	226	203	23	...	...	...	...	...	...	...	225	202	23
100 percent.....	101,483	92,322	9,161	11,702	10,053	1,391	261	5,862	5,606	256	83,922	76,670	7,253

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

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

RESIDENTIAL FINANCING

Table 12.—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.													
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	10,335	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 <sup>1</sup>													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,905	5,649	256	81,813	74,440	7,377
Less than 30 percent.....	8,890	8,691	199	1,185	1,185	...	...	224	224	...	7,486	7,285	199
30 to 39 percent.....	9,992	9,731	261	1,884	1,884	...	...	170	170	...	7,935	7,674	261
40 to 49 percent.....	13,201	12,507	694	2,950	2,869	82	...	877	877	...	9,375	8,764	612
50 to 59 percent.....	11,317	10,433	884	1,398	994	393	10	1,082	1,082	...	8,838	8,357	482
60 to 69 percent.....	14,044	12,475	1,569	1,710	1,079	578	53	560	546	14	11,777	10,853	926
70 to 79 percent.....	8,489	7,585	904	704	556	132	16	1,291	1,271	20	6,494	5,760	738
80 to 89 percent.....	8,924	7,953	971	962	962	...	...	863	863	...	7,101	6,129	971
90 to 99 percent.....	5,654	4,845	809	257	149	108	...	324	242	82	5,075	4,454	621
100 percent or more.....	18,906	15,919	2,987	662	381	100	182	514	374	140	17,732	15,164	2,567
Median percent.....	64	63	81	49	47	...	...	70	69	...	66	65	85
Interest and Principal Payments on all Mortgages on Property as Percent of Total Rental Receipts <sup>1</sup> Less Real Estate Taxes													
Properties with both interest and principal in first mortgage payments.	99,417	90,139	9,278	11,712	10,059	1,393	261	5,903	5,647	256	81,813	74,440	7,377
Less than 30 percent.....	6,211	6,083	128	755	755	...	...	224	224	...	5,238	5,111	128
30 to 39 percent.....	7,600	7,592	8	1,075	1,075	...	...	65	65	...	6,460	6,452	8
40 to 49 percent.....	10,053	9,451	602	2,253	2,253	...	...	438	438	...	7,365	6,762	602
50 to 59 percent.....	10,114	9,467	647	1,687	1,390	298	...	880	880	...	7,548	7,197	349
60 to 69 percent.....	11,306	9,913	1,393	1,427	1,084	280	63	772	758	14	9,105	8,069	1,036
70 to 79 percent.....	9,959	9,403	556	1,344	1,072	272	...	923	923	...	7,693	7,409	285
80 to 89 percent.....	7,791	6,835	956	451	329	122	...	968	948	20	6,374	5,560	815
90 to 99 percent.....	6,804	6,035	769	871	767	88	16	376	376	...	5,354	4,892	462
100 percent or more.....	26,412	22,655	3,757	1,197	896	120	182	1,237	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

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

Table 13.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950

Subject	Total		Properties with FHA-insured first mortgages		Properties with conventional first mortgages		Subject	Total		Properties with FHA-insured first mortgages		Properties with conventional first mortgages	
	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)		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.....	11,123	3,177,010	1,035	916,750	10,085	2,260,260	TOTAL OUTSTANDING DEBT ON PROPERTY						
Average debt per property.....	...	285.6	...	885.7	...	224.1							
TOTAL MORTGAGE LOAN ON PROPERTY							Less than \$50,000.....	1,020	28,600	2	80	1,018	28,520
Less than \$50,000.....	654	14,860	...	...	654	14,860	\$50,000 to \$99,999.....	1,541	114,330	8	660	1,533	113,670
\$50,000 to \$99,999.....	1,304	79,550	...	...	1,304	79,550	\$100,000 to \$149,999.....	2,115	263,470	10	1,390	2,105	262,080
\$100,000 to \$149,999.....	1,897	207,150	5	520	1,892	206,630	\$150,000 to \$199,999.....	1,717	297,210	29	4,850	1,689	292,360
\$150,000 to \$199,999.....	1,735	268,840	26	4,210	1,729	264,630	\$200,000 to \$299,999.....	1,903	414,010	86	22,260	1,818	391,750
\$200,000 to \$299,999.....	2,056	419,410	49	10,010	2,007	409,400	\$300,000 to \$499,999.....	1,437	522,160	213	86,780	1,224	435,380
\$300,000 to \$499,999.....	1,805	537,490	229	84,700	1,576	452,790	\$500,000 to \$699,999.....	565	323,930	243	135,650	322	188,280
\$500,000 to \$699,999.....	712	369,810	264	142,170	448	227,640	\$700,000 to \$999,999.....	362	298,660	171	142,040	192	156,620
\$700,000 to \$999,999.....	417	313,820	173	136,940	245	176,880	\$1,000,000 or more.....	466	914,640	274	523,040	192	391,600
\$1,000,000 or more.....	525	966,080	290	538,200	237	427,880	Median debt...dollars..	175,000	...	639,000	...	161,000	...
Median loan...dollars..	198,000	...	637,000	...	184,000	...							

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: 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]

Subject	Total first mortgages			FHA-insured first mortgages		Conventional first mortgages			Total Junior mortgages
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	Total	With no second mortgage	With conventional second mortgage	
	Amount of outstanding debt (thousands of dollars)								
Total outstanding debt.....	3,054,740	2,543,540	511,200	914,780	893,730	2,139,960	1,649,810	490,150	122,880
Average debt per mortgage.....	274.6	295.0	204.5	883.8	874.5	212.2	217.1	197.1	44.2
TYPES OF MORTGAGE HOLDER									
Commercial bank or trust company.....	215,610	186,210	29,400	128,660	127,750	86,950	58,460	28,490	6,370
Mutual savings bank.....	1,088,860	869,230	219,630	192,790	192,790	896,070	676,440	219,630	2,430
Savings and loan association.....	27,330	21,460	5,870	7,750	7,750	19,580	13,710	5,870	950
Life insurance company.....	1,437,750	1,228,860	208,890	503,250	483,110	934,500	745,750	188,750	4,090
Mortgage company.....	46,690	38,460	8,230	20,870	20,870	25,820	17,590	8,230	2,260
Federal National Mortgage Association.....	4,180	4,180	...	4,180	4,180	...	...	...	...
Individual.....	34,960	20,950	14,010	...	...	34,960	20,950	14,010	76,850
Other.....	199,360	174,190	25,170	57,280	57,280	142,080	116,910	25,170	29,930
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER									
Purchased.....	976,360	829,130	147,230	397,720	394,710	578,640	434,420	144,220	20,070
Originated.....	2,078,380	1,714,410	363,970	517,060	499,020	1,561,320	1,215,390	345,930	102,810
ORIGIN OF FIRST MORTGAGE									
Mortgage made or assumed at time property acquired.....	1,814,650	1,525,600	289,050	860,000	838,950	954,650	686,650	268,000	...
Mortgage refinanced or renewed.....	1,083,280	876,360	206,920	49,360	49,360	1,033,920	827,000	206,920	...
Mortgage placed later than acquisition of property.....	156,810	141,580	15,230	5,420	5,420	151,390	136,160	15,230	...
AMORTIZATION									
Fully amortized.....	1,273,150	1,193,460	79,690	914,780	893,730	358,370	299,730	58,640	21,220
Partially amortized.....	1,683,190	1,264,930	418,260	...	...	1,683,190	1,264,930	418,260	60,190
Not amortized.....	72,850	63,900	8,950	...	...	72,850	63,900	8,950	19,270
On demand.....	25,550	21,250	4,300	...	...	25,550	21,250	4,300	22,200
Regular principal payments required.....	19,790	15,790	4,000	...	...	19,790	15,790	4,000	1,730
No regular principal payments required.....	5,760	5,460	300	...	...	5,760	5,460	300	20,470
CURRENT STATUS OF PAYMENTS									
Ahead or up-to-date in scheduled payments.....	3,005,700	2,501,270	504,430	888,170	867,120	2,117,530	1,634,150	483,380	104,100
Delinquent:									
Foreclosure in process.....	8,120	5,960	2,160	5,960	5,960	2,160	...	2,160	120
Foreclosure not in process.....	38,000	33,590	4,410	20,650	20,650	17,350	12,940	4,410	3,000
No regular payments required.....	2,920	2,720	200	...	...	2,920	2,720	200	15,660
YEAR MORTGAGE MADE OR ASSUMED									
1950 (part).....	426,630	334,760	91,870	154,470	152,370	272,160	182,390	89,770	26,220
1949.....	843,990	718,150	125,840	358,720	343,630	485,270	374,520	110,750	24,760
1948.....	556,080	483,720	72,360	207,850	206,940	348,230	276,780	71,450	16,410
1947.....	400,090	313,990	86,100	65,620	65,620	334,470	248,370	86,100	10,690
1946.....	259,300	200,330	58,970	25,630	25,630	233,670	177,650	56,020	11,040
1942 to 1945.....	406,180	343,560	62,620	92,320	92,320	313,860	251,240	62,620	20,680
1940 to 1941.....	91,700	86,170	5,530	3,440	3,440	88,260	82,730	5,530	2,780
1935 to 1939.....	55,950	50,420	5,530	6,730	6,730	49,220	43,690	5,530	2,910
1930 to 1934.....	10,090	9,880	210	...	...	10,090	9,880	210	3,710
1929 or earlier.....	4,730	2,560	2,170	...	...	4,730	2,560	2,170	3,680



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Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: 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]

Subject	Total first mortgages			FHA-insured first mortgages		Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	Total	With no second mortgage	With conventional second mortgage	
Amount of outstanding debt (thousands of dollars)									
YEAR MORTGAGE DUE									
On demand.....	25,550	21,250	4,300	...	...	25,550	21,250	4,300	21,910
Fully amortized.....	1,273,150	1,193,460	79,690	914,780	893,730	358,370	299,730	58,640	21,220
Past due.....	...	...	...	...	...	...	...	...	...
1950 to 1951.....	1,540	1,440	100	...	...	1,540	1,440	100	1,140
1952 to 1953.....	7,570	2,580	4,990	700	700	6,870	1,880	4,990	2,350
1954 to 1955.....	1,460	6,730	1,460	960	960	7,230	5,770	1,460	3,230
1956 to 1957.....	10,110	7,750	2,360	470	470	9,640	7,280	2,360	7,150
1958 to 1959.....	20,630	15,360	5,270	1,570	1,570	19,060	13,790	5,270	1,490
1960 to 1964.....	107,880	85,670	22,210	1,090	1,090	106,790	84,580	22,210	2,870
1965 to 1969.....	134,890	120,820	14,070	17,080	17,080	117,810	103,740	14,070	1,590
1970 to 1974.....	160,230	155,280	4,950	104,420	103,510	55,810	51,770	4,040	1,400
1975 or later.....	822,110	797,830	24,280	788,490	768,350	33,620	29,480	4,140	...
Partially or not amortized.....	1,756,040	1,328,830	427,210	...	...	1,756,040	1,328,830	427,210	79,750
Past due.....	3,120	1,830	1,290	...	...	3,120	1,830	1,290	1,750
1950 to 1951.....	158,380	130,830	27,550	...	...	158,380	130,830	27,550	11,180
1952 to 1953.....	186,190	139,820	46,370	...	...	186,190	139,820	46,370	14,550
1954 to 1955.....	251,860	168,100	83,760	...	...	251,860	168,100	83,760	11,120
1956 to 1957.....	292,760	205,020	87,740	...	...	292,760	205,020	87,740	15,070
1958 to 1959.....	423,750	328,090	95,660	...	...	423,750	328,090	95,660	13,060
1960 to 1964.....	299,150	226,590	72,560	...	...	299,150	226,590	72,560	8,590
1965 to 1969.....	78,740	68,890	9,850	...	...	78,740	68,890	9,850	4,140
1970 to 1974.....	11,070	10,220	850	...	...	11,070	10,220	850	290
1975 or later.....	51,020	49,980	1,040	...	...	51,020	49,980	1,040	...
INTEREST RATE									
Less than 3.0 percent.....	63,160	62,710	450	5,000	5,000	58,160	57,710	450	5,910
3.0 percent.....	69,910	62,090	7,820	3,660	3,660	66,250	58,430	7,820	4,870
3.1 to 3.5 percent.....	278,480	244,050	34,430	66,660	64,560	211,820	179,490	32,330	3,180
3.6 to 3.9 percent.....	119,360	107,400	11,960	28,580	28,580	90,780	78,820	11,960	...
4.0 percent.....	1,875,210	1,573,260	301,950	778,370	759,420	1,096,840	813,840	283,000	18,150
4.1 to 4.4 percent.....	132,590	111,880	20,710	7,100	7,100	125,490	104,780	20,710	480
4.5 percent.....	435,460	330,140	105,320	25,410	25,410	410,050	304,730	105,320	12,930
4.6 to 5.0 percent.....	66,350	43,610	22,740	...	...	66,350	43,610	22,740	49,340
5.1 to 5.5 percent.....	4,350	3,910	440	...	...	4,350	3,910	440	3,220
5.6 to 6.0 percent.....	9,420	4,040	5,380	...	...	9,420	4,040	5,380	23,410
6.1 percent or more.....	450	450	...	...	...	450	450	...	1,410
MORTGAGE LOAN									
Less than \$50,000.....	17,450	12,250	5,200	...	...	17,450	12,250	5,200	36,600
\$50,000 to \$99,999.....	93,830	69,620	24,210	...	...	93,830	69,620	24,210	30,560
\$100,000 to \$149,999.....	229,020	155,270	73,750	520	520	228,500	154,750	73,750	15,920
\$150,000 to \$199,999.....	260,320	188,890	71,430	4,210	4,210	256,110	184,680	71,430	13,040
\$200,000 to \$299,999.....	369,410	273,480	95,930	10,010	10,010	359,400	263,470	95,930	11,550
\$300,000 to \$499,999.....	512,860	432,760	80,100	84,700	84,700	428,160	348,060	80,100	7,470
\$500,000 to \$699,999.....	338,400	295,230	43,170	141,950	138,940	196,450	156,290	40,160	3,600
\$700,000 to \$999,999.....	299,910	276,470	23,440	136,940	136,940	162,970	139,530	23,440	1,660
\$1,000,000 or more.....	933,540	839,570	93,970	536,450	518,410	397,090	321,160	75,930	2,480
OUTSTANDING DEBT									
Less than \$50,000.....	28,230	22,310	5,920	80	80	28,150	22,230	5,920	42,650
\$50,000 to \$99,999.....	142,590	100,080	42,510	660	660	141,930	99,420	42,510	31,720
\$100,000 to \$149,999.....	280,160	194,940	85,220	1,390	1,390	278,770	193,550	85,220	19,000
\$150,000 to \$199,999.....	255,380	198,940	56,440	4,850	4,850	250,530	194,090	56,440	5,710
\$200,000 to \$299,999.....	378,590	280,540	98,050	22,260	22,260	356,330	288,280	98,050	11,520
\$300,000 to \$499,999.....	488,690	419,400	69,290	86,780	86,780	401,910	332,620	69,290	6,380
\$500,000 to \$699,999.....	313,270	270,940	42,330	135,430	132,420	177,840	138,520	39,320	2,690
\$700,000 to \$999,999.....	285,950	255,480	30,470	142,040	142,040	143,910	113,440	30,470	730
\$1,000,000 or more.....	881,880	800,910	80,970	521,290	503,250	360,590	297,660	62,930	2,480
Number of mortgages									
Total mortgages.....	11,123	8,623	2,500	1,035	1,022	10,085	7,601	2,487	2,779
TYPE OF MORTGAGE HOLDER									
Commercial bank or trust company.....	678	550	128	178	176	501	375	126	165
Mutual savings bank.....	4,986	3,688	1,298	238	238	4,748	3,450	1,298	56
Savings and loan association.....	161	138	23	12	12	149	126	23	19
Life insurance company.....	4,047	3,296	751	516	505	3,532	2,792	740	41
Mortgage company.....	148	115	33	22	22	126	93	33	70
Federal National Mortgage Association.....	9	9	...	9	9	...	...	...	...
Individual.....	456	313	143	...	...	456	313	143	1,767
Other.....	640	518	122	61	61	578	456	122	661
MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER									
Purchased.....	3,848	2,986	862	478	472	3,370	2,514	856	479
Originated.....	7,273	5,637	1,636	558	551	6,715	5,086	1,629	2,300
FORM OF DEBT									
Mortgage or deed of trust.....	10,995	8,513	2,482	1,035	1,022	9,958	7,489	2,469	2,756
Contract to purchase.....	127	111	16	...	...	127	111	16	23
SERVICE OF MORTGAGE									
Hold and service mortgage.....	9,483	7,179	2,304	604	595	8,879	6,584	2,295	2,614
Hold mortgage only.....	1,639	1,445	194	431	427	1,208	1,018	190	165

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: 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]

Subject	Total first mortgages			FHA-insured first mortgages		Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	Total FHA first mortgages	With no second mortgage	Total	With no second mortgage	With conventional second mortgage	
Number of mortgages									
<b>AMORTIZATION</b>									
Fully amortized.....	3,025	2,638	387	1,035	1,022	1,990	1,616	374	612
Partially amortized.....	7,610	5,566	2,044	...	...	7,610	5,566	2,044	1,486
Not amortized.....	301	266	35	...	...	301	266	35	332
On demand.....	185	153	32	...	...	185	153	32	411
Regular principal payments required.....	133	109	24	...	...	133	109	24	41
No regular principal payments required.....	52	44	8	...	...	52	44	8	370
<b>FREQUENCY OF INTEREST PAYMENT</b>									
Monthly.....	3,722	3,155	567	1,035	1,022	2,686	2,132	554	1,270
Quarterly, semi-annually or annually.....	7,388	5,438	1,950	...	...	7,388	5,438	1,950	1,223
Other regular interval.....	4	4	...	...	...	4	4	...	5
No regular payment.....	8	7	1	...	...	8	7	1	281
<b>FREQUENCY OF PRINCIPAL PAYMENT</b>									
Monthly.....	3,659	3,098	561	1,035	1,022	2,623	2,073	548	1,137
Quarterly, semi-annually or annually.....	7,085	5,193	1,892	...	...	7,085	5,193	1,892	919
Other regular interval.....	4	4	...	...	...	4	4	...	8
No regular payment.....	375	330	45	...	...	375	330	45	715
<b>METHOD OF PAYMENT</b>									
Interest and principal at same time in constant total amount.....	7,212	5,765	1,447	1,031	1,018	6,180	4,746	1,434	828
Interest and principal at same time in increasing or decreasing total amount.....	3,452	2,461	991	...	...	3,448	2,457	991	1,162
Payment of interest only.....	359	316	43	...	...	359	316	43	466
Interest and principal at different times, or principal only.....	105	83	22	...	...	105	83	22	71
No regular interest or principal payments.....	8	7	1	...	...	8	7	1	257
<b>CURRENT STATUS OF PAYMENTS</b>									
Ahead or up-to-date in scheduled payments.....	11,041	8,556	2,485	1,018	1,006	10,033	7,560	2,443	2,470
Delinquent:									
Foreclosure in process.....	10	7	3	7	7	3	...	3	1
Foreclosure not in process.....	77	61	16	18	18	59	43	16	57
No regular payments required.....	8	7	1	...	...	8	7	1	257
<b>YEAR MORTGAGE MADE OR ASSUMED</b>									
1950 (part).....	1,404	934	470	120	116	1,284	818	466	600
1949.....	2,278	1,858	420	382	376	1,896	1,482	414	710
1948.....	1,831	1,511	320	224	222	1,607	1,289	318	329
1947.....	1,609	1,158	451	57	57	1,553	1,102	451	315
1946.....	1,217	951	266	39	38	1,178	913	265	254
1942 to 1945.....	2,066	1,565	501	181	181	1,885	1,384	501	420
1940 to 1941.....	472	431	41	12	12	460	419	41	40
1935 to 1939.....	172	147	25	21	21	151	126	25	65
1930 to 1934.....	49	48	1	...	...	49	48	1	43
1929 or earlier.....	31	27	4	...	...	31	27	4	66
<b>TERM OF MORTGAGE</b>									
On demand.....	185	153	32	...	...	185	153	32	411
Less than 5 years.....	719	477	242	...	...	719	477	242	637
5 to 9 years.....	2,039	1,276	763	...	...	2,039	1,276	763	1,021
10 to 12 years.....	4,752	3,642	1,110	...	...	4,752	3,642	1,110	549
13 to 14 years.....	178	141	37	2	2	176	139	37	25
15 years.....	1,398	1,219	179	3	3	1,395	1,216	179	40
16 to 19 years.....	202	170	32	7	7	195	163	32	25
20 years.....	443	384	59	11	11	432	373	59	57
21 to 24 years.....	70	63	7	24	22	46	41	5	9
25 years.....	116	106	1	39	39	77	67	10	...
26 years or more.....	1,023	995	28	949	938	73	56	17	6
Median term.....years..	11	12	10	26	26	11	11	10	7
<b>YEAR MORTGAGE DUE</b>									
On demand.....	185	153	32	...	...	185	153	32	407
Fully amortized.....	3,030	2,642	388	1,036	1,023	1,993	1,618	375	614
Past due.....	9	8	...	...	...	9	8	...	...
1950 to 1951.....	121	67	54	4	4	117	63	54	98
1952 to 1953.....	131	113	18	1	1	130	112	18	98
1954 to 1955.....	137	110	27	1	1	136	109	27	74
1956 to 1957.....	232	186	46	6	6	226	180	46	41
1958 to 1959.....	774	625	149	6	6	768	619	149	61
1960 to 1964.....	493	439	54	51	51	442	388	54	27
1965 to 1969.....	299	286	13	191	185	108	101	7	14
1970 to 1974.....	834	808	26	776	769	57	38	19	...
1975 or later.....	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	7,912	5,834	2,078	...	...	7,912	5,834	2,078	1,760
Past due.....	8	3	5	...	...	8	3	5	33
1950 to 1951.....	882	711	171	...	...	882	711	171	347
1952 to 1953.....	1,401	1,110	291	...	...	1,401	1,110	291	437
1954 to 1955.....	1,339	789	550	...	...	1,339	789	550	273
1956 to 1957.....	1,452	981	471	...	...	1,452	981	471	297
1958 to 1959.....	1,628	1,288	340	...	...	1,628	1,288	340	246
1960 to 1964.....	1,021	805	216	...	...	1,021	805	216	101
1965 to 1969.....	157	129	28	...	...	157	129	28	22
1970 to 1974.....	14	11	3	...	...	14	11	3	4
1975 or later.....	10	7	3	...	...	10	7	3	...

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Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: 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]

Subject	Total first mortgages			FHA-insured first mortgages		Conventional first mortgages			Total Junior mortgages
	Total	With no second mortgage	With second mortgage	Total FHA first mortgage	With no second mortgage	Total	With no second mortgage	With conventional second mortgage	
Number of mortgages									
INTEREST RATE									
Less than 3.0 percent.....	30	29	1	3	3	27	26	1	104
3.0 percent.....	175	152	23	4	4	171	148	23	51
3.1 to 3.5 percent.....	1,019	902	117	97	93	921	808	113	21
3.6 to 3.9 percent.....	389	343	46	27	27	362	316	46	...
4.0 percent.....	5,579	4,374	1,205	852	843	4,729	3,533	1,196	324
4.1 to 4.4 percent.....	430	343	87	9	9	421	334	87	6
4.5 percent.....	2,654	1,897	757	43	43	2,611	1,854	757	252
4.6 to 5.0 percent.....	678	489	189	...	...	678	489	189	1,230
5.1 to 5.5 percent.....	60	56	4	...	...	60	56	4	59
5.6 to 6.0 percent.....	109	39	70	...	...	109	39	70	704
6.1 percent or more.....	1	1	...	...	...	1	1	...	30
Median interest rate.....percent..	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
MORTGAGE LOAN									
Less than \$50,000.....	777	562	215	...	...	777	562	215	1,866
\$50,000 to \$99,999.....	1,450	1,136	314	...	...	1,450	1,136	314	550
\$100,000 to \$149,999.....	2,062	1,426	636	5	5	2,057	1,421	636	168
\$150,000 to \$199,999.....	1,742	1,253	489	26	26	1,716	1,227	489	99
\$200,000 to \$299,999.....	1,821	1,377	444	49	49	1,773	1,329	444	57
\$300,000 to \$499,999.....	1,708	1,479	229	229	229	1,479	1,250	229	27
\$500,000 to \$699,999.....	650	568	82	264	258	386	310	76	8
\$700,000 to \$999,999.....	395	363	32	173	173	223	191	32	3
\$1,000,000 or more.....	521	463	58	290	283	231	180	51	2
Median loan.....dollars..	186,000	197,000	158,000	657,000	656,000	172,000	177,000	158,000	35,000
OUTSTANDING DEBT									
Less than \$50,000.....	1,085	853	232	2	2	1,083	851	232	2,036
\$50,000 to \$99,999.....	1,872	1,362	510	8	8	1,864	1,354	510	475
\$100,000 to \$149,999.....	2,216	1,547	669	10	10	2,206	1,537	669	159
\$150,000 to \$199,999.....	1,486	1,154	332	29	29	1,458	1,126	332	33
\$200,000 to \$299,999.....	1,765	1,345	420	86	86	1,680	1,260	420	50
\$300,000 to \$499,999.....	1,352	1,171	181	213	213	1,139	958	181	17
\$500,000 to \$699,999.....	546	471	75	243	237	303	234	69	5
\$700,000 to \$999,999.....	346	310	36	171	171	176	140	36	1
\$1,000,000 or more.....	460	416	44	274	267	186	149	37	2
Median debt.....dollars..	163,000	173,000	137,000	639,000	637,000	147,000	152,000	137,000	29,000
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT									
Mortgages with payments which include both..	10,772	8,316	2,456	1,036	1,023	9,737	7,294	2,443	2,051
Less than \$20.....	7,771	5,716	2,055	131	131	7,641	5,586	2,055	1,983
\$20 to \$24.....	1,118	937	181	115	115	1,003	822	181	32
\$25 to \$29.....	467	397	70	105	103	362	294	68	5
\$30 to \$34.....	389	345	44	198	194	191	151	40	15
\$35 to \$39.....	564	517	47	308	304	256	213	43	6
\$40 to \$44.....	250	224	26	167	164	83	60	23	1
\$45 to \$49.....	72	64	8	6	6	66	58	8	2
\$50 to \$69.....	90	71	19	6	6	84	65	19	5
\$70 or more.....	51	45	6	...	...	51	45	6	2
Median payment.....dollars..	13	14	11	34	34	12	13	11	10
TOTAL MONTHLY PAYMENT PER DWELLING UNIT FOR INTEREST, PRINCIPAL, AND OTHER ITEMS									
Mortgages with payments which include other items.....	1,967	1,788	179	1,036	1,023	931	765	166	...
Less than \$25.....	551	451	100	73	73	478	378	100	...
\$25 to \$29.....	216	188	28	59	59	157	129	28	...
\$30 to \$34.....	148	131	17	71	71	77	60	17	...
\$35 to \$39.....	144	136	8	76	76	68	60	8	...
\$40 to \$44.....	149	142	7	122	117	27	25	2	...
\$45 to \$49.....	149	143	6	117	115	32	28	4	...
\$50 to \$54.....	169	164	5	147	142	22	22	...	...
\$55 to \$59.....	256	253	3	234	234	22	19	3	...
\$60 to \$69.....	145	143	2	123	122	22	21	1	...
\$70 or more.....	39	36	3	13	13	26	23	3	...
Amount for other items not reported.....	1	1	...	1	1	...	...	...	...
Median payment.....dollars..	37	39	...	49	50	24	25	...	...
ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL									
Mortgages with payments which include other items.....	1,966	1,787	179	1,035	1,022	931	765	166	...
Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: No other items.....	129	129	...	129	129	...	...	...	...
Reserve for equipment replacement.....	795	794	1	795	794	...	...	...	...
Other items.....	111	99	12	111	99	...	...	...	...
Real estate taxes, and fire and hazard insurance premiums.....	165	148	17	...	...	165	148	17	...
Real estate taxes.....	684	544	140	...	...	684	544	140	...
Other combinations:									
Including real estate taxes.....	41	35	6	...	...	41	35	6	...
Not including real estate taxes.....	41	38	3	...	...	41	38	3	...

Table 15.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950

[Number of mortgaged properties]

Subject	Total mortgaged properties			Properties with FHA-insured first mortgage		Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	Total	With no second mortgage	With conventional second mortgage
Total properties.....	11,123	8,623	2,500	1,035	1,022	10,085	7,601	2,487
STRUCTURES ON PROPERTY								
1 structure.....	8,315	6,300	2,015	206	206	8,109	6,094	2,015
2 structures or more.....	2,807	2,320	487	829	816	1,974	1,503	474
DWELLING UNITS ON PROPERTY								
50 to 74 dwelling units.....	6,806	5,065	1,741	361	357	6,444	4,708	1,737
75 to 99 dwelling units.....	2,076	1,678	398	155	155	1,922	1,524	398
100 to 199 dwelling units.....	1,750	1,459	291	321	317	1,429	1,142	287
200 to 399 dwelling units.....	382	329	53	162	158	220	171	49
400 to 599 dwelling units.....	87	74	13	32	31	55	43	12
600 dwelling units or more.....	26	22	4	5	5	21	17	4
BUSINESS FLOOR SPACE ON PROPERTY								
None.....	8,290	6,501	1,789	956	947	7,331	5,552	1,780
Less than half.....	2,836	2,125	711	79	75	2,755	2,050	707
YEAR STRUCTURE BUILT <sup>1</sup>								
1950 (part).....	81	79	2	64	64	17	15	2
1949.....	454	426	28	358	351	96	75	21
1948.....	349	317	32	249	247	100	70	30
1947.....	143	128	15	85	81	58	47	11
1946.....	72	49	23	25	25	47	24	23
1942 to 1945.....	369	348	21	192	192	179	158	21
1940 to 1941.....	656	582	74	24	24	633	599	74
1930 to 1939.....	1,795	1,445	350	32	32	1,763	1,413	350
1929 or earlier.....	6,920	5,053	1,867	6	6	6,913	5,047	1,867
Not reported.....	287	198	89	1	1	286	197	89
YEAR STRUCTURE ACQUIRED <sup>1</sup>								
1950 (part).....	626	260	366	105	101	520	159	362
1949.....	1,075	817	258	389	382	686	436	251
1948.....	829	633	196	228	226	601	407	194
1947.....	855	612	243	54	54	801	558	243
1946.....	729	541	188	27	27	701	514	188
1942 to 1945.....	2,222	1,698	524	181	181	2,040	1,518	524
1940 to 1941.....	1,026	924	102	21	21	1,006	904	102
1930 to 1939.....	2,309	1,987	322	25	25	2,284	1,962	322
1929 or earlier.....	1,384	1,100	284	5	5	1,380	1,095	284
Not reported.....	72	55	17	1	1	71	54	17
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>1</sup>								
New.....	3,266	2,910	356	933	924	2,333	1,986	347
Previously occupied.....	7,858	5,715	2,143	102	98	7,755	5,616	2,139
PURCHASE PRICE								
Less than \$50,000.....	334	262	72	...	...	334	262	72
\$50,000 to \$99,999.....	340	219	121	...	...	340	219	121
\$100,000 to \$149,999.....	985	745	240	3	3	982	742	240
\$150,000 to \$199,999.....	1,428	1,110	318	8	8	1,420	1,102	318
\$200,000 to \$299,999.....	2,609	1,897	712	41	41	2,568	1,856	712
\$300,000 to \$499,999.....	2,121	1,593	528	185	185	1,936	1,408	528
\$500,000 to \$699,999.....	1,322	1,108	214	245	239	1,078	870	208
\$700,000 to \$999,999.....	497	432	65	166	166	331	266	65
\$1,000,000 or more.....	718	613	105	308	301	410	312	98
Property not acquired by purchase or construction..	109	87	22	...	...	109	87	22
Not reported.....	666	563	103	80	80	585	483	103
Median purchase price.....dollars..	279,000	287,000	261,000	696,000	695,000	263,000	264,000	260,000
MARKET VALUE								
Less than \$50,000.....	146	142	4	...	...	146	142	4
\$50,000 to \$99,999.....	282	189	93	...	...	282	189	93
\$100,000 to \$149,999.....	725	554	171	3	3	722	551	171
\$150,000 to \$199,999.....	1,133	739	394	8	8	1,125	731	394
\$200,000 to \$299,999.....	2,429	1,774	655	6	6	2,422	1,767	655
\$300,000 to \$499,999.....	2,138	1,639	499	152	152	1,988	1,488	499
\$500,000 to \$699,999.....	1,267	1,121	146	250	246	1,018	876	142
\$700,000 to \$999,999.....	526	455	71	150	150	376	305	71
\$1,000,000 or more.....	753	644	109	310	303	443	341	102
Not reported.....	1,728	1,371	357	156	154	1,572	1,217	355
Median market value.....dollars..	299,000	327,000	262,000	740,000	737,000	281,000	289,000	261,000

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

## RESIDENTIAL FINANCING

Table 15.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties]

Subject	Total mortgaged properties			Properties with FHA-insured first mortgage		Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	Total	With no second mortgage	With conventional second mortgage
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>								
Less than 20 percent.....	470	441	29	4	4	466	437	29
20 to 39 percent.....	1,454	1,379	75	13	13	1,442	1,366	75
40 to 59 percent.....	2,467	2,071	396	84	84	2,383	1,988	396
60 to 69 percent.....	2,116	1,580	536	67	67	2,050	1,513	536
70 to 79 percent.....	1,234	695	539	105	105	1,128	590	539
80 to 84 percent.....	754	414	340	116	115	637	299	339
85 to 89 percent.....	332	218	114	131	126	201	92	109
90 to 94 percent.....	305	259	46	222	221	83	38	45
95 to 99 percent.....	137	113	24	93	89	44	24	20
100 percent or more.....	132	80	43	44	44	88	45	43
Market value not reported.....	1,729	1,372	357	156	154	1,573	1,218	355
Median percent.....	61	57	71	87	87	60	54	71
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>								
Properties with first mortgage made or assumed at time of purchase.....	4,876	3,533	1,343	983	970	3,893	2,563	1,330
Less than 50 percent.....	388	185	203	3	3	386	182	203
50 to 59 percent.....	362	233	129	3	3	359	230	129
60 to 64 percent.....	531	248	283	...	...	531	248	283
65 to 69 percent.....	568	278	290	4	4	564	274	290
70 to 74 percent.....	595	462	133	14	14	581	448	133
75 to 79 percent.....	402	320	82	25	24	377	296	81
80 to 84 percent.....	435	322	113	86	81	349	241	108
85 to 89 percent.....	397	358	39	158	153	239	205	34
90 to 94 percent.....	296	291	5	190	190	106	101	5
95 to 99 percent.....	293	288	5	233	233	60	55	5
100 percent or more.....	287	279	8	188	186	99	93	6
Purchase price not reported or property not acquired by purchase.....	322	269	53	79	79	242	190	53
Median percent.....	74	79	65	94	94	70	73	65
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>								
Properties with first mortgage made or assumed at time of purchase.....	4,876	3,533	1,330	983	970	3,893	2,563	1,330
Less than 50 percent.....	207	185	22	3	3	204	182	22
50 to 59 percent.....	298	233	65	3	3	295	230	65
60 to 64 percent.....	249	248	1	...	...	249	248	1
65 to 69 percent.....	314	278	36	4	4	310	274	36
70 to 74 percent.....	599	462	137	14	14	585	448	137
75 to 79 percent.....	599	320	279	24	24	575	279	279
80 to 84 percent.....	690	322	368	82	81	608	241	367
85 to 89 percent.....	520	358	162	155	153	365	205	160
90 to 94 percent.....	355	291	64	194	190	161	101	60
95 to 99 percent.....	328	288	40	237	233	91	55	36
100 percent or more.....	396	279	117	188	186	208	93	115
Purchase price not reported or property not acquired by purchase.....	322	269	53	79	79	242	190	53
Median percent.....	80	79	81	94	94	77	73	81
<b>TYPE OF OWNER</b>								
Individual.....	2,048	1,620	428	12	12	2,033	1,608	428
Partnership.....	1,235	828	407	28	28	1,207	800	407
Corporation.....	7,843	6,178	1,665	995	982	6,850	5,195	1,652
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>								
Mortgage made or assumed at time property acquired	4,883	3,530	1,353	985	972	3,900	2,559	1,340
Mortgage refinanced or renewed.....	5,261	4,211	1,050	50	50	5,211	4,161	1,050
To increase loan for improvements or repairs....	346	298	48	1	1	345	297	48
To increase loan for other reasons.....	438	354	84	10	10	428	344	84
To secure better terms.....	2,530	2,040	490	27	27	2,503	2,013	490
To renew or extend loan without increasing amount.....	1,793	1,398	395	10	10	1,783	1,388	395
For other purpose.....	154	121	33	2	2	152	119	33
Mortgage placed later than acquisition of property	990	888	102	2	2	988	886	102
To make improvements or repairs.....	291	256	35	2	2	289	254	35
To invest in other properties.....	262	251	11	...	...	262	251	11
To invest in business other than real estate....	18	18	...	...	...	18	18	...
For other purpose.....	419	363	56	...	...	419	363	56
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>								
Total refinanced or renewed mortgages.....	5,261	4,211	1,050	50	50	5,211	4,161	1,050
Same lender.....	2,929	2,385	544	35	35	2,894	2,350	544
Different lender.....	2,332	1,826	506	15	15	2,317	1,811	506

Table 15.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties]

Subject	Total mortgaged properties			Properties with FHA-insured first mortgage		Properties with conventional first mortgage		
	Total	Total no second mortgage	With second mortgage	Total	With no second mortgage	Total	With no second mortgage	With conventional second mortgage
Properties with 90 percent or more of dwelling units in rental market for entire year with rental receipts <sup>1</sup> reported.....	9,488	7,383	2,105	540	528	8,947	6,855	2,093
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE								
Less than \$2.50.....	419	390	29	14	10	405	380	25
\$2.50 to \$4.99.....	45	39	6	10	10	35	29	6
\$5.00 to \$7.49.....	59	48	11	17	17	42	31	11
\$7.50 to \$9.99.....	207	142	65	49	49	158	93	65
\$10.00 to \$12.49.....	307	280	27	72	72	235	208	27
\$12.50 to \$14.99.....	363	314	49	67	67	296	247	49
\$15.00 to \$17.49.....	309	252	57	46	46	263	206	57
\$17.50 to \$19.99.....	498	450	48	29	29	469	421	48
\$20.00 to \$24.99.....	1,120	832	288	60	60	1,060	773	288
\$25.00 or more.....	4,617	3,404	1,213	35	35	4,583	3,369	1,213
Taxes not payable in 1949 <sup>2</sup> .....	70	57	13	42	36	28	21	7
Taxes or value not reported.....	1,472	1,172	300	99	97	1,373	1,074	298
Median taxes.....dollars..	25.00+	25.00+	25.00+	13.90	13.97	25.00+	25.00+	25.00+
MONTHLY TOTAL RENTAL RECEIPTS <sup>1</sup> PER DWELLING UNIT								
Less than \$20.....	254	166	88	2	2	252	164	88
\$20 to \$29.....	543	322	221	...	...	542	322	221
\$30 to \$39.....	1,580	1,200	380	14	14	1,566	1,186	380
\$40 to \$49.....	2,368	1,799	569	73	73	2,296	1,727	569
\$50 to \$59.....	1,951	1,579	372	107	107	1,844	1,472	372
\$60 to \$69.....	1,095	873	222	115	109	980	764	216
\$70 to \$79.....	634	566	68	96	95	538	471	67
\$80 to \$89.....	364	297	67	81	80	283	217	66
\$90 to \$99.....	261	232	29	40	36	220	195	25
\$100 or more.....	438	349	89	12	12	426	337	89
Median receipts.....dollars..	49	51	46	66	66	49	50	46
MONTHLY RESIDENTIAL RENTAL RECEIPTS <sup>1</sup> PER DWELLING UNIT								
Less than \$20.....	272	183	89	2	2	270	181	89
\$20 to \$29.....	591	361	230	...	...	590	361	230
\$30 to \$39.....	1,759	1,335	424	14	14	1,745	1,321	424
\$40 to \$49.....	2,399	1,808	591	75	75	2,325	1,734	591
\$50 to \$59.....	1,891	1,542	349	107	107	1,784	1,435	349
\$60 to \$69.....	1,018	830	188	123	117	895	713	182
\$70 to \$79.....	615	538	77	93	92	522	446	76
\$80 to \$89.....	325	276	49	75	74	250	202	48
\$90 to \$99.....	265	240	25	40	36	224	203	21
\$100 or more.....	359	272	87	11	11	348	261	87
Median receipts.....dollars..	48	50	45	65	65	48	49	45
TOTAL RENTAL RECEIPTS AS PERCENT OF MARKET VALUE <sup>1</sup>								
Less than 5 percent.....	106	88	18	4	4	102	84	18
5 to 9 percent.....	807	637	170	153	145	654	492	162
10 to 14 percent.....	4,779	3,706	1,073	273	271	4,507	3,436	1,071
15 to 19 percent.....	1,790	1,345	445	13	13	1,776	1,332	445
20 to 29 percent.....	393	298	95	...	...	393	298	95
30 percent or more.....	182	169	13	...	...	182	169	13
Market value not reported.....	1,438	1,143	295	97	95	1,340	1,047	293
Median percent.....	13	13	13	11	11	13	13	13
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>1</sup>								
Less than 50 percent.....	33	31	2	...	...	33	31	2
50 to 79 percent.....	407	338	69	4	4	403	334	69
80 to 89 percent.....	529	374	155	2	2	527	372	155
90 to 99 percent.....	1,155	918	237	40	40	1,115	878	237
100 percent or more.....	7,367	5,720	1,647	493	481	6,874	5,239	1,635
REAL ESTATE TAXES PER DWELLING UNIT								
Properties with at least 90 percent of their revenues from residential units.....	8,527	6,644	1,883	533	521	7,993	6,123	1,871
Less than \$20.....	89	75	14	9	5	80	70	10
\$20 to \$39.....	520	248	272	16	16	503	232	272
\$40 to \$59.....	382	317	65	51	51	330	265	65
\$60 to \$79.....	1,107	991	116	74	74	1,033	917	116
\$80 to \$99.....	1,478	1,035	443	89	89	1,390	947	443
\$100 to \$119.....	1,484	1,167	317	92	92	1,392	1,075	317
\$120 to \$139.....	1,267	1,058	209	60	58	1,207	1,000	207
\$140 to \$159.....	771	572	199	32	32	739	540	199
\$160 to \$199.....	646	554	92	41	41	605	513	92
\$200 to \$299.....	476	367	109	17	17	459	350	109
\$300 or more.....	179	156	23	6	6	173	150	23
Taxes not payable in 1949.....	78	61	17	43	37	35	24	11
Taxes not reported.....	50	43	7	3	3	47	40	7
Median taxes.....dollars..	103	105	96	96	96	104	106	96

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

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

## RESIDENTIAL FINANCING

Table 15.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties]

Subject	Total mortgaged properties			Properties with FHA-insured first mortgage		Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	Total	With no second mortgage	Total	With no second mortgage	With conventional second mortgage
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>								
Properties with both interest and principal in first mortgage payments.....	9,195	7,117	2,078	541	529	8,655	6,589	2,066
Less than 30 percent.....	3,142	2,883	259	23	23	3,119	2,860	259
30 to 39 percent.....	3,298	2,626	672	90	90	3,208	2,536	672
40 to 49 percent.....	1,626	1,061	565	296	291	1,331	771	560
50 to 59 percent.....	610	355	255	99	98	511	257	254
60 to 69 percent.....	219	92	127	18	14	201	78	123
70 to 79 percent.....	86	27	59	4	4	82	23	59
80 to 89 percent.....	49	25	24	5	5	44	20	24
90 to 99 percent.....	13	5	8	2	...	11	5	6
100 percent or more.....	152	43	109	4	4	148	39	109
Median percent.....	34	33	42	45	45	34	32	42
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>								
Properties with both interest and principal in first mortgage payments.....	9,195	7,117	2,078	541	529	8,655	6,589	2,066
Less than 30 percent.....	1,595	1,410	185	9	9	1,585	1,401	185
30 to 39 percent.....	2,553	2,399	154	50	50	2,503	2,349	154
40 to 49 percent.....	2,307	1,733	574	132	132	2,175	1,601	574
50 to 59 percent.....	1,391	861	530	209	209	1,182	652	530
60 to 69 percent.....	508	305	203	70	66	438	239	199
70 to 79 percent.....	278	147	131	14	14	264	133	131
80 to 89 percent.....	105	42	63	2	2	103	40	63
90 to 99 percent.....	96	31	65	2	2	94	29	65
100 percent or more.....	237	88	149	6	4	231	84	147
Taxes not payable in 1949 or not reported.....	125	101	24	47	41	80	61	18
Median percent.....	42	39	52	53	53	41	38	52

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



Chapter 2

ALBANY-SCHENECTADY-TROY

NEW YORK

STANDARD METROPOLITAN AREA

ALL PROPERTIES

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ALBANY-SCHENECTADY-TROY  
STANDARD METROPOLITAN AREA

The Albany-Schenectady-Troy Standard Metropolitan Area comprises Albany, Rensselaer, and Schenectady Counties.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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.....	34,713	149,076	1,979	17,760	4,945	29,631	27,787	101,685
Average debt per property.....	...	4.3	...	9.0	...	6.0	...	3.7
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$4,000.....	14,431	23,706	127	186	389	916	13,915	22,604
\$4,000 to \$5,999.....	8,482	30,727	324	1,275	1,450	5,768	6,710	23,684
\$6,000 to \$7,999.....	5,748	32,572	705	4,566	1,479	8,933	3,565	19,073
\$8,000 to \$9,999.....	3,404	25,229	487	3,997	1,097	8,559	1,821	12,673
\$10,000 to \$11,999.....	1,339	11,316	232	2,230	386	3,642	720	5,444
\$12,000 to \$14,999.....	634	7,446	49	621	141	1,722	444	5,103
\$15,000 to \$19,999.....	405	4,683	32	507	7	91	366	4,085
\$20,000 to \$49,999.....	206	4,785	...	...	...	...	206	4,785
\$50,000 to \$99,999.....	27	1,084	...	...	...	...	27	1,084
\$100,000 or more.....	40	7,528	26	4,378	...	...	14	3,150
Median loan.....dollars..	4,600	...	7,600	...	6,900	...	3,900	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$4,000.....	20,327	40,340	359	910	1,106	3,143	18,864	36,287
\$4,000 to \$5,999.....	6,161	30,197	285	1,362	1,457	7,429	4,419	21,406
\$6,000 to \$7,999.....	4,691	32,577	695	5,063	1,371	9,484	2,627	18,010
\$8,000 to \$9,999.....	2,206	19,362	487	4,411	794	6,961	925	7,990
\$10,000 to \$11,999.....	407	4,376	56	580	123	1,340	227	2,456
\$12,000 to \$14,999.....	585	7,693	42	549	98	1,274	445	5,870
\$15,000 to \$19,999.....	137	2,346	32	507	...	...	106	1,839
\$20,000 to \$49,999.....	158	4,116	...	...	...	...	158	4,116
\$50,000 to \$99,999.....	9	721	...	...	...	...	9	721
\$100,000 or more.....	38	7,368	26	4,378	...	...	12	2,990
Median debt.....dollars..	3,300	...	7,300	...	5,800	...	2,700	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	34,713	32,515	2,198	1,979	1,336	645	...	4,945	4,861	84	27,787	26,321	1,469
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	21,814	20,336	1,478	1,876	1,264	613	...	3,372	3,330	42	16,564	15,742	823
2 to 4 dwelling units.....	11,859	11,238	621	78	46	32	...	1,564	1,522	42	10,218	9,672	547
5 to 49 dwelling units.....	1,024	935	89	24	24	...	...	10	10	...	991	902	89
50 dwelling units or more.....	16	7	9	2	2	...	...	...	...	...	14	5	9
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	32,990	30,888	2,102	1,937	1,294	645	...	4,869	4,785	84	26,186	24,813	1,374
Less than half.....	1,720	1,626	94	42	42	...	...	76	76	...	1,601	1,507	94
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	447	261	186	275	90	186	...	122	122	...	49	49	...
1949.....	1,628	1,379	249	599	393	207	...	334	334	...	694	652	42
1948.....	1,308	1,125	183	184	71	113	...	587	566	21	536	487	49
1947.....	627	606	21	59	38	21	...	222	222	...	346	346	...
1946.....	460	460	...	...	...	...	...	158	158	...	302	302	...
1942 to 1945.....	907	840	67	238	171	67	...	152	152	...	518	518	...
1940 to 1941.....	1,045	896	149	91	84	7	...	74	74	...	879	737	142
1930 to 1939.....	4,341	4,067	274	302	274	28	...	439	439	...	3,600	3,354	246
1929 or earlier.....	23,163	22,114	1,049	233	215	18	...	2,784	2,721	63	20,147	19,180	968
Not reported.....	789	767	22	...	...	...	...	73	73	...	716	694	22
<b>MARKET VALUE</b>													
Less than \$4,000.....	1,534	1,513	21	...	...	...	...	60	60	...	1,474	1,453	21
\$4,000 to \$5,999.....	2,897	2,538	359	...	...	...	...	215	215	...	2,679	2,323	359
\$6,000 to \$7,999.....	5,361	5,187	174	84	21	63	...	1,031	1,031	...	4,248	4,137	112
\$8,000 to \$9,999.....	7,293	6,651	642	765	475	291	...	1,036	994	42	5,494	5,184	309
\$10,000 to \$11,999.....	5,935	5,689	246	438	347	91	...	1,217	1,196	21	4,279	4,146	134
\$12,000 to \$14,999.....	5,378	4,979	399	299	183	116	...	900	879	21	4,179	3,919	262
\$15,000 to \$19,999.....	3,293	3,178	115	306	235	71	...	392	392	...	2,595	2,551	44
\$20,000 to \$49,999.....	2,312	2,086	226	63	49	14	...	98	98	...	2,150	1,937	212
\$50,000 to \$99,999.....	168	165	3	...	...	...	...	...	...	...	168	165	3
\$100,000 or more.....	41	34	7	23	23	...	...	...	...	...	16	9	7
Not reported.....	507	498	9	3	3	...	...	...	...	...	504	495	9
Median market value.....dollars..	10,000	10,000	9,700	10,300	...	...	...	10,100	10,100	...	9,800	9,900	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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.....	31,164	122,480	1,901	12,865	4,788	28,591	24,473	81,024
Average debt per property.....	...	3.9	...	6.8	...	6.0	...	3.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,497	3,005	21	4	14	12	3,462	2,989
\$2,000 to \$2,999.....	4,591	7,425	21	23	91	161	4,478	7,241
\$3,000 to \$3,999.....	4,907	10,964	85	159	274	717	4,549	10,088
\$4,000 to \$4,999.....	3,923	12,177	148	487	602	1,874	3,174	9,816
\$5,000 to \$5,999.....	3,928	16,261	176	788	821	3,796	2,932	11,677
\$6,000 to \$6,999.....	2,618	13,271	277	1,418	651	3,568	1,690	8,285
\$7,000 to \$7,999.....	2,542	16,193	414	3,049	761	4,803	1,387	8,341
\$8,000 to \$8,999.....	2,012	14,357	326	2,590	605	4,487	1,082	7,280
\$9,000 to \$9,999.....	1,166	9,487	154	1,349	485	4,028	527	4,110
\$10,000 to \$10,999.....	990	8,308	172	1,702	285	2,583	533	4,023
\$11,000 to \$11,999.....	243	2,129	53	517	95	1,001	95	611
\$12,000 to \$14,999.....	458	5,622	42	549	127	1,561	289	3,512
\$15,000 to \$19,999.....	261	2,764	14	230	...	...	247	2,534
\$20,000 or more.....	29	517	...	...	...	...	29	517
Median loan.....dollars..	4,600	...	...	...	6,900	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	9,470	10,903	95	96	167	258	9,207	10,549
\$2,000 to \$2,999.....	4,682	11,298	109	278	324	773	4,251	10,247
\$3,000 to \$3,999.....	4,201	14,409	148	525	589	2,031	3,465	11,853
\$4,000 to \$4,999.....	3,064	13,640	201	896	611	2,751	2,253	9,993
\$5,000 to \$5,999.....	2,599	14,196	84	466	802	4,458	1,713	9,272
\$6,000 to \$6,999.....	2,058	13,220	155	1,002	682	4,442	1,222	7,776
\$7,000 to \$7,999.....	2,217	16,456	526	3,962	626	4,589	1,065	7,905
\$8,000 to \$8,999.....	1,408	11,953	256	2,193	563	4,777	589	4,983
\$9,000 to \$9,999.....	646	6,085	224	2,160	228	2,150	194	1,775
\$10,000 to \$10,999.....	169	1,748	50	508	42	443	77	797
\$11,000 to \$11,999.....	109	1,219	...	...	74	824	35	395
\$12,000 to \$14,999.....	480	6,252	42	549	84	1,095	353	4,608
\$15,000 to \$19,999.....	63	1,101	14	230	...	...	50	872
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,300	...	...	...	5,800	...	2,700	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 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.....	119,274	108,727	10,547	11,952	7,467	4,485	28,506	78,816	73,282	5,534	3,207	911	2,296
Average debt per mortgage.....	3.8	3.7	5.3	6.3	5.8	7.2	6.0	3.2	3.2	4.3	1.5	1.5	1.6
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	18,658	16,971	1,687	2,570	1,314	1,256	6,329	9,759	9,425	334	462	234	224
Mutual savings bank.....	48,057	43,862	4,195	7,896	5,315	2,581	12,814	27,347	25,864	1,483	504	499	5
Savings and loan association.....	32,737	29,968	2,769	716	485	231	9,217	22,804	20,566	2,238	149	56	91
Life insurance company.....	1,461	770	691	620	203	417	...	841	567	274	144	106	34
Mortgage company.....	120	120	...	...	...	...	...	120	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	16,681	15,476	1,205	...	...	...	146	16,535	15,330	1,205	1,926	...	1,926
Other.....	1,560	1,560	...	150	150	...	...	1,410	1,410	...	22	16	6
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	17,518	15,267	2,251	3,403	1,926	1,477	3,368	10,747	9,973	774	721	326	395
1949.....	29,203	25,771	3,432	4,211	2,203	2,008	8,587	16,405	14,981	1,424	1,185	404	781
1948.....	26,104	23,751	2,353	1,676	1,207	469	7,725	16,703	15,250	1,453	588	66	522
1947.....	17,319	16,308	1,011	237	134	103	4,427	12,655	11,747	908	278	25	253
1946.....	11,796	10,844	952	605	177	428	4,327	6,864	6,437	427	311	90	221
1942 to 1945.....	9,229	8,903	326	1,501	1,501	...	72	7,656	7,330	326	69	...	69
1940 to 1941.....	2,927	2,882	45	82	82	...	...	2,845	2,800	45	13	...	13
1935 to 1939.....	1,712	1,610	102	237	237	...	...	1,475	1,373	102	19	...	19
1930 to 1934.....	1,286	1,281	5	...	...	...	...	1,286	1,281	5	...	...	...
1929 or earlier.....	2,180	2,110	70	...	...	...	...	2,180	2,110	70	23	...	23

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	31,164	29,175	1,989	1,901	1,282	620	4,788	24,473	23,190	1,284	2,077	621	1,456
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	4,690	4,449	241	481	323	158	1,167	3,042	2,980	62	225	144	81
Mutual savings bank.....	10,849	10,121	728	1,147	766	382	2,078	7,624	7,299	325	387	382	5
Savings and loan association.....	8,993	8,508	485	158	130	28	1,523	7,313	6,898	415	91	28	63
Life insurance company.....	180	106	74	74	21	53	...	105	84	21	74	53	21
Mortgage company.....	67	67	...	...	...	...	...	67	67	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	5,906	5,444	462	...	...	...	21	5,884	5,422	462	1,265	...	1,265
Other.....	480	480	...	42	42	...	...	438	438	...	35	14	21
FORM OF DEBT													
Mortgage or deed of trust.....	30,511	28,522	1,989	1,901	1,280	620	4,788	23,821	22,536	1,285	2,018	620	1,398
Contract to purchase.....	652	652	...	...	...	...	...	652	652	...	58	...	58
AMORTIZATION													
Fully amortized.....	23,850	22,234	1,616	1,901	1,282	620	4,788	17,159	16,248	911	1,548	620	928
Partially amortized.....	3,916	3,705	211	...	...	...	...	3,916	3,705	211	116	...	116
Not amortized.....	1,450	1,353	97	...	...	...	...	1,450	1,353	97	323	...	323
On demand.....	1,950	1,884	66	...	...	...	...	1,950	1,884	66	89	...	89
Regular principal payments required.....	634	634	...	...	...	...	...	634	634	...	21	...	21
No regular principal payments required.....	1,316	1,250	66	...	...	...	...	1,316	1,250	66	68	...	68
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	29,023	27,304	1,719	1,880	1,261	620	4,604	22,538	21,524	1,014	1,846	620	1,227
Delinquent:													
Foreclosure in process.....	106	53	53	...	...	...	...	106	53	53	...	...	...
Foreclosure not in process.....	1,460	1,242	218	21	21	...	184	1,255	1,037	218	203	...	203
No regular payments required.....	574	574	...	...	...	...	...	574	574	...	27	...	27
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	3,883	3,508	375	496	290	206	480	2,907	2,738	169	437	206	231
1949.....	5,605	5,041	564	555	271	284	1,194	3,857	3,577	280	638	284	354
1948.....	5,448	5,075	373	204	148	56	1,192	4,053	3,800	253	394	56	338
1947.....	4,378	4,179	199	49	28	21	967	3,361	3,183	178	169	21	148
1946.....	3,344	3,076	268	95	42	53	936	2,313	2,119	194	282	53	229
1942 to 1945.....	4,427	4,299	128	359	359	...	21	4,047	3,919	127	74	...	74
1940 to 1941.....	1,640	1,612	28	42	42	...	...	1,598	1,570	28	42	...	42
1935 to 1939.....	923	897	26	102	102	...	...	822	796	26	33	...	33
1930 to 1934.....	685	678	7	...	...	...	...	685	678	7	...	...	...
1929 or earlier.....	830	809	21	...	...	...	...	830	809	21	21	...	21
TERM OF MORTGAGE													
On demand.....	1,950	1,884	66	...	...	...	...	1,950	1,884	66	89	...	89
Less than 5 years.....	1,822	1,664	158	21	21	...	...	1,801	1,643	158	414	...	414
5 to 9 years.....	5,146	4,871	275	...	...	...	21	5,125	4,850	275	526	14	512
10 to 12 years.....	6,804	6,583	221	...	...	...	508	6,296	6,075	221	144	7	137
13 to 14 years.....	2,136	2,052	84	...	...	...	274	1,862	1,778	84	21	...	21
15 years.....	6,396	5,989	407	102	102	...	1,875	4,420	4,076	344	137	...	137
16 to 19 years.....	1,041	1,020	21	21	21	...	341	680	680	...	42	...	42
20 years.....	4,251	3,893	358	927	706	221	1,632	1,692	1,555	137	389	294	95
21 to 24 years.....	323	323	...	42	42	...	...	281	281	...	...	...	...
25 years.....	1,051	658	393	782	389	393	137	131	131	...	305	305	...
26 years or more.....	243	236	7	7	...	7	...	236	236	...	8	...	8
Median term..... years..	13	13	...	...	...	...	15	12	12	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,950	1,884	66	...	...	...	...	1,950	1,884	66	89	...	89
Fully amortized.....	23,848	22,232	1,616	1,902	1,281	621	4,789	17,156	16,245	911	1,548	621	927
Past due.....	21	21	...	...	...	...	...	21	21	...	...	...	...
1950 to 1951.....	518	476	42	21	21	...	...	497	455	42	285	...	285
1952 to 1953.....	1,324	1,324	...	...	...	...	...	1,324	1,324	...	117	14	103
1954 to 1955.....	2,516	2,355	161	21	21	...	...	2,494	2,333	161	42	...	42
1956 to 1957.....	2,712	2,624	88	60	60	...	233	2,419	2,331	88	148	...	148
1958 to 1959.....	3,299	3,222	77	53	53	...	157	3,090	3,013	77	88	...	88
1960 to 1964.....	8,148	7,637	511	207	207	...	2,200	5,741	5,293	448	239	7	232
1965 to 1969.....	3,883	3,567	316	622	422	200	1,919	1,342	1,247	95	267	246	21
1970 to 1974.....	1,123	888	235	656	421	235	259	207	207	...	203	203	...
1975 or later.....	304	118	186	262	76	186	21	21	21	...	159	151	8
Partially or not amortized.....	5,366	5,058	308	...	...	...	...	5,366	5,058	308	439	...	439
Past due.....	70	70	...	...	...	...	...	70	70	...	...	...	...
1950 to 1951.....	1,177	1,135	42	...	...	...	...	1,177	1,135	42	62	...	62
1952 to 1953.....	1,672	1,482	190	...	...	...	...	1,672	1,482	190	164	...	164
1954 to 1955.....	1,376	1,376	...	...	...	...	...	1,376	1,376	...	58	...	58
1956 to 1957.....	220	220	...	...	...	...	...	220	220	...	106	...	106
1958 to 1959.....	373	318	55	...	...	...	...	373	318	55	49	...	49
1960 to 1964.....	222	201	21	...	...	...	...	222	201	21	...	...	...
1965 to 1969.....	196	196	...	...	...	...	...	196	196	...	...	...	...
1970 to 1974.....	7	7	...	...	...	...	...	7	7	...	...	...	...
1975 or later.....	53	53	...	...	...	...	...	53	53	...	...	...	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	602	602	...	...	...	...	...	602	602	...	35	...	35
4.0 percent.....	10,621	10,255	366	491	386	109	4,788	5,341	5,168	173	722	620	103
4.1 to 4.4 percent.....	21	21	...	...	...	...	...	21	21	...	...	...	...
4.5 percent.....	6,797	5,950	847	1,361	850	511	...	5,435	5,100	335	147	...	147
4.6 to 5.0 percent.....	11,330	10,642	688	49	49	...	...	11,281	10,593	688	714	...	714
5.1 to 5.5 percent.....	244	244	...	...	...	...	...	244	244	...	...	...	...
5.6 to 6.0 percent.....	1,548	1,460	88	...	...	...	...	1,548	1,460	88	384	...	384
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	74	...	74
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.0	5.0	5.0	...	...	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	3,584	3,486	98	21	21	...	14	3,550	3,452	98	1,254	452	802
\$2,000 to \$2,999.....	4,789	4,504	285	21	21	...	91	4,676	4,391	285	473	169	305
\$3,000 to \$3,999.....	4,942	4,717	225	85	85	...	274	4,584	4,359	225	252	...	252
\$4,000 to \$4,999.....	4,020	3,839	181	148	148	...	602	3,271	3,090	181	89	...	89
\$5,000 to \$5,999.....	3,940	3,685	255	239	176	63	821	2,881	2,689	192	...	...	...
\$6,000 to \$6,999.....	2,745	2,473	272	446	250	196	672	1,628	1,573	55	...	...	...
\$7,000 to \$7,999.....	2,402	2,169	233	389	232	158	762	1,251	1,218	33	...	...	...
\$8,000 to \$8,999.....	1,943	1,785	158	305	189	115	584	1,054	1,012	42	...	...	...
\$9,000 to \$9,999.....	1,069	967	102	151	77	74	485	434	427	7	8	...	8
\$10,000 to \$10,999.....	877	804	73	42	42	...	264	571	498	73	...	...	...
\$11,000 to \$11,999.....	185	177	8	...	...	...	95	90	82	8	...	...	...
\$12,000 to \$14,999.....	448	385	63	42	42	...	127	280	217	63	...	...	...
\$15,000 to \$19,999.....	197	183	14	14	...	14	...	183	183	...	...	...	...
\$20,000 or more.....	21	...	21	...	...	...	...	21	...	21	...	...	...
Median loan.....dollars..	4,500	4,400	...	...	...	...	6,800	3,800	3,800	...	...	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	9,540	9,304	236	95	95	...	167	9,278	9,042	236	1,410	518	893
\$2,000 to \$2,999.....	4,928	4,585	343	109	109	...	324	4,497	4,154	343	451	102	349
\$3,000 to \$3,999.....	4,095	3,990	105	148	148	...	589	3,359	3,254	105	207	...	207
\$4,000 to \$4,999.....	3,193	2,905	288	222	201	21	632	2,341	2,095	246	...	...	...
\$5,000 to \$5,999.....	2,697	2,498	199	155	84	70	802	1,741	1,612	129	...	...	...
\$6,000 to \$6,999.....	2,146	1,924	222	274	106	168	682	1,192	1,180	12	...	...	...
\$7,000 to \$7,999.....	2,102	1,816	286	533	316	217	625	943	896	47	8	...	8
\$8,000 to \$8,999.....	1,212	1,089	123	235	126	109	542	436	422	14	...	...	...
\$9,000 to \$9,999.....	553	464	89	77	56	21	228	248	180	68	...	...	...
\$10,000 to \$10,999.....	162	120	42	...	...	...	42	119	77	42	...	...	...
\$11,000 to \$11,999.....	109	109	...	...	...	...	74	35	35	...	...	...	...
\$12,000 to \$14,999.....	369	348	21	42	42	...	84	243	222	21	...	...	...
\$15,000 to \$19,999.....	56	21	35	14	...	14	...	42	21	21	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,200	3,100	...	...	...	...	5,800	2,600	2,600	...	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>													
Mortgages with payments which include both.....													
	28,331	26,504	1,827	1,902	1,281	621	4,791	21,638	20,515	1,123	1,685	620	1,065
Less than \$20.....	8,277	7,908	369	74	74	...	735	7,468	7,120	348	1,197	620	577
\$20 to \$24.....	3,187	3,145	42	95	95	...	414	2,678	2,636	42	116	...	116
\$25 to \$29.....	2,601	2,517	84	162	148	14	302	2,138	2,088	50	158	...	158
\$30 to \$34.....	2,625	2,327	298	182	84	98	331	2,114	1,914	200	21	...	21
\$35 to \$39.....	2,482	2,215	267	305	165	140	446	1,730	1,603	127	42	...	42
\$40 to \$44.....	2,393	2,108	285	372	242	130	692	1,328	1,173	155	41	...	41
\$45 to \$49.....	1,551	1,400	151	323	193	130	461	767	746	21	21	...	21
\$50 to \$54.....	1,368	1,238	130	189	133	56	334	845	792	53	53	...	53
\$55 to \$59.....	1,052	971	81	116	63	53	440	496	489	7	...	...	...
\$60 to \$64.....	795	774	21	42	42	...	243	510	489	21	...	...	...
\$65 to \$69.....	436	415	21	...	...	...	193	243	222	21	...	...	...
\$70 to \$79.....	595	595	...	...	...	...	116	479	479	...	...	...	...
\$80 to \$99.....	486	465	21	42	42	...	84	359	338	21	...	...	...
\$100 to \$119.....	316	295	21	...	...	...	...	316	295	21	21	...	21
\$120 or more.....	167	131	36	...	...	...	...	167	131	36	15	...	15
Median payment.....dollars..	30	29	...	...	...	...	41	26	26	...	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	31,164	29,175	1,989	1,901	1,282	620	...	4,788	4,704	84	24,473	23,190	1,284
STRUCTURES ON PROPERTY													
1 structure.....	30,923	28,951	1,972	1,891	1,271	620	...	4,768	4,684	84	24,264	22,996	1,268
2 structures or more.....	239	223	16	11	11	...	...	21	21	...	208	192	16
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	21,119	19,661	1,458	1,856	1,250	606	...	3,338	3,296	42	15,923	15,115	809
2 dwelling units.....	8,061	7,785	276	11	11	...	...	1,156	1,135	21	6,894	6,640	254
3 dwelling units.....	1,655	1,438	217	21	21	...	...	216	195	21	1,418	1,222	196
4 dwelling units.....	330	291	39	14	...	14	...	79	79	...	238	213	26
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	29,936	28,016	1,920	1,859	1,240	620	...	4,739	4,655	84	23,339	22,123	1,216
Less than half.....	1,226	1,158	68	42	42	...	...	49	49	...	1,134	1,066	68
YEAR STRUCTURE BUILT													
1950 (part).....	440	254	186	275	90	186	...	115	115	...	49	49	...
1949.....	1,610	1,361	249	593	387	207	...	334	334	...	682	640	42
1948.....	1,264	1,088	176	169	63	106	...	587	566	21	507	458	49
1947.....	603	582	21	42	21	21	...	222	222	...	339	339	...
1946.....	450	450	...	...	...	...	...	158	158	...	292	292	...
1942 to 1945.....	887	820	67	236	169	67	...	152	152	...	500	500	...
1940 to 1941.....	1,017	868	149	91	84	7	...	74	74	...	851	709	142
1930 to 1939.....	4,077	3,806	271	295	267	28	...	423	423	...	3,359	3,116	243
1929 or earlier.....	20,347	19,482	865	201	201	...	...	2,657	2,594	63	17,491	16,689	802
Not reported.....	469	462	7	...	...	...	...	66	66	...	403	396	7
YEAR STRUCTURE ACQUIRED													
1950 (part).....	1,819	1,444	375	454	248	206	...	459	459	...	907	739	169
1949.....	3,924	3,360	564	555	271	284	...	1,173	1,173	...	2,196	1,916	280
1948.....	4,001	3,628	373	183	127	56	...	1,219	1,156	63	2,598	2,344	253
1947.....	3,686	3,508	178	49	28	21	...	992	992	...	2,646	2,489	157
1946.....	3,368	3,107	261	95	42	53	...	925	904	21	2,348	2,161	187
1942 to 1945.....	5,551	5,423	128	422	422	...	...	21	21	...	5,108	4,980	128
1940 to 1941.....	1,704	1,678	26	42	42	...	...	...	...	...	1,663	1,636	26
1930 to 1939.....	2,712	2,663	49	102	102	...	...	...	...	...	2,610	2,561	49
1929 or earlier.....	4,286	4,251	35	...	...	...	...	...	...	...	4,286	4,251	35
Not reported.....	113	113	...	...	...	...	...	...	...	...	113	113	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	6,962	6,366	596	1,308	810	498	...	1,184	1,163	21	4,469	4,392	77
Previously occupied.....	24,202	22,808	1,394	593	471	123	...	3,604	3,541	63	20,004	18,796	1,208
PURCHASE PRICE													
Less than \$2,000.....	1,036	1,029	7	...	...	...	...	14	14	...	1,023	1,016	7
\$2,000 to \$2,999.....	1,695	1,621	74	...	...	...	...	28	28	...	1,667	1,593	74
\$3,000 to \$3,999.....	2,630	2,630	197	74	74	...	...	181	181	...	2,572	2,375	197
\$4,000 to \$4,999.....	3,210	3,189	21	84	84	...	...	378	378	...	2,748	2,727	21
\$5,000 to \$5,999.....	3,121	3,005	116	11	11	...	...	472	472	...	2,638	2,522	116
\$6,000 to \$6,999.....	3,104	2,950	154	197	190	7	...	255	255	...	2,652	2,505	147
\$7,000 to \$7,999.....	2,992	2,683	309	341	158	182	...	658	658	...	1,993	1,866	126
\$8,000 to \$8,999.....	2,687	2,407	280	354	277	77	...	649	607	42	1,683	1,523	161
\$9,000 to \$9,999.....	2,230	2,002	228	364	228	137	...	527	506	21	1,338	1,268	70
\$10,000 to \$10,999.....	1,914	1,774	140	118	42	77	...	643	622	21	1,153	1,111	42
\$11,000 to \$11,999.....	1,259	1,132	127	190	63	127	...	415	415	...	654	654	...
\$12,000 to \$14,999.....	2,285	2,138	147	133	133	...	...	401	401	...	1,750	1,603	147
\$15,000 to \$19,999.....	1,245	1,143	102	21	21	...	...	127	127	...	1,096	995	102
\$20,000 to \$24,999.....	324	289	35	14	...	14	...	42	42	...	268	247	21
\$25,000 or more.....	225	181	44	...	...	...	...	...	...	...	225	181	44
Property not acquired by purchase.....	528	524	4	...	...	...	...	...	...	...	528	524	4
Not reported.....	487	480	7	...	...	...	...	...	...	...	487	480	7
Median purchase price.....dollars..	7,000	6,800	...	...	...	...	...	8,600	8,600	...	6,400	6,300	...
MARKET VALUE													
Less than \$2,000.....	184	184	...	...	...	...	...	...	...	...	184	184	...
\$2,000 to \$2,999.....	341	341	...	...	...	...	...	...	...	...	341	341	...
\$3,000 to \$3,999.....	805	791	14	...	...	...	...	60	60	...	745	731	14
\$4,000 to \$4,999.....	1,002	791	211	...	...	...	...	135	135	...	866	656	211
\$5,000 to \$5,999.....	1,417	1,311	106	...	...	...	...	70	70	...	1,347	1,241	106
\$6,000 to \$6,999.....	2,079	2,079	...	...	...	...	...	464	464	...	1,616	1,616	...
\$7,000 to \$7,999.....	2,820	2,656	164	84	21	63	...	536	536	...	2,201	2,100	102
\$8,000 to \$8,999.....	3,743	3,468	275	337	204	133	...	450	429	21	2,957	2,836	120
\$9,000 to \$9,999.....	3,165	2,818	347	428	271	158	...	579	558	21	2,159	1,990	169
\$10,000 to \$10,999.....	3,909	3,741	168	350	266	84	...	701	701	...	2,859	2,774	84
\$11,000 to \$11,999.....	1,678	1,622	56	74	74	...	...	516	495	21	1,087	1,053	35
\$12,000 to \$14,999.....	2,820	2,656	164	84	21	63	...	536	536	...	2,201	2,100	102
\$15,000 to \$19,999.....	2,881	2,797	84	288	228	53	...	359	359	...	2,241	2,210	31
\$20,000 to \$24,999.....	1,104	967	137	56	42	14	...	42	42	...	1,006	882	123
\$25,000 or more.....	738	702	36	...	...	...	...	42	42	...	696	659	36
Not reported.....	220	220	...	...	...	...	...	...	...	...	220	220	...
Median market value.....dollars..	9,900	10,000	...	...	...	...	...	10,100	10,100	...	9,800	9,800	...



Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	7,357	7,271	86	144	144	...	...	83	83	...	7,130	7,044	86
20 to 39 percent.....	10,374	10,156	218	345	345	...	...	597	597	...	9,432	9,214	218
40 to 59 percent.....	6,706	6,345	361	148	148	...	...	1,385	1,385	...	5,174	4,813	361
60 to 69 percent.....	2,638	2,296	342	232	158	74	...	1,111	1,069	42	1,295	1,069	225
70 to 79 percent.....	1,986	1,841	145	274	231	42	...	1,133	1,112	21	579	497	81
80 to 84 percent.....	893	581	312	337	179	158	...	285	285	...	271	116	155
85 to 89 percent.....	459	231	228	112	20	91	...	133	112	21	214	98	116
90 to 94 percent.....	206	63	143	157	35	122	...	7	6	...	43	22	21
95 to 99 percent.....	179	74	105	179	21	84	...	53	53	...	21	...	21
100 percent or more.....	145	96	49	49	...	49	...	...	...	...	96	96	...
Market value not reported.....	220	220	...	...	...	...	...	...	...	...	220	220	...
Median percent.....	36	34	...	...	...	...	...	63	63	...	31	30	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	184	184	...	...	...	...	...	...	...	...	184	184	...
\$2.50 to \$4.99.....	355	327	28	7	...	7	...	14	14	...	334	313	21
\$5.00 to \$7.49.....	1,409	1,314	95	...	...	...	...	306	285	21	1,103	1,029	74
\$7.50 to \$9.99.....	1,768	1,726	42	42	21	...	...	221	221	...	1,505	1,484	21
\$10.00 to \$12.49.....	2,411	2,309	102	214	119	95	...	457	457	...	1,740	1,733	7
\$12.50 to \$14.99.....	2,177	2,049	128	197	190	7	...	468	468	...	1,513	1,391	121
\$15.00 to \$17.49.....	2,543	2,465	78	169	169	...	...	313	313	...	2,061	1,983	78
\$17.50 to \$19.99.....	2,432	2,316	116	84	42	42	...	448	448	...	1,900	1,826	74
\$20.00 to \$24.99.....	5,529	5,237	292	225	190	35	...	783	762	21	4,522	4,286	237
\$25.00 or more.....	9,706	9,139	567	95	74	21	...	1,329	1,287	42	8,282	7,778	504
Taxes not payable in 1949 <sup>1</sup> .....	2,028	1,594	434	869	477	392	...	428	428	...	732	689	42
Taxes or value not reported.....	622	516	106	...	...	...	...	21	21	...	600	495	106
Median taxes.....dollars..	20.88	20.80	...	...	...	...	...	19.68	19.56	...	21.36	21.24	...
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	148	148	...	...	...	...	...	7	7	...	141	141	...
\$20 to \$39.....	763	689	74	...	...	...	...	14	14	...	750	676	74
\$40 to \$59.....	1,205	1,177	28	7	...	7	...	112	112	...	1,086	1,065	21
\$60 to \$79.....	2,333	2,254	79	...	...	...	...	527	527	...	1,806	1,727	79
\$80 to \$99.....	3,653	3,416	237	63	42	21	...	499	478	21	3,091	2,896	195
\$100 to \$119.....	3,234	3,166	68	117	95	21	...	426	405	21	2,693	2,667	26
\$120 to \$139.....	2,067	2,715	352	123	81	42	...	659	659	...	2,286	1,976	310
\$140 to \$159.....	2,677	2,572	105	84	63	21	...	450	429	21	2,142	2,079	63
\$160 to \$199.....	3,668	3,518	150	116	63	53	...	626	626	...	2,927	2,829	97
\$200 to \$249.....	3,340	3,112	228	334	292	42	...	506	485	21	2,500	2,335	165
\$250 to \$299.....	1,626	1,577	49	...	...	...	...	201	201	...	1,426	1,376	49
\$300 or more.....	2,990	2,911	79	190	169	21	...	313	313	...	2,487	2,429	57
Taxes not payable in 1949.....	2,028	1,594	434	869	477	392	...	428	428	...	732	689	42
Taxes or value not reported.....	430	324	106	...	...	...	...	21	21	...	408	303	106
Median taxes.....dollars..	135	135	...	...	...	...	...	133	133	...	133	135	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	21,963	20,063	1,900	1,838	1,219	620	...	4,732	4,648	84	15,392	14,197	1,196
Mortgage refinanced or renewed.....	6,653	6,592	61	63	63	...	...	42	42	...	6,548	6,487	61
To increase loan for improvements or repairs.....	1,555	1,534	21	63	63	...	...	21	21	...	1,471	1,450	21
To increase loan for other reasons.....	826	805	21	...	...	...	...	...	...	...	826	805	21
To secure better terms.....	1,761	1,754	7	...	...	...	...	21	21	...	1,740	1,733	7
To renew or extend loan without increasing amount.....	1,989	1,989	...	...	...	...	...	...	...	...	1,989	1,989	...
For other purpose.....	522	510	12	...	...	...	...	...	...	...	522	510	12
Mortgage placed later than acquisition of property.....	2,547	2,519	28	...	...	...	...	14	14	...	2,534	2,506	28
To make improvements or repairs.....	1,177	1,170	7	...	...	...	...	14	14	...	1,164	1,157	7
To invest in other properties.....	65	65	...	...	...	...	...	...	...	...	65	65	...
To invest in business other than real estate.....	208	208	...	...	...	...	...	...	...	...	208	208	...
For other purpose.....	1,097	1,076	21	...	...	...	...	...	...	...	1,097	1,076	21
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	6,653	6,592	61	63	63	...	...	42	42	...	6,548	6,487	61
Same lender.....	5,175	5,126	49	63	63	...	...	21	21	...	5,091	5,042	49
Different lender.....	1,478	1,466	12	...	...	...	...	21	21	...	1,457	1,445	12

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	21,963	20,064	1,899	1,840	1,219	620	...	4,733	4,649	84	15,394	14,199	1,195
Less than 50 percent.....	3,086	2,712	374	28	28	...	...	151	151	...	2,907	2,534	374
50 to 59 percent.....	3,118	2,726	392	...	...	...	...	303	303	...	2,816	2,424	392
60 to 64 percent.....	2,012	1,943	69	7	7	...	...	190	190	...	1,816	1,746	69
65 to 69 percent.....	1,852	1,708	144	21	21	...	...	211	190	21	1,619	1,496	123
70 to 74 percent.....	2,090	1,878	212	275	159	116	...	448	448	...	1,368	1,272	96
75 to 79 percent.....	2,608	2,310	298	457	274	182	...	514	514	...	1,639	1,523	116
80 to 84 percent.....	2,248	1,972	276	550	316	234	...	618	597	21	1,080	1,059	21
85 to 89 percent.....	1,987	1,878	109	302	214	88	...	1,059	1,038	21	626	626	...
90 to 94 percent.....	844	823	21	144	144	...	...	398	377	21	302	302	...
95 to 99 percent.....	210	210	...	56	56	...	...	91	91	...	63	63	...
100 percent or more.....	1,525	1,525	...	...	...	...	...	750	750	...	775	775	...
Purchase price not reported or property not acquired by purchase.....	383	379	4	...	...	...	...	...	...	...	383	379	4
Median percent.....	72	72	...	...	...	...	...	84	84	...	65	66	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	21,963	20,064	1,899	1,840	1,219	620	...	4,733	4,649	84	15,394	14,199	1,195
Less than 50 percent.....	2,733	2,712	21	28	28	...	...	151	151	...	2,555	2,534	21
50 to 59 percent.....	2,741	2,726	15	...	...	...	...	303	303	...	2,439	2,424	15
60 to 64 percent.....	1,992	1,943	49	7	7	...	...	190	190	...	1,795	1,746	49
65 to 69 percent.....	1,782	1,708	74	21	21	...	...	190	190	...	1,570	1,496	74
70 to 74 percent.....	1,959	1,878	81	159	159	...	...	448	448	...	1,352	1,272	81
75 to 79 percent.....	2,457	2,310	147	274	274	...	...	514	514	...	1,669	1,523	147
80 to 84 percent.....	2,147	1,972	175	316	316	...	...	597	597	...	1,234	1,059	175
85 to 89 percent.....	2,287	1,878	409	274	214	60	...	1,059	1,038	21	954	626	329
90 to 94 percent.....	964	823	141	264	144	120	...	377	377	...	323	302	21
95 to 99 percent.....	487	210	277	270	56	214	...	112	91	21	105	63	42
100 percent or more.....	2,033	1,525	508	227	...	227	...	792	750	42	1,014	775	239
Purchase price not reported or property not acquired by purchase.....	383	379	4	...	...	...	...	...	...	...	383	379	4
Median percent.....	74	72	...	...	...	...	...	85	84	...	67	66	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	9,386	8,599	787	884	305	578	...	4,389	4,305	84	4,112	3,988	124
Veteran of World War I only.....	2,662	2,540	122	106	106	...	...	21	21	...	2,535	2,413	122
Other service or nonveteran.....	19,115	18,035	1,080	913	871	42	...	378	378	...	17,825	16,787	1,038

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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.....	21,119	88,382	1,856	12,545	3,338	21,717	15,923	54,120
Average debt per property.....	...	4.2	...	6.8	...	6.5	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,187	1,839	21	4	14	12	2,152	1,823
\$2,000 to \$2,999.....	2,655	4,275	21	23	49	81	2,585	4,171
\$3,000 to \$3,999.....	3,327	7,349	53	69	130	347	3,144	6,933
\$4,000 to \$4,999.....	2,289	7,003	148	487	186	597	1,955	5,919
\$5,000 to \$5,999.....	2,655	10,716	176	788	552	2,646	1,928	7,282
\$6,000 to \$6,999.....	1,837	9,335	277	1,418	489	2,736	1,071	5,181
\$7,000 to \$7,999.....	2,075	13,463	434	3,049	651	4,235	1,010	6,179
\$8,000 to \$8,999.....	1,584	11,459	326	2,590	510	3,826	749	5,043
\$9,000 to \$9,999.....	899	7,324	154	1,349	316	2,638	429	3,337
\$10,000 to \$10,999.....	810	6,876	172	1,702	243	2,237	395	2,937
\$11,000 to \$11,999.....	190	1,620	53	517	74	801	63	302
\$12,000 to \$14,999.....	385	4,800	42	549	127	1,561	216	2,690
\$15,000 to \$19,999.....	205	1,922	...	...	...	...	205	1,922
\$20,000 or more.....	21	401	...	...	...	...	21	401
Median loan.....dollars..	5,000	...	...	...	7,300	...	4,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	5,994	6,795	95	96	42	49	5,857	6,650
\$2,000 to \$2,999.....	3,089	7,439	98	251	204	478	2,788	6,710
\$3,000 to \$3,999.....	2,484	8,518	127	462	197	719	2,161	7,337
\$4,000 to \$4,999.....	2,067	9,237	201	896	366	1,665	1,501	6,676
\$5,000 to \$5,999.....	1,748	9,631	84	466	609	3,416	1,055	5,749
\$6,000 to \$6,999.....	1,574	10,125	155	1,002	580	3,756	840	5,367
\$7,000 to \$7,999.....	1,827	13,598	526	3,962	520	3,817	781	5,819
\$8,000 to \$8,999.....	1,043	8,836	256	2,193	415	3,505	372	3,138
\$9,000 to \$9,999.....	611	5,758	224	2,160	207	1,950	180	1,648
\$10,000 to \$10,999.....	159	1,640	49	508	42	443	67	689
\$11,000 to \$11,999.....	95	1,065	...	...	74	824	21	241
\$12,000 to \$14,999.....	385	4,985	42	549	84	1,095	258	3,341
\$15,000 to \$19,999.....	42	755	...	...	...	...	42	755
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,500	...	...	...	6,400	...	2,700	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 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.....	86,061	78,010	8,051	11,648	7,377	4,271	21,695	52,718	49,232	3,480	2,319	895	1,424
Average debt per mortgage.....	4.1	4.0	5.5	6.3	5.9	7.0	6.5	3.3	3.3	4.3	1.6	1.5	1.7
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	15,182	13,924	1,258	2,356	1,314	1,042	4,928	7,898	7,682	216	462	234	228
Mutual savings bank.....	33,634	30,761	2,873	7,833	5,252	2,581	9,380	16,421	16,129	292	499	499	...
Savings and loan association.....	23,901	21,116	2,785	689	458	231	7,387	15,425	13,371	1,854	149	56	93
Life insurance company.....	1,461	770	691	620	203	417	...	841	567	274	144	106	38
Mortgage company.....	46	46	...	...	...	...	...	46	46	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	11,225	10,381	844	...	...	...	...	11,225	10,381	844	1,059	...	1,059
Other.....	1,012	1,012	...	150	150	...	...	862	862	...	6	...	6
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	13,019	11,264	1,755	3,340	1,863	1,477	3,028	6,651	6,373	278	536	326	210
1949.....	21,954	18,654	3,300	4,211	2,203	2,008	7,803	9,940	8,648	1,292	1,069	404	665
1948.....	20,796	18,972	1,824	1,462	1,207	255	6,271	13,063	11,794	1,269	437	50	387
1947.....	11,025	10,488	537	237	134	103	2,409	8,379	7,945	434	106	25	81
1946.....	6,860	6,296	564	605	177	428	2,184	4,071	3,935	136	127	90	37
1942 to 1945.....	6,501	6,442	59	1,474	1,474	...	...	5,027	4,968	59	32	...	32
1940 to 1941.....	2,378	2,371	7	82	82	...	...	2,296	2,289	7	7	...	7
1935 to 1939.....	1,323	1,323	...	237	237	...	...	1,086	1,086	...	5	...	5
1930 to 1934.....	828	823	5	...	...	...	...	828	823	5	...	...	...
1929 or earlier.....	1,377	1,377	...	...	...	...	...	1,377	1,377	...	...	...	...



RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	450	450	...	...	...	...	...	450	450	...	35	...	35
4.0 percent.....	7,187	6,958	229	469	372	95	3,338	3,381	3,289	92	701	606	95
4.1 to 4.4 percent.....	21	21	...	...	...	...	...	21	21	...	...	...	...
4.5 percent.....	5,000	4,309	691	1,340	829	511	...	3,699	3,480	179	100	...	100
4.6 to 5.0 percent.....	7,274	6,758	516	49	49	...	...	7,225	6,709	516	404	...	404
5.1 to 5.5 percent.....	169	169	...	...	...	...	...	169	169	...	...	...	...
5.6 to 6.0 percent.....	1,017	996	21	...	...	...	...	1,017	996	21	144	...	144
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	74	...	74
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.0	5.0	5.0	...	...	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	2,274	2,180	94	21	21	...	14	2,240	2,146	94	894	452	442
\$2,000 to \$2,999.....	2,779	2,568	211	21	21	...	49	2,709	2,498	211	373	155	218
\$3,000 to \$3,999.....	3,253	3,190	63	53	53	...	130	3,070	3,007	63	123	...	123
\$4,000 to \$4,999.....	2,395	2,247	148	148	148	...	186	2,061	1,913	148	68	...	68
\$5,000 to \$5,999.....	2,746	2,539	207	239	176	63	552	1,956	1,812	144	...	...	...
\$6,000 to \$6,999.....	1,963	1,746	217	446	250	196	489	1,029	1,008	21	...	...	...
\$7,000 to \$7,999.....	1,930	1,723	207	389	232	158	651	890	862	28	...	...	...
\$8,000 to \$8,999.....	1,557	1,420	137	305	189	115	510	742	721	21	...	...	...
\$9,000 to \$9,999.....	822	727	95	151	77	74	337	334	334	...	...	...	...
\$10,000 to \$10,999.....	667	652	15	42	42	...	222	403	388	15	...	...	...
\$11,000 to \$11,999.....	137	137	...	...	...	...	74	63	63	...	...	...	...
\$12,000 to \$14,999.....	411	369	42	42	42	...	127	243	201	42	...	...	...
\$15,000 to \$19,999.....	162	162	...	...	...	...	...	162	162	...	...	...	...
\$20,000 or more.....	21	...	21	...	...	...	...	21	...	21	...	...	...
Median loan.....dollars..	4,900	4,800	...	...	...	...	7,300	3,900	3,900	...	...	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	6,043	5,885	158	95	95	...	42	5,907	5,749	158	1,010	504	506
\$2,000 to \$2,999.....	3,209	3,019	190	98	98	...	204	2,908	2,718	190	335	102	233
\$3,000 to \$3,999.....	2,410	2,347	63	127	127	...	197	2,087	2,024	63	112	...	112
\$4,000 to \$4,999.....	2,215	2,025	190	222	201	21	366	1,628	1,459	169	...	...	...
\$5,000 to \$5,999.....	1,846	1,674	172	155	84	70	609	1,083	981	102	...	...	...
\$6,000 to \$6,999.....	1,679	1,483	196	274	106	168	580	826	819	7	...	...	...
\$7,000 to \$7,999.....	1,750	1,469	281	533	316	217	541	675	633	42	...	...	...
\$8,000 to \$8,999.....	878	769	109	235	126	109	394	250	250	...	...	...	...
\$9,000 to \$9,999.....	472	436	36	77	56	21	207	188	173	15	...	...	...
\$10,000 to \$10,999.....	131	110	21	...	...	...	42	88	67	21	...	...	...
\$11,000 to \$11,999.....	95	95	...	...	...	...	74	21	21	...	...	...	...
\$12,000 to \$14,999.....	348	327	21	42	42	...	84	222	201	21	...	...	...
\$15,000 to \$19,999.....	42	21	21	...	...	...	...	42	21	21	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,500	3,300	...	...	...	...	6,400	2,700	2,600	...	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....	19,242	17,868	1,374	1,856	1,249	607	3,340	14,046	13,321	725	1,166	606	560
Less than \$20.....	2,287	2,185	102	42	42	...	14	2,231	2,129	102	712	606	106
\$20 to \$24.....	1,649	1,649	...	95	95	...	70	1,484	1,484	...	116	...	116
\$25 to \$29.....	1,674	1,653	21	148	148	...	102	1,424	1,403	21	137	...	137
\$30 to \$34.....	2,362	2,064	298	182	84	98	250	1,931	1,731	200	21	...	21
\$35 to \$39.....	2,331	2,064	267	305	165	140	362	1,664	1,537	127	42	...	42
\$40 to \$44.....	2,245	2,020	225	372	242	130	671	1,202	1,106	95	28	...	28
\$45 to \$49.....	1,484	1,354	130	323	193	130	461	700	700	...	21	...	21
\$50 to \$54.....	1,368	1,238	130	189	133	56	334	845	792	53	53	...	53
\$55 to \$59.....	1,047	966	81	116	63	53	440	491	484	7	...	...	...
\$60 to \$64.....	795	774	21	42	42	...	243	510	489	21	...	...	...
\$65 to \$69.....	436	415	21	...	...	...	193	243	222	21	...	...	...
\$70 to \$79.....	595	595	...	...	...	...	116	479	479	...	...	...	...
\$80 to \$99.....	486	465	21	42	42	...	84	359	338	21	...	...	...
\$100 to \$119.....	316	295	21	...	...	...	...	316	295	21	21	...	21
\$120 or more.....	167	131	36	...	...	...	...	167	131	36	15	...	15
Median payment.....dollars..	38	38	...	...	...	...	47	34	34	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	21,119	19,661	1,458	1,856	1,250	606	...	3,338	3,296	42	15,923	15,115	809
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	20,423	18,966	1,457	1,835	1,229	606	...	3,296	3,254	42	15,293	14,484	809
Less than half.....	694	694	...	21	21	...	...	42	42	...	630	630	...
TYPE OF STRUCTURE													
Detached.....	20,754	19,331	1,423	1,856	1,250	606	...	3,338	3,296	42	15,559	14,785	774
Semidetached and attached.....	365	330	35	...	...	...	...	...	...	...	364	330	35
NUMBER OF ROOMS													
Less than 4 rooms.....	242	242	...	...	...	...	...	35	35	...	208	208	...
4 rooms.....	2,907	2,321	586	937	495	442	...	720	699	21	1,250	1,127	123
5 rooms.....	3,519	3,266	253	382	232	151	...	700	700	...	2,437	2,335	102
6 rooms.....	6,381	6,068	313	284	284	...	...	872	872	...	5,224	4,912	313
7 rooms or more.....	7,663	7,393	270	246	239	7	...	998	977	21	6,420	6,177	243
Not reported.....	405	369	36	7	...	7	...	14	14	...	385	356	29
YEAR STRUCTURE BUILT													
1950 (part).....	433	247	186	275	90	186	...	115	115	...	42	42	...
1949.....	1,610	1,361	249	593	387	207	...	334	334	...	682	640	42
1948.....	1,264	1,088	176	169	63	106	...	587	566	21	507	458	49
1947.....	598	577	21	42	21	21	...	222	222	...	334	334	...
1946.....	429	429	...	...	...	...	...	158	158	...	271	271	...
1942 to 1945.....	834	781	53	222	169	53	...	152	152	...	461	461	...
1940 to 1941.....	996	847	149	91	84	7	...	74	74	...	830	688	142
1930 to 1939.....	3,429	3,232	197	295	267	28	...	390	390	...	2,744	2,575	169
1929 or earlier.....	11,284	10,863	421	169	169	...	...	1,306	1,285	21	9,810	9,410	400
Not reported.....	242	235	7	...	...	...	...	...	...	...	242	235	7
YEAR STRUCTURE ACQUIRED													
1950 (part).....	1,393	1,071	322	454	248	206	...	396	396	...	543	428	116
1949.....	3,062	2,520	542	555	271	284	...	1,040	1,040	...	1,467	1,209	258
1948.....	2,900	2,629	271	169	127	42	...	950	908	42	1,780	1,594	186
1947.....	2,204	2,134	70	49	28	21	...	527	527	...	1,629	1,580	49
1946.....	1,786	1,617	169	95	42	53	...	426	426	...	1,265	1,149	116
1942 to 1945.....	3,830	3,781	49	390	390	...	...	...	...	...	3,440	3,391	49
1940 to 1941.....	3,378	3,378	...	42	42	...	...	...	...	...	1,336	1,336	...
1930 to 1939.....	2,075	2,054	21	102	102	...	...	...	...	...	1,973	1,952	21
1929 or earlier.....	2,430	2,416	14	...	...	...	...	...	...	...	2,430	2,416	14
Not reported.....	60	60	...	...	...	...	...	...	...	...	60	60	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	6,596	6,000	596	1,308	810	498	...	1,184	1,163	21	4,103	4,026	77
Previously occupied.....	14,522	13,660	862	548	439	109	...	2,154	2,133	21	11,820	11,088	732
PURCHASE PRICE													
Less than \$2,000.....	798	791	7	...	...	...	...	14	14	...	785	778	7
\$2,000 to \$2,999.....	1,251	1,177	74	...	...	...	...	7	7	...	1,244	1,170	74
\$3,000 to \$3,999.....	1,738	1,594	144	74	74	...	...	102	102	...	1,562	1,418	144
\$4,000 to \$4,999.....	1,702	1,681	21	84	84	...	...	49	49	...	1,569	1,548	21
\$5,000 to \$5,999.....	1,779	1,737	42	...	...	...	...	182	182	...	1,597	1,554	42
\$6,000 to \$6,999.....	2,060	2,000	60	176	169	7	...	133	133	...	1,751	1,698	53
\$7,000 to \$7,999.....	2,016	1,791	225	341	158	182	...	510	510	...	1,164	1,122	42
\$8,000 to \$8,999.....	1,990	1,744	246	354	277	77	...	517	496	21	1,118	971	148
\$9,000 to \$9,999.....	1,645	1,438	207	364	228	137	...	457	457	...	823	753	70
\$10,000 to \$10,999.....	1,610	1,470	140	118	42	77	...	552	531	21	940	898	42
\$11,000 to \$11,999.....	960	833	127	190	63	127	...	309	309	...	461	461	...
\$12,000 to \$14,999.....	1,599	1,525	74	133	133	...	...	338	338	...	1,124	1,054	74
\$15,000 to \$19,999.....	1,001	973	28	21	21	...	...	127	127	...	853	825	28
\$20,000 to \$24,999.....	253	232	21	...	...	...	...	42	42	...	211	190	21
\$25,000 or more.....	163	127	36	...	...	...	...	...	...	...	163	127	36
Property not acquired by purchase.....	258	...	...	...	...	...	...	...	...	...	258	258	...
Not reported.....	298	291	7	...	...	...	...	...	...	...	298	291	7
Median purchase price.....dollars..	7,400	7,300	...	...	...	...	...	9,300	9,300	...	6,500	6,400	...
MARKET VALUE													
Less than \$2,000.....	158	158	...	...	...	...	...	...	...	...	158	158	...
\$2,000 to \$2,999.....	257	257	...	...	...	...	...	...	...	...	257	257	...
\$3,000 to \$3,999.....	520	506	14	...	...	...	...	14	14	...	506	492	14
\$4,000 to \$4,999.....	758	547	211	...	...	...	...	63	63	...	695	485	211
\$5,000 to \$5,999.....	538	538	...	...	...	...	...	21	21	...	517	517	...
\$6,000 to \$6,999.....	1,064	1,064	...	...	...	...	...	130	130	...	935	935	...
\$7,000 to \$7,999.....	1,691	1,548	143	84	21	63	...	365	365	...	1,242	1,162	81
\$8,000 to \$8,999.....	2,655	2,458	197	326	193	133	...	302	281	21	2,027	1,984	42
\$9,000 to \$9,999.....	2,182	1,919	263	407	250	158	...	415	415	...	1,360	1,255	106
\$10,000 to \$10,999.....	2,822	2,675	147	350	266	84	...	577	577	...	1,896	1,832	63
\$11,000 to \$11,999.....	1,153	1,125	28	74	74	...	...	379	379	...	700	672	28
\$12,000 to \$14,999.....	3,683	3,366	317	292	176	116	...	651	630	21	2,740	2,561	180
\$15,000 to \$19,999.....	2,064	2,004	60	281	228	53	...	338	338	...	1,445	1,438	7
\$20,000 to \$24,999.....	848	806	42	42	42	...	...	42	42	...	764	721	42
\$25,000 or more.....	629	593	36	...	...	...	...	42	42	...	587	550	36
Not reported.....	95	95	...	...	...	...	...	...	...	...	95	95	...
Median market value.....dollars..	10,200	10,200	...	...	...	...	...	10,600	10,600	...	10,100	10,100	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	4,979	4,898	81	144	144	...	...	74	74	...	4,761	4,680	81
20 to 39 percent.....	6,682	6,591	91	313	313	...	...	312	312	...	6,057	5,966	91
40 to 59 percent.....	4,178	3,966	212	148	148	...	...	883	883	...	3,148	2,936	212
60 to 69 percent.....	2,097	1,858	239	232	158	74	...	812	791	21	1,053	909	144
70 to 79 percent.....	1,597	1,506	91	274	231	42	...	899	899	...	425	376	49
80 to 84 percent.....	689	450	239	323	179	144	...	228	228	...	137	42	95
85 to 89 percent.....	353	125	228	112	20	91	...	70	49	21	172	56	116
90 to 94 percent.....	177	55	122	157	35	122	...	7	7	...	14	14	...
95 to 99 percent.....	179	74	105	105	21	84	...	53	53	...	21	...	21
100 percent or more.....	91	42	49	...	...	49	...	...	...	...	42	42	...
Market value not reported.....	95	95	...	...	...	...	...	...	...	...	95	95	...
Median percent.....	37	35	...	...	...	...	...	65	65	...	30	29	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	131	131	...	...	...	...	...	...	...	...	131	131	...
\$2.50 to \$4.99.....	341	313	28	7	...	7	...	7	7	...	327	306	21
\$5.00 to \$7.49.....	1,316	1,221	95	...	...	...	...	306	285	21	1,010	936	74
\$7.50 to \$9.99.....	1,663	1,621	42	42	21	21	...	207	207	...	1,414	1,393	21
\$10.00 to \$12.49.....	2,150	2,048	102	214	119	95	...	457	457	...	1,479	1,472	7
\$12.50 to \$14.99.....	1,913	1,843	70	197	190	7	...	373	373	...	1,344	1,280	63
\$15.00 to \$17.49.....	1,838	1,764	74	169	169	...	...	313	313	...	1,356	1,282	74
\$17.50 to \$19.99.....	1,653	1,537	116	84	42	42	...	429	429	...	1,140	1,066	74
\$20.00 to \$24.99.....	3,539	3,350	189	211	190	21	...	474	474	...	2,854	2,686	168
\$25.00 or more.....	4,130	3,929	201	63	42	21	...	323	302	21	3,744	3,585	159
Taxes not payable in 1949 <sup>1</sup> .....	2,021	1,587	434	869	477	392	...	428	428	...	725	682	42
Taxes or value not reported.....	423	317	106	...	...	...	...	21	21	...	401	296	106
Median taxes.....dollars..	17.48	17.41	...	...	...	...	...	15.75	15.75	...	18.24	18.13	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	67	67	...	...	...	...	...	...	...	...	67	67	...
\$20 to \$39.....	506	432	74	...	...	...	...	7	7	...	499	425	74
\$40 to \$59.....	587	559	28	7	...	7	...	56	56	...	524	503	21
\$60 to \$79.....	1,070	1,063	7	...	...	...	...	264	264	...	806	799	7
\$80 to \$99.....	1,507	1,444	63	42	21	21	...	161	161	...	1,304	1,262	42
\$100 to \$119.....	1,903	1,861	42	106	84	21	...	302	281	21	1,496	1,496	...
\$120 to \$139.....	1,786	1,540	246	109	81	28	...	404	404	...	1,273	1,055	218
\$140 to \$159.....	1,739	1,697	42	84	63	21	...	295	295	...	1,359	1,338	21
\$160 to \$199.....	2,390	2,267	123	116	63	53	...	493	493	...	1,782	1,711	70
\$200 to \$249.....	2,686	2,500	186	334	292	42	...	394	373	21	1,958	1,835	123
\$250 to \$299.....	1,537	1,509	28	...	...	...	...	201	201	...	1,336	1,308	28
\$300 or more.....	2,985	2,906	79	190	169	21	...	313	313	...	2,482	2,424	57
Taxes not payable in 1949.....	2,021	1,587	434	869	477	392	...	428	428	...	725	682	42
Taxes not reported.....	335	229	106	...	...	...	...	21	21	...	313	208	106
Median taxes.....dollars..	159	160	...	...	...	...	...	152	152	...	158	159	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	15,185	13,783	1,402	1,814	1,208	606	...	3,282	3,240	42	10,088	9,335	753
Mortgage refinanced or renewed.....	4,075	4,047	28	42	42	...	...	42	42	...	3,991	3,963	28
To increase loan for improvements or repairs.....	974	953	21	42	42	...	...	21	21	...	911	890	21
To increase loan for other reasons.....	549	549	...	...	...	...	...	...	...	...	549	549	...
To secure better terms.....	1,077	1,077	...	...	...	...	...	21	21	...	1,056	1,056	...
To renew or extend loan without increasing amount.....	1,147	1,147	...	...	...	...	...	...	...	...	1,147	1,147	...
For other purpose.....	328	321	7	...	...	...	...	...	...	...	328	321	7
Mortgage placed later than acquisition of property.....	1,858	1,830	28	...	...	...	...	14	14	...	1,845	1,817	28
To make improvements or repairs.....	817	810	7	...	...	...	...	14	14	...	804	797	7
To invest in other properties.....	63	63	...	...	...	...	...	...	...	...	63	63	...
To invest in business other than real estate.....	201	201	...	...	...	...	...	...	...	...	201	201	...
For other purpose.....	777	756	21	...	...	...	...	...	...	...	777	756	21
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	4,075	4,047	28	42	42	...	...	42	42	...	3,991	3,963	28
Same lender.....	3,052	3,031	21	42	42	...	...	21	21	...	2,989	2,968	21
Different lender.....	1,023	1,016	7	...	...	...	...	21	21	...	1,002	995	7

<sup>1</sup> Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."



Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	15,185	13,784	1,401	1,815	1,208	606	...	3,282	3,240	42	10,089	9,336	753	
Less than 50 percent.....	1,942	1,698	244	28	28	...	...	137	137	...	1,776	1,533	244	
50 to 59 percent.....	1,913	1,674	239	...	...	...	...	250	250	...	1,664	1,425	239	
60 to 64 percent.....	1,448	1,406	42	7	7	...	...	190	190	...	1,252	1,209	42	
65 to 69 percent.....	1,306	1,257	49	21	21	...	...	137	137	...	1,147	1,098	49	
70 to 74 percent.....	1,620	1,441	179	264	148	116	...	368	368	...	988	925	63	
75 to 79 percent.....	2,036	1,738	298	457	274	182	...	415	415	...	1,165	1,049	116	
80 to 84 percent.....	1,726	1,506	220	536	316	220	...	425	425	...	765	765	...	
85 to 89 percent.....	1,449	1,340	109	302	214	88	...	714	693	21	433	433	...	
90 to 94 percent.....	632	611	21	144	144	...	...	235	214	21	253	253	...	
95 to 99 percent.....	119	119	...	56	56	...	...	21	21	...	42	42	...	
100 percent or more.....	794	794	...	...	...	...	...	390	390	...	404	404	...	
Purchase price not reported or property not acquired by purchase.....	200	200	...	...	...	...	...	...	...	...	200	200	...	
Median percent.....	73	73	...	...	...	...	...	82	81	...	66	67	...	
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	15,185	13,784	1,401	1,815	1,208	606	...	3,282	3,240	42	10,089	9,336	753	
Less than 50 percent.....	1,719	1,698	21	28	28	...	...	137	137	...	1,554	1,533	21	
50 to 59 percent.....	1,689	1,674	15	...	...	...	...	250	250	...	1,440	1,425	15	
60 to 64 percent.....	1,434	1,406	28	7	7	...	...	190	190	...	1,237	1,209	28	
65 to 69 percent.....	1,331	1,257	74	21	21	...	...	137	137	...	1,172	1,098	74	
70 to 74 percent.....	1,462	1,441	21	148	148	...	...	368	368	...	946	925	21	
75 to 79 percent.....	1,833	1,738	95	274	274	...	...	415	415	...	1,144	1,049	95	
80 to 84 percent.....	1,612	1,506	106	316	316	...	...	425	425	...	871	765	106	
85 to 89 percent.....	1,628	1,340	288	274	214	60	...	693	693	...	661	433	229	
90 to 94 percent.....	717	611	106	250	144	106	...	214	214	...	253	253	...	
95 to 99 percent.....	375	119	256	270	56	214	...	42	21	21	63	42	21	
100 percent or more.....	1,186	794	392	227	...	227	...	411	390	21	548	404	144	
Purchase price not reported or property not acquired by purchase.....	200	200	...	...	...	...	...	...	...	...	200	200	...	
Median percent.....	75	73	...	...	...	...	...	82	81	...	68	67	...	
<b>VETERAN STATUS OF OWNER</b>														
Veteran of World War II.....	6,548	5,864	684	884	305	578	...	3,053	3,011	42	2,611	2,547	63	
Veteran of World War I only.....	1,842	1,800	42	74	74	...	...	...	...	...	1,768	1,726	42	
Other service or nonveteran.....	12,727	11,996	731	899	871	28	...	285	285	...	11,544	10,841	703	
<b>COLOR OF OWNER</b>														
White.....	19,942	18,600	1,342	1,662	1,143	519	...	3,120	3,078	42	15,160	14,380	780	
Nonwhite.....	42	42	...	...	...	...	...	...	...	...	42	42	...	
Not reported.....	1,135	1,019	116	194	107	87	...	219	219	...	722	693	29	
<b>SEX AND AGE OF OWNER</b>														
Male.....	18,104	16,913	1,191	1,728	1,195	533	...	3,105	3,063	42	13,272	12,656	615	
Under 35 years.....	4,565	4,119	446	688	348	340	...	1,708	1,666	42	2,169	2,105	63	
35 to 44 years.....	6,137	5,631	506	681	488	193	...	1,098	1,098	...	4,358	4,045	313	
45 to 54 years.....	4,310	4,131	179	296	296	...	...	215	215	...	3,800	3,621	179	
55 to 64 years.....	2,308	2,255	53	63	63	...	...	63	63	...	2,182	2,129	53	
65 years and over.....	784	777	7	...	...	...	...	21	21	...	763	756	7	
Female.....	2,303	2,123	180	7	7	...	...	21	21	...	2,276	2,095	180	
Under 45 years.....	493	478	15	7	7	...	...	...	...	...	1,450	1,450	15	
45 to 64 years.....	1,123	1,081	42	...	...	...	...	...	...	...	1,123	1,081	42	
65 years and over.....	687	564	123	...	...	...	...	...	...	...	687	564	123	
Sex or age not reported.....	710	623	87	121	48	73	...	212	212	...	377	363	14	
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>														
Owner is—														
Primary individual.....	775	775	...	21	21	...	...	53	53	...	701	701	...	
Head of primary family.....	18,432	17,140	1,292	1,714	1,181	533	...	2,944	2,902	42	13,774	13,057	717	
Not head but a member of primary family	1,050	971	79	...	...	...	...	130	130	...	920	841	79	
One or more owners not in primary family.....	152	152	...	...	...	...	...	...	...	...	152	152	...	
Not reported.....	710	623	87	121	48	73	...	212	212	...	377	363	14	
Properties with owner who is head of household or related to head...	20,258	18,887	1,371	1,736	1,201	532	...	3,128	3,086	42	15,394	14,600	796	
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>														
Primary individual.....	775	775	...	21	21	...	...	53	53	...	701	701	...	
Primary family:														
2 persons.....	4,843	4,485	358	334	169	165	...	640	640	...	3,870	3,677	193	
3 persons.....	5,552	5,168	384	632	422	210	...	1,037	1,016	21	3,882	3,730	152	
4 persons.....	4,581	4,202	379	530	400	130	...	714	693	21	3,337	3,109	228	
5 persons.....	2,540	2,417	123	155	127	28	...	321	321	...	2,064	1,969	95	
6 persons.....	1,320	1,214	106	42	42	...	...	285	285	...	992	886	106	
7 persons or more.....	646	625	21	21	21	...	...	77	77	...	548	527	21	

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage				
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage		
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage	
<b>CHILDREN UNDER 18 YEARS OF AGE</b>														
Primary individual or no child in family.....	8,230	7,699	531	461	295	165	...	...	798	798	...	6,972	6,606	366
1 child.....	5,183	4,772	411	608	376	231	...	...	1,104	1,083	21	3,471	3,312	158
2 children.....	4,091	3,912	179	492	383	109	...	...	813	792	21	2,786	2,737	49
3 children.....	1,735	1,612	123	133	106	28	...	...	221	221	...	1,381	1,286	95
4 children or more.....	1,017	890	127	42	42	...	...	...	190	190	...	784	658	127
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>														
Less than \$2,000.....	1,121	1,086	35	21	21	...	...	...	95	95	...	1,005	970	35
\$2,000 to \$2,499.....	662	567	95	...	...	...	...	...	102	102	...	560	465	95
\$2,500 to \$2,999.....	1,331	1,257	74	95	21	74	...	...	169	169	...	1,067	1,067	...
\$3,000 to \$3,499.....	2,312	2,206	106	228	165	63	...	...	429	408	21	1,654	1,633	21
\$3,500 to \$3,999.....	1,698	1,614	84	127	106	21	...	...	338	338	...	1,234	1,171	63
\$4,000 to \$4,499.....	1,928	1,696	232	295	211	84	...	...	327	327	...	1,305	1,157	148
\$4,500 to \$4,999.....	1,686	1,570	116	127	63	63	...	...	374	374	...	1,186	1,134	53
\$5,000 to \$5,999.....	2,563	2,500	63	296	274	21	...	...	454	433	21	1,814	1,793	21
\$6,000 to \$7,999.....	2,153	1,984	169	127	63	63	...	...	285	285	...	1,741	1,636	106
\$8,000 to \$9,999.....	1,165	1,038	127	137	63	74	...	...	169	169	...	859	806	53
\$10,000 or more.....	1,105	1,105	...	63	63	...	...	...	63	63	...	978	978	...
Not reported.....	2,534	2,264	270	220	151	69	...	...	323	323	...	1,991	1,790	201
Median income.....dollars..	4,400	4,400	...	...	...	...	...	...	4,400	4,400	...	4,400	4,400	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>														
Properties with both interest and principal in first mortgage payments	18,629	17,308	1,321	1,735	1,201	533	...	...	3,127	3,085	42	13,769	13,022	746
Less than 5 percent.....	1,751	1,751	...	116	116	...	...	...	21	21	...	1,614	1,614	...
5 to 9 percent.....	4,949	4,770	179	423	327	116	...	...	570	570	...	3,937	3,873	63
10 to 14 percent.....	4,898	4,444	454	580	369	211	...	...	1,151	1,151	...	3,167	2,924	243
15 to 19 percent.....	1,941	1,762	179	197	133	63	...	...	570	549	21	1,175	1,080	95
20 to 24 percent.....	732	563	169	95	21	74	...	...	211	211	...	426	331	95
25 to 29 percent.....	355	355	...	...	...	...	...	...	155	155	...	200	200	...
30 to 34 percent.....	42	42	...	...	...	...	...	...	21	21	...	21	21	...
35 to 39 percent.....	42	21	21	21	21	...	...	...	21	...	21	...	...	...
40 percent or more.....	633	577	56	...	...	...	...	...	21	21	...	611	556	56
Income \$10,000 or more.....	963	963	...	63	63	...	...	...	63	63	...	837	837	...
Income not reported.....	2,323	2,060	263	220	151	69	...	...	323	323	...	1,781	1,586	194
Median percent.....	11	11	...	...	...	...	...	...	13	13	...	10	10	...
Properties with owner who is head of household.....	19,211	17,917	1,294	1,736	1,201	534	...	...	2,997	2,955	42	14,473	13,758	717
<b>INCOME OF OWNER</b>														
Less than \$2,000.....	2,108	2,073	35	21	21	...	...	...	169	169	...	1,917	1,883	35
\$2,000 to \$2,499.....	887	792	95	...	...	...	...	...	123	123	...	764	669	95
\$2,500 to \$2,999.....	1,538	1,464	74	116	42	74	...	...	211	211	...	1,210	1,210	...
\$3,000 to \$3,499.....	2,811	2,663	148	334	228	106	...	...	640	619	21	1,837	1,816	21
\$3,500 to \$3,999.....	1,988	1,861	127	222	179	42	...	...	317	317	...	1,449	1,365	84
\$4,000 to \$4,499.....	2,168	1,936	232	274	169	106	...	...	352	352	...	1,541	1,415	127
\$4,500 to \$4,999.....	1,007	912	95	84	42	42	...	...	84	84	...	838	785	53
\$5,000 to \$5,999.....	1,698	1,635	63	222	222	...	...	...	454	433	21	1,023	981	42
\$6,000 to \$7,999.....	1,249	1,143	106	106	63	42	...	...	222	222	...	921	858	63
\$8,000 to \$9,999.....	659	553	106	95	42	53	...	...	53	53	...	511	458	53
\$10,000 or more.....	817	817	...	42	42	...	...	...	63	63	...	711	711	...
Not reported.....	2,281	2,068	213	220	151	69	...	...	309	309	...	1,751	1,607	144
Median income.....dollars..	3,700	3,700	...	...	...	...	...	...	3,800	3,800	...	3,700	3,600	...
<b>OCCUPATION OF OWNER</b>														
Professional, technical, and kindred workers:														
Salaried.....	3,337	3,032	305	495	285	210	...	...	595	595	...	2,247	2,152	95
Self-employed.....	726	698	28	21	21	...	...	...	42	42	...	663	635	28
Managers, officials, and proprietors, including farm:														
Salaried.....	1,607	1,544	63	148	127	21	...	...	359	359	...	1,101	1,058	42
Self-employed.....	1,371	1,248	123	21	21	...	...	...	152	152	...	1,198	1,075	123
Clerical and kindred workers.....	1,526	1,347	179	232	137	95	...	...	285	285	...	1,010	925	84
Sales workers.....	1,330	1,235	95	158	84	74	...	...	306	306	...	865	844	21
Craftsmen, foremen, and kindred workers..	3,721	3,520	201	348	264	84	...	...	678	657	21	2,694	2,599	95
Operatives and kindred workers.....	2,648	2,693	155	235	207	28	...	...	379	379	...	2,233	2,107	127
Service workers, including private household.....	485	450	35	42	28	14	...	...	105	84	21	338	338	...
Laborers, except mine.....	535	454	81	28	21	7	...	...	21	21	...	486	412	74
Occupation not reported.....	1,721	1,693	28	7	7	...	...	...	74	74	...	1,640	1,612	28

<sup>1</sup> Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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.....	3,549	26,596	78	4,895	157	1,040	3,314	20,661
Average debt per property.....	...	7.5	...	62.8	...	6.6	...	6.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	524	424	...	...	...	...	524	424
\$2,000 to \$3,999.....	912	1,888	...	...	10	26	902	1,862
\$4,000 to \$5,999.....	631	2,289	...	...	27	98	604	2,191
\$6,000 to \$7,999.....	588	3,108	14	99	87	562	488	2,447
\$8,000 to \$9,999.....	226	1,385	7	58	7	44	212	1,283
\$10,000 to \$11,999.....	106	879	7	11	6	58	92	810
\$12,000 to \$14,999.....	176	1,824	7	72	14	161	155	1,591
\$15,000 to \$19,999.....	144	1,919	18	277	7	91	119	1,551
\$20,000 to \$24,999.....	47	913	...	...	...	...	47	913
\$25,000 to \$29,999.....	53	1,161	...	...	...	...	53	1,161
\$30,000 to \$49,999.....	77	2,194	...	...	...	...	77	2,194
\$50,000 to \$74,999.....	20	523	...	...	...	...	20	523
\$75,000 to \$99,999.....	7	561	...	...	...	...	7	561
\$100,000 to \$199,999.....	25	3,908	24	3,778	...	...	1	130
\$200,000 to \$499,999.....	13	2,490	2	600	...	...	11	1,890
\$500,000 or more.....	2	1,130	...	...	...	...	2	1,130
Median loan.....dollars..	4,800	...	...	...	...	...	4,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,061	1,050	7	11	...	...	1,054	1,039
\$2,000 to \$3,999.....	913	2,680	...	...	26	81	887	2,599
\$4,000 to \$5,999.....	498	2,361	...	...	44	220	453	2,141
\$6,000 to \$7,999.....	416	2,881	14	99	63	453	340	2,329
\$8,000 to \$9,999.....	152	1,324	7	58	3	34	142	1,232
\$10,000 to \$11,999.....	129	1,409	7	72	7	73	115	1,264
\$12,000 to \$14,999.....	105	1,441	...	...	14	179	92	1,262
\$15,000 to \$19,999.....	74	1,245	18	277	...	...	56	968
\$20,000 to \$24,999.....	60	1,351	...	...	...	...	60	1,351
\$25,000 to \$29,999.....	70	1,825	...	...	...	...	70	1,825
\$30,000 to \$49,999.....	28	940	...	...	...	...	28	940
\$50,000 to \$74,999.....	...	...	...	...	...	...	...	...
\$75,000 to \$99,999.....	9	721	...	...	...	...	9	721
\$100,000 to \$199,999.....	32	5,238	24	3,778	...	...	8	1,460
\$200,000 to \$499,999.....	4	1,000	2	600	...	...	2	400
\$500,000 or more.....	2	1,130	...	...	...	...	2	1,130
Median debt.....dollars..	3,500	...	...	...	...	...	3,300	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 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 FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	25,602	23,233	2,369	14,828	4,560	1,040	19,734	17,633	2,101	989
Average debt per mortgage.....	7.2	7.0	11.3	61.9	84.4	6.6	6.0	5.6	11.4	4.4
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,135	1,974	161	60	60	476	1,599	1,438	161	...
Mutual savings bank.....	12,204	10,186	2,018	390	122	388	11,426	9,676	1,750	87
Savings and loan association.....	2,806	2,687	119	600	600	176	2,030	1,911	119	20
Life insurance company.....	1,351	1,351	...	...	...	...	1,351	1,351	...	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	2,791	2,720	71	...	...	...	2,791	2,720	71	846
Other.....	4,315	4,315	...	3,778	3,778	...	537	537	...	36
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	4,474	4,186	288	222	...	539	3,713	3,647	66	83
1949.....	6,512	5,388	1,124	940	940	59	5,513	4,389	1,124	440
1948.....	5,143	4,958	185	1,513	1,467	123	3,807	3,368	139	131
1947.....	3,841	3,669	172	1,542	1,542	230	2,069	1,897	172	53
1946.....	2,452	2,374	78	600	600	65	1,787	1,709	78	41
1942 to 1945.....	2,093	1,640	453	...	...	24	2,069	1,616	453	149
1940 to 1941.....	439	397	42	...	...	...	439	397	42	15
1935 to 1939.....	202	192	10	11	11	...	191	181	10	63
1930 to 1934.....	273	273	...	...	...	...	273	273	...	4
1929 or earlier.....	173	156	17	...	...	...	173	156	17	10

<sup>1</sup> Includes 268 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

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Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 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 FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	3,549	3,340	209	178	54	157	3,314	3,131	185	224
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	404	377	27	14	14	72	318	291	27	...
Mutual savings bank.....	1,791	1,664	127	39	14	48	1,705	1,602	103	33
Savings and loan association.....	590	568	22	2	2	37	550	528	22	7
Life insurance company.....	10	10	...	...	...	...	10	10	...	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	647	615	32	...	...	...	647	615	32	167
Other.....	106	106	...	24	24	...	83	83	...	17
FORM OF DEBT										
Mortgage or deed of trust.....	3,481	3,273	208	78	54	157	3,247	3,063	184	223
Contract to purchase.....	68	68	...	...	...	...	68	68	...	...
AMORTIZATION										
Fully amortized.....	1,869	1,738	131	78	54	157	1,636	1,529	107	107
Partially amortized.....	1,088	1,030	58	...	...	...	1,088	1,030	58	45
Not amortized.....	266	266	...	...	...	...	266	266	...	48
On demand.....	327	308	19	...	...	...	327	308	19	25
Regular principal payments required.....	100	89	11	...	...	...	100	89	11	1
No regular principal payments required.....	227	219	8	...	...	...	227	219	8	24
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	3,310	3,114	196	72	47	151	3,088	2,917	171	211
Delinquent:	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	164	150	14	7	7	7	151	137	14	...
Foreclosure not in process.....	77	77	...	...	...	...	77	77	...	14
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	722	683	39	18	...	77	627	606	21	39
1949.....	586	545	41	13	13	14	560	519	41	52
1948.....	556	513	43	22	15	20	514	478	36	60
1947.....	361	332	29	17	17	30	315	286	29	8
1946.....	266	253	13	2	2	14	251	238	13	10
1942 to 1945.....	583	567	16	...	...	3	580	564	16	20
1940 to 1941.....	190	176	14	...	...	...	190	176	14	14
1935 to 1939.....	140	133	7	7	7	...	133	126	7	11
1930 to 1934.....	59	59	...	...	...	...	59	59	...	5
1929 or earlier.....	90	82	8	...	...	...	90	82	8	7
TERM OF MORTGAGE										
On demand.....	327	308	19	...	...	...	327	308	19	25
Less than 5 years.....	513	505	8	...	...	...	513	505	8	35
5 to 9 years.....	1,033	985	48	...	...	17	1,016	968	48	51
10 to 12 years.....	762	704	58	...	...	7	755	697	58	76
13 to 14 years.....	153	146	7	...	...	...	153	146	7	7
15 years.....	432	408	24	14	14	39	379	355	24	...
16 to 19 years.....	103	78	25	18	...	60	25	18	7	...
20 years.....	122	115	7	20	14	34	67	67	...	14
21 to 24 years.....	7	7	...	...	...	...	7	7	...	...
25 years.....	64	50	14	2	2	...	62	48	14	...
26 years or more.....	37	37	...	24	24	...	14	14	...	...
Median term.....	10	10	...	...	...	...	9	9	...	...
YEAR MORTGAGE DUE										
On demand.....	327	308	19	...	...	...	327	308	19	25
Fully amortized.....	1,871	1,738	133	78	54	157	1,638	1,530	108	108
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	76	75	1	7	7	...	69	68	1	7
1952 to 1953.....	177	177	...	...	...	...	177	177	...	14
1954 to 1955.....	226	226	...	...	...	...	226	226	...	14
1956 to 1957.....	298	270	28	...	...	...	292	264	28	24
1958 to 1959.....	362	334	28	...	...	10	352	324	28	24
1960 to 1964.....	496	452	44	7	7	39	450	406	44	25
1965 to 1969.....	183	151	32	38	14	101	45	38	7	...
1970 to 1974.....	22	22	...	2	2	...	20	20	...	...
1975 or later.....	31	31	...	24	24	...	7	7	...	...
Partially or not amortized.....	1,353	1,295	58	...	...	...	1,353	1,295	58	93
Past due.....	92	92	...	...	...	...	92	92	...	...
1950 to 1951.....	417	413	4	...	...	...	417	413	4	21
1952 to 1953.....	346	336	10	...	...	...	346	336	10	20
1954 to 1955.....	280	271	9	...	...	...	280	271	9	10
1956 to 1957.....	111	90	21	...	...	...	111	90	21	21
1958 to 1959.....	44	37	7	...	...	...	44	37	7	21
1960 to 1964.....	56	49	7	...	...	...	56	49	7	...
1965 to 1969.....	7	7	...	...	...	...	7	7	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 25 FHA-insured first mortgages with VA-guaranteed second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 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 FHA first mortgages	With no second mortgage					
Number of mortgages										
<b>INTEREST RATE</b>										
Less than 3.0 percent.....	21	21	...	...	...	...	21	21	...	...
3.0 percent.....	20	20	...	...	...	...	20	20	...	...
3.1 to 3.5 percent.....	2	2	...	2	2	...	...	...	...	...
3.6 to 3.9 percent.....	1	1	...	...	...	...	1	1	...	...
4.0 percent.....	1,039	989	50	56	38	157	826	794	32	57
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	959	904	55	20	14	...	938	890	48	32
4.6 to 5.0 percent.....	1,259	1,164	95	...	...	...	1,259	1,164	95	77
5.1 to 5.5 percent.....	40	40	...	...	...	...	40	40	...	...
5.6 to 6.0 percent.....	209	201	8	...	...	...	209	201	8	59
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.5	4.5	...	...
<b>MORTGAGE LOAN</b>										
Less than \$2,000.....	527	524	3	...	...	...	527	524	3	85
\$2,000 to \$3,999.....	972	875	97	...	...	10	962	865	97	70
\$4,000 to \$5,999.....	617	603	14	...	...	27	591	577	14	12
\$6,000 to \$7,999.....	576	562	14	20	14	87	470	463	7	24
\$8,000 to \$9,999.....	230	211	19	...	...	7	223	204	19	12
\$10,000 to \$11,999.....	116	92	24	7	7	6	103	79	24	14
\$12,000 to \$14,999.....	169	143	26	25	7	14	131	123	8	...
\$15,000 to \$19,999.....	101	101	...	...	...	7	94	94	...	2
\$20,000 to \$24,999.....	47	47	...	...	...	...	47	47	...	...
\$25,000 to \$29,999.....	56	53	3	...	...	...	56	53	3	...
\$30,000 to \$49,999.....	73	73	...	...	...	...	73	73	...	...
\$50,000 to \$74,999.....	20	20	...	...	...	...	20	20	...	7
\$75,000 to \$99,999.....	7	7	...	...	...	...	7	7	...	...
\$100,000 to \$199,999.....	32	25	7	24	24	...	8	1	7	...
\$200,000 to \$499,999.....	6	4	2	2	2	...	4	2	2	...
\$500,000 or more.....	2	2	...	...	...	...	2	2	...	...
Median loan.....dollars..	4,700	4,700	...	...	...	...	4,700	4,700	...	...
<b>OUTSTANDING DEBT</b>										
Less than \$2,000.....	1,093	1,061	32	7	7	...	1,086	1,054	32	117
\$2,000 to \$3,999.....	949	867	82	...	...	26	923	841	82	48
\$4,000 to \$5,999.....	456	456	...	...	...	44	412	412	...	20
\$6,000 to \$7,999.....	446	396	50	21	14	63	362	319	43	14
\$8,000 to \$9,999.....	141	127	14	...	...	3	137	123	14	2
\$10,000 to \$11,999.....	106	105	1	7	7	...	93	92	1	14
\$12,000 to \$14,999.....	108	90	18	18	...	14	77	77	...	...
\$15,000 to \$19,999.....	52	49	3	...	...	...	52	49	3	2
\$20,000 to \$24,999.....	57	57	...	...	...	...	57	57	...	...
\$25,000 to \$29,999.....	70	70	...	...	...	...	70	70	...	...
\$30,000 to \$49,999.....	28	28	...	...	...	...	28	28	...	7
\$50,000 to \$74,999.....	...	...	...	...	...	...	...	...	...	...
\$75,000 to \$99,999.....	9	9	...	...	...	...	9	9	...	...
\$100,000 to \$199,999.....	34	25	9	24	24	...	10	1	9	...
\$200,000 to \$499,999.....	2	2	...	2	2	...	...	...	...	...
\$500,000 or more.....	2	2	...	...	...	...	2	2	...	...
Median debt.....dollars..	3,400	3,400	...	...	...	...	3,200	3,200	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>										
Mortgages with payments which include both.....	3,053	2,852	201	78	53	159	2,819	2,643	176	153
Less than \$20.....	2,041	1,886	155	...	...	50	1,991	1,836	155	139
\$20 to \$24.....	315	283	32	34	16	14	268	254	14	14
\$25 to \$29.....	201	194	7	...	...	53	149	142	7	...
\$30 to \$34.....	140	140	...	...	...	14	126	126	...	...
\$35 to \$39.....	87	87	...	1	7	7	79	79	...	...
\$40 to \$44.....	111	104	7	29	22	14	68	68	...	...
\$45 to \$49.....	27	27	...	14	14	...	14	14	...	...
\$50 to \$54.....	14	14	...	...	7	...	7	7	...	...
\$55 to \$59.....	14	14	...	...	...	...	14	14	...	...
\$60 to \$64.....	27	27	...	...	...	...	27	27	...	...
\$65 to \$69.....	7	7	...	...	...	...	7	7	...	...
\$70 to \$79.....	34	34	...	...	...	...	34	34	...	...
\$80 to \$99.....	14	14	...	...	...	...	14	14	...	...
\$100 to \$119.....	14	14	...	...	...	...	14	14	...	...
\$120 or more.....	7	7	...	...	...	...	7	7	...	...
Median payment.....dollars..	14	15	...	...	...	...	14	14	...	...

## RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	3,549	3,340	209	78	54	25	157	3,314	3,131	185
STRUCTURES ON PROPERTY										
1 structure.....	3,188	2,990	198	72	48	25	148	2,969	2,795	174
2 structures or more.....	361	350	11	6	6	...	9	345	336	11
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	695	675	20	20	14	7	34	641	627	14
2 to 4 dwelling units.....	1,814	1,724	90	32	14	18	113	1,668	1,597	71
5 to 49 dwelling units.....	1,024	935	89	24	24	...	10	991	902	89
50 to 99 dwelling units.....	13	4	9	2	2	...	...	11	2	9
100 dwelling units or more.....	3	3	...	...	...	...	...	3	3	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	3,054	2,872	182	78	54	25	130	2,847	2,690	158
Less than half.....	494	468	26	...	...	...	27	467	441	26
YEAR STRUCTURE BUILT <sup>1</sup>										
1950 (part).....	7	7	...	...	...	...	7	...	...	...
1949.....	18	18	...	6	6	...	...	12	12	...
1948.....	44	37	7	15	8	7	...	29	29	...
1947.....	24	24	...	17	17	...	...	7	7	...
1946.....	10	10	...	...	...	...	...	10	10	...
1942 to 1945.....	20	20	...	2	2	...	...	18	18	...
1940 to 1941.....	28	28	...	...	...	...	...	28	28	...
1930 to 1939.....	264	261	3	7	7	...	16	241	238	3
1929 or earlier.....	2,816	2,632	184	32	14	18	127	2,656	2,491	166
Not reported.....	320	305	15	...	...	...	7	313	298	15
YEAR STRUCTURE ACQUIRED <sup>1</sup>										
1950 (part).....	310	285	25	18	...	18	77	215	208	7
1949.....	321	286	35	13	13	...	7	300	266	35
1948.....	376	347	29	22	15	7	27	326	305	22
1947.....	289	272	17	17	17	...	28	246	228	17
1946.....	248	235	13	2	2	...	14	235	221	13
1942 to 1945.....	598	591	7	...	...	...	3	594	587	7
1940 to 1941.....	267	247	20	...	...	...	...	267	247	20
1930 to 1939.....	620	592	28	7	7	...	2	610	583	28
1929 or earlier.....	498	461	37	...	...	...	...	498	461	37
Not reported.....	27	27	...	...	...	...	...	27	27	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>1</sup>										
New.....	274	267	7	45	38	7	7	223	223	...
Previously occupied.....	3,276	3,074	202	34	16	18	150	3,091	2,907	184
PURCHASE PRICE										
Less than \$2,000.....	116	116	...	...	...	...	2	114	114	...
\$2,000 to \$3,999.....	435	414	21	...	...	...	...	434	414	21
\$4,000 to \$5,999.....	678	653	25	...	...	...	20	656	632	25
\$6,000 to \$7,999.....	393	373	20	...	...	...	41	353	334	20
\$8,000 to \$9,999.....	319	291	28	7	...	7	7	305	284	21
\$10,000 to \$11,999.....	415	407	8	14	14	...	63	337	330	8
\$12,000 to \$14,999.....	189	182	7	...	...	...	10	178	171	7
\$15,000 to \$19,999.....	265	235	30	32	14	18	7	226	214	12
\$20,000 to \$24,999.....	82	72	10	...	...	...	7	76	66	10
\$25,000 to \$29,999.....	58	50	8	...	...	...	...	59	50	8
\$30,000 to \$49,999.....	161	151	10	...	...	...	...	161	151	10
\$50,000 to \$74,999.....	86	86	...	...	...	...	...	86	86	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	30	30	...	24	24	...	...	7	7	...
\$200,000 to \$499,999.....	9	...	9	...	...	...	...	9	...	9
\$500,000 or more.....	5	5	...	...	...	...	...	5	5	...
Property not acquired by purchase.....	197	163	34	...	...	...	...	197	163	34
Not reported.....	114	114	...	2	2	...	...	112	112	...
Median purchase price.....dollars..	7,900	7,700	...	...	...	...	...	7,400	7,200	...
MARKET VALUE										
Less than \$2,000.....	20	20	...	...	...	...	...	20	20	...
\$2,000 to \$3,999.....	184	177	7	...	...	...	...	184	177	7
\$4,000 to \$5,999.....	478	436	42	...	...	...	10	466	426	42
\$6,000 to \$7,999.....	462	452	10	...	...	...	31	431	421	10
\$8,000 to \$9,999.....	385	365	20	...	...	...	7	378	358	20
\$10,000 to \$11,999.....	348	326	22	14	7	7	...	333	319	15
\$12,000 to \$14,999.....	301	294	7	7	7	...	63	230	224	7
\$15,000 to \$19,999.....	412	381	31	25	7	18	33	354	341	13
\$20,000 to \$24,999.....	229	222	7	...	...	...	14	215	208	7
\$25,000 to \$29,999.....	54	40	14	7	7	...	...	46	33	14
\$30,000 to \$49,999.....	240	208	32	...	...	...	...	240	208	32
\$50,000 to \$74,999.....	81	78	3	...	...	...	...	81	78	3

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

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	34	34	...	...	...	...	...	34	34	...
\$100,000 to \$199,999.....	29	29	...	20	20	...	...	9	9	...
\$200,000 to \$499,999.....	10	3	7	3	3	...	...	7	...	7
\$500,000 or more.....	2	2	...	...	...	...	...	2	2	...
Not reported.....	287	278	9	3	3	...	...	284	275	9
Median market value.....dollars..	10,400	10,300	...	...	...	...	...	10,100	10,100	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	709	708	1	7	7	...	...	702	701	1
20 to 39 percent.....	1,150	1,104	46	...	...	...	23	1,126	1,081	46
40 to 59 percent.....	787	727	60	7	7	...	44	735	676	60
60 to 69 percent.....	305	278	27	9	9	...	70	226	198	27
70 to 79 percent.....	177	163	14	7	7	...	21	149	135	14
80 to 84 percent.....	54	15	39	25	...	25	...	29	15	14
85 to 89 percent.....	32	25	7	11	11	...	...	21	14	7
90 to 94 percent.....	9	9	...	9	9	...	...	...	...	...
95 to 99 percent.....	14	14	...	...	...	...	...	14	14	...
100 percent or more.....	30	23	7	...	...	...	...	29	23	7
Market value not reported.....	287	278	9	3	3	...	...	284	275	9
Median percent.....	36	35	...	...	...	...	...	34	33	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	2,160	2,024	136	79	54	25	155	1,924	1,815	111
Less than 50 percent.....	424	389	35	...	...	...	...	424	389	35
50 to 59 percent.....	286	279	7	...	...	...	17	268	261	7
60 to 64 percent.....	221	200	21	...	...	...	7	214	194	21
65 to 69 percent.....	272	247	25	25	7	18	53	194	187	7
70 to 74 percent.....	162	148	14	14	7	7	7	141	134	7
75 to 79 percent.....	106	106	...	14	14	...	...	93	93	...
80 to 84 percent.....	121	108	13	...	...	...	3	117	105	13
85 to 89 percent.....	145	131	14	12	12	...	21	113	99	14
90 to 94 percent.....	87	87	...	12	12	...	10	65	65	...
95 to 99 percent.....	28	28	...	...	...	...	...	28	28	...
100 percent or more.....	184	184	...	...	...	...	37	145	145	...
Purchase price not reported or property not acquired by purchase.....	124	117	7	2	2	...	...	122	115	7
Median percent.....	67	67	...	...	...	...	...	65	65	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	2,160	2,024	136	79	54	25	155	1,924	1,815	111
Less than 50 percent.....	389	389	...	...	...	...	...	389	389	...
50 to 59 percent.....	279	279	...	...	...	...	17	261	261	...
60 to 64 percent.....	208	200	8	...	...	...	7	203	194	8
65 to 69 percent.....	247	247	...	7	7	...	53	187	187	...
70 to 74 percent.....	161	148	13	7	7	...	7	148	134	13
75 to 79 percent.....	113	106	7	14	14	...	...	100	93	7
80 to 84 percent.....	122	108	14	...	...	...	3	118	105	14
85 to 89 percent.....	163	131	32	30	12	18	21	113	99	14
90 to 94 percent.....	101	87	14	19	12	7	10	72	65	7
95 to 99 percent.....	41	28	13	...	...	...	...	41	28	13
100 percent or more.....	211	184	27	...	...	...	37	173	145	27
Purchase price not reported or property not acquired by purchase.....	124	117	7	2	2	...	...	122	115	7
Median percent.....	68	67	...	...	...	...	...	66	65	...
<b>TYPE OF OWNER</b>										
Individual.....	3,183	3,004	179	46	28	18	157	2,980	2,820	161
Partnership.....	215	201	14	7	...	7	...	208	201	7
Corporation.....	151	135	16	26	26	...	...	125	109	16
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	2,167	2,025	142	80	56	25	155	1,932	1,815	117
Mortgage refinanced or renewed.....	1,043	982	61	...	...	...	...	1,043	982	61
To increase loan for improvements or repairs.....	207	192	15	...	...	...	...	207	192	15
To increase loan for other reasons.....	60	60	...	...	...	...	...	60	60	...
To secure better terms.....	274	250	24	...	...	...	...	274	250	24
To renew or extend loan without increasing amount.....	450	428	22	...	...	...	...	450	428	22
For other purpose.....	52	52	...	...	...	...	...	52	52	...
Mortgage placed later than acquisition of property.....	352	336	14	...	...	...	2	350	336	14
To make improvements or repairs.....	145	131	14	...	...	...	2	143	129	14
To invest in other properties.....	74	74	...	...	...	...	...	74	74	...
To invest in business other than real estate.....	27	27	...	...	...	...	...	27	27	...
For other purpose.....	106	106	...	...	...	...	...	106	106	...



RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	1,043	982	61	...	...	...	...	1,043	982	61
Same lender.....	848	804	44	...	...	...	...	848	804	44
Different lender.....	195	178	17	...	...	...	...	195	178	17
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	2,486	2,342	144	30	30	...	71	2,387	2,244	144
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	96	89	7	7	7	...	7	82	75	7
\$2.50 to \$4.99.....	7	7	...	...	...	...	...	7	7	...
\$5.00 to \$7.49.....	27	26	1	...	...	...	2	24	23	1
\$7.50 to \$9.99.....	22	22	...	2	2	...	7	14	14	...
\$10.00 to \$12.49.....	39	39	...	...	...	...	...	39	39	...
\$12.50 to \$14.99.....	36	36	...	...	...	...	...	36	36	...
\$15.00 to \$17.49.....	65	62	3	...	...	...	3	62	59	3
\$17.50 to \$19.99.....	40	40	...	7	7	...	...	33	33	...
\$20.00 to \$24.99.....	368	347	21	7	7	...	17	344	323	21
\$25.00 or more.....	1,517	1,413	104	7	7	...	34	1,476	1,372	104
Taxes not payable in 1949 <sup>2</sup> .....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	268	259	9	...	...	...	...	268	259	9
Median taxes.....dollars..	25.00+	25.00+	...	...	...	...	...	25.00+	25.00+	...
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	215	207	8	...	...	...	...	215	207	8
\$20 to \$29.....	574	532	42	...	...	...	17	557	516	42
\$30 to \$39.....	564	528	36	...	...	...	7	557	521	36
\$40 to \$49.....	394	370	24	2	2	...	9	383	359	24
\$50 to \$59.....	305	296	9	7	7	...	17	281	272	9
\$60 to \$69.....	157	150	7	7	7	...	7	143	136	7
\$70 to \$79.....	134	117	17	...	...	...	7	127	110	17
\$80 to \$89.....	62	62	...	7	7	...	7	49	49	...
\$90 to \$99.....	27	27	...	...	...	...	...	27	27	...
\$100 or more.....	54	53	1	7	7	...	...	48	47	1
Median receipts.....dollars..	38	38	...	...	...	...	...	37	37	...
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	244	236	8	...	...	...	7	238	230	8
\$20 to \$29.....	622	580	42	...	...	...	10	612	569	42
\$30 to \$39.....	641	605	36	...	...	...	17	624	588	36
\$40 to \$49.....	396	372	24	2	2	...	16	377	354	24
\$50 to \$59.....	281	255	26	7	7	...	7	267	241	26
\$60 to \$69.....	128	128	...	7	7	...	7	114	114	...
\$70 to \$79.....	82	75	7	...	...	...	...	82	75	7
\$80 to \$89.....	48	48	...	7	7	...	7	34	34	...
\$90 to \$99.....	27	27	...	...	...	...	...	27	27	...
\$100 or more.....	15	14	1	7	7	...	...	8	7	1
Median receipts.....dollars..	35	35	...	...	...	...	...	35	35	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	156	142	14	...	...	...	...	156	142	14
5 to 9 percent.....	757	728	29	9	9	...	24	723	695	29
10 to 14 percent.....	805	757	48	21	21	...	30	754	707	48
15 to 19 percent.....	282	265	17	...	...	...	7	275	258	17
20 to 24 percent.....	160	139	21	...	...	...	10	149	129	21
25 to 29 percent.....	42	35	7	...	...	...	...	42	35	7
30 to 34 percent.....	28	28	...	...	...	...	...	28	28	...
35 to 39 percent.....	10	10	...	...	...	...	...	10	10	...
40 percent or more.....	23	22	1	...	...	...	...	23	22	1
Market value not reported.....	224	215	9	...	...	...	...	224	215	9
Median percent.....	11	11	...	...	...	...	...	11	11	...
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Less than 50 percent.....	134	134	...	...	...	...	...	134	134	...
50 to 79 percent.....	131	121	10	...	...	...	24	108	98	10
80 to 89 percent.....	67	60	7	...	...	...	...	66	60	7
90 to 99 percent.....	11	9	2	...	...	...	...	11	9	2
100 percent.....	2,141	2,016	125	30	30	...	47	2,065	1,941	125

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

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

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

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Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	2,154	2,026	128	30	30	...	47	2,077	1,950	128
Less than \$20.....	8	7	1	...	...	...	...	8	7	1
\$20 to \$39.....	52	52	...	...	...	...	2	50	50	...
\$40 to \$59.....	292	268	24	...	...	...	3	289	265	24
\$60 to \$79.....	379	349	30	2	2	...	7	370	340	30
\$80 to \$99.....	285	278	7	...	...	...	...	285	278	7
\$100 to \$119.....	199	196	3	7	7	...	14	179	176	3
\$120 to \$139.....	207	186	21	...	...	...	7	200	179	21
\$140 to \$159.....	163	149	14	...	...	...	...	162	149	14
\$160 to \$199.....	190	183	7	14	14	...	7	169	162	7
\$200 to \$299.....	252	231	21	...	...	...	7	245	224	21
\$300 or more.....	62	62	...	7	7	...	...	55	55	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	65	65	...	...	...	...	...	65	65	...
Median taxes.....dollars..	98	98	...	...	...	...	...	95	95	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Properties with both interest and principal in first mortgage payments.....	2,110	1,974	136	30	30	...	71	2,010	1,875	136
Less than 30 percent.....	567	551	16	...	...	...	2	565	549	16
30 to 39 percent.....	424	400	24	14	14	...	24	386	362	24
40 to 49 percent.....	385	364	21	2	2	...	21	362	341	21
50 to 59 percent.....	300	259	41	7	7	...	14	281	240	41
60 to 69 percent.....	134	121	13	7	7	...	7	120	107	13
70 to 79 percent.....	61	61	...	...	...	...	...	61	61	...
80 to 89 percent.....	98	51	7	...	...	...	3	55	48	7
90 to 99 percent.....	55	41	14	...	...	...	...	54	41	14
100 percent or more.....	126	126	...	...	...	...	...	126	126	...
Median percent.....	42	41	...	...	...	...	...	41	41	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	2,110	1,974	136	30	30	...	71	2,010	1,875	136
Less than 30 percent.....	281	280	1	...	...	...	2	279	278	1
30 to 39 percent.....	240	225	15	...	...	...	10	229	215	15
40 to 49 percent.....	281	274	7	14	14	...	7	260	253	7
50 to 59 percent.....	237	206	31	2	2	...	14	222	191	31
60 to 69 percent.....	338	308	30	7	7	...	14	318	287	30
70 to 79 percent.....	120	120	...	...	...	...	7	113	113	...
80 to 89 percent.....	158	155	3	7	7	...	14	138	134	3
90 to 99 percent.....	60	46	14	...	...	...	...	60	46	14
100 percent or more.....	356	322	34	...	...	...	3	352	318	34
Taxes not payable in 1949 or not reported.....	38	38	...	...	...	...	...	38	38	...
Median percent.....	60	59	...	...	...	...	...	60	59	...

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