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no. 5  
Series 9



Inventory of the State  
Archives of North Carolina

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Series IX  
Miscellaneous Agencies

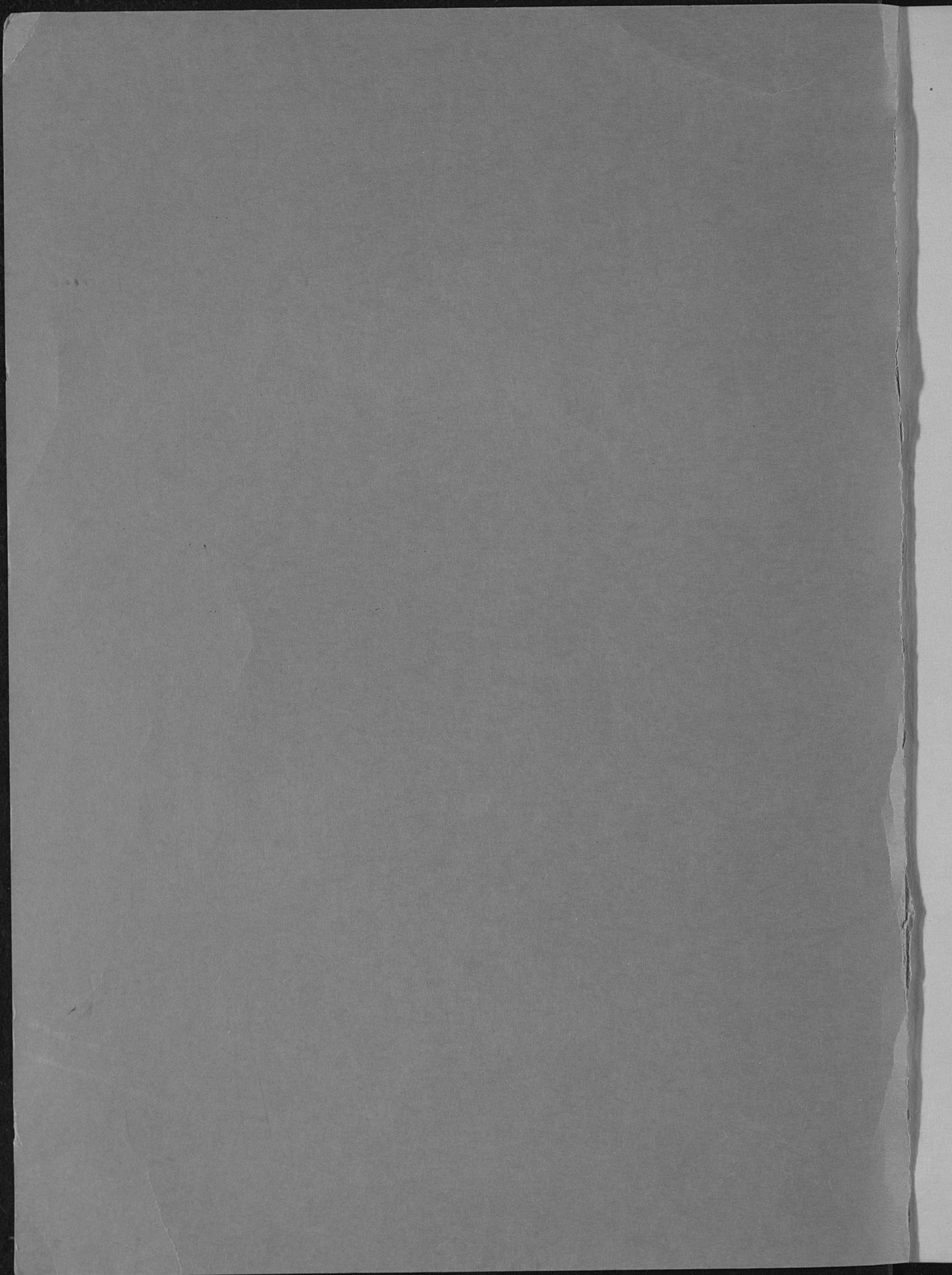
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No. 5  
Board of Advisers of the  
Veterans Loan Fund

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North Carolina Historical  
Records Survey Project  
Division of Professional  
and  
Service Projects  
Work Projects Administration  
Raleigh, N. C.  
April 1940

LIBRARY  
UNIVERSITY of KENTUCKY



INVENTORY OF THE STATE ARCHIVES

OF

NORTH CAROLINA

SERIES IX

MISCELLANEOUS AGENCIES

No. 5

BOARD OF ADVISERS OF THE

VETERANS LOAN FUND

Prepared by

The North Carolina Historical Records Survey Project  
Division of Professional and Service Projects  
Work Projects Administration

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Raleigh, North Carolina  
The North Carolina Historical Records Survey Project  
August 1940

WPA Historical Records Survey Program

Sargent B. Child, National Director  
Milton W. Blanton, Regional Supervisor  
Colbert F. Crutchfield, State Supervisor

Division of Professional and Service Projects

Florence Kerr, Assistant Commissioner  
Blanche M. Ralston, Chief Regional Supervisor  
May E. Campbell, State Director

WORK PROJECTS ADMINISTRATION

F. C. Harrington, Commissioner  
Malcolm J. Miller, Regional Director  
C. C. McGinnis, State Administrator

Sponsored by the North Carolina Historical Commission

M. C. S. Noble, Chairman  
C. C. Crittenden, Secretary

## FOREWORD

The Inventory of the State Archives of North Carolina is one of a number of bibliographies of historical materials prepared throughout the United States by workers on the Historical Records Survey of the Work Projects Administration. Each state department, institution, or other agency will be represented by a separate section of the inventory; the section for functionally related agencies will be grouped in series.

The Historical Records Survey Program was undertaken in the winter of 1935-36 for the purpose of providing useful employment to needy unemployed historians, lawyers, teachers, and research and clerical workers. In carrying out this objective, the project was organized to compile inventories of historical materials, particularly the unpublished government documents and records which are basic in the administration of local government, and which provide invaluable data for students of political, economic, and social history. The archival guide herewith presented is intended to meet the requirements of day-to-day administration by the officials of the State, and also the needs of lawyers, business men and other citizens who require facts from the public records for the proper conduct of their affairs. The volume is so designed that it can be used by the historian in his research in unprinted sources in the same way he uses the library card catalog for printed sources.

The inventories produced by the Historical Records Survey Program attempt to do more than merely give a list of records--they attempt to sketch in the historical background and to describe precisely and in detail the organization and functions of the agencies whose records they list. The inventories for the entire country will, when completed, constitute an encyclopedia of state and local government as well as a bibliography of state and local archives.

The successful conclusion of the work of the Historical Records Survey Program, even in a single agency, would not be possible without the support of public officials, historical and legal specialists, and many other groups in the community. Their co-operation is gratefully acknowledged.

The Survey Program was organized by Luther H. Evans who served as Director until his appointment as Director of the Legislative Reference Service of the Library of Congress. He was succeeded on March 1, 1940, by Sargent B. Child, who had served as Field Supervisor since the inauguration of the Survey. The Survey Program operates as a nationwide series of locally sponsored projects in the Division of Professional and Service Projects, of which Miss Florence Kerr, Assistant Commissioner, is in charge.

F. C. HARRINGTON

Commissioner

## PREFACE

The Historical Records Survey was created in the winter of 1935-36 as a nation-wide Works Progress Administration project for the "discovery, preservation and listing of basic materials for research in the history of the United States."<sup>1</sup> Under the direction of Dr. Luther H. Evans, the Survey undertook an extensive program for the inventory of state and local archives, early American imprints, church archives, and collections of manuscripts. Pursuant to the provisions of the Emergency Relief Act passed June 30, 1939, the existence of the Survey as a single nation-wide project sponsored by WPA itself was terminated August 31, 1939; and the work of the Survey was continued within the individual States by locally sponsored projects operating within the national WPA Historical Records Survey Program which continued under the direction of Dr. Evans until his resignation and the subsequent appointment of Sargent B. Child on March 1, 1940.

The North Carolina Project of the national Historical Records Survey was established February 1, 1936, with Dr. C. C. Crittenden, Secretary of the North Carolina Historical Commission, as Director. Until November 1936 the Survey operated as an autonomous unit of the Federal Writers' Project directed in North Carolina by Edwin Bjorkman. Dr. Crittenden resigned as State Director June 30, 1937, and was succeeded by Dan Lacy, who had previously served as Assistant State Director. Mr. Lacy resigned April 2, 1940, to accept the position of Assistant to the Director of Historical Records Survey Projects in Washington, and was succeeded by Colbert F. Crutchfield as State Supervisor. The work of the North Carolina unit of the Historical Records Survey has been continued by the North Carolina Historical Records Survey Project established September 1, 1939, and sponsored by the North Carolina Historical Commission.

The present inventory of the records of the Board of Advisers of the Veterans Loan Fund is a section of the Inventory of the State Archives of North Carolina being prepared by the North Carolina Historical Records Survey Project. The inventory was prepared under the supervision of Mr. Branson Marley, Assistant Project Supervisor in charge of public archives. Field work was done by Mr. James W. Parker. The inventory was read for the sponsor by Dr. C. C. Crittenden, Secretary of the North Carolina Historical Commission. The Survey is indebted to Col. Graham K. Hobbs, Commissioner of the Board of Advisers of the Veterans Loan Fund, and members of his staff for their generous co-operation in the work.

COLBERT F. CRUTCHFIELD, STATE SUPERVISOR  
NORTH CAROLINA HISTORICAL RECORDS SURVEY PROJECT

April 1940

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1. Works Progress Administration, Operating Procedure No. W-2, Revised July 2, 1937.

## BOARD OF ADVISERS OF THE VETERANS LOAN FUND

### 1. Structural Organization and Evolution

The World War Veterans Loan Act was passed by the General Assembly of 1925 to promote and aid home ownership for World War Veterans.<sup>1</sup> This act established the World War Veterans Loan Fund, a revolving fund financed by the sale of State bonds, from which loans can be made to veterans for the purpose of building or repairing homes. In every case an election must be held to determine whether or not the bonds are to be issued. For the administration of the fund the act provides for a Board of Advisers, to consist of the Secretary of State as *ex officio* chairman, the Treasurer as treasurer, the Commissioner of Agriculture, the Attorney General, and the Commissioner of Labor and Printing.<sup>2</sup>

The act provides also an executive officer, known as the Commissioner of the Veterans Loan Fund, to administer the fund under the Board of Advisers. The commissioner is appointed by the chairman of the Board of Advisers and holds office at the will of the Board. Under the terms of the act the commissioner must be a competent person and must maintain an office in Raleigh. His salary, fixed by the creating act at \$3,500 annually,<sup>3</sup> was increased by the General Assembly of 1937 to \$4,200 annually.<sup>4</sup>

The commissioner is authorized to appoint such assistants as may be necessary to administer the act. The appointment of assistants is subject to the approval of the Board, which also fixes their compensation.<sup>5</sup> In addition to the commissioner, there are seven employees: a senior accounting clerk who acts as assistant to the commissioner, a principal accounting clerk, a junior accounting clerk, a field representative, and three stenographers.

All expenses incurred in the sale of bonds must be paid from the proceeds of such sale. All payments on loans, whether principal or interest, are made to the Treasurer of North Carolina and are kept in separate funds corresponding with the bond issue under which the loan was made.<sup>6</sup> The costs of administering the act, including salaries and other expenses, are paid out of the difference between the interest received

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1. Public Laws of North Carolina, 1925, c. 155, s. 1, hereafter cited as Public Laws.  
2. Ibid., s. 7.  
3. Ibid.

4. Ibid., 1937, c. 321.  
5. Ibid., 1925, c. 155, s. 8.  
6. Ibid., s. 12.

(Powers and Duties)

(First entry, p. 6)

from the loans made and the interest on the bonds which are issued; however, when receipts are not sufficient to pay expenses they are paid out of the principal. Any receipts above operating expenses must be paid to the State General Fund.<sup>7</sup>

In order to carry out the provisions of the act an election was authorized in 1925<sup>8</sup> and held in 1926 at which the voters of the State authorized the Board of Advisers to issue and sell bonds of the State in the sum of two million dollars. In 1929 the General Assembly enacted the World War Veterans Loan Act of 1929 which authorized a vote which was held in 1930 and allowed an additional two million dollar bond issue in order to continue benefits to the World War Veterans; this act also included veterans of other American wars since the Civil War.<sup>9</sup>

## 2. Powers and Duties

The Board of Advisers of the World War Veterans Loan Fund is empowered to provide funds whenever it may find it necessary by issuing and selling bonds of the State of North Carolina subject to approval by the electors. It may prescribe the interest rate and time of payment.<sup>10</sup> The Commissioner of the World War Veterans Loan Fund, as representative of the Board of Advisers, is empowered to appoint competent appraisers to consider each application for a loan; to pass upon the security offered; to accept certificates of title from approved attorneys subject to the approval of the Board;<sup>11</sup> to bid and in case he is highest bidder to take title to property in foreclosure sales on World War Veterans Loan Fund loans;<sup>12</sup> to secure an appraisal by competent persons of all foreclosed property and delinquent mortgages and to convey the result of the appraisal to the State Auditor;<sup>13</sup> to exercise by and with the advice and approval of the Board of Advisers all property rights of mortgages that may be necessary to protect the loan involved; and to refinance delinquent loans when advisable;<sup>14</sup> and to prescribe rules and regulations for the administration of the Veterans Loan Fund.<sup>15</sup>

Applications for loans are received by the commissioner and checked for completeness by his assistant. They are then turned over to the field representative for appraisal and at the same time sent to Dun and Bradstreet for credit check. The results of the appraisal and credit check, along with the application, are then submitted to the Board of Advisers for its approval. If the loan is approved, the applicant must furnish certificate of title prepared by an attorney approved by the Lawyers Title Insurance Corporation, must execute the deed of trust prepared in the office

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7. Public Laws, 1937, c. 438, s. 11.  
8. Ibid., 1925, c. 155, s. 11.  
9. Ibid., 1929, c. 298, ss. 10 & 15 $\frac{1}{2}$ .  
10. Ibid., 1925, c. 155, ss. 10 & 11.  
11. Ibid., 1929, c. 298, s. 15.

12. Ibid., s. 10.  
13. Ibid., s. 12c.  
14. Ibid., s. 12d.  
15. Ibid., 1925, c. 155, s. 9.



(Records)

(First entry, p. 6)

of the Fund, and must forward with the certificate of title and deed of trust a fire insurance policy in such amount as is required with the premium paid for three years.

The deeds, notes, certificates of title, and insurance policies on property are filed in the office of the State Treasurer;<sup>16</sup> at the same time a requisition signed by the chairman of the Board of Advisers is sent to the State Auditor, who then draws a warrant on the amount of the loan.

After a loan has been foreclosed, the Veterans Loan Fund becomes the legal owner of the property which was used as collateral in making such loan and the rent from such property is collected from the tenants by the Veterans Loan Fund. The collection of rentals in some instances is handled directly by the Board and in others by the real estate agents in various parts of the State.

In the early days of the fund all rents from State owned property were collected by private rental agents. Until 1938 the Realty Association, Inc., a state-wide collection agency with headquarters in Durham, handled all rent collections on State owned property except that in and near Raleigh which was, and still is, handled by Adams and Terry, a Raleigh firm.

Prior to 1938 a tenant on State owned property was allowed a lease with the option of applying, within a certain date limit, all moneys paid in rent to the purchase price of the property. This procedure has now been discontinued.

### 3. Records

The records of the Veterans Loan Fund are divided between the offices of the commissioner, the field representative, and the accountant. The assistant to the commissioner has supervision over the minutes of the Board, general correspondence, applications for loans and papers relative to loans, records relative to the collection and refinancing of delinquent accounts, fire insurance records, tax records, and foreclosure records. The State owned property department, under the field representative, has supervision of rental and management, repairs and improvements, appraisal and sales, and of property bought in for the fund in foreclosure sales. Finally, the accounting department has supervision of all financial records relative to the fund.

A reorganization of the accounting procedures, after the appointment of the present commissioner in 1938, is reflected in the record entries. It may be noted that the present bookkeeping procedure is more consolidated than its predecessor.

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16. Public Laws, 1925, c. 155, s. 12d. The deeds have never been filed with State Treasurer because he has insufficient space; see entry 72, p. 18.

#### 4. Housing, Care, and Accessibility of Records

The records of the Veterans Loan Fund are housed in its offices, rooms 203, 204, 205, 206, and 208 and in a vault of the State Departments Building, Edenton St., Raleigh, N. C. The building, erected in 1885, is of brick and wood construction and is about 38 percent fireproof. The offices have wooden floors and wooden window casements. The walls are of plaster on wooden laths and plaster on brick.

Conditions of storage and facilities for the use of records are good. There is ample space for expansion of record files. The records are distributed as follows: 19 percent in room 203; 19 percent in room 205; 12 percent in room 206; 40 percent in room 208; and 10 percent in vault.

ABBREVIATIONS, SYMBOLS, AND EXPLANATORY NOTES

alph.	.....	alphabetical (ly)
arr.	.....	arrange, arrangement
bdls.	.....	bundle (s)
c.	.....	chapter (s)
chron.	.....	chronological (ly)
f. b.	.....	file box (s)
f. d.	.....	file drawer (s)
hdw.	.....	handwritten
ibid.	.....	the same reference
n. d.	.....	not dated
no., nos.	.....	number (s)
num.	.....	numerically
p., pp.	.....	page (s)
pr. fm.	.....	printed forms
pr. heads	.....	printed heads
rm.	.....	room
s (s)	.....	section (s)
--	.....	current
vol. (s)	.....	volume (s)
x	.....	by (in dimensions)

Exact titles on volumes or containers are written in all capitals without brackets.

Descriptive titles, written in all capitals and enclosed in brackets, have been assigned to records having no exact titles on volumes or containers.

Explanatory titles, written with initial capitals and enclosed in brackets, have been added to exact titles which are misleading or are not sufficiently descriptive of record content.

If units of a record have distinguishing numbers, letters, or other labeling, such labeling is indicated in brackets following the statement of quantity in the title line.

A title-line cross reference is used in the entry for a record if a part of the record is kept for a period of time in the same volume of container with another record and consequently appears physically in another entry. It brings into the title line of the entry for the record any separate parts and shows in what other entries these parts are contained.

A body-of-entry cross reference, appearing in the entry containing the part and referring to the entry describing the record, is used to complement each title-line cross reference.

Third paragraph cross references are used to indicate relationship between records in other entries, or as reference to records of similar nature contained in other entries.

Dimensions of volumes or record containers are given in inches.

(Minutes; Correspondence)

(1-4)

Number of papers contained, as shown in title lines, is approximate total number covered by the entry.

Unless otherwise indicated the condition of a record is assumed to be good or excellent.

#### Minutes

1. [MINUTES], 1927--. 1 vol.  
Minutes of monthly meetings of the Board of Advisers, showing date, place and time of meetings, approval of applications, reports on and approval of budget, auditor's reports, foreclosures acted upon, sales of property, and other business transactions. Arr. chron. by date of meeting. No index. Typed. 400 pp. 12 x 9 x 2. Rm. 208.  
For summary of minutes, see entry 2.
2. [SUMMARY OF MINUTES OF BOARD MEETINGS], 1930--. 800 cards  
in 1 f. d.  
Summary of minutes of Board meetings, used by Commissioner for reference, showing date, applications taken before the Board, budget report, report of audit, foreclosure and sale of property, and other business transactions. Arr. chron. by date of meeting. No index. Typed. 5 x 7 x 18. Rm. 205.  
For minutes, see entry 1.
3. [BUSINESS NOTEBOOK], 1939--. 1 vol.  
Loose-leaf notebook kept by the assistant to the Commissioner. Contains notes on unapproved applications for loans awaiting appraisal and disposition by the Board; notes on loans accepted by the Board but incomplete; and notes on completed loans. Page is transferred for each loan from one section to another as the loan progresses. Also contains list of lease options and memoranda of business to be taken up at next Board meeting. Arr. in sections by status of loans. No index. Typed. 150 pp. 4 x 6 x  $\frac{1}{2}$ . Rm. 203.  
For work papers, see entry 31.

#### Correspondence

4. COUNTY FILE [Correspondence], 1931--. 3,600 papers in 3 f. d.  
(labeled by contained letters of alphabet).  
Correspondence with veterans and firms regarding fire insurance, laws pertaining to the Board, appraisal of property, taxes of veterans, information on how to make applications for loans, and other business transactions. Also contains general correspondence with the Budget Bureau regarding salaries of employees. Arr. alph. by name of county in which correspondent located and chron. thereunder. No index. Hdw. and typed. 11 x 16 x 27. Rm. 203.

(Applications; Active Loans)

(5-10)

5. TAXES--CROP ALLOTMENT--SOIL SURVEY [Correspondence], 1936--.  
3,600 sheets in 1 f. d.

Correspondence regarding county taxes and taxes on foreclosed property. Also contains copies of trustees' reports filed with clerks of superior court in counties where loans were foreclosed. Arr. alph. by name of county and chron. thereunder. No index. Typed. 11 x 16 x 27. Rm. 203.

6. MISCELLANEOUS [Correspondence], 1927-38. 5,000 sheets in 1 f. d. Correspondence, 1927-38, relative to applications for loans, the issuance of bonds, and the budget. Also contains briefs of cases before the courts, copies of bills passed by the legislature relative to the Veterans Loan Fund, and personal file of Col. J. H. Manning, former commissioner. Also contains [Rental Ledger], 1927-38, entry 42. Arr. in folders by subject. No index. Typed. 11 x 16 x 27. Rm. 206.

#### Applications

7. [PENDING APPLICATIONS AND CORRESPONDENCE RELATIVE TO FORECLOSURES PENDING COURT ACTION], 1927--. 1,410 sheets in 1 f. d. Applications for loans pending action by the Board, showing description of property and financial status of applicant; and applications for loans pending repairs to buildings, with attached correspondence. Also contains correspondence relative to loans pending court action on foreclosures, 1927--. Arr. alph. by name of applicant. No index. Typed and hdw. 12 x 17 x 30. Rm. 205.

8. [LIST OF APPLICATIONS FOR LOANS], 1927--. 2 vols. List of applications received, showing application number, name of applicant, address, amount applied for, and number and amount of loan if loan is made. Arr. alph. by county; thereunder num. by application number. No index. Typed and hdw. 200 pp. 12 x 10 x 1. Rm. 205.

9. WITHDRAWN APPLICATIONS, 1927--. 7,200 applications in 4 f. d. Applications for loans that have been withdrawn or rejected, giving a description of the property and amount of loan requested. Arr. alph. by surname of applicant. No index. Typed on pr. fm. 12 x 13 x 30. Rm. 205.

#### Active Loans

10. [ACTIVE LOAN FOLDERS], 1927--. 866 folders in 16 f. d. (labeled by contained loan nos.). Active loan folders, containing for each loan a report of appraisal, certificate from register of deeds as proof of war service, application for loan including description of property and financial status of owners, and pertinent correspondence. Arr. chron. by date of completion of loan and numbered in chron. order. Typed and hdw. on pr. fm. 11 x 16 x 27. Rm. 203.

For card reference file, see entry 11; for paid up loan folders, see entry 20.

(Active Loans)

(11-18)

11. [CARD REFERENCE FILE ON ACTIVE LOANS], 1927--. 866 cards in 2 f. d.

Card reference file to active loans for checking applicants to avoid making more than one loan to same veteran, showing loan number, name of borrower, and county. Arr. alph. by name of borrower. No index. Typed. 4 x 16 x 17. Rm. 203.

For active loan folders, see entry 10.

12. [CARD REFERENCE FILE TO ACTIVE LOAN NUMBERS AND PRESENT PROPERTY OWNERS], 1927--. 866 cards in 1 f. b.

Card reference file used as a guide to active loan numbers and present property owners, showing name of property owner and number of loan. Arr. alph. by name of owner. No index. Typed and hdw. 3 x 5 x 18. Rm. 208.

13. [CARD REFERENCE FILE TO ACTIVE LOAN NUMBERS AND FORMER PROPERTY OWNERS], n. d. 866 cards in 1 f. b.

Card reference file used as a guide to active loan numbers and former property owners, showing former property owner and number of loan. Arr. alph. by name of owner. Typed and hdw. No index. 3 x 5 x 18. Rm. 208.

14. [CARD REFERENCE FILE TO ACTIVE LOANS FOR CHECKING PAID AND UNPAID TAXES], 1927--. 866 cards in 1 f. d.

Card directory of active loans for checking paid and unpaid taxes, showing name and address, description and location of property, county and township, loan number, amount of loan, date made, date of expiration, and date taxes paid each year. Arr. alph. by county. No index. Typed on pr. fm. 6 x 9 x 16. Rm. 203.

15. INSURANCE FILE [Card Reference File to Insurance on Active Loans], 1927--. 866 cards in 1 f. d.

Card record of insurance carried on active loans, showing name and address of borrower, description and location of property, length of loan and date made, loan number, amount of insurance, date due, date paid, and date of expiration. Arr. chron. by date of expiration. No index. Typed on pr. fm. 6 x 9 x 18. Rm. 203.

16. [LOANS MADE BY BOARD], May 25, 1927--. 1 vol. Last entry July 10, 1939.

Record of all loans made by the Board, showing date, name of borrower, amount of loan, and loan number. Arr. chron. by date of completion and loan number. No index. Typed. 200 pp. 12 x 10 x 1. Rm. 205.

17. [LIST OF LOANS MADE], May 25, 1927--. 1 vol.

List of all loans made from beginning of operation of loan fund, used as reference, showing name, date, amount, and loan number. Arr. chron. by date of loan. No index. Typed. 100 pp. 11 x 10 x  $\frac{1}{2}$ . Rm. 208.

18. [DETAIL OF PROPERTY LOANS AND RELATED MAPS], 1927--. 1 vol.

Record of all loans on ledger sheets, showing in columns loan number, date, amount, name and address of borrower, location and description of property, and date of foreclosure (if foreclosed). Also contains map of each county,

(Paid Up Loans; Delinquent Loans)

(19-24)

showing location of financed property, used by field inspector to locate property prior to making field trips. Arr. alph. by name of county. No index. Typed on pr. fm. and maps. 400 pp. 16 x 17 x 2. Rm. 206.

19. [REFINANCED ACCOUNTS], 1934-36. 4,500 papers in 1 f. d. Miscellaneous data on loans refinanced through Home Owners' Loan Corporation, including for each account work sheets, list of all property, and complete correspondence. No obvious arr. No index. Typed. 12 x 17 x 30. Rm. 205.

#### Paid Up Loans

20. [PAID UP LOAN FOLDERS], 1927---. 7,600 papers in 10 f. b. Folder for each paid up loan including application for loan, correspondence, sketches of property, location, and abstract of land. Arr. alph. by name of borrower. No index. Typed and hdw. on pr. fm. 11 x 17 x 26. Vault on 2nd floor.

For active loan folders, see entry 10.

#### Delinquent Loans

21. CORRESPONDENCE [Pertaining to Delinquent], 1939---. 3,600 papers in 1 f. d. Correspondence with borrowers relative to delinquent loans and requests for extension of time; filed with loan folder after action has been taken. Arr. alph. by name of borrower. No index. Typed and hdw. 11 x 16 x 27. Rm. 203.

22. [DELINQUENT ACCOUNTS], 1939---. 1 vol. Record of exact status of all delinquent accounts, showing for each loan, loan number, name and address of borrower, description and location of property, amount and date of loan, amount of monthly payments, unpaid balance, total amount paid, and total amount due. Pp. arr. alph. by name of borrower. No index. Typed and hdw. 250 pp. 9 x 7 x 1. Rm. 205.

23. [PENDING FORECLOSURES], 1939---. 1 vol. Record of foreclosures pending action by borrower but not yet considered by the Board, showing loan number, county, date to be advertised, and name of property. Entries arr. chron. by date of sale. No index. Typed and hdw. 150 pp. 12 x 10 x 1. Rm. 205.

24. [IMMINENT FORECLOSURES], 1927---. 1 vol. Record of foreclosures pending action by Board of by courts, compiled by the secretary for the Commissioner, and showing location and description of property, loan number, name of borrower, amount and date of original loan, amount and date refinanced, amount of monthly payments, unpaid balance, interest due, and total due. Entries arr. alph. by name of borrower. No index. Typed and hdw. on mimeographed fm. 150 pp. 12 x 10 x 1. Rm. 205.

(Foreclosed Loans)

(25-30)

Foreclosed Loans

25. [FORECLOSED LOAN FOLDERS], 1927--. 575 folders in 23 f. d. (labeled by contained letters of alphabet).  
File folders on foreclosed loans, containing for each loan report of appraisal; certificate from register of deeds as proof of war service; application for loan, including description of property and financial status of former owner; pertinent correspondence; and papers relative to foreclosure proceedings. Arr. alph. by name of borrower. No index. Hdw. and typed on pr. fm. 11 x 16 x 27. Rm. 203.
26. [STATE OWNED PROPERTIES], n. d. 1 vol. Discontinued.  
Record of property foreclosed by the Board, showing loan number, former owner of property, location, value, and price of property. Also shows property that has been leased with the option of buying. Entries arr. by name of county. No index. Typed. 150 pp. 12 x 10 x 1. Rm. 205.  
For lease option accounts, see entry 53.
27. [CARD REFERENCE FILE TO LOANS], 1932--. 750 cards in 1 f. d.  
Card reference file to active loans, 1937--, used to locate delinquent accounts, showing name and address of borrower, loan number, county, and date of each payment when due. Also contains:  
i. Alphabetical card reference file to loans on property pending foreclosure, 1932-39, showing name of purchaser and name of original owner.  
ii. Alphabetical card reference file to refinanced loans, 1932-39, showing name of purchaser, loan number, amount of original loan, amount of refinanced loan, and date.  
Arr. alph. by borrower's name. No index. Typed. 4 x 6 x 18. Rm. 205.
28. [CARD REFERENCE FILE TO FORECLOSED PROPERTY], 1927--. 575 cards in 1 f. d.  
Card reference file to foreclosed property, showing location, date of foreclosure, loan number, name of former owner, and date sold. Also contains post office receipts for registered mail. Arr. alph. by name of former owner. No index. Typed. 4 x 6 x 18. Rm. 205.
29. [CARD REFERENCE TO TAXES ON FORECLOSED PROPERTY], 1927--. 575 cards in 1 f. d.  
Card directory to [Foreclosed Loan Folders], entry 25, showing name and address, description and location of property, county and township, number and amount of loan, date made and date of expiration, and date and kind of taxes paid each year. Arr. alph. by name of borrower. No index. Typed on pr. fm. 6 x 9 x 16. Rm. 203.
30. INSURANCE FILE [Card Reference File to Insurance on State Owned Property], 1927--. 575 cards in 1 f. d.  
Card record of insurance on property owned by State through foreclosure, showing name and address of borrower, description and location of property, length of loan, date made, loan number, amount of insurance, date due,



(Appraisals)

(31-34)

and date paid. Also includes name of agent, number of policy, and date of expiration of policy. Arr. alph. by surname of borrower. No index. Typed on pr. fm. 6 x 9 x 18. Rm. 203.

31. [STATEMENT OF INSURANCE RATES], 1939--. 1 vd.  
Record of cost of fire insurance on property owned by State through foreclosure, showing for each piece of property loan number, name of property, description and location of property, and amount of insurance itemized. Arr. alph. by name of original owner. No index. Typed. 200 pp. 12 x 10 x 1. Rm. 205.

32. [PENDING MISCELLANEOUS FILE], 1929--. 3,000 papers in 1 f. d.  
Correspondence concerning, among other things, foreclosures, instructions to field men, opinions of the Attorney General, registration of deeds, and legal matters concerning attorneys appointed by the Governor to handle the business of the Veterans Loan Fund. Also contains:

- i. List of applications for loans, 1929-38, showing name of borrower, date, location, and amount.
- ii. List of active loans, n. d., showing name of borrower, address, and amount of payment.
- iii. List of loans, n. d., showing county, name of original borrower, date of foreclosure, and name of present owner.
- iv. List of property refinanced or to be refinanced, n. d., showing cost of refinancing.
- v. Notes on field trips.
- vi. Papers relative to claims of the Lawyers' Title Insurance Corporation, 1929--.

Arr. in folders by subject. No index. Typed. 12 x 13 x 20. Rm. 205.

#### Appraisals

33. MR. BRETT'S APPRAISAL REPORTS AND PAID IN FULL, 1936-38.  
4,050 papers in 1 f. d.  
Engineer's report on appraisal and needed improvements on foreclosed property, showing name of former owner, loan number, county, location, description and condition of property, sketch of property, replacement costs, rental, and estimated value. No obvious arr. No index. Typed on pr. fm. 11 x 16 x 27. Rm. 203.

For accounts of appraisal fees, see entry 35.

34. BRETT'S STORAGE [Miscellaneous File], 1930-38. 4,000 sheets in 1 f. d.  
Miscellaneous file including:

- i. Reports on improvement of foreclosed property, 1930-38, showing name and address, description of property and recommended repairs, with correspondence attached.

(Records of Lease Options; Rentals)

(35-39)

- ii. Reports of Adams and Torry Realty Co., 1936-38, who handle property in and near Raleigh.
  - iii. List of property withdrawn from Realty Association, Inc., 1930-36, showing property and agents under the association and report of agents.
  - iv. List of property handled by agents at present, 1930-38, showing loan number, original owner, agents' and tenants' names, and amount of rent paid monthly and amount in arrears.
- Arr. alph. by county. No index. Typed and hdw. on pr. fm. 11 x 16 x 27. Rm. 206.

35. APPRAISAL [Fees], 1933--. 1 vol.  
Record of fees paid by prospective borrowers for expense of property appraisal and credit rating, showing date, details, credit of fee paid, and debit of investigation fee. Arr. alph. by name of applicant. No index. Hdw. on pr. heads. 200 pp. 10 x 13 x 1. Rm. 208.  
For report on appraisal, see entry 33.

36. [CONTRACTS AND PROPOSALS FOR REPAIR WORK], 1937-38. 2 vols. (labeled by contained letters of alphabet).  
Contracts for repair work on foreclosed property, showing date, location, and description of work to be done and proposals, showing terms made with contractor, date, contractor's signature, recommendation and signature of loan fund's engineer, approximate cost approved, and chairman's signature. Arr. alph. by first letter of surname of contractor. No index. Hdw. and typed on pr. fm. 1,500 sheets, 15 x 11 x 3. Rm. 208.

Records of Lease Options

37. LEASE OPTIONS, 1935--. 4,050 papers in 1 f. d.  
Record of foreclosed property on which optional leases have been given with right to buy at stated time, showing purchase price with rentals paid deducted, lease number, name of lessee, county, and name of owner. Also contains related correspondence and copy of deed. Arr. alph. by name of lessee. No index. Typed on pr. fm. 11 x 16 x 27. Rm. 203.  
For lease option accounts, see entry 53.

Rentals

38. [STATE OWNED PROPERTY HANDLED DIRECT], Sept. 14, 1939--. 1 vol.  
Record of all State owned property handled directly from the office, showing county, loan number, name and address of former owner, name of tenant, description and location of property, and sale price. Arr. alph. by county. No index. Typed. 200 sheets, 12 x 10 x 1. Rm. 206.

39. [CORRESPONDENCE WITH RENTAL AGENTS], 1927--. 6,000 papers in 1 f. d.  
Miscellaneous file of correspondence with rental agencies relative, among other things, to collection of rent, photographs of property before and after repairs, sales of property, appraisals, and rental agents' bonds.

(Rentals)

Also contains:

- i. Applications for loans, 1937--, approved and waiting approval.
- ii. List, 1937--, of foreclosed property and sales pending.
- iii. Report on audit, of Realty Association, Inc., 1927-38.
- iv. Trustees' reports, 1937--, on sale of state owned property.
- v. Work papers, n.d., on matters to be taken up at future meetings of the Board.

Arr. alph. by subject. Typed, typed and hdw. on pr. fm. 12 x 17 x 30.  
Rm. 205.

For memoranda concerning work papers, see entry 3.

40. [STATE OWNED PROPERTY HANDLED BY AGENTS], 1939--. 1 vol.  
Record of all State owned property handled by rental agents throughout the State, showing name and address of agent, loan number, former owner, tenant, amount of rent, description and location of property, and sale price. Also includes a list of names and addresses of rental agents handling property of the World War Veterans Loan Fund. Arr. alph. by county. No index. Typed. 200 pp. 12 x 10 x 1. Rm. 206.

41. [Monthly Reports of Rental] AGENTS, 1937--. 8,000 papers in 2 f. d. Title varies: Agents (Cont'd) Pending File, Crop Allotments, Misc. List Trips, 1937-38.  
Monthly reports of rental agents, showing date, name and address of agent, name of original owner, name of renter, amount of rent paid and amount in arrears, expenses paid out, and total amount less all expenses and commission. Also contains:

- i. Correspondence, 1937--, pertaining to rents, and pending repairs.
- ii. Lists of crop allotments for State owned property, 1937--, showing acreage of tobacco, cotton, or other crops allotted by the government.
- iii. Reports on trips for field men, 1937--, showing business transacted.

Arr. alph. by county; thereunder in folder by subject; contained matter filed separately in back. Typed and typed on pr. fm. 11 x 16 x 27.  
Rm. 206.

42. [RENTAL LEDGER], 1938--. 800 ledger sheets in 1 file stand. 1927-38 in Miscellaneous [Correspondence], entry 6.  
Ledger sheet record of State owned property being rented, subject to be sold or handled directly from office or through legal agents, showing name and address of agent, loan number, name and county of original owner, rent due, date paid, expenses for repairs, and amount of rent paid. Also contains list of all agents, showing date report due and renewed. Arr. alph. by name of property. No index. Typed. 9 x 10 x 4. Rm. 206.

43. [DETAIL OF PROPERTY LOANS AND RELATED MAPS], 1927--. 1 vol.  
Ledger sheet record of all loans, showing in columns loan number, date, amount, name and address of borrower, location and description of property, and date of foreclosure (if foreclosed). Also contains map of each county, showing location of financed property, used by field inspector to locate property prior to making field trips. Arr. alph. by name of county. No index. Typed on pr. fm. and maps. 400 pp. 16 x 17 x 2. Rm. 206.

(Records of Bookkeeping Department;  
Receipts; Active Loans)

(44-49)

Records of Bookkeeping Department

Receipts

44. RECEIPTS [for Monthly Payments], 1927--. 70,000 receipts in 24 f. d. (labeled by contained letters of alphabet) and 1 bdl. (labeled "vault").

Third copies of statements of monthly payments due, stamped paid when payment made and used as receipt for payment, showing loan number, amount of principal and interest, date due, and name and address of borrower. First and second copies mailed to borrower as first and second notices. Arr. alph. by name of borrower. No index. Typed on pr. fm. 6 x 8 x 19. 24 f. d. (active) 1927--, rm. 208; 1 bdl., 1927--, in vault (final receipt).

45. [RECEIPTS], 1927--. 70,000 receipts in 130 receipt books. (labeled by contained nos.).

Carbon copies of receipts issued for payment of accounts, showing receipt number, total payment, date due, loan number, date payment received, date next payment due, and name and address of borrower. Issued upon receipts of monthly payment. Arr. num. by receipt no. No index. Hdw. on pr. fm. 14 x 9 x 1. 129 vols. in vault on 2nd floor; 1 vol. in rm. 208.

46. [CASH RECEIPTS], April 1, 1938--. 2 vols.

Record of cash receipts derived from rents, loans, lease options, and advances; and sale of property or appraisals, showing date, name, receipt, loan number, and amount. Arr. chron. by date of entry. No index. Hdw. 300 pp. 12 x 17 x 1. Rm. 208.

Active Loans

47. INDIVIDUAL LOAN RECORD--VETERAN LOAN FUND, 1927-April 1, 1938. 4 vols. April 1, 1938-- in [Ledger of Active and Paid Up Loans], entry 50.

Ledger record of veterans borrowing from Veterans Loan Fund on property in North Carolina, showing amount borrowed, date and number of loan, requisition number, period of loan and account number, amount and date of monthly payment, name and address of borrower, description of property, date and amount due, and date and amount paid. Arr. alph. by surname of borrower. No index. Typed and hdw. on pr. fm. 400 pp. 10 x 12 x 2. Rm. 208.

48. [PAID UP LOANS], 1927-April 1, 1938. 1 vol. April 1, 1938-- in [Ledger of Active and Paid Up Loans], entry 50.

Ledger record of paid up accounts, showing amount of loan, date, loan requisition number, loan number, period of loan, monthly payment, insurance, name and address of borrower, and description of property. Arr. alph. by name of borrower. No index. Typed and hdw. on pr. fm. 1,000 pp. 10 x 13 x 5. Rm. 208.

49. [REFINANCED LOANS], 1927-April 1, 1938. 1 vol. April 1, 1938-- in [Ledger of Active and Paid Up Loans], entry 50.

Ledger record of refinanced accounts, showing amount and date of loan,

(Foreclosed Loans)

(50-55)

requisition number, loan number, period of loan, date due, insurance, name and address of borrower, recording details, and description of property. Arr. alph. by surname of borrower. No index. Hdw. and typed on pr. fm. 500 pp. 10 x 12 x 2. Rm. 208.

50. [LEDGER OF ACTIVE AND PAID UP LOANS], April 1, 1938--. 2,500 sheets in 1 ledger tray.

Ledger sheet for active and paid up loans, showing name and address of borrower; amount, number, and date of loan; amount of insurance; monthly payments; period of loan; and description of property. Includes an amortization schedule on back of sheet, showing date, amount of payments, and balance. Also contains: Individual Loan Record--Veteran Loan Fund, entry 47; [Paid Up Loans], entry 48; and [Refinanced Loans], entry 49. Arr. alph. by name of borrower. No index. Typed and hdw. on pr. fm. 12 x 7 x 12. Rm. 208.

#### Foreclosed Loans

51. [LEDGER OF DELINQUENT AND FORECLOSED PROPERTIES], 1935-38.

1 vol. 1938-- in [Ledger of Foreclosed Property], entry 57. Ledger record of delinquent and foreclosed property, showing whether delinquent or foreclosed, terms, rating, name and address of purchaser, and detail of transaction. Also contains list of names of rental agents in the State. Arr. alph. by surname of purchaser; list of rental agents in back. No index. Hdw. on pr. fm. 600 pp. 10 x 12 x 3. Rm. 208.

52. FORECLOSED LOANS, 1927-April 1, 1938. 1 vol. April 1, 1938-- in [Ledger of Foreclosed Property], entry 57.

Transfer ledger sheet record of foreclosed property taken from delinquent and foreclosed ledger, entry 51. Arr. alph. by surname of borrower. No index. Typed and hdw. on pr. fm. 800 pp. 10 x 15 x 4. Rm. 208.

53. [ACTIVE LEASE OPTION ACCOUNTS], 1936-38. 1 vol. April 1, 1938-- in [Ledger of Foreclosed Property], entry 57.

Ledger of active lease option accounts, showing amount, date and number of loan, monthly and annual payments, amount of insurance, name of lessee, county in which recorded, description and location of property, loan number, and name and address of original borrower. Arr. alph. by surname of lessee. No index. Hdw. on pr. fm. 1,000 pp. 9 x 14 x 5. Rm. 208.

For record of lease options, see entries 26 and 37.

54. [RENT COLLECTIONS], 1930-38. 1,500 papers in 2 manila folders. 1938-- in [Ledger of Foreclosed Property], entry 57.

Statements of rent collected, showing loan number, original owner, tenant, amount collected, date to which rent paid, arrears, and repairs and expenses. Arr. chron. by year; thereunder chron. by date of statement. No index. Typed on pr. fm. 9 x 14 x 2. Rm. 208.

55. RENTAL ACCOUNTS, 1927-April 1, 1938. 2 vols. (labeled by contained letters of alphabet). April 1, 1938-- in [Ledger of Foreclosed Property], entry 57.

Ledger record of rental accounts, showing name and address of renters,

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(56-61)

dates, details, and amount of debits and credits. Arr. alph. by surname of borrower. No index. Hdw. on pr. fm. 800 pp. 10 x 13 x 4. Rm. 208.

56. [PROPERTY ACCOUNTS], 1932-April 1, 1938. 1 vol. April 1, 1938-- in [Ledger of Foreclosed Property], entry 57. Ledger record of foreclosures of property, showing debits and credits to veterans' accounts. Arr. alph. by surname of borrower. No index. Hdw. on pr. fm. 800 pp. 10 x 13 x 4. Rm. 208.

57. [LEDGER OF FORECLOSED PROPERTY], April 1, 1938--. 1,475 pp. in 1 ledger tray. Ledger record of foreclosed property, showing name and address of borrower, amount and date of loan, amount of insurance, monthly payments, period of loan, description of property, and amount of rent being collected if rented. Also contains: [Ledger of Delinquent and Foreclosed Properties], entry 51; Foreclosed Loans, entry 52; [Active Lease Option Accounts], entry 53; [Rent Collections], entry 54; Rental Accounts, entry 55; [Property Accounts], entry 56. Arr. alph. by name of borrower. No index. Typed and hdw. on pr. fm. 12 x 12 x 4. Rm. 208.

58. [FORECLOSED PROPERTY FOR SALE AND RENT], 1928--. 1 vol. Record of financial investment in each foreclosure, showing for each the loan number; name and address of original borrower; date of foreclosure; description of property; and accumulated investment, including taxes, interest, insurance, and repairs, present rental, agent's name, and name of tenant. Arr. alph. by name of former owner. No index. Typed and hdw. on mimeographed fm. 600 pp. 12 x 11 x 3. Rm. 208.

59. [RENTAL AND RESALE RECEIPTS], April 11, 1938--. 6,327 receipts in 30 receipt books (labeled by contained receipt nos.). Carbon copies of receipts issued for payment of rents and for property sold, showing receipt number, date, from whom received, purpose, name of property, amount of payment, and signature of payee. Arr. num. by receipt no. No index. Hdw. on pr. fm. 6 x 11 x 1. 29 books, April 11, 1936-July 12, 1939, in vault on 2nd floor; 1 book, Oct. 24, 1939--, in rm. 208.

General

60. RECORD OF CASH RECEIPTS, July 18, 1927--. 1,200 papers in 3 boxes (labeled by contained nos.) and 1 vol. (unlabeled). Record of all cash receipts made in duplicate and one copy sent to Treasurer, showing name of bank in which deposited, date of receipt, and total amount deposited. Arr. chron. by date of deposit. No index. Typed on pr. fm. 3 boxes. 15 x 17 x 3; 1 vol., 284 pp. 15 x 18 x 3. Rm. 208.

61. CASH DISBURSEMENTS, April 27, 1927-Jan. 28, 1937. 1 vol. Record of cash disbursements for administrative expenses, showing date, payee, purpose, and balance of allotment. Record of amounts disbursed from loan account, showing requisition number, amount of loan, interest paid on bonds, and balance on account. Also includes record of collections paid to State Treasurer. Arr. chron. by date of entry. No index. Typed on pr. fm. 200 pp. 13 x 18 x 1. Rm. 208.

(General)

(62-67)

62. [RECEIPTS AND DISBURSEMENTS], 1932--. 1 vol.  
Record of receipts and disbursements, showing date, details, cash debits and credits, and debits and credits of accounts receivable. Arr. chron. by date of entry. No index. Hdw. 600 pp. 12 x 15 x 3. Rm. 208.
63. [ALLOTMENTS AND EXPENDITURES], 1938--. 1 vol.  
Record of all allotments for expenses of the Veterans Loan Fund, showing number and amount of allotment, date, and details; and of all expenditures, showing voucher number, amount of voucher, and balance of allotment. Arr. alph. by purpose of allotment. No index. Hdw. on pr. fm. 300 pp. 10 x 13 x 2. Rm. 208.
64. VOUCHER REGISTER REPORTS [Monthly Reports to Budget Bureau], 1927--. 1,800 papers in 1 bdl., 1927-35, and 1 post binder, 1935--.  
Monthly reports to the Budget Bureau as follows: monthly report on the budget, showing purpose and amount of expenditure; monthly report on appropriation and allotment, showing total appropriation, how allotted, total transactions, unexpended balance, outstanding obligations, and unencumbered allotment; voucher register, showing voucher number, payee, purpose and amount; pay roll, showing voucher number, payee, position, and amount; voucher register, showing summaries of vouchers to date; receipts register, showing date, receipt number, from whom, purpose, amount, and total; and receipts register summary, showing summaries of totals to date. Also contains: departmental budget for biennium; notification of allotments of quarter; transmittal of the estimates; estimates of the amounts required for the biennium and supporting statements and inter-office communications. Arr. chron. by year; thereunder chron. by quarter; and thereunder chron. by month. No index. Typed on pr. fm. 12 x 12 x 6. Rm. 208.
65. DEPOSIT TICKETS, April 7, 1927--. 6,800 tickets in 1 f. d. 2 f. b. (dated), and 20 bdls. (dated). Subtitled by name of account.  
Bank deposit slips, showing name of account, date, name of bank, name of depositor, and total. Arr. by account, thereunder chron. by date of deposit. No index. Typed on pr. fm. 1 f. d., 1927-33, 5 x 7 x 18, rm. 208; 2 f. b., 1927-32, 4 x 10 x 14 and 20 bdls., 1927--, 4 x 10 x 6, in vault on 2nd floor, State Dept. Bldg.
66. [BANK STATEMENTS AND CANCELLED CHECKS], 1927-33. 11,000 checks in 4 f. d.  
Bank statements and cancelled checks. No obvious arr. No index. Typed on pr. fm. 3 f. d., 5 x 10 x 18; 1 f. d., 9 x 10 x 18. Rm. 208.
67. [CHECK STUBS], Oct. 6, 1927-Aug. 30, 1933. 11,000 stubs in 1 bdl. and 20 books.  
Check stubs, showing number, date, name, purpose, and amount. Arr. num. by check no. No index. Hdw. on pr. fm. Books, 9 x 5 x  $\frac{1}{2}$ ; bdl., 9 x 5 x 10. Rm. 208

(Miscellaneous Records)

(68-72)

68. PAID VOUCHERS, 1933--. 16 f. d. (labeled by contained dates and voucher nos.).

Copies of vouchers issued in payment of expenses, with related correspondence and requisitions attached. Arr. num. by voucher no.: chron. by month thereunder. No index. Typed. 12 x 13 x 22. 12 f. d., vault on 2nd floor; 4 f. d., in rm. 208.

69. REPORT ON AUDIT, April 27, 1927-March 1, 1934. 1 vol.

Audit report, with commenting letter to State Auditor, carrying list of Board of Advisers and the following exhibits: "A" balance sheet; "B" statement of income and expense; "C" receipts and disbursements, account number one; "D" receipts and disbursements, rental account; and "F" appraisal deposit account. Also includes schedule of account of trust deposits; outstanding vouchers; appraisal deposit account; account liabilities; names of compensation officers and employees; and schedule of foreclosures. Arr. alph. by exhibits and thereunder num. by schedule. Self-contained index, arr. alph. by subject. Typed. 92 pp. 12 x 9 x  $\frac{1}{2}$ . Rm. 208.

Miscellaneous Records

70. [CORRESPONDENCE WITH REALTY ASSOCIATION, INC], 1930-38. 2,250 papers in 1 f. d.

Correspondence between the Commissioner and Realty Association, Inc., handling rental accounts. No obvious arr. No index. Typed. 10 x 17 x 27. Rm. 206.

71. [REGISTER OF RECEIPTS AND AGENTS COMMISSIONS], 1931-37. 1 vol.

Record of receipts on which realty associates were due commissions, showing account number, name and address of realty associates, date, details, and amount of commission. Arr. num. by account no. No index. Hdw. on pr. fm. 2,500 pp. 4 x 12 x 10. Vault on 2nd floor.

72. [DEEDS OF TRUST], 1927--. 440 deeds in 4 bdl.

Deeds of trust on property on which loans have been made and foreclosed to be filed at State Treasurer's office. Arr. alph. by name of borrower. Typed on pr. fm. No index. 4 x 9 x 11. Vault on 2nd floor.



B I B L I O G R A P H Y

Brookings Institution, Report on a Survey of the Organization and Administration of the State Government of North Carolina. Washington, 1930.

North Carolina Manual, 1929. Raleigh, 1929.

Public Laws of North Carolina.

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