INDEX—HOME FINANCING

**Advances**
need for provisions facilitating making of, under mortgage, 550-551; problem of priority as to, under mechanics' lien laws, 600. 

_Atlantic Life Ins. Co. v. Klotz_, 522.

**Attorney's Fees**
statutory control of, in foreclosure in Idaho and N. D., 528-539; vary with complexity of foreclosures, 557-558; provisions of proposed Uniform Mortgage Act as to, 579, 583, 584.

**Banking Act of 1933**
restrictions on mortgage investments of national banks liberalized by, 505.

**Bankruptcy**
law of, affected by economic cycles, 517-518; provisions of new, Act for relief of mortgage debtors, 527-538, 569.

**Building & Loan Associations**
as sources of mortgage funds, 510; amount of insured loans by, 513; dealings by, in insured mortgages, 514; mortgage loans made by, 515. See _Federal Savings & Loan Ass'ns_.

**Constitutional Law**
conversion of state into federal savings & loan ass'ns only if state law limits, 495; distinction between impairment of obligation of contract and change in remedy, 519; decisions passing on validity of moratorium laws, 521-522, of deficiency judgment laws, 532-534; constitutionality of provisions as to notice in proposed Uniform Mortgage Act, 562.

**Deficiency Judgments**
as means of oppression in depression, 529; judicial devices for preventing unjust, 530-531; statutes restricting recovery of, 531-533, digested by states, 539-544; decisions on constitutionality of statutes restricting, 532-534; difficulty of determining "fair value" of property under statutes restricting, 554-556; permanent character of statutes restricting, 552, 556; desirable if abuses corrected, 559; provisions restricting recovery of, under proposed Uniform Act, 578-579. See _Foreclosure, Moratory Laws_.

**Economic Cycles**
effect of, on laws relating to debtor-creditor relationships, 517-518; effect of, on mortgagors' incomes, 617, on mortgage payments, 618, on real estate values, 619; need for adjusting mortgagor's obligation to, 620-622, devices for such adjustments, 623-624.

**Federal Home Loan Bank System**
 enactment of law creating, 483-484; composition of Board of, 484, and Advisory Council of, 485; organization of banks of, 484-485; membership eligibility requirements of, 485; terms of advances to members of, 486, 507; deposit and borrowing powers of, 486-487; number of members of, 488; amount of advances to members of, 488; interest and dividend rates in, 488-489; effect of, on sources of mortgage funds, 510-511, 515. See _Home Owners' Loan Corporation, Federal Savings & Loan Ass'ns, Federal Savings & Loan Insurance Corp._

**Federal Housing Administration**
 enactment of law creating, 499-500; insurance by, of loans for alterations, etc., 500-501, for restoring catastrophe damage, 501, of mortgages on dwellings, 502-503; rights of mortgagee insured by, 503-504; extent of operations of, 504-505; effect of, on sources of mortgage funds, 513-515; effect of high foreclosure costs on insurance program of, 553-554; insurance of large-scale rental housing mortgagages by, 502, 607, under 1934 act, 611-614, under 1938 amendments, 614; requirements of, to assure security of insured mortgages on large-scale rental housing, 612-614; insurance of mortgages by, on small housing projects, 616.

**Federal Reserve System**
comparisons of, with FHILB system, 484, 485; enlarged powers of, to make advances on mortgage security, 508.

**Federal Savings & Loan Ass'ns**
investment by Treasury and HOLC in shares of, 493-494; enactment of law authorizing, 494; provisions for issuance of charters to, 494-495; conversion of state ass'ns into, 495; powers and duties of, 495-496; growth of system of, 496.

**Federal Savings & Loan Insurance Corp.**
 enactment of law creating, 496-497; provisions of account insurance by, 497-498; reduction in premiums charged by, 498-499; extent of participation in, 499, 511.

**Foreclosure**
diversity in laws as to, illustrated, 546-547; volume of, during depression, 551, 618; costs of, in three groups of states, 549-552; cost of, and time required for, in all states illustrated by HOLC experience, 550-552, 555; effect of high costs of, on home financing, 552-553; high cost of, as obstacle to FHA program, 553-554; analyses of cost elements in, 555-556; excessive advertising costs in, 557; excessive fees for masters and auctioneers in, 557; high attorneys' fees where proceedings for, complex, 557-558; arguments favoring, by power of sale, 573, by court action, 573-575; power of sale method of, adopted in proposed Uniform Mortgage Act with novel limitations on attack, 575-576; speedy procedure for, under proposed Act, 577-578; criticism of provisions of proposed Act limiting mortgagee's right to attack, 579-580, providing notice of, without personal service, 581-582, limiting suits to rescind, 582-584, requiring redemption from debt rather than sale, 584, restricting remedies of parties having subordinate interests, 584-585. See _Deficiency Judgments, Moratory Laws, Notice, Redemption, Uniform Real Property Mortgage Act_.

_Home Bldg. & Loan Ass'n v. Blaisdell_, 521, 522, 526, 527.

**Home Owners' Loan Corporation**
 enactment of law creating, 489; organization of,
Moratory mechanics' liens

Insured mortgages

See Federal Housing Administration.

Mechanics' liens

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgages

Insured mortgages

See Federal Housing Administration.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.

Mortgagor

reason for early laws granting, 592; detrimental effects of present laws for, on home building, 592-593, 595; right to, extent of, and duration of, under present laws, 593-594; rules as to priorities of, summarized, 594; rules regulating payments of, in savings and loan shares, 493-494; types of mortgagees receiving funds from, 512-513; experience of, as to foreclosure costs, 551, 555.