

Loan Closed
April 6, 1951

H. Tracy Hall 1
Box 117
Miskeyune, New York

G 1325

The PIONEER
BUILDING-LOAN AND
SAVINGS
ASSOCIATION OF TROY
TROY, NEW YORK



HOME OWNERSHIP BOOK

The **PIONEER**
BUILDING-LOAN AND
SAVINGS
ASSOCIATION OF TROY

A MUTUAL SAVINGS AND LOAN ASSOCIATION,
OWNED BY AND OPERATED IN THE INTEREST OF
ITS MEMBERS

UNDER THE SUPERVISION OF
NEW YORK STATE BANKING DEPARTMENT
AND
FEDERAL SAVINGS AND LOAN INSURANCE
CORPORATION

OFFICE HOURS

TUESDAYS AND FRIDAYS
9 A. M. TO 6 P. M.

MONDAYS, WEDNESDAYS AND THURSDAYS
9 A. M. TO 4 P. M.

THE ASSOCIATION IS NOT OPEN ON SATURDAYS
AND LEGAL HOLIDAYS

TELEPHONES

TROY
ASHLEY 4-4800

ALBANY
62-2240

21 SECOND STREET TROY, NEW YORK

PIONEER SAVINGS ACCOUNTS

Borrowing members are urged to take advantage of the convenience of having their savings accounts in the association, and to start a PIONEER savings account if they do not already have one.

In addition to savings accounts requiring no regular additions on a weekly or monthly basis, PIONEER provides for its members:

1. Systematic savings accounts on which quarterly dividends have never been less than 3% per annum.
 2. Income Share accounts providing for semi-annual mailing of dividends to members.
 3. Christmas, Vacation, Tax and other club savings.
-

PIONEER savings accounts may be opened

1. In individual name
 2. Jointly, payable to either or survivor
 3. In trust for another, payable to the beneficiary in event of death of the trustee
 4. By a society, club or other similar group
 5. For an estate, controlled by executor or administrator
 6. By a corporation or business firm—to accumulate reserves for improvements, long-term obligations, tax accruals, pension funds and other business objectives.
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Passbook loans are encouraged in event of need for withdrawals prior to a dividend period.

ACCOUNT NO. **G 1325**
 NAME **H. Tracy & Ida Rose Hall**

a = 61.21

AMOUNT OF LOAN \$ **10,100**
 MONTHLY PAYMENT \$ **71.00**

DATE	ESCROW ACCOUNT			INTEREST	TOTAL PAYMENT	PRINCIPAL BALANCE	
	DEBITS	CREDITS	BALANCE				
1 APR 26-51			* 130.00			** 10,100.00	✓
2 MAY 3-51		T* 9.79	* 39.79	M* 28.06	D* 71.00	** 10,066.85	✓ A
3 JUN 1-51		T* 9.79	* 49.58	M* 33.56	D* 71.00	** 10,039.20	✓ A
4 JUL 5-51		T* 9.79	* 59.37	M* 33.46	D* 71.00	** 10,011.45	✓ B
5 AUG 1-51		T* 9.79	* 69.16	M* 33.37	D* 71.00	** 9,983.61	✓ B
6 SEP 5-51		T* 9.79	* 78.95	M* 33.28	D* 71.00	** 9,955.68	✓ =
7 OCT 3-51		T* 9.79	* 88.74	M* 33.19	D* 71.00	** 9,927.66	✓ A
8 NOV 5-51	* 57.24	TAX	* 31.50				
9 NOV 5-51		T* 9.79	* 41.29	M* 33.09	D* 71.00	** 9,899.54	✓ =
10 DEC 4-51		T* 9.79	* 51.08	M* 33.00	D* 71.00	** 9,871.33	✓ <i>EMF</i>
11 JAN 3-52		T* 9.79	* 60.87	M* 32.90	D* 71.00	** 9,843.02	✓ B
12 JAN 29-52		T* 40.79	* 101.66		D* 102.00	** 9,781.81	✓

BE SURE TO NOTIFY THE ASSOCIATION OF ANY

CHANGE OF ADDRESS.

13 MAR 4-52	* 75.30	TAX	* 26.36				
14 MAR 4-52				P* 32.61		** 9,814.42	✓ A
15 MAR 4-52		T* 11.79	* 38.15	M* 32.71	D* 73.00	** 9,785.92	✓ A
16 APR 1-52		T* 11.79	* 49.94	M* 32.62	D* 73.00	** 9,757.33	✓ A
17 APR 30-52		T* 11.79	* 61.73		D* 73.00	** 9,696.12	✓
18 JUN 3-52				P* 32.32		** 9,728.44	✓ B
19 JUN 3-52				P* 3.00		** 9,731.44	✓ B
20 JUN 3-52		T* 11.79	* 73.52	M* 32.44	D* 73.00	** 9,702.67	✓ B
21 JUL 1-52		T* 11.79	* 85.31	M* 32.34	D* 76.00	** 9,670.80	✓ B
22 AUG 1-52					E* 160.00	** 9,510.80	✓
23 AUG 1-52		T* 11.79	* 97.10	M* 31.70	D* 73.00	** 9,481.29	✓ B
24 SEP 2-52		T* 11.79	* 108.89	M* 31.60	D* 73.00	** 9,451.69	✓ =

PROMPT AND REGULAR PAYMENTS ON A PIONEER MORTGAGE LOAN

PROVIDE

A VALUABLE CREDIT REFERENCE.

11,450 total price

1/3% / mo.

ACCOUNT NO.

G 1325

a = 61.21

AMOUNT
OF LOAN \$ _____
MONTHLY
PAYMENT \$ _____

NAME H. Tracy & Ida-Rose Hall

	DATE	ESCROW ACCOUNT			INTEREST	TOTAL PAYMENT	PRINCIPAL BALANCE	
		DEBITS	CREDITS	BALANCE				
1	OCT 3-52 10/15/52		T* 11.79	* 120.68	M* 31.51	D* 73.00	** 9,421.98	=
2	NOV 5-52	* 66.64	TAX	* 54.04				
3	NOV 5-52		T* 11.79	* 65.83	M* 31.41	D* 73.00	** 9,392.18	=
4	DEC 1-52		T* 11.79	* 77.62	M* 31.31	D* 73.00	** 9,362.28	=
5	JAN 6-53		T* 11.79	* 89.41	M* 31.21	D* 73.00	** 9,332.28	=
6	FEB 3-53 Jan 20	* 74.80	TAX	* 14.61				
7	FEB 3-53		T* 11.79	* 26.40	M* 31.11	D* 73.00	** 9,302.18	A
8	MAR 4-53		T* 11.79	* 38.19	M* 31.01	D* 73.00	** 9,271.98	#
9	APR 13-53		T* 11.79	* 49.98	M* 30.91	D* 73.00	** 9,241.68	#
10	MAY 5-53		T* 11.79	* 61.77	M* 30.81	D* 73.00	** 9,211.28	#
11	JUN 2-53		T* 11.79	* 73.56	M* 30.70	D* 73.00	** 9,180.77	A
12	JUL 1-53		T* 11.79	* 85.35	M* 30.60	D* 73.00	** 9,150.16	=

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13	AUG 4-53		T* 11.79	* 97.14	M* 30.50	D* 73.00	** 9,119.45	A
14	SEP 3-53		T* 11.79	* 108.93	M* 30.40	D* 73.00	** 9,088.64	#
15	OCT 2-53		T* 11.79	* 120.72	M* 30.30	D* 73.00	** 9,057.73	A
16	NOV 2-53 10-13	* 78.04	TAX	* 42.68				
17	NOV 2-53		T* 11.79	* 54.47	M* 30.19	D* 73.00	** 9,026.71	=
18	DEC 2-53		T* 11.79	* 66.26	M* 30.09	D* 73.00	** 8,995.59	#
19	JAN 6-54		T* 11.79	* 78.05	M* 29.99	D* 73.00	** 8,964.37	#
20	JAN 29-54	* 63.78	TAX	* 14.27				
21	JAN 29-54		T* 30.79	* 45.06		D* 100.00	** 8,895.16	=
22	MAR 3-54		T* 12.79	* 57.85	P* 29.65	D* 74.00	** 8,924.81	=
23	MAR 3-54		T* 12.79	* 70.64	M* 29.75	D* 74.00	** 8,893.35	=
24	APR 5-54		T* 12.79	* 83.43	M* 29.64	D* 74.00	** 8,861.78	#

PROMPT AND REGULAR PAYMENTS ON A PIONEER MORTGAGE LOAN

PROVIDE

A VALUABLE CREDIT REFERENCE.

ACCOUNT NO. G-1325
 NAME H. Tracy & Ida-Rose Hall

a = 61.21

AMOUNT OF LOAN \$ _____
 MONTHLY PAYMENT \$ _____

	DATE	ESCROW ACCOUNT			INTEREST	TOTAL PAYMENT	PRINCIPAL BALANCE	
		DEBITS	CREDITS	BALANCE				
1	MAY 5-54		T* 12.79	* 83.43	M* 29.54	D* 74.00	** 8,830.11	=
2	JUN 3-54		T* 12.79	* 96.22	M* 29.43	D* 74.00	** 8,798.33	=
3	JUL 1-54		T* 12.79	* 109.01	M* 29.33	D* 74.00	** 8,766.45	A
4	AUG 6-54		T* 12.79	* 121.80	M* 29.22	D* 74.00	** 8,734.46	A
5	SEP 2-54		T* 12.79	* 134.59	M* 29.11	D* 74.00	** 8,702.36	A
6	OCT 6-54	* 85.31	TAX	* 49.28				
7	OCT 6-54		T* 12.79	* 62.07	M* 29.01	D* 74.00	** 8,670.16	#
8	NOV 4-54		T* 12.79	* 74.86	M* 28.90	D* 74.00	** 8,637.85	A
9	DEC 2-54		T* 12.79	* 87.65	M* 28.79	D* 74.00	** 8,605.43	A
10	JAN 6-55		T* 12.79	* 100.44	M* 28.68	D* 74.00	** 8,572.90	A
11	FEB 9-55	* 63.59	TAX	* 36.85				
12	FEB 9-55		T* 13.79	* 50.64	M* 28.58	D* 75.00	** 8,540.27	A

BE SURE TO NOTIFY THE ASSOCIATION OF ANY

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13	MAR 1-55		T* 13.79	* 64.43	M* 28.47	D* 75.00	** 8,507.53	=
14	APR 11-55		T* 13.79	* 78.22	M* 28.36	D* 75.00	** 8,474.68	=
15	May 4 55		13.79	92.01	28.25	75.00	8,441.72	
16	June 6 55		13.79	105.80	28.14	75.00	8,408.65	
17	July 8		13.79	119.59	28.03	75.00	8,375.47	
18	Aug 2		13.79	133.38	27.92	75.00	8,342.18	
19	Aug 24					8342.18	none	
20								
21								
22								
23								
24								

Total interest pd 1955 = 226.43

PROMPT AND REGULAR PAYMENTS ON A PIONEER MORTGAGE LOAN

PROVIDE

A VALUABLE CREDIT REFERENCE.

ACCOUNT No. _____

AMOUNT OF LOAN \$ _____

NAME _____

MONTHLY PAYMENT \$ _____

	DATE	ESCROW ACCOUNT			INTEREST	TOTAL PAYMENT	PRINCIPAL BALANCE	
		DEBITS	CREDITS	BALANCE				
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BE SURE TO NOTIFY THE ASSOCIATION OF ANY
CHANGE OF ADDRESS.

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PROMPT AND REGULAR PAYMENTS ON A PIONEER MORTGAGE LOAN

PROVIDE

A VALUABLE CREDIT REFERENCE.

ACCOUNT No. _____

BY PIONEER CREDIT REFERENCE

AMOUNT OF LOAN \$ _____

NAME _____

WARRANTY

MONTHLY PAYMENT \$ _____

	DATE	ESCROW ACCOUNT			INTEREST	TOTAL PAYMENT	PRINCIPAL BALANCE	
		DEBITS	CREDITS	BALANCE				
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BE SURE TO NOTIFY THE ASSOCIATION OF ANY

CHANGE OF ADDRESS.

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PROMPT AND REGULAR PAYMENTS ON A PIONEER MORTGAGE LOAN

PROVIDE

A VALUABLE CREDIT REFERENCE.

PIONEER MORTGAGE ACCOUNTS

This passbook provides a valuable permanent record of mortgage payments, interest and tax payments charged to the account.

Present the passbook with every payment so that your record may be complete at all times.

Notify the association promptly if the passbook is lost or mislaid.

In event of change of ownership of the property securing the loan, the association should be advised at once so that necessary data may be filed with the association's record of the loan.

Mortgage payments are due on the *first* of each month, but may usually be prepaid in any amount at any time. They may be accepted without penalty if received on or before the 20th of the month when due.

Mortgage interest is computed for each month on the unpaid loan balance of the preceding month.

PIONEER mortgage loans are made in contemplation of prompt and regular monthly payments, enabling members to establish a valuable credit reference in case of need, and permitting the association to fulfill economically one of the major purposes of its founders.

Any questions concerning the account represented by this passbook will be welcomed by the officers of the association.

PIONEER SERVICES

AVAILABLE TO MEMBERS AND THEIR FRIENDS

SAVINGS ACCOUNTS

FOR SAVING ANY AMOUNT AT REGULAR OR IRREGULAR INTERVALS.

SYSTEMATIC SAVINGS ACCOUNTS

INSTALLMENT SHARES REQUIRING REGULAR PAYMENTS.

INCOME SHARES

FOR LUMP SUM SAVINGS.

CHRISTMAS, VACATION, TAX AND

OTHER SPECIAL PURPOSE CLUBS

MORTGAGE LOANS

HOME IMPROVEMENT LOANS

PASSBOOK LOANS

SAVING BY MAIL

