### Security-First National Bank of Los Angeles Fresno, California

**A. J. Jessen**  
Assistant Manager  
(Officer Interviewed)

#### MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate?  
   - **Yes**

2. Amount available for such loans:  
   - Indefinite

3. Maximum percentage of appraisal loaned:  
   - **60%**

4. Is the appraisal cash market or liberal?  
   - Fair

5. What are loan periods?  
   - **3 to 10 years**  
     - Amortization Plan:  
       - Monthly  
       - Quarterly  
       - Semi-annual  
       - Annual

6. Rate (or rates) of interest charged:  
   - **6% or 7%**

7. Are FHA loans being made?  
   - **Yes**  
     - Title I: $200,000  
     - Title II: $280,000

8. Will the institution lend the maximum 80% of appraised value?  
   - **Yes**

9. Is a commission charged?  
   - **No**

   If so, who pays it?  
   - A straight fee to cover costs charged borrower, varying according to amount of loan.

10. Residential loans made in 1934:  
    - No. **10**  
    - Amount $20,237.34

    Other mortgage loans made in 1934:  
    - No. **15**  
    - Amount $75,236.01

11. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution?  
    - **$17,829.22**

12. Total residential mortgages held by institution:  
    - No. **147**  
    - Amount $490,507.19

    Total other real estate mortgages held by institution:  
    - No. **81**  
    - Amount $771,524.61

#### REAL ESTATE OWNED

13. Amount of residential real estate owned:  
    - Parcels: **None**  
    - Book Value: $-

14. Potential residential real estate owned during 1936:  
    - **None**

15. Residential real estate sold during 1936:  
    - No. **2**  
    - Value $6,000.00

    Other real estate sold during 1936:  
    - No. **1**  
    - Value $17,500.00

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:  
    - Varied, but 10% minimum was always asked.  
    - Acquired little real estate in Fresno during the depression.