Form No. 5
Rev. 5-5-35

BANKS, TRUST COMPANIES AND MORTGAGE COMPANIES.

American Trust Company
San Francisco, California

Gerald Kennedy
Vice-President

MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate? Making F.H.A. loans in Fresno. Not pushing loans here as it is really out of logical field.

2. Amount available for such loans: %

3. Maximum percentage of appraisal loaned: %

4. Is the appraisal cash market or liberal?

5. What are loan periods? Amortization Plan Monthly

Quarterly Semi-annual Annual

6. Rate (or rates) of interest charged:

(300) (33)

7. Are FHA loans being made? Yes Title I: $200,000 Title II: $118,000

Only one completed, but commitments on 32 in addition in the amount of $1,08,000

Will loans be made for the maximum loan period of 20 years? Yes

8. Will the institution lend the maximum of appraised value?

_. $106,000.00

Will loans be made for the maximum loan period of 20 years? Yes

9. Is a commission charged? If so, who pays it? Give amount of commission and other loan costs to borrower:

Just regular F.H.A. costs and service charge.

10. Residential loans made in 1934: No. None Amount $ —

1935: No. None Amount $ —

1936: No. None Amount $ —

Other mortgage loans made in 1934: No. None Amount $ —

1935: No. None Amount $ —

1936: No. None Amount $ —

11. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution? %

12. Total residential mortgages held by institution: No. 33 Amount $ 118,000

Total other real estate mortgages held by institution: No. 0 Amount $ 100,000

REAL ESTATE OWNED

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

Amount of other real estate owned:

Parcels None Book Value $ —

14. Potential residential real estate owned during 1935: None

Potential other real estate owned during 1935: None

15. Residential real estate sold during 1935: Parcels None Value $ —

1936: Parcels None Value $ —

Other real estate sold during 1936: Parcels None Value $ —

1936: Parcels None Value $ —

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:

[Note: Additional information may be captured on the reverse side of the form.]

(Over)