### BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

Pacific States Savings & Loan Company  
745 Market St., San Francisco  
(Operations relating to Fresno, Cal.)

H. K. Quinet  
(Officer Interviewed)

Vice-President-Cashier  
(Title)

#### MORTGAGE ACTIVITY

1. Is the institution lending on real estate?  
   - No

2. Ratio of loan to appraisal:  
   - 6

3. Is the appraisal cash market or liberal?  
   - Cash Market

4. What rate (or rates) of interest is charged?  
   - 4

5. What is the loan period (or periods)?  
   - 8

6. Is a commission charged?  
   - Yes, $1,000

   If so, who pays it?  
   - Borrower

Give amount of commission, if any, and other loan costs to borrower:

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Residential Loans: No.</td>
</tr>
<tr>
<td>Other Loans: No.</td>
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</tbody>
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7. Present mortgage account: Residential Loans: No, Available Amount $  
   Other Loans: No. No, Available Amount $  

8. Is the institution making FHA loans?  
   - No

9. If so, to what extent in dollar volume?  
   - $  

   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?  
   - No

   Will loans be made for the maximum 20-year term?  
   - No

10. Total residential loans made: In 1934, No. Available Amount $  
    1935, No. Available Amount $  
    1936, No. Available Amount $  

11. What amount of the total residential loans made in 1935 represent refinancing of mortgages formerly held by this institution?  
    - Not available

12. Amount of money available for mortgage lending:  
    - None at present

13. Does the institution make direct reduction loans?  
    - No

Describe any other loan plans:

#### REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 17, Book Value $24,812  
    Other real estate owned: No. of Parcels None, Book Value $  

15. Estimated additional residential real estate to be acquired in 1936: $3,899.61  
    Estimated additional other real estate to be acquired in 1936: None

    1936, No. of Parcels 12, Value $15,112  

    Other real estate sales: 1935, No. of Parcels None, Value $  
    1936, No. of Parcels None, Value $  

17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment required include amortization of taxes and insurance?  
   - 25% down, interest on unpaid balance 7%.