1. Loan charges on new home loans:

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION* OR SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 &amp; 6%</td>
<td>5 &amp; 6%</td>
<td>1/2 of 1%</td>
<td>$3000 Loan for example</td>
</tr>
</tbody>
</table>

*If costs are different in case of construction loans, please explain:

annual participation. No commission charged for making the loan.

2. Prevailing repayment plan for new home loans: (Answer only appropriate one)

a. If monthly payment plan:

<table>
<thead>
<tr>
<th>MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE</th>
<th>INTEREST PERIOD</th>
<th>PRINCIPAL PERIOD</th>
<th>PRINCIPAL PAYMENT PER PERIOD</th>
<th>LOAN PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 per $1000 of loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. If other than monthly payment plan:

3. Appraisals on new home loans:

a. Maximum percentage of appraisal loaned

b. What proportion of loans made past 12 months were within 10% of maximum

4. Prevailing terms offered on sales of home properties owned:

IF ON LAND CONTRACT
Down payment
Annual interest rate

IF MGT. IS TAKEN
Monthly payment per $1000, including interest or other
Repayment required on balance (quarterly, semi-annually, etc.)