GENERAL OPERATIONS

PLEASE DISREGARD FHA TITLE II LOANS
IN ANSWERING ITEMS 1, 2 AND 3 BELOW

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>6%</td>
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</table>

*Suggest you obtain this information from your correspondents.

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

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

a. If monthly payment plan:

MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE

$8.00 per $1000 of loan

b. If other than monthly payment plan:

<table>
<thead>
<tr>
<th>INTEREST PERIOD</th>
<th>PRINCIPAL PERIOD</th>
<th>PRINCIPAL PAYMENT PER PERIOD</th>
<th>LOAN PERIOD</th>
</tr>
</thead>
</table>

3. Appraisals on new home loans:

a. Maximum percentage of appraisal loaned

65

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

65

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

Down payment

Annual interest rate

Monthy payment per $10000, including interest or repayment required on balance (quarterly, semi-annually, etc.)

Have acquired only one property in this county during recent years. Sale now in process of being closed on following basis:

1. Sale price, $22,000.00
2. Earnest money payment of $900.00 and balance of $4400.00 cash payment to be made on or before September 1, 1939.
3. Balance, amounting to $17,800.00, by promissory note, principal and interest payable in monthly installments of $140.80 ($8.00 per $1,000.00) beginning October 1, 1939; interest included at rate of 6 1/2% per annum.
4. Purchase price deed to be delivered to buyer upon payment to seller of entire $4400.00. cash down payment.