GENERAL OPERATIONS

**PLEASE DISREGARD FHA TITLE I 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%</td>
<td>5%</td>
<td>none (x)</td>
<td>$50.00 (Approx.)</td>
</tr>
</tbody>
</table>

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

(x) By contract with Company, Mr. Dwyer is not permitted to collect a "brokerage fee" but can collect an appraisal fee of $10.00. A "finder's fee" of from 1/2 of 1% to 1% is paid Mr. Dwyer by this company, as is also a fee of 1/2 of 1% for servicing.

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

   a. If 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>
<tbody>
<tr>
<td>7.91 per $1000 of loan</td>
<td>All home loans written on monthly</td>
<td>15 yrs</td>
<td></td>
</tr>
</tbody>
</table>

   b. If other than monthly payment plan:

   All home loans written on ________ yrs

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

   Practically All

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

   **No residence properties owned by this company in Los Angeles Co.**

   Down payment

   ________

   Annual interest rate

   ________

   Monthly payment per $1000, including interest or Repayment required on balance

   ________ (quarterly, semi-annually, etc.)